

Perin, Gabriela; Dytz, João Pedro Bregolin; Sato, Lucas; Yousif, Nourjelha Mohamed

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## The state of social protection for agrifood systems workers in West Africa

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## **The state of social protection for agrifood systems workers in West Africa**

**Gabriela Perin, João Pedro Bregolin Dytz, Lucas Sato and Nourjelha Mohamed Yousif,**  
International Policy Centre for Inclusive Growth (IPC-IG)



Food and Agriculture  
Organization of the  
United Nations



Working Paper No. 196

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By Gabriela Perin, João Pedro Bregolin Dytz, Lucas Sato and Nourjelha Mohamed Yousif

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## **FOREWORD**

I wish to congratulate the FAO Sub Regional Office for West Africa and the IPC-IG for delivering such an important report assessing the “State of Social Protection for Agrifood Workers in West Africa”.

Agrifood systems are essential to people’s well-being, especially in the West African region, where most of the population depends on food-related activities to make a living. Agrifood systems workers face several specific risks regarding social, health, economic and environmental situations.

Although African policymakers and institutions are conscious of the need to extend adequate social protection coverage on the continent, recent estimates show that Africa has the lowest social protection coverage in the world: 17 per cent of the total population compared with the global average of 47 per cent, and more particularly in West Africa about 13 per cent.

At a time when the ECOWAS Commission will be updating its draft Social Protection Framework, the findings and results of this study represent a timely contribution to the FAO and the ECOWAS Commission’s efforts in supporting the ECOWAS Member States strengthen the design and implementation of integrated, inclusive as well as shock-responsive and adaptive social protection systems. The report will also contribute to ensuring comprehensive and adequate coverage and support to rural areas, including agrifood workers and the informal workers in the food value chain. Furthermore, it will help all actors better understand the vulnerabilities and risks of agrifood workers, rural households and informal workers in the agriculture sector.

The showcasing of the good practice of coverage of agrifood workers and rural households from Member States within the ECOWAS region is both timely and critical in providing evidence-based information and data to guide efforts to ensure that COVID-19 recovery is meaningful. Finally, it also serves as a lighthouse shining a light on the path towards the achievement of universal social protection coverage in Africa, as called for in the recently adopted African Union Protocol to the Human Rights Charter of Peoples on the Right of Citizens to Social Protection and Social Security, and in the fulfilment of the continental aspiration of the Africa we want!

This study provides important evidence-based information of major significance to Member States in the West Africa region. Therefore, along with FAO’s dissemination, the ECOWAS Commission will use the findings to facilitate policy discussions and actions with Member States.

On behalf of the ECOWAS Commission, I wish to express our thanks to FAO and look forward to strengthening our collaboration to advance the social protection agenda in Africa.

**Dr. Sintiki Targa Ugbe,**  
**Director of Human and Social Affairs, ECOWAS Commission**

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## ACRONYMS AND ABBREVIATIONS

ASPIRE	Atlas of Social Protection Indicators of Resilience and Equity
CBT	Community-based targeting
CMU	<i>Couverture Maladie Universelle</i> (Universal Health Coverage)
CNPS	<i>Caisse Nationale de Prévoyance Sociale</i> (National Centre for Social Services)
CNPS	<i>Centro Nacional de Prestações Sociais</i> (National Centre for Social Services)
CT	Cash transfer
DGPSN	<i>Délégation Générale à la Protection Sociale et à la Solidarité Nationale</i> (General Delegation for Social Protection and National Solidarity)
EL	Employer liability
FAO	Food the Agriculture Organization of the United Nations
IGAP	Income-generating activities programme
ISSA	International Social Security Association
ILO	International Labour Organization
INPS	<i>Instituto Nacional de Previdência Social</i> (National Institute of Social Security)
LIPW	Labour Intensive Public Works
LWEP	Liberian Women Empowerment Project
PNBSF	<i>Programme National de Bourses de Sécurité Familiale</i> (National Programme of Family Security Grants)
RAMED	<i>Régime d'Assistance Médicale</i> (Medical Assistance Scheme)
RNU	<i>Registre National Unique</i> (Single National Register)
RSTI	<i>Régime Social des Travailleurs Indépendants</i> (Social Scheme for Independent Workers)
RSU	<i>Registre Social Unifié</i> (Unified Social Register)
SA	Social assistance
SI	Social insurance
UNDP	United Nations Development Programme
UTGFS	<i>Unité Technique de Gestion des Filets Sociaux</i> (Safety Net Technical Management Unit)

# THE STATE OF SOCIAL PROTECTION FOR AGRIFOOD SYSTEMS WORKERS IN WEST AFRICA

Gabriela Perin, João Pedro Bregolin Dytz, Lucas Sato and Nourjelha Mohamed Yousif<sup>1</sup>

## 1 INTRODUCTION

### 1.1 SCOPE AND DEFINITIONS

#### Box 1. Definitions and scope of the report

**Agrifood systems workers** are people who work in “activities involved in the production, aggregation, processing, distribution, consumption and disposal of food products that originate from agriculture, forestry or fisheries, and parts of the broader economic, societal and natural environments in which they are embedded” (Nguyen 2018).

**Agrifood systems** are systems that encompass actors and their interlinked value-adding activities involved in the production, aggregation, processing, distribution, consumption and disposal of agricultural, forestry or fisheries food products, and parts of the broader economic, societal and natural environments in which they are embedded. It comprises several subsystems such as farming systems, waste management systems and input supply systems, among others, and interacts with other systems such as the energy system, trade system, health system etc. (Nguyen 2018).

**West Africa** is defined according to the Economic Community of West African States (ECOWAS) region, which includes 15 countries: Benin, Burkina Faso, Cabo Verde, Côte d’Ivoire, The Gambia, Ghana, Guinea, Guinea-Bissau, Liberia, Mali, Niger, Nigeria, Senegal, Sierra Leone and Togo.

**Social protection** is a set of policies and programmes whose objective is to prevent or protect all people against poverty, vulnerability and social exclusion throughout their entire life. Social protection policies and programmes place particular emphasis on poor and vulnerable groups. It encompasses social assistance, social insurance and labour market interventions (FAO 2017a).

**Social assistance** is the provision of non-contributory social benefits, usually targeting vulnerable or poor households and individuals who are usually excluded from contributory social protection mechanisms. The focus of social assistance programmes can also be on particular groups, such as households with children, persons with disabilities or elderly people, among others (ILO 2015).

**Social insurance** is a form of contributory social protection, financed by contributions from workers and employers, which provides protection against life-course contingencies such as maternity and old age, as well as work-related issues such as unemployment, accidents or sickness (Barrientos 2010).

In this report, only government-provided benefits are considered. However, the role of rural institutions (e.g. cooperatives, agrifood systems workers’ associations) in providing entry points for the extension of government-provided social protection is considered in the case studies.

1. International Policy Centre for Inclusive Growth—IPC-IG.

The focus of this report is to present the situation of workers in agrifood systems in West Africa, the main challenges and vulnerabilities they face, and how social protection in these countries attempts or manages to respond to them, both through contributory social insurance mechanisms and non-contributory social assistance responses. Box 1 provides some key definitions and presents the scope of the report.

## 1.2 FOOD SYSTEMS IN WEST AFRICA

Agrifood systems are essential to people's well-being, especially in the West African region, where most of the population are dependent on food-related activities to make a living. Within agrifood systems, the food system in West Africa is evolving very quickly, creating new job opportunities and representing 40 per cent of the regional gross domestic product (GDP) (around USD260 billion) (Ghins and Zougbedé 2019). According to the Sahel and West Africa Club/Organisation for Economic Co-operation and Development (SWAC/OECD 2021), the food system in West Africa accounts for the majority of jobs (around 66 per cent of total employment, or 82 million jobs, as of 2017). The same report stated that 78 per cent of occupations (64 million jobs) in West Africa are in agriculture, while 15 per cent (12 million jobs) are in food marketing, and 5 per cent (four million jobs) are in food processing (SWAC/OECD 2021). Changes in household consumption and urbanisation have led to a rise in off-farm activities, particularly food processing, food marketing and food away from home services<sup>2</sup> (SWAC/OECD 2018).

Nevertheless, as one of the poorest and most food-insecure regions in the world, West African workers in the food system are endangered by multiple issues that disrupt their work along the food supply chain, including economic fragility, conflict, limited access to agrifood production inputs, post-harvest losses, and global trade restrictions due to COVID-19, aggravated by the Russia–Ukraine conflict (WFP 2022; Foh, Mégret, and Said 2020; FAO 2017; PETERS et al. 2021). With low and irregular incomes, remoteness and marginalisation, many agrifood systems workers, in particular, are prone to additional risks, including a lack of access to basic social and productive services, natural disasters and climate change impacts (FAO 2017b).

In light of these risks, food system workers and their households in West Africa are in clear need of social protection, which has been proven to have positive effects on food security, nutrition and human development (*ibid.*). Moreover, social protection can play a crucial role in reducing the vulnerability of the poor and most marginalised communities, who often rely on negative coping mechanisms, creating and protecting their assets, and enhancing their economic and productive capacity (Hoddinott et al. 2012; FAO 2017). Adaptations of social protection schemes for agricultural workers in general are necessary to provide a response to many of the aforementioned risks, in particular through their availability, affordability, accessibility and quality (Sato and Mohamed 2022). There are several ways in which social protection programmes can be relevant to agrifood systems workers, including: providing income-generating activities in the sector, linking school feeding programmes to local production, and featuring shock-responsive elements that target resilience against climate and environmental changes that can impact agrifood systems workers.

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2. This includes working in restaurants, street food and other catering services (SWAC/OECD 2018).

However, despite the recognised importance of social protection, its coverage in West Africa is still considered very low (Pino and Confalonieri 2014). The role of the Sustainable Development Goals (SDGs) in the extension of social protection can be highlighted, in particular target 1.3, which aims to achieve substantive social protection coverage of vulnerable people. In this regard, it is estimated that, excluding **Côte d'Ivoire** and **Ghana** (due to a lack of data), 13 per cent of the population of the region are covered by at least one social protection benefit considered through SDG 1.3 (ILO 2021b). For instance, regarding people of working age, only 10.25 per cent of the labour force aged over 15 years in the 15 West African countries are legally covered by sickness cash benefits, which is substantially below the African average of 46.9 per cent. Only 21.76 per cent of the labour force aged over 15 years are effectively covered by cash benefits in case of employment injury, which is higher than in Southern Asia and the average in Africa, but lower than in the Asia-Pacific region.<sup>3</sup> In sub-Saharan Africa as a whole, 6.7 per cent of persons with severe disabilities receive cash benefits (the lowest coverage in the world) (ILO 2021b).

In **Sierra Leone**, according to the Demographic and Health Survey conducted in 2019, 96 per cent of women and 97 per cent of men in the country are not covered by health insurance (Ministry of Health and Sanitation, Sierra Leone 2019), leaving them vulnerable to a variety of health and financial risks. Spending on social protection is fundamental to ensure better coverage, including on health schemes. **Cabo Verde** and **Guinea-Bissau** have the highest expenditures in the region (ILO 2019).

### 1.3 CHARACTERISTICS OF AGRIFOOD SYSTEMS WORKERS IN WEST AFRICA

At the regional level, food systems—and the agrifood sector in particular—are responsible for a large share of employment, especially among women and youth, mostly in farming activities, processing, packaging, transporting, storing, distributing and retailing food products (SWAC/OECD 2018). Employment related to food constitutes the majority of employment in many countries: in **Niger, Mali, Burkina Faso, Sierra Leone** and **Guinea**, employment in the food sector represents over 75 per cent of total employment (ibid.). This situation is closely associated with the current farming systems and production techniques used in West Africa, as family farms and smallholders constitute a high proportion of the agricultural sector in the region, as do labour-intensive production methods and small farm sizes (ibid.).

