Good Practices in Social Security

Good practice in operation since: 2012

The promotion of voluntary insurance
A case of the National Social Security Fund

National Social Security Fund
Burkina Faso

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Summary

As part of its long-term vision, the National Social Security Fund (Caisse nationale de sécurité sociale (CNSS)) adopted a ten-year strategic plan in 2009. One of its operational objectives is to cover 90% of the population under the provisions of Law no. 015-2006/AN of 11 May 2006 relating to the social security scheme applicable to employed and assimilated workers in Burkina Faso by 2020.

Knowing that workers in the liberal professions, the informal sector and the agriculture/forestry/farming sectors represent almost 80% of the working population, the CNSS wanted to focus on this large group which is not covered by social protection in order to increase social coverage and also greatly enlarge its contributor base to achieve good financial health under the new law.

It was in this context that the CNSS launched a new product called "Voluntary insurance". A number of strategies were formulated and deployed in order to achieve widespread awareness and large-scale acceptance of this project by the target populations.

The results achieved in terms of awareness and the interest shown have been encouraging.

CRITERIA 1

What was the issue/problem/challenge addressed by your good practice?

More than 80% of the active population of Burkina Faso work in the informal and agriculture/forestry/farming sectors. Most of them have no social protection. To rectify this situation, the CNSS introduced voluntary pension, insurance called "Voluntary insurance", aimed at extending coverage to these vulnerable groups.

The main objective of the CNSS's strategic plan is to cover 90% of the population under the provisions of Law no. 015-2006/AN of 11 May 2006 relating to the social security scheme applicable to employed and assimilated workers by 2020. Voluntary insurance is a product that allows workers in the informal sector, the agriculture/forestry/farming sectors and those in liberal professions to receive a pension when they retire.

CRITERIA 2

What were the main objectives and the expected outcomes?

Main objectives:
• to extend social security coverage to 90% of workers in the informal sector, the agriculture/forestry/farming sectors and those in liberal professions by 2020;

• to enlarge the contributor base of the CNSS significantly, making the institution financially viable.

**Expected outcomes:**

• workers in the informal sector, the agriculture/forestry/farming sectors and those in liberal professions are covered by the social security scheme through the pension insurance branch;

• the contributor base of the CNSS is enlarged significantly and the financial health of the institution is assured.

**CRITERIA 3**

**What is the innovative approach/strategy followed to achieve the objectives?**

The strategy implemented by the CNSS was:

*To involve* the highest State officials in the promotion of voluntary insurance by:

• an official launch of the product by His Excellency the Prime Minister of Burkina Faso;

• organizing conferences chaired by the Minister of the Civil Service, Labour and Social Security in every region of Burkina Faso.

A promotional strategy with:

• the implementation of a publicity campaign on television;

• the creation and dissemination of leaflets, flyers and banners;

Provision of resources by:

• the recruitment of partners for the promotion of voluntary insurance;

• the organization of information and awareness tours outside the country.

• introducing a budget for the implementation of the promotional programmes for voluntary insurance;

• trainer training on voluntary insurance.
CRITERIA 4

Have the resources and inputs been used in an optimal way to achieve the set objectives and the expected outcomes? Please specify what internal or external evaluations of the practice have taken place and what impact/results have been identified/achieved so far.

A budget for the campaign to promote voluntary insurance was adopted by the Executive Board. After the launch by His Excellency the Prime Minister of Burkina Faso in 2012, the CNSS started to implement a concerted communications plan for the product. The first phase was to convey the information to the populations and rouse their interest in voluntary insurance.

After the launch in 2012, the CNSS recorded the following registrations:

- In 2012, 1,391 voluntary members were registered and paid 363,363,204 FCFA in social security contributions.
- In 2013, 1,590 voluntary members were registered and paid 489,807,903 FCFA in social security contributions.
- From January to July 2014, 1,236 voluntary members were registered and paid 385,805,032 FCFA in social security contributions.

As the figures show, we have seen an increase in registration numbers each year, and this reflects target population awareness of the benefits of voluntary insurance. Many religious and civil organizations are particularly interested in the new product.

CRITERIA 5

What lessons have been learned? To what extent would your good practice be appropriate for replication by other social security institutions?

The introduction of voluntary insurance has raised awareness of workers in the informal sector, the agriculture/forestry/farming sectors and the liberal professions about the benefits of voluntary insurance.

This product could be replicated in other countries because it is a means:

- of extending social security coverage to populations excluded from the traditional social security system;
- of improving living conditions of the elderly;
- of mobilizing resources for social security financing;
• of contributing to the social and economic development of the country as a whole.