In **Benin**, for example, around 34 per cent of farms of less than 1 hectare in size are run by smallholders and family farmers (FAO and AfDB 2015). Workers in the agrifood systems in West Africa lack basic education, especially agricultural education, which greatly affects their ability to adopt new technologies and innovations in their work (ibid.). According to the results of the Demographic and Health Survey 2019-2020 in **Liberia**, people with limited education are more likely to work in agriculture than those with education beyond senior high school (LISGIS and Ministry of Health, Liberia 2021).

3. These calculations were taken from the legal and effective coverage figures provided in the ILO's 'World Social Protection Report' from 2020 and ILOSTAT's total working-age population (see: <<https://ilostat ilo.org/data/data-catalogue/>>), using the most recent data before 2020. While these data are probably those used in the ILO's coverage calculation, this is an assumption by the authors, so the numbers can be considered estimates.

As outlined in Box 1, agrifood systems encompass all activities from farming to food consumption, thus involve a wide range of actors who work in both rural areas (on-farm activities) and in urban and peri-urban areas (food processing, marketing, food away from home etc.). In **Sierra Leone**, the majority of women and men in rural areas are working in agriculture (79 per cent and 73 per cent, respectively) (Ministry of Health and Sanitation, Sierra Leone 2019). Food processing, in particular, tends to exist mainly in areas where raw material production takes place. In **Senegal** and **Côte d'Ivoire**, food processing is one of the largest sectors, playing a significant role in both manufacturing and employment (SWAC/OECD 2018). In contrast to workers in the downstream segments of food value chains,<sup>4</sup> agrifood systems workers working in production/on-farm activities (e.g. farmers, pastoralists, fishers) are usually characterised by high mobility due to the seasonal nature of farming activities (SWAC/OECD n.d.).

The majority of agrifood activities in West Africa are informal, as most food supply chains are still traditional, implying that workers in this sector are unlikely to be protected or covered by any social protection schemes (Zougbedé 2020), especially non-contributory schemes. The region has a high rate of regional migration. In 2016, around 84 per cent of migrations in West Africa were to other countries in the region, with **Nigeria**, **Côte d'Ivoire** and **Ghana** the main destinations (Piters et al. 2021; SWAC/OECD n.d.). Migration in the region is mostly labour migration, which makes up a considerable share of work in the agrifood sector (Awumbila et al. 2014).

Women in the region tend to have a strong presence in off-farm activities; they constitute around 70 per cent of workers in all downstream segments of food value chains (Ghins and Zougbedé 2019). Women usually occupy informal jobs with very limited access to production means such as land, inputs and credit. **Liberia**, **Senegal**, **Togo** and **Mali** have a similar situation. In **Togo**, for example, women make up 59 per cent of informal workers and usually occupy roles in food retailing and agriculture (Debenedetti 2021; Bertelsmann Stiftung 2022).

#### 1.4 MAIN CHALLENGES AND VULNERABILITIES IN THE SECTOR

Overall, the West African region is facing several challenges that affect its population's well-being, including poverty, lack of access to basic social and productive services, climate change and its negative implications (including drought, floods, rising temperatures, and changes in rainfall patterns), as well as conflict and displacement, which lead to asset losses and disruptions to livelihoods (FAO 2017b). The proportion of people living in extreme poverty in West Africa increased by 3 per cent in 2021 alone, and over 25 million people are struggling to meet their basic food needs (UN News 2022). Additionally, in most West African countries, fewer than 3 per cent of the population have access to basic health care programmes (ILO 2019). The region is also pressured by long-term socio-economic impacts due to the highest rates of population growth in the world and the fragility of states—central challenges to the continent's development, taking into account economic, social, political and environmental dimensions (African Development Bank 2014). It is projected that West Africa's population will grow by 135 per cent over the current decade, from 400 million in 2020 to 540 million in 2030 (SWAC/OECD 2021). The populations of **Burkina Faso**, **Mali** and **Niger** alone are projected to double within the next 20 years (Piters et al. 2021).

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4. Refers to the activities in the food value chain that come after the production of raw materials (e.g. crops), including food processing, transportation, retailing and marketing, and food away from home.

This massive increase in West Africa's population, coupled with the rapid urbanisation in recent years, has been a driver to transform the food economy in the region and might be an untapped force for further development.

Seasonal food insecurity is prevalent in West Africa: according to data from the *Cadre Harmonisé*, 26 million people in the region were suffering from acute food insecurity between March and May 2022 (Integrated Food Security Phase Classification 2022), a situation that has worsened slightly in recent years.<sup>5</sup> The affordability of diets is a challenge in the region, with households spending on average 55 per cent of their income on food. This context has recently been aggravated by the rising price of wheat due to the conflict in Ukraine. Additionally, food systems in West Africa are highly dependent on the environment and natural resources, making it necessary for these systems to adapt to climate change and ensure environmental sustainability (SWAC/OECD 2021). Countries such as **The Gambia** and **Niger** are particularly vulnerable to these shocks (ILO 2019).

When including the agriculture sector, the share of informal employment in total employment in all countries in the region (with the exception of **The Gambia** and **Liberia**) is over 90 per cent (ILO 2018), and it plays a significant role as an income source for households (Mbaye 2015). A large percentage of households in West Africa earn their income from informal activities, and much of the food they consume is supplied by informal networks (Hitimana, Allen, and Heinrigs 2011). This informality makes workers in West Africa subject to a high degree of volatility in jobs and income earnings, especially for those working in agriculture, often related to the seasonality of the sector (Piters et al. 2021). Food insecurity hits workers in the informal sector hardest, including those working in agrifood systems, especially in urban areas (Hitimana, Allen, and Heinrigs 2011).

COVID-19 and its preventive measures have had a significant impact on the livelihoods and well-being of both rural and urban populations in West Africa, including agrifood systems workers. Their income-generating activities have been severely disrupted by the restricted access to markets, agricultural tools and inputs, especially for small-scale farmers (FAO n.d.). According to the World Food Programme, the food and nutrition situation in West Africa has worsened due to the Russia–Ukraine conflict and its effect on global trade and economics. In particular, the region is now witnessing increases in food prices and disruptions in the supply of agricultural products (especially fertilisers). It was projected that by June 2022 the number of people affected by food and nutrition security in West Africa would have increased massively (WFP 2022).

Many small and medium-sized enterprises in Africa, including agribusinesses, are facing challenges in accessing finance (Zougbedé 2020). The agriculture sector receives less than 3 per cent of commercial bank loans in Africa (Lee et al. 2022). This is mainly because banks lack necessary knowledge on agriculture and agribusiness; many do not have the skills to analyse an agribusiness plan or assess agriculture-related risks; and many agribusinesses lack the adequate collateral and records required to obtain a loan (Zougbedé 2020).

Women agrifood systems workers and migrants face further challenges in their work. According to SWAC/OECD (n.d.), the main constraints faced by women entrepreneurs in West Africa to expand their activities are low sales prices, poor access to credit, and high prices of inputs, among others, which impede women's participation in business creation

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5. Data do not include Liberia.

and management. Only 27 per cent of the businesses created in **Togo** in 2019 were owned by women, according to the Togolese Centre for Business Formalities (CFE) (Bertelsmann Stiftung 2022).

While life-cycle risks for people living in rural areas are generally the same as for those in urban areas, the former tend to engage in livelihoods and income-generating strategies that tend to be more risk-prone—for instance, to natural and environmental risks (such as floods, droughts or land degradation)—resulting in additional vulnerabilities. In addition, there are a number of specific risks that affect agrifood systems workers, threatening adverse consequences for their livelihoods, such as the following (Allieu and Ocampo 2019; Devereux 2001):

- **Social risks:** Rural communities are often politically and socially excluded, which leads to more limited access to a number of public services (such as social protection, education and health care), a lack of land rights, poor infrastructure and exposure to labour abuse. Marginalised rural communities also often have more widespread child labour and gender discrimination.
- **Health risks:** Elevated risks to health, disease and environmental hazards characterise rural and poor areas. This is compounded by the highly hazardous and arduous nature of the agricultural work, aggravated by the lack of good-quality or even functional health care services. The agriculture sector is indeed one of the most hazardous sectors in terms of fatalities, injuries and work-related illnesses. Additional risks exist for women when giving birth, especially when health services, maternity benefits and employment protection are inadequate or non-existent. The fishery sector is particularly unsafe, with unhealthy conditions due to unsuitable boats, issues with water pollution and a lack of shelter/health care facilities (FAO 2016).
- **Economic risks:** Workers in the agriculture sector—most of all, smallholder farmers—are negatively affected by the low levels of agricultural productivity, the lack of access to formal credit markets, the high unemployment rates, the weak protection from labour markets and the high level of informal, casual and seasonal employment (in West Africa, the lean season leaves those in rural areas in a precarious situation).
- **Natural and environmental risks:** Changes in biodiversity, the environment and the climate, as well as natural hazards, can create additional situations of vulnerability for people in the agrifood system. Examples of natural hazards are floods, droughts and hurricanes (mostly in Cabo Verde), which are common in the region, and climate changes are recognisable by *inter alia* increased temperatures and changes in rainfall. Environmental pollution, land degradation and a decrease in biodiversity lead to additional vulnerabilities (Boko et al. 2007).

## 1.5 OBJECTIVE AND METHODOLOGY OF THE REPORT

Against this background, this report aims to **analyse the state of social protection schemes available to agrifood systems workers in the West Africa region, and to provide some cases studies of good practices** (in Cabo Verde, Côte d'Ivoire, Ghana, Mali and Senegal). These countries were selected to present a variety of mechanisms, in countries in different areas of West Africa, with different backgrounds and different focuses, but which all

represented efforts to better include agrifood systems workers in their social protection schemes. The report seeks to answer the following **main research questions**:

- What is the state (i.e. main programme types and benefits available, legal and effective coverage, programme budget) of existing social protection (social assistance and social insurance) targeting agrifood systems workers in West Africa, and what are the main gaps in coverage?
- What are the main characteristics of these programmes regarding the targeting of agrifood systems workers, and how are they included? Are there certain benefits that aim to strengthen social protection specifically for agrifood systems workers, and what are they?
- Which social protection programmes (social assistance and social insurance) can be highlighted as examples of good practice to protect agrifood systems workers in West Africa?

The **methodology** used to develop this report is a combination of desk review, mainly of available databases, including national household surveys, reports, and a series of six key informant interviews with government officials. The reports and written documents used in the desk review were published by United Nations agencies, the World Bank or governments, including legal and institutional documents, and articles from journals and newspapers. The databases reviewed in the desk review were the following: the International Social Security Association (ISSA) database, the International Labour Organization (ILO) social protection database, the United Nations Development Programme (UNDP) social assistance database, the socialprotection.org country profiles and the World Bank Atlas of Social Protection Indicators of Resilience and Equity (ASPIRE).

For the country cases, a brainstorming meeting was held with partners (the Food and Agriculture Organization of the United Nations (FAO), the World Food Programme (WFP) and the ILO to define the selected country cases based on four criteria: (i) the existence of literature pointing out examples of good practices in social assistance and social insurance for agrifood systems workers in the region to be highlighted; (ii) the availability of data in these countries; (iii) the availability of stakeholders (e.g. government officials, experts, United Nations officers) who would agree to participate in key informant interviews to obtain more information on programmes that are considered good practices; and (iv) the existence of ongoing programmes that benefit different sub-categories of workers within the concept of 'agrifood systems workers'. The interviews were conducted virtually with government officials from the selected countries, mainly to learn more about the specific case studies and fill the gaps in data collected during the desk review.

## 1.6 STRUCTURE OF THE REPORT

After this introduction, the second section of this report presents an **overview of the state of existing social protection**, divided between social insurance and social assistance mechanisms available for agrifood systems workers in West Africa, in addition to existing gaps in their coverage, based on information available in main databases and reports. It examines the extent to which agrifood systems workers are covered by those systems and programmes, and whether these are sensitive to their needs. The third section presents four **selected country case studies** to detail challenges and good practices in social protection for agrifood



systems workers. The report concludes with a **recommendations** section which summarises the main findings and offers recommendations for improvements.

## 2 OVERVIEW OF SOCIAL PROTECTION IN WEST AFRICA

Social protection is becoming more popular in West Africa. The FAO considers social protection to include three types of programmes: social assistance, social insurance and labour market policies. Social insurance programmes usually target the labour force with the ability to provide regular contributions, while social assistance interventions often target those who are poor, labour-constrained or in a vulnerable situation: the goal is to smooth consumption and prevent forms of vulnerability that follow transitory shocks (Devereux 2001).

### 2.1 OVERVIEW OF THE STATE OF SOCIAL INSURANCE IN WEST AFRICA

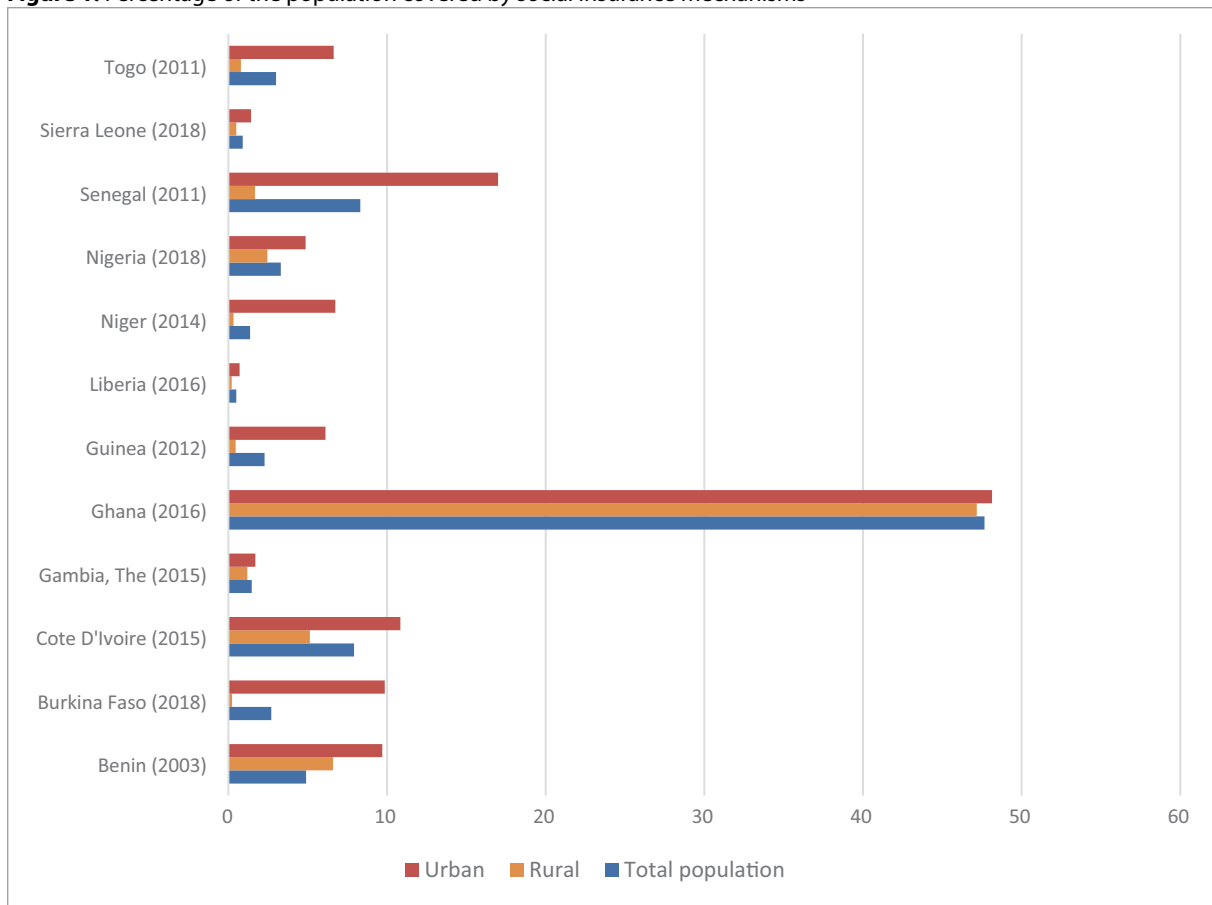
Contributory social protection—or social insurance—includes schemes that provide protection based on: (i) the payment of contributions before the occurrence of a contingency; (ii) risk-sharing or ‘pooling’ of funds; and (iii) the notion of a ‘guarantee’ (ILO 2021a). This means that the systems analysed in this section often require workers or employers to make **contributions to public funds** which cover expenses related to several contingencies, presented across the subsections here, or payments made through employers.

**The goal of social insurance is to reduce the effects of contingencies that these particularly vulnerable workers and households might experience.** The mechanisms assessed in the region are linked to the ILO’s Minimum Standards, set in its Social Security Convention No. 102,<sup>6</sup> and the Social Protection Floors Recommendation, 2012 (No. 202). It follows ISSA’s country profiles<sup>7</sup> terminology to facilitate comparison (ILO 2019). The objective is to review the state of standard benefits in the region and how they reach rural areas, providing an overview of social insurance in West Africa. A similar analysis has been performed for the Middle East and North Africa region, through similar mechanisms (Sato 2021).

Social insurance in West Africa is marked by **low levels of coverage, in great part linked to the high rates of informality and the heterogeneity of agrifood systems workers, in particular in rural areas.** Social security systems in place in the region cover only a minor segment of the population, neglecting the groups in the most vulnerable situations and representing only a small minority of more privileged categories, such as civil servants, members of the military and limited parts of the private sector (Pino and Confalonieri 2014). Except for **Ghana** (due to its health insurance scheme), social insurance mechanisms cover no more than 10 per cent of the population in any country in the region, as shown in Figure 1. Furthermore, coverage of rural populations is always lower than that of urban populations, which is linked to several reasons, such as the legal limitations on those eligible for inclusion in social insurance schemes, the lack of infrastructure in rural areas, their lower contributory capacity, their lower income etc.

6. In the region, Benin, Cabo Verde, Niger, Senegal, Sierra Leone and Togo have ratified the ILO Convention No. 102. In the case of Sierra Leone, the Convention is set to enter in force in March 2023.

7. See: <<https://ww1.issa.int/country-profiles>>.

**Figure 1.** Percentage of the population covered by social insurance mechanisms

Note: No data are available for Cabo Verde, Guinea-Bissau or Mali.

Source: Authors' elaboration based on ASPIRE <<https://www.worldbank.org/en/data/datatopics/aspire/indicator/social-insurance>>. Note that Ghana's high level of coverage is strongly linked to the coverage of its health insurance scheme.

ASPIRE provides indicators for 139 countries on social assistance, social insurance and labour market programmes through the use of programme-level administrative data and national household survey data. However, it is limited by a lack of information on target beneficiaries and does not include information on all countries; some social protection programmes not included in these surveys might also be excluded from its data. Moreover, while ASPIRE's data tend to take into account more recent household surveys and available information, the age of data for each country can vary considerably, making comparisons between countries more challenging, especially in the subsection on social assistance programmes.

Data for the subsections below are taken from the ILO's 'World Social Protection Report',<sup>8</sup> which has two main limitations: (i) effective coverage figures are not disaggregated for rural and urban populations; and (ii) Côte d'Ivoire is not included due to a lack of ILO data. However, as shown in Figure 1, we can see that ASPIRE's data indicate that social insurance coverage is lower in rural areas in general than in rural areas; therefore, effective coverage of agrifood

8. See: <<https://www.social-protection.org/gimi/ShowWiki.action?id=629>>.

systems workers is probably lower than that shown in the following figures. The data from the subsections might, therefore, also vary from those shown in Figure 1, since they are taken from different databases with different criteria and different data sources.

Considering that social insurance is generally closely linked with formal employment, **agrifood systems workers are often omitted, since employment in rural areas is often more precarious and includes temporary employment, part-time employment, self-employment and widespread informality.**<sup>9</sup> This can also bring additional costs or set up administrative barriers. This irregular income and pervasive informality constitute barriers to access to contributory social protection for agrifood systems workers; they also mean that any shock (sickness, incapacity, droughts, floods, livestock epidemics etc.) will affect the income of these households more than those with stable income and/or social insurance coverage.

There are no specific data on these workers or on those in rural areas; highlighting coverage in rural areas, where agrifood systems workers constitute most of the workers, will be as close a criterion for the assessment as possible. Moreover, agrifood systems workers *per se* are never explicitly mentioned in these documents, due to the broadness of the category, which includes several sub-categories. In this section of the report, some categories will be particularly important to highlight, as they often represent these workers: they are mainly **informal workers, self-employed workers, seasonal workers and agricultural workers** (see Box 2), representing broad sections of the work in agrifood systems (ILO and FAO 2021).

**Box 2.** Definitions of types of worker

**Informal workers:** Informal employment refers to economic activities that are not covered or insufficiently covered in law or in practice by formal arrangements through work, such as the lack of a contract or registration in social insurance mechanisms, which can range from contributions to pensions to medical assistance mechanisms (Koolwal 2022).

**Self-employed workers:** Independent workers who operate their own business on their own or in partnership with others, employing other people on a regular basis or not, which also might include family members (Sato 2021).

**Agricultural workers:** All persons working in economic activities across all sectors of agriculture, including farming, forestry and fisheries. This includes all activities involving the exploitation of vegetable and animal natural resources (including growing and harvesting crops, raising and breeding animals, harvesting timber and other plants, animals or animal products from a farm or their natural habitats) (UNDESA 2008).

In this section, we will, therefore, examine the role that some branches of social insurance play in the coverage of agrifood systems workers in West Africa. The branches put forward here are: (i) **maternity cash benefits**; (ii) **work injury insurance**; (iii) **cash sickness benefits**; (iv) **unemployment protection**; (v) **old-age pensions**; and (vi) **child and family benefits/family allowances**.

### 2.1.1 Maternity cash benefits

Maternity cash benefits are usually anchored in social insurance schemes across the world when available (ILO 2021b), meaning that the benefits depend on the employment status of

9. For more, see: <<https://ibit.ly/i4z1>>.

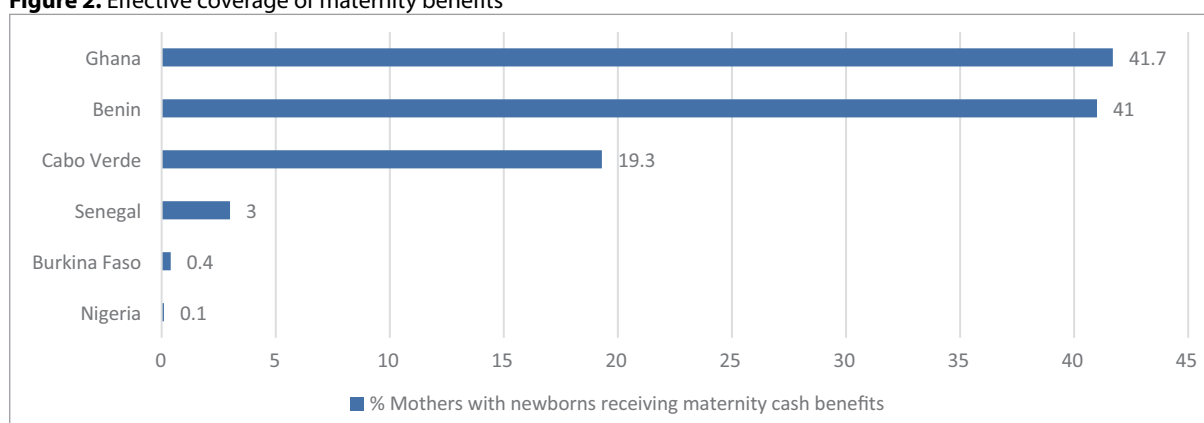
mothers. As shown in Table 1, only 7 of the 15 countries in the region offer social insurance schemes (**Benin, Burkina Faso, Cabo Verde, Côte d'Ivoire, Mali, Niger** and **Senegal**),<sup>10</sup> while 5 countries still have employer liability schemes (**The Gambia, Ghana, Guinea-Bissau, Liberia** and **Nigeria**), in which the employer covers the expenses related to maternity benefits, instead of a common social insurance pool. Two countries (**Guinea** and **Togo**) offer both social insurance and employer liability schemes, depending on the employment type and the work, while **Sierra Leone** has not introduced maternity cash benefits yet. Employer liability provisions mean that the individual employer bears the costs of the maternity benefits, which might lead to **unequal treatment of women and men in the labour market**. ILO's Convention No. 183, the Maternity Protection Convention,<sup>11</sup> recommends that countries use compulsory social insurance or public funds that are **collectively funded**, instead of rendering the employer individually liable for the costs of maternity benefits.

### Box 3. Maternity benefits and agrifood workers

**Maternity benefits** constitute necessary tools for pregnant women and mothers to ensure that pregnancy does not affect the income of agrifood systems workers. It is also vital, when linked with appropriate health services, as a mechanism to reduce child and maternal mortality.

The coverage of countries in the region where data are available (shown in Figure 2) is generally low. However, in **Benin and Ghana**, 41 per cent or more of mothers with newborns receive cash benefits. In the case of **Benin**, as shown in Table 1, self-employed persons and agricultural workers are nevertheless excluded, which means that agrifood systems workers might not be taken into account. **Nigeria**, on the other hand, does target workers in the agriculture sector, but its coverage is minimal and relies on the employer's individual liability. Coverage gaps for most countries also relate to the **prevalence of informal employment**, where women who are not in formal employment are unable to receive any benefit.

**Figure 2.** Effective coverage of maternity benefits



Note: No data were available for Côte d'Ivoire, The Gambia, Guinea, Guinea-Bissau, Liberia, Mali, Niger, Sierra Leone or Togo.

Source: Authors' elaboration based on ILO (2021b).

10. Ghana also provides a medical insurance scheme with additional maternity benefits.

11. Benin, Burkina Faso, Mali, Niger and Senegal have ratified this Convention.

**Table 1.** Maternity cash benefits, schemes and legal considerations affecting agrifood systems workers

Country	Scheme	Legal considerations affecting agrifood systems workers	
		Included groups	Excluded groups
Benin	SI	Employed women covered by the labour code, including in the private sector	Self-employed women, agricultural workers and cooperative members
Burkina Faso	SI	Employed women.	Self-employed women
Cabo Verde	SI	Public- and private-sector employees, self-employed women and household workers	Cooperative employees are not eligible for cash benefits (only medical benefits)
Côte d'Ivoire	SI	Employed women, including temporary, fixed-term and day labourers in the public sector	Self-employed women
The Gambia	EL	Employed women	Self-employed women, household workers and family labour
Ghana	EL	Employed women	Self-employed women
Guinea	SI/EL	SI = Employed women, including agricultural and household workers and certain public-sector workers EL = Employed women	Both SI and EL schemes exclude self-employed women
Guinea-Bissau	EL	Private-sector employees	Self-employed women
Liberia	EL	Private-sector employees	Self-employed women and women employed on any type of boat
Mali	SI	Employed women and pensioners Voluntary coverage for self-employed women	NA
Niger	SI	Employed women	Self-employed women
Nigeria	EL	Employees working in the industrial, commercial or agricultural sectors	Self-employed persons
Senegal	SI	Employed women and non-employed women married to an insured man	NA
Sierra Leone	-	NA	NA
Togo	SI/EL	SI = Employed women, salaried agricultural workers and household workers, self-employed women and informal-sector workers EL = Private-sector employees and public-sector employees not covered by a special system	EL = Self-employed women

Note: SI = social insurance; EL = employer liability; NA = not applicable; - = no programme.

Source: Authors' elaboration based on ILO (2019b) and ISSA (n.d.).

As shown in Table 1, categories of women workers that are common in the agrifood sector are legally excluded from receiving maternity benefits. Only **Guinea, Nigeria** and **Togo** explicitly include workers in the agriculture sector, while Benin excludes them, and **Cabo Verde** also excludes cooperative employees, who are ineligible for maternity benefits. Similarly, many agricultural workers are excluded from social insurance schemes (and, by definition, from employer liability systems) due to **restrictive legal systems** that do not allow for self-employed persons to participate. Only **Cabo Verde, Mali** (in a voluntary form) and **Togo** have systems that include self-employed or independent workers, while **Côte d'Ivoire** includes some day labourers. Furthermore, informal workers, who are common in rural areas in the

region,<sup>12</sup> are **often not taken into account**, with the exception of **Togo**,<sup>13</sup> which explicitly mentions their coverage in its social security system.

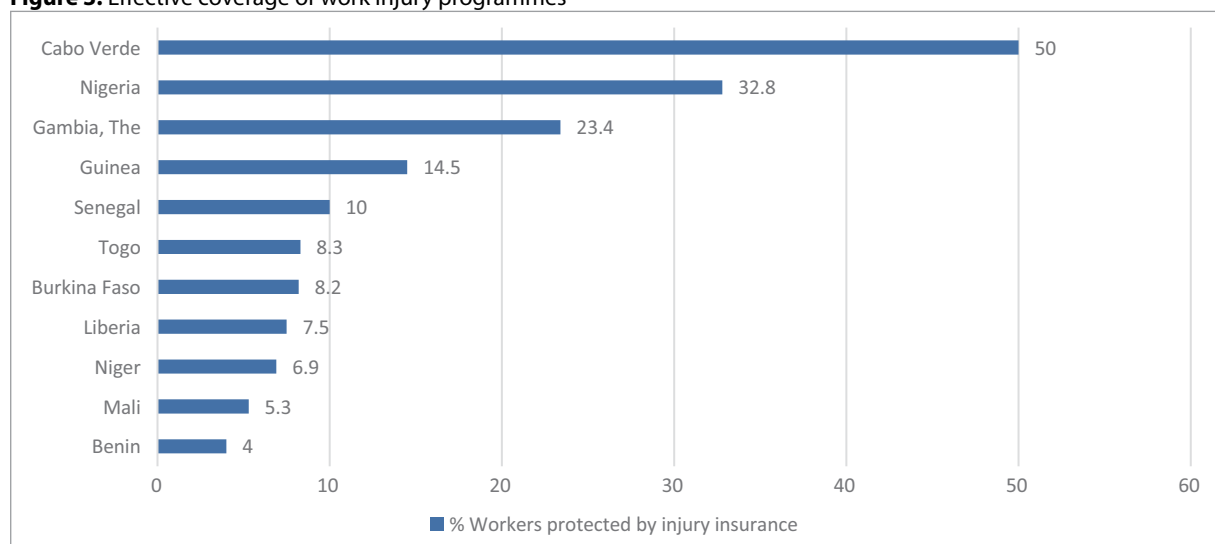
### 2.1.2 Work injury insurance

#### Box 4. Work Injury benefits and agrifood systems workers

**Work injury benefits** are offered to beneficiaries who are injured while working. Injuries for agrifood systems workers are relatively common because of their type of work. In addition to the health care costs that might accompany an injury, the inability to work that might result from it, even if temporary, leads to a loss of income. This can be particularly significant during the harvest season, since the loss of crops might mean a substantial loss of income.

As rural populations are often more exposed to work-related injuries and diseases (ILO and FAO 2021), protection against work injuries through social insurance mechanisms is **particularly vital for agrifood systems workers due to the dangerous nature of their work**. They should guarantee a worker's income for the duration of an injury, and compensate for possible damages, reducing the loss of income resulting from those injuries. Like most countries in the world, the majority of countries in West Africa cover workers against work injuries through (collective) social insurance mechanisms (ILO 2021b). **The Gambia, Ghana and Sierra Leone**, however, adopt an employer liability system, while **Benin and Burkina Faso** have a mix of both mechanisms. Additionally, administrative systems that would allow for better control and inspection might be weaker for agrifood systems and in rural areas, which means that programmes may not be as effective as expected.

**Figure 3.** Effective coverage of work injury programmes



Note: No data were available for Burkina Faso, Côte d'Ivoire, Ghana, Guinea or Sierra Leone.

Source: Authors' elaboration based on ILO (2019b).

12. For more, see: <<https://ibit.ly/grbb>>.

13. See Togo's Law No. 2011-066 of 21 February 2011 <<https://ibit.ly/Bi1m>>.

**Table 2.** Work injury schemes and legal considerations affecting agrifood systems workers

Country	Scheme	Legal considerations affecting agrifood and agricultural workers	
		Included groups	Excluded groups
Benin	SI/EL	SI = Employed persons covered by the labour code, cooperative members EL = Other groups of employed persons	SI = Self-employed persons and agricultural workers Mutual funds provide voluntary coverage for work injury benefits to self-employed persons and agricultural workers. EL = Self-employed persons Special system for seamen
Burkina Faso	SI/EL	Employed persons, temporary workers, rural labourers	Self-employed persons
Cabo Verde	SI	Employed persons, tenant farmers and sharecroppers, members of cooperative enterprises, certain categories of volunteer workers, and certain categories of self-employed persons and family members employed by them	Company managers, owners and shareholders
Côte d'Ivoire	SI	Private-sector and certain public-sector employees, seamen, certain members of cooperatives Voluntary coverage for self-employed persons	NA
The Gambia	EL	Public- and private-sector employees	Self-employed persons, casual and household workers, and family members living in the employer's home
Ghana	EL	Employed persons	Self-employed persons, casual workers, family labour, and agricultural employees working in firms with fewer than five workers
Guinea	SI	Employed persons, including agricultural and household workers	Self-employed persons
Guinea-Bissau	SI	Employed persons, including temporary workers, certain agricultural workers and foreign workers, and certain self-employed persons	NA
Liberia	SI	Private-sector employees	Casual workers, family labour, household workers, and persons employed on any type of boat
Mali	SI	Employed persons, including temporary and seasonal workers, certain members of cooperatives	Self-employed persons
Niger	SI	Employed persons, certain members of production cooperatives	NA
Nigeria	SI	Private-sector employees and household workers	Coverage of self-employed persons and informal-sector workers has not been implemented
Senegal	SI	Employed persons, including seamen; temporary, casual and daily workers; and certain categories of self-employed persons Voluntary coverage for certain categories of self-employed persons without mandatory coverage, including farmers	NA
Sierra Leone	EL	Employed persons	Self-employed persons, agricultural employees working on plantations with fewer than 25 workers, household workers, casual workers, family labour and home-based workers
Togo	SI	Employed persons, self-employed persons, agricultural salaried workers, household workers, casual and temporary workers	Informal-sector workers

Note: SI = social insurance; EL = employer liability; NA = not applicable.

Source: Authors' elaboration based on ILO (2019b) and ISSA (n.d.).

While 35.4 per cent of workers globally receive benefits for work-related injury, **the rate is 18.4 per cent in Africa**. Figure 3 shows that effective coverage across West Africa varies: **Cabo Verde's** effective coverage of workers reaches around 50 per cent of workers, in part due to the inclusion of most categories of workers, and agrifood systems workers in particular (Table 2). In **Nigeria**, around 33.8 per cent of workers are protected by work injury insurance. However, self-employed persons and informal workers are excluded. **Guinea**, on the other hand, has an effective coverage of 14.5 per cent of workers, even though it explicitly includes agricultural workers. Similarly, **Senegal** covers around 10 per cent of workers, including many categories of workers, such as temporary, casual and daily workers and self-employed persons, as well as farmers and self-employed persons in a voluntary system.

Similarly to maternity benefits, **the coverage of agrifood systems workers is probably lower than that of the general population, given legal barriers**. The legal aspects of work injury schemes tend to be broader than for maternity benefits, in part due to the hazardous nature of agricultural work. Apart from **Cabo Verde, Guinea and Senegal, Guinea-Bissau** (through the inclusion of certain agricultural workers and self-employed persons), **Mali** (which includes seasonal workers), **Togo** (covering self-employed persons, agricultural workers, and casual and temporary workers) and **Burkina Faso** (which includes rural labourers) include categories of agrifood systems workers. Nevertheless, exclusion of self-employed and informal workers is still prevalent across the countries studied (Table 2).

Finally, systems that do not necessarily take into account the specific needs of agrifood systems workers in particularly dangerous jobs, most of all for employer liability systems, are unable to include the appropriate coverage and compensation for injuries when agricultural work is not explicitly mentioned.

### 2.1.3 Cash sickness benefit<sup>14</sup>

#### Box 5. Sickness benefit and agrifood sector workers

Illnesses are particularly problematic in rural areas, and for workers without proper medical insurance or assistance, the costs might be too high. **Sickness benefits** are an essential component of social protection, promoting the human right to health and social security by preventing impoverishment due to the loss of income during periods of sickness.

Cash sickness benefits function as additional social protection coverage to ensure that beneficiaries are protected against additional risks during periods of illness. Their importance was highlighted notably during the COVID-19 pandemic, when cash benefits guaranteed households' incomes and enabled them to avoid infection. **Such cash benefits allow beneficiaries to reduce their loss of income, which is particularly essential for agrifood systems workers, since illnesses might mean the loss of harvest.** While health insurance focuses on covering the cost of health care services (either by

14. There is a lack of comprehensive and systematic data collection regarding the effective coverage of this type of system in the ILO's 'World Social Protection Report', which is why there is no figure for the coverage of cash sickness benefits (ILO 2021b).



providing them free of charge or by reimbursing the cost), cash sickness benefits constitute cash assistance that provides an income for workers during periods of sickness, offering them the possibility of taking sick leave.

Such benefits are rarer than the other social insurance schemes (ILO 2021b). In West Africa, four countries do not have any specific scheme that provides cash sickness benefits (**Burkina Faso, Ghana, Senegal** and **Sierra Leone**). Most of those that have cash sickness benefits are based on the liability of employers (**Benin, Côte d'Ivoire, The Gambia, Liberia, Mali, Niger** and **Nigeria**). Only four countries have collectively funded social insurance schemes (**Cabo Verde, Guinea, Guinea-Bissau** and **Togo**).

**Table 3.** Cash sickness benefit schemes and legal considerations affecting agrifood systems workers

Country	Scheme	Legal considerations affecting agrifood and agricultural workers	
		Included groups	Excluded groups
Benin	EL	Employed persons Special system for seamen	Self-employed persons
Burkina Faso	-	NA	NA
Cabo Verde	SI	Private-sector employees, self-employed persons and household workers	NA
Côte d'Ivoire	EL	Employed persons	Civil servants
The Gambia	EL	Employed persons	Self-employed persons, household workers and family labour
Ghana	-	NA	NA
Guinea	SI	Employed persons, including agricultural and household workers	Self-employed persons
Guinea-Bissau	SI	Private-sector employees, including temporary workers Voluntary coverage for self-employed persons and certain migrant workers	NA
Liberia	EL	Private-sector employees	Self-employed persons and persons employed on any type of boat
Mali	EL	Employed persons	Self-employed persons
Niger	EL	Employed persons	Self-employed persons
Nigeria	EL	Employees working in the industrial, commercial or agricultural sectors	Self-employed persons
Senegal	-	NA	NA
Sierra Leone	-	NA	NA
Togo	SI	Employed persons	Self-employed persons

Note: SI = social insurance; EL = employer liability; NA = not applicable; - = no programme.

Source: Authors' elaboration based on ILO (2019b) and ISSA (n.d.).

Cash sickness benefit systems in West Africa tend to exclude self-employed persons: only **Cabo Verde** and **Guinea-Bissau** (through a voluntary contributory mechanism) include them. **Guinea-Bissau's legislation is particularly extensive**, with the inclusion of temporary

workers and self-employed persons, while **Nigeria's** legislation explicitly targets the agriculture sector. The existing cash sickness benefits in West Africa are nevertheless **quite restrictive regarding agrifood systems workers**, despite the importance of ensuring income for these workers (Table 3).

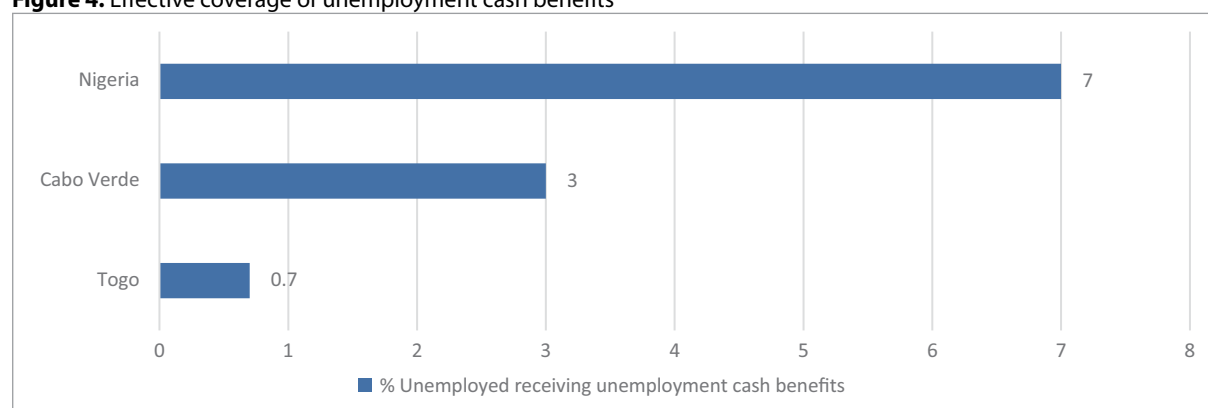
### 2.1.4 Unemployment protection

#### Box 6. Unemployment protection and agrifood systems workers

Given the higher levels of informality and seasonality of work in the sector, **unemployment protection** for agrifood systems workers can assist in ensuring the income of workers who might be employed only during certain seasons or temporarily and remain without access to stable income sources for long periods of time.

Unemployment protection provides agrifood systems workers with income support during particularly vulnerable periods, while reducing the effect of this shock. However, in countries with high rates of informality, unemployment benefit systems are often small, since eligibility is usually based on formal employment. In West Africa, this also means they exclude self-employed persons, because the regimes depend on employer contributions (in the case of **Cabo Verde, Ghana and Nigeria**) or are only made up of severance payments by employers. Therefore, agrifood sector workers who fit into this category are mostly unable to benefit from these schemes. Furthermore, coverage of unemployed persons is minimal in West Africa, with only **Nigeria and Cabo Verde** covering over 1 per cent of the population; in Nigeria, the benefits are taken from the unemployed person's pension fund (Figure 4).

**Figure 4.** Effective coverage of unemployment cash benefits



Note: No data were available for Benin, Burkina Faso, Côte d'Ivoire, The Gambia, Ghana, Guinea, Guinea-Bissau, Liberia, Mali, Niger, Senegal or Sierra Leone.

Source: Authors' elaboration based on ILO (2019b).

It is a matter of concern that only **Cabo Verde** has a social insurance unemployment protection scheme, which also includes employees of small and micro enterprises—which could cover agrifood systems workers—as well as household workers. **Most schemes in the region (Benin, Burkina Faso, Côte d'Ivoire, The Gambia, Guinea, Liberia, Mali, Niger and Togo) are limited to severance payments**, which offer limited protection for workers, since

they are often a one-off lump sum, unable to offer more comprehensive social protection, such as linking with training, job market connections etc. **Ghana's** benefit comes from remaining remunerations from the employer, and Nigeria's unemployment system only allows workers to withdraw from their pension fund.

**Table 4.** Unemployment cash schemes and legal considerations affecting agrifood systems workers

Country	Scheme	Description
Benin	SP	A 2005 collective agreement requires private-sector and quasi public-sector employers to provide severance pay to dismissed employees with at least one year of service who did not commit any serious misconduct.
Burkina Faso	SP	Under a 1974 collective agreement, employers are required to provide severance pay to employees with at least one year of continuous employment (except if dismissed due to misconduct).
Cabo Verde	SI	Decree No. 15/2016 of 5 March 2016, on unemployment, set up a social insurance scheme for employed workers, and special systems for employees of micro and small enterprises, civil servants and household workers. Two to four months of benefits are paid for involuntarily unemployed persons.
Côte d'Ivoire	SP	Employers are required to provide severance pay in case of termination of employment to employees who did not commit any serious misconduct.
The Gambia	SP	The Labour Act of 2007 requires employers to provide severance pay to employees with contracts of unlimited duration dismissed for economic, organisational, climatic or technical reasons, including mechanisation or automation, or if the place of employment moves more than 40 km and the employee declines an offer of employment.
Ghana	Withdrawal from provident fund	Under the 2003 Labour Act, the employer pays any remuneration earned by the worker before termination of employment, any deferred pay due to the worker before termination, and any compensation due to the worker related to sickness or an accident.
Guinea	SP	Under the Labour Code (2014), employers are required to provide six months of an employee's salary as severance pay in the case of unfair dismissal.
Guinea-Bissau	-	NA
Liberia	SP	The 2015 Decent Work Act requires employers to provide severance pay for termination of employment for economic reasons.
Mali	SP	Under the Labour Code (1992), employers are required to provide severance pay to dismissed employees (including household workers) who had a contract of unlimited duration, were employed for at least one year and had committed no serious misconduct.
Niger	SP	The 2012 Labour Code requires employers to provide severance pay to employees dismissed on economic grounds. The payment amount is one month of the employee's gross salary. Under a collective agreement, employers also provide severance pay to employees with at least one year of continuous employment.
Nigeria	Withdrawal from provident fund	The 2014 Pensions Reform Act allows employees to withdraw up to 25 per cent of their individual account balance in case of unemployment.
Senegal	-	NA
Sierra Leone	-	NA
Togo	SP	A 2011 collective agreement requires employers to provide severance pay in cases of dismissal on economic grounds to employees with at least one year of continuous service with the same employer.

Note: SI: social Insurance; SP = severance payment.

Source: Authors' elaboration based on ILO (2019b) and ISSA (n.d.).

The levels and amounts of benefits from each system vary in the different countries in the region: **Ghana** includes sickness compensation, for instance. **The Gambia** includes a large number of possible reasons for ‘**unfair dismissal**’ that allow workers to receive severance payments, such as economic, organisational, climatic or technical reasons (including automation of the work), and if the place of employment moves more than 40 km.<sup>15</sup> **Guinea**, on the other hand, only awards the benefits in limited cases of unfair dismissal, requiring higher administrative control often lacking in rural areas. **Niger**, **Togo** and **Liberia** also include those dismissed on economic grounds in their schemes.

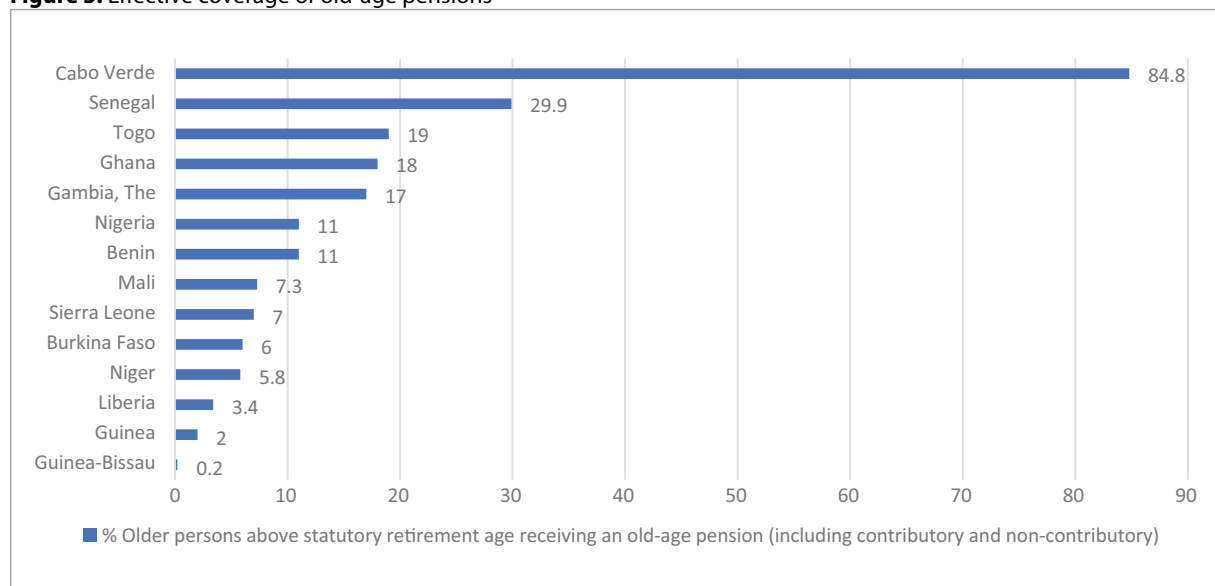
### 2.1.5 Old-age pensions

#### Box 7. Old-age pensions and agrifood systems workers

**Old-age pensions** are essential to guarantee that agrifood systems workers are able to retire, and do not rely on doing heavy and arduous work despite their physical condition. It also ensures that they are not dependent on their family and alleviates possible costs for the family as the elderly members gradually become unable to work.

Agrifood systems workers require systems that allow them to integrate social insurance pensions as a protection mechanism against the risks related to aging, and to compensate for the possible future lack of income, while reducing their dependency on their next of kin. Across the world, the **vast majority of countries provide old-age pensions in the form of a periodic cash benefit, and all countries in West Africa provide old-age pensions** (see Table 5).

**Figure 5.** Effective coverage of old-age pensions



Note: Cabo Verde is the only country in this figure which also includes coverage from the social assistance mechanism. No data were available for Côte d'Ivoire.

Source: Authors' elaboration based on ILO (2019).

15. These reasons require negotiations with the trade unions and an agreement that can replace the severance pay.

**Table 5.** Old-age pension schemes and legal considerations affecting agrifood systems workers

Country	Scheme	Legal considerations affecting agrifood and agricultural workers	
		Included groups	Excluded groups
Benin	SI/EL	SI = Employed persons covered by the Labour Code, and cooperative members EL = Other groups of employed persons	SI = Self-employed persons and agricultural workers EL = Self-employed persons Special system for seamen
Burkina Faso	SI	Employed persons, including public-sector employees who are not civil servants, and temporary and casual workers	Self-employed persons Voluntary insurance for other workers
Cabo Verde	SI/SA	Public- and private-sector employees, and self-employed persons (including agricultural workers)	NA
Côte d'Ivoire	SI	Private-sector and certain public-sector employees	Self-employed persons
The Gambia	SI/provident fund	SI for employed persons in quasi-governmental institutions Provident fund = Private-sector employees	SI: Self-employed persons and casual workers Provident fund = Casual workers
Ghana	SI/mandatory occupational pension	Employed persons, including public-sector employees not covered by a special system Voluntary coverage for self-employed persons and previously insured unemployed persons	NA
Guinea	SI	Employed persons, including agricultural and household workers and certain public-sector employees	Self-employed persons
Guinea-Bissau	SI	Private-sector employees, including temporary workers and agricultural workers, and self-employed persons (voluntary)	NA
Liberia	SI	Private-sector employees and civil servants Voluntary coverage for self-employed persons	Casual workers, family labour, household workers, military personnel, and persons employed on any type of boat
Mali	SI	Employed persons as defined by the Labour Law Voluntary coverage for self-employed persons	NA
Niger	SI	Private-sector employees, and public-sector employees who are not civil servants	Self-employed persons
Nigeria	Mandatory individual account	Public-sector employees, and private-sector employees working in firms with at least three employees	Self-employed persons, and private-sector employees working in firms with fewer than three workers
Senegal	SI	Private-sector employees, public-sector employees who are not civil servants, and household, seasonal, part-time and daily workers	Self-employed persons
Sierra Leone	SI	Public- and private-sector employees Voluntary coverage for self-employed persons	
Togo	SI	Employed persons, including public-sector salaried employees, salaried agricultural workers and household workers, and self-employed persons	Apprentices

Note: SI = social insurance; SA = social assistance; EL = employer liability; NA = not applicable.

Source: Authors' elaboration based on ILO (2019b) and ISSA (n.d.).

Coverage in the region varies greatly, as shown in Figure 5; however, non-contributory schemes are included in the coverage numbers, which skews data in the case of **Cabo Verde**. All countries in the region, with the exception of **Nigeria** (which sets up a mandatory account to which the individual beneficiary contributes during their active years), rely on social insurance mechanisms, either by itself or with additional parallel mechanisms. For instance, the existence of a non-contributory system (the *Pensão Social*) in **Cabo Verde** enables the country to cover around 84.8 per cent of the elderly population. **Senegal's** social insurance system covers close to a third of its elderly population by setting up an inclusive social insurance system, targeting, among others, household, seasonal, part-time and daily workers.

Old-age pension mechanisms in West Africa have different statutory inclusions and exclusions, as presented in Table 5. Regarding agrifood systems workers, **Cabo Verde, Guinea, Guinea-Bissau** and **Togo** all explicitly include agricultural workers in their schemes, either through the general system or through specifications in separate legal documents. Some countries also explicitly include self-employed persons (**Ghana, Guinea-Bissau, Liberia, Mali** and **Cabo Verde**),<sup>16</sup> but half of the countries in the region explicitly exclude them (**Benin, Burkina Faso, Côte d'Ivoire, The Gambia, Guinea, Niger, Nigeria** and **Senegal**), restricting the effectiveness of the scheme for agrifood systems workers. Informal workers are also often excluded; this might mean that older persons who used to work in the agrifood sector, without access to formal employment, are excluded from social insurance schemes and might need to rely on family members.

**Cabo Verde** has a specific system, **aiming for universal targeting of older persons, which explains its high coverage**. The country's legislation establishes a possibility for workers who do not have sufficient income to cover their basic needs not to contribute to the old-age pension, which also applies to smallholder farmers and other agrifood systems workers;<sup>17</sup> these (and, in particular, rural women) tend to benefit from the social pension mechanism when unable to reach the minimum contribution required by the legislation (National Institute of Statistics 2022).

### 2.1.6 Child and family benefits/family allowances

#### Box 8. Child and family benefits and agrifood systems workers

**Child and family benefits** aim at reducing a number of important risks, such as child mortality, child labour and a lack of access to school for children, which are usually more prevalent in rural areas. Providing monetary benefits for households with children should act as a way to reduce these risks and provide appropriate protection for children of agrifood systems workers.

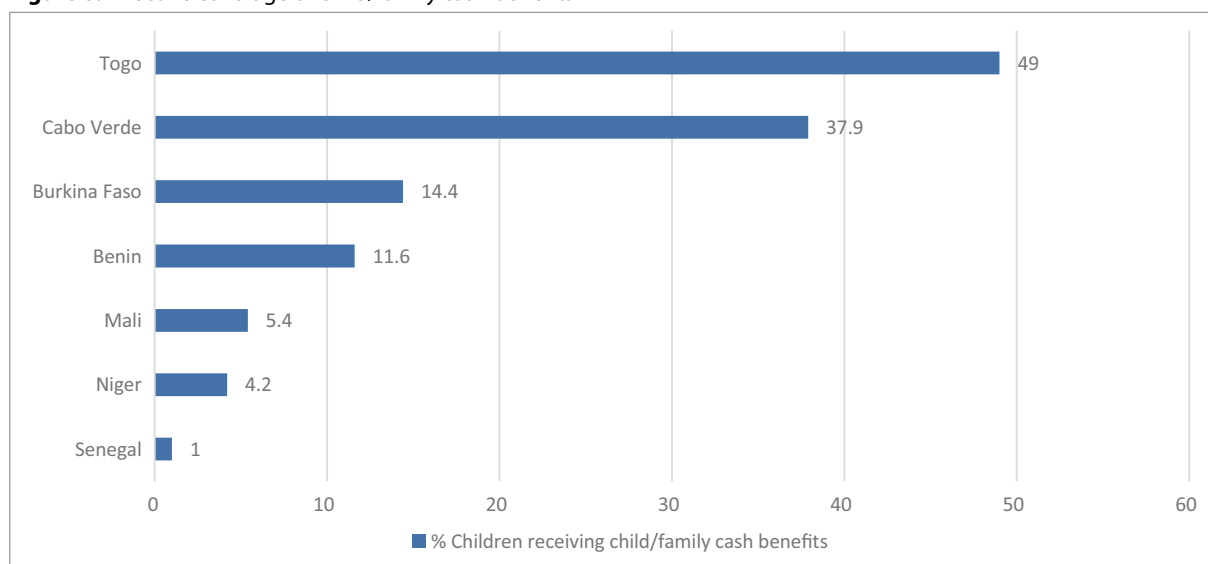
Benefits that target households with children are vital to ensure a certain level of income for children (ILO 2021b). In rural areas, those benefits can also help **reduce other risks for children, such as child labour**, which tends to be more prevalent in rural areas (Allieu and

16. In the case of Cabo Verde, it is not a voluntary system, unlike the other countries.

17. Decree Law No. 48/2009.

Ocampo 2019), or illness, malnutrition and a lack of access to education. Across the world, two thirds of countries have statutory child or family benefits, while in West Africa, five countries do not have contributory family allowances or child benefits (**The Gambia, Ghana, Liberia, Nigeria** and **Sierra Leone**), as presented in Table 6. Coverage, in general, tends to be higher than for the schemes described in this section. **Togo** provides effective coverage of monetary benefits for nearly half the children in the country through broad legislation (Law No. 2011-006, which institutes a Social Security Code) that covers many types of workers with family allowance benefits: these include public-sector workers, salaried agricultural workers, temporary workers, household workers and workers in the informal sector, among others. **Cabo Verde** provides effective coverage of about 38 per cent of children, and includes household workers as beneficiaries of family allowances.

**Figure 6.** Effective coverage of child/family cash benefits



Note: No data were available for Côte d'Ivoire, The Gambia, Guinea or Guinea-Bissau. In the case of Ghana, Nigeria, Liberia and Sierra Leone, data were available, but limited to social assistance mechanisms.

Source: Authors' elaboration based on ILO (20129b).

Seven countries explicitly exclude self-employed persons from child and family benefits (**Benin, Burkina Faso, Cabo Verde, Côte d'Ivoire, Guinea, Niger** and **Senegal**). **Benin** also excludes agricultural workers and cooperative members, despite the role that the latter can play in the organisation of the agrifood sector as a linkage mechanism for social insurance registration. The role of **cooperatives** in assisting the participation of agrifood systems workers in social insurance mechanisms can notably be seen with **Côte d'Ivoire's** extension presented in the last section of this report. **Guinea-Bissau** and **Mali** include self-employed persons, but they are covered through a separate, voluntary mechanism. It is important to highlight **Togo's** legislation, which explicitly mentions salaried agricultural workers, self-employed persons, casual and temporary workers and even informal workers, who are often left out of social insurance mechanisms.

**Table 6.** Child/family benefits and allowances and legal considerations affecting agrifood systems workers

Country	Scheme	Legal considerations affecting agrifood and agricultural workers	
		Included groups	Excluded groups
Benin	SI	Employed persons covered by the Labour Code, including private-sector and certain public-sector employees	Self-employed persons, agricultural workers, cooperative members and apprentices
Burkina Faso	SI	Employed persons, including public-sector employees who are not civil servants, and temporary and casual workers	Self-employed persons and apprentices Voluntary insurance for other workers
Cabo Verde	SI	Public- and private-sector employees and household workers	Self-employed persons
Côte d'Ivoire	SI	Private-sector and certain public-sector employees	Self-employed persons
The Gambia	-	NA	NA
Ghana	-	NA	NA
Guinea	SI	Employed residents of Guinea, including agricultural and household workers and certain public-sector employees	Self-employed persons
Guinea-Bissau		Private-sector employees, including temporary workers, and explicitly targeting agricultural workers Voluntary scheme for self-employed persons	NA
Liberia	-	NA	NA
Mali	SI	Employed residents of Mali Voluntary coverage for self-employed persons	NA
Niger	SI	Employed persons, including public-sector employees who are not civil servants Voluntary coverage for persons with at least six consecutive months of previous coverage who wish to continue contributing	Self-employed persons
Nigeria	-	NA	NA
Senegal	SI	Salaried employees, including seamen; public-sector employees who are not civil servants; and certain social insurance beneficiaries Unemployed persons are covered for up to six months after leaving covered employment	Self-employed persons
Sierra Leone	-	NA	NA
Togo	SI	Employed persons, including public-sector salaried employees and salaried agricultural and household workers; self-employed persons; casual or temporary workers; and informal-sector workers	NA

Note: SI = social insurance; NA = not applicable; - = no programme.

Source: Authors' elaboration based on ILO (2019b) and ISSA (n.d.).

### Main challenges for agrifood systems workers to access social insurance schemes

Agri-food systems workers face specific barriers that can help explain difficulties in ensuring their coverage by social protection mechanisms. These workers often find themselves locked out of social insurance due to a **large number of barriers** that will be presented in this



subsection.

It is important to note that **data constraints regarding disaggregation by rural/urban areas as well as the limits in determining how different sectors of employment are covered curtail the possible conclusions here**. National social insurance systems should make more detailed data available on the economic sectors covered, and future studies can focus on specific sectors of the agrifood system.

Agricultural workers, in general, face **legal barriers and are often excluded from social insurance systems**. Other groups that might include many of the agrifood systems workers in the region, such as self-employed persons and informal workers, are also often excluded from social insurance legislation. Even when they are not explicitly excluded, **the specific characteristics of agrifood systems workers, such as irregular or lower income, might not be taken into account**, thus excluding some agrifood systems workers *de facto*. A certain level of prevalence of daily work and the lack of stable employment relationships, as well as the existence of smaller farms and sharecropping, are **major obstacle that prevent agrifood systems workers from accessing social insurance, due to the lack of mandatory coverage** (or coverage at all) **for these workers and self-employed workers** in many countries in the region, as in other regions (Sato and Mohamed 2022).

**The low and irregular income of agrifood systems workers** constitutes another obstacle to their participation in social insurance mechanisms. Seasonal and irregular income—in particular during lean seasons or closed seasons for fishers—means that without special provisions, agrifood systems workers might be unable to contribute for the whole year. Many social insurance schemes in the region are not adapted to this group's specific characteristics and are unable to properly include agrifood systems workers or other types of seasonal and casual workers. **Moreover, poorer agrifood systems workers are also excluded from these schemes if they find themselves unable to reach the minimal contribution required**. Without the appropriate affordability of these schemes, especially for self-employed persons or workers with low wages, such systems can be exclusionary.

**Administrative barriers** that are linked to the **remoteness** of rural areas often increase the cost of providing social protection, requiring additional investment to ensure that the system is able to effectively provide benefits, register workers and monitor compliance with conditions (in particular for sickness and injury benefits), among others. **Long distances hinder the government's ability to properly register agrifood systems workers** and ensure their **effective participation in social insurance**, in particular in areas where informal labour arrangements are more common (Allieu and Ocampo 2019). The lack of **administrative capacity** in such areas might mean that the ability to enforce the provision of benefits will be weaker or non-existent, making **benefits less attractive and less effective**. The **implementation of enforcement mechanisms is necessary** to ensure the effective administration of social protection institutions and services (Schmitt and De 2013). The remoteness of some areas in which agrifood systems workers are located also increases the cost of such enforcement, constituting a major barrier to covering agrifood systems workers. **Strong administrative capacity is necessary for the different steps: outreach, registration, selection, collection of contributions, payment, grievance mechanisms etc.** This also requires the **development of civil registration and national identification systems** with the ability to provide agrifood systems workers with access to identity documents.

Furthermore, **the lack of access to services** (such as health services, family allowances, unemployment benefits etc.) linked to social insurance schemes might lead agrifood systems

workers to not contribute to these schemes, if the benefits are insufficient. As shown in this section, some countries only provide protection against certain risks, and not against other shocks that might be **deemed more beneficial and necessary for agrifood systems workers**. This is aggravated by **lengthy procedures**, in particular in more remote areas, which can translate into income losses while workers are absent from work (Basaza, Criel, and Van der Stuyft 2008; Odeyemi 2014).

Finally, it is also vital to **provide linkages between social insurance and social assistance programmes**, to improve coverage and be able to reach vulnerable households—in particular, agrifood systems workers—despite possible variations in income and contributions. **Cabo Verde**, for instance, has relatively high coverage of old-age pensions, with a major contribution from its social pension (see case study), which coordinates with the social insurance pension to determine eligibility. Social assistance mechanisms are able to cover the many risks highlighted that affect agrifood systems workers who are unable to contribute adequately. For instance, it would be important to set up **coordination mechanisms and linkages** that would entitle those ineligible for contributory systems to receive social assistance benefits.

## 2.2. OVERVIEW OF THE STATE OF SOCIAL ASSISTANCE IN WEST AFRICA

Social assistance programmes or social safety nets are non-contributory social protection programmes that usually target poor or vulnerable populations who may become poor as a result of adverse events, by directing resources to these less advantaged people and helping create individual, household and community assets (Hoddinott et al. 2012). Poverty in rural areas, where most agrifood systems workers reside and work, is higher than in urban areas, especially in sub-Saharan Africa, where it is estimated to be 30 per cent higher (Azzini 2020). The proportion of the rural population receiving social assistance interventions is higher than the proportion in urban areas.<sup>18</sup> This is because poor people in rural areas are more prone to diverse kinds of challenges, including a high degree of labour and market informality, inadequate infrastructure and social and extension services, and limited access to inputs, credit and insurance (FAO 2017a).

Agricultural workers, including farmers, fishers, pastoralists and forest-dependent people, are extremely susceptible to unexpected weather events, natural disasters and climate change, which can severely affect their production and household incomes (Azzini 2020). Social assistance programmes are recognised as a key instrument to reduce poverty and contribute to agricultural development and economic growth by compensating for credit and insurance market failures and increasing poor households' investment and production capabilities (Hoddinott et al. 2012; Azzini 2020). The provision of social assistance is usually in the form of cash or in-kind transfers, public works, school feeding or subsidies and fee waivers (see Box 9).

In general, social assistance in West Africa is less advanced than in East, Southern and Northern Africa. The number of social assistance programmes operating at the national level in West Africa is relatively low (UNDP 2019). It is positive to note though that governments' obligation to provide social protection targeting poor and vulnerable people is mentioned in most West African countries' constitutions (Pino and Confalonieri 2014).

18. According to the ASPIRE database, this is the case in all regions.

Most social assistance programmes in West Africa target particular socio-demographic groups—i.e. children, elderly people, and persons with disabilities. However, people working in certain occupations, such as workers in the agrifood sector, are usually not explicitly targeted. Yet there are other forms of targeting that can assist in identifying those workers. Geographical targeting of rural areas, for instance, tends to include agrifood systems workers, and will be taken into account in the analysis in this section.

**Box 9.** Definitions of social assistance mechanisms

**Cash transfer:** Cash transfer (CT) programmes are either unconditional or conditional, with the latter aiming to increase the impact of transfers by enhancing human capital among poor people by linking beneficiaries to other types of interventions (social service or livelihood interventions) (Hoddinott et al. 2012).

**In-kind transfer (food, assets):** In-kind transfers provide non-cash benefits to eligible registered beneficiaries. They are usually in the form of a commodity good, instead of a monetary transfer from a CT (Britto et al. 2013).

**Public works:** Public works programmes are a subset of social protection programmes, generally defined as public labour-intensive infrastructure development initiatives which provide cash or food-based payments. They provide income transfers to poor people through employment and are often designed to smooth income particularly during ‘slack’ or ‘hungry’ periods of the year. They often build infrastructure, such as rural roads, irrigation systems, water-harvesting facilities, tree plantations, and school and health care facilities (Holmes and Jones 2011).

**School feeding:** School feeding programmes aim to enhance the concentration span, learning capacity and attendance of schoolchildren by providing meals in schools to reduce short-term hunger that might otherwise impair their performance (Jomaa, McDonnell, and Probart 2011).

**Subsidies and fee waivers:** Subsidies are price and tax subsidisation to meet social protection objectives in lieu of, or in addition to, direct income transfers; usually, this takes the form of a direct subsidy that keeps prices low for certain goods and services, such as utility or electricity subsidies. Fee waivers, on the other hand, usually subsidise services for poor people, with mechanisms such as health insurance exemptions, reduced medical fees, education fee waivers etc. (World Bank 2018c; Alderman 2002).

### 2.2.1 General features of the social assistance sector in West Africa

This section discusses general features of social assistance systems in the West Africa region using data available in the World Bank ASPIRE dataset and UNDP’s social assistance database. In particular, the section looks at the coverage, financing and adequacy of social assistance in the region.<sup>19</sup>

ASPIRE defines social assistance as non-contributory transfers in cash or in kind that usually target poor and vulnerable people. Based on household survey data, it provides data on social assistance coverage, financing and adequacy disaggregated by eight social assistance programme categories (unconditional CTs, CTs, social pensions, food and in-kind transfers, school feeding, public works, fee waivers and other social assistance), and by rural and urban geographical areas.<sup>20</sup>

While household surveys have the unique advantage of allowing analysis of programme impact on household welfare and provide information on programme overlaps, there are also some important limitations to consider (for more, see also Bacil, Bilo, and Silva 2020):

19. These databases refer to different programmes, and the numbers will, therefore, vary when compared to those in the following two sections.

20. Regarding limitations of the ASPIRE database, see section 2.1 on coverage of social insurance mechanisms.

- The information on country programmes included in ASPIRE is limited to what is captured in the respective national household survey and does not necessarily represent the universe of existing programmes in the country, usually excluding the smaller ones.
- It may give imprecise coverage estimates due to sampling bias and underreporting, and is usually limited to large-scale programmes, leaving out smaller schemes. It does not provide age-disaggregated data.
- Many household surveys have limited information on social protection programmes. Some surveys collect information only on participation, without including the transfer amounts, while others include programme information mixed with private transfers, making it difficult to isolate individual programmes.

The UNDP social assistance in Africa dataset, on the other hand, depends on national development documents, national laws and social protection policies in African countries. It provides data on social assistance policies and programmes (including target groups, number of beneficiaries per programme, type of transfers provided and their adequacy), financing and legal frameworks, among others. It only includes data on programmes implemented by governments in operation between 2010 and 2020, including pilot programmes.

It is worth noting that both the World Bank ASPIRE database and the UNDP social assistance database contain the most recent available information on social assistance programmes, which does not necessarily date back to the same year for all countries, making it difficult to conduct an accurate comparison between countries in West Africa.



## Coverage

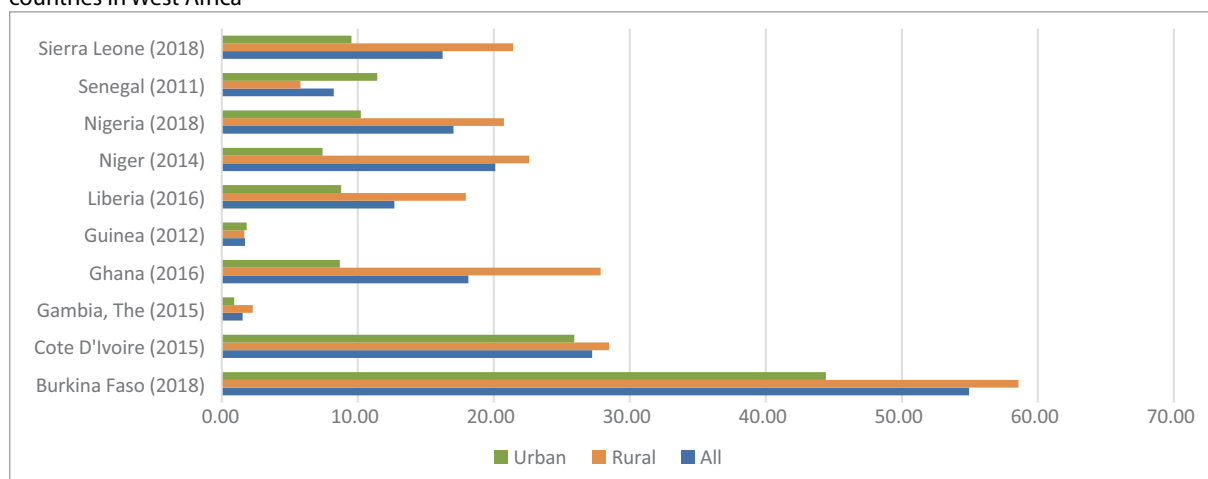
Governments in Africa are moving towards expanding social assistance in their countries, not only by increasing the number of programmes but also by scaling them up from small, temporary projects to permanent programmes that achieve nationwide coverage. However, as previously mentioned, the total number of active social assistance programmes operating on a national scale is relatively small in the West Africa region (UNDP 2019). This section aims to provide an overview of the coverage of social assistance programmes in West Africa by comparing the proportion of the population (as a percentage) covered by social assistance interventions in each country, disaggregated by social assistance programme type and rural and urban areas, based on data available in the World Bank ASPIRE dataset.

As shown in Figure 7, the coverage of social assistance programmes varies considerably from one country to another, with the lowest being 1.5 per cent in **The Gambia** in 2015 and the highest 54.95 per cent in **Burkina Faso** in 2018 (strongly linked to existing fee waivers), and seven countries covering less than 20 per cent of their population with different types of social assistance programmes. According to the available data, the average coverage of the population by any social assistance intervention in West Africa is around 17.8 per cent.

This coverage also varies between rural and urban populations across the countries. In general, social assistance coverage is much higher in rural areas than in urban areas in most West African countries, except for **Guinea** (2012) and **Senegal** (2011). This is possibly linked to

the targeting of some social assistance measures, and the tendency of rural areas in the region to be poorer. Many social assistance programmes in West Africa target selected regions, which are often the poorest in the country and therefore do not include urban areas, or disproportionately target rural zones.

**Figure 7.** Percentage of the population benefiting from any of the eight types of social assistance intervention in countries in West Africa

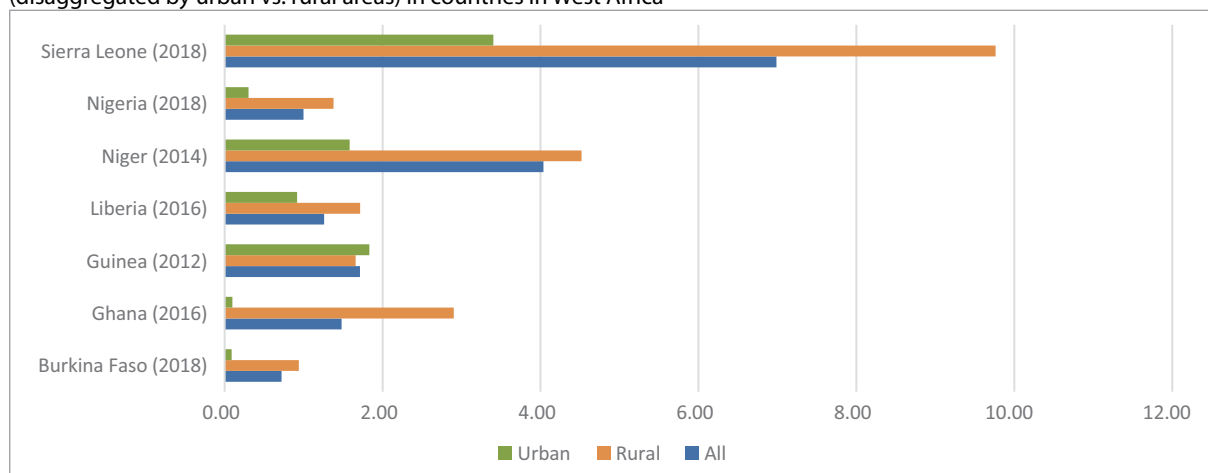


Note: No data were available for Benin, Guinea-Bissau, Mali, Cabo Verde or Togo.

Source: World Bank ASPIRE database.

Figure 8 shows that only a small proportion of the population are covered by CT programmes in West African countries, with average coverage per country being around 2.45 per cent of the population (considering only countries with available data). This proportion is lowest in **Burkina Faso**, at only 0.7 per cent of the population in 2018, and highest in **Sierra Leone**, at 6.99 per cent of the population in the same year. Social insurance coverage is very low in **Sierra Leone**, which could explain a tendency to rely more heavily on CTs.

**Figure 8.** Percentage of the population benefiting from cash transfer programmes (disaggregated by urban vs. rural areas) in countries in West Africa



Note: No data were available for Benin, Cabo Verde, Côte d'Ivoire, The Gambia, Guinea-Bissau, Mali, Senegal or Togo.

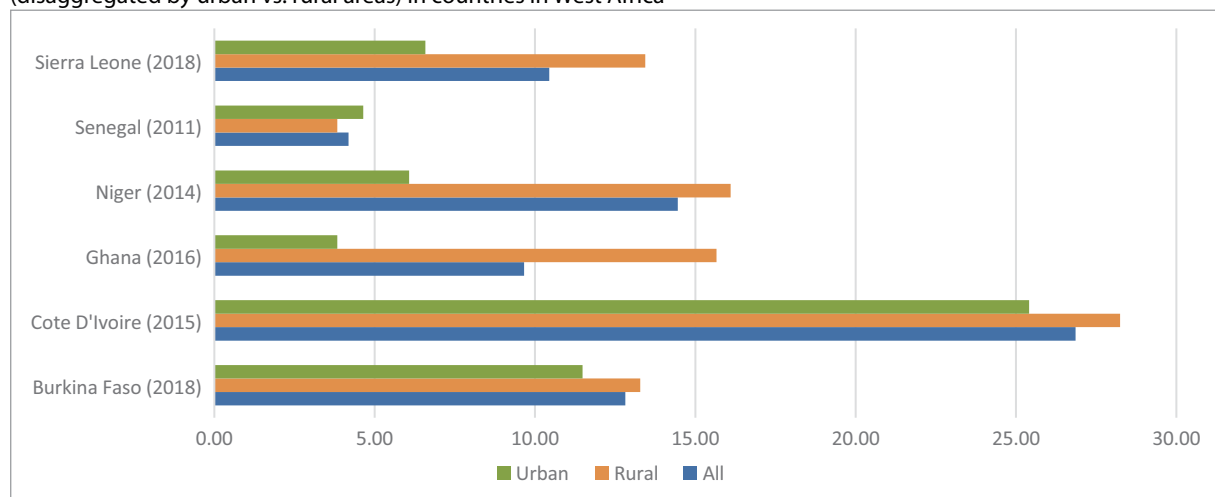
Source: World Bank ASPIRE database.

In line with the finding for all social assistance interventions, ASPIRE data show higher coverage of CTs in rural areas than in urban areas. This is the case in **Burkina Faso, Ghana, Liberia, Niger, Nigeria** and **Sierra Leone**, while only in **Guinea** in 2012 was coverage higher in urban than rural areas.

With regards to in-kind transfers (food, assets), Figure 9 shows that the average coverage per country is around 13.1 per cent of the population in countries with available data. The lowest proportion is in **Senegal** (4.2 per cent), and the highest in **Côte d'Ivoire** (26.9 per cent of the population). Coverage in rural areas is also much higher than in urban areas (except for **Senegal** in 2011).

Comparing the coverage of cash and in-kind transfers for countries with available data from the same year reveals that the coverage of in-kind transfers is higher than that of CTs, as shown in the case of **Burkina Faso** (2018), **Ghana** (2016), **Niger** (2014) and **Sierra Leone** (2018).

**Figure 9.** Percentage of the population benefiting from in-kind transfer programmes (disaggregated by urban vs. rural areas) in countries in West Africa



Note: No data were available for Benin, Togo, Nigeria, Liberia, Guinea, The Gambia, Guinea-Bissau, Capo Verde, and Mali.

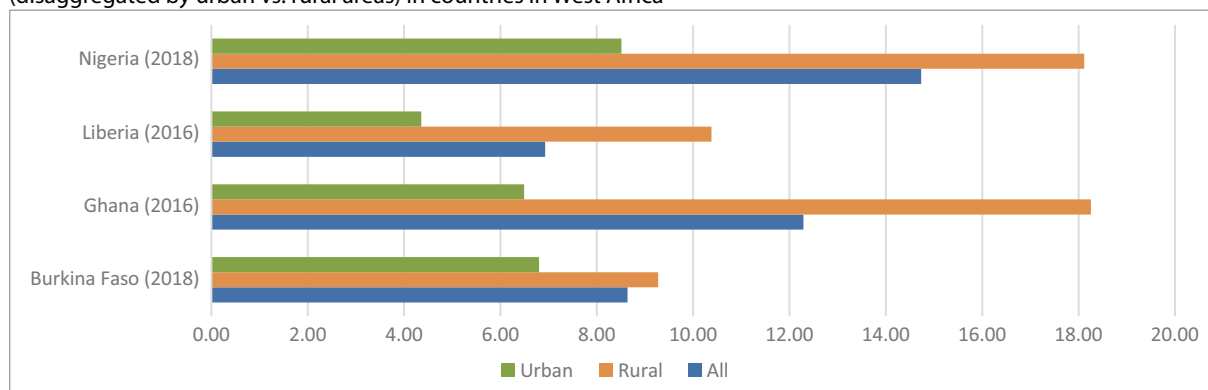
Source: World Bank ASPIRE database.

Considering countries with available data, the estimated average coverage of school feeding programmes per country in West Africa is around 10.6 per cent of households (see Figure 10). **Nigeria**—with its Home-Grown School Feeding Programme—has the highest coverage, at 14.7 per cent of the population. In contrast, **Liberia** recorded the lowest coverage of school feeding interventions, at 6.9 per cent. Coverage in rural contexts is much higher than in urban contexts for all countries with available data.

In **Burkina Faso** in 2018, the coverage of school feeding programmes was higher than that of CT programmes, especially in rural areas: 9.3 per cent for school feeding and 0.9 per cent for CT programmes. In-kind transfers, on the other hand, had the highest coverage, with 13.3 per cent of rural people benefiting from such programmes. In 2016, the coverage of school feeding programmes in **Ghana** was higher than that of both cash and in-kind transfer programmes: 18.3 per cent of the population in rural areas for school feeding, 2.9 per cent for CTs and 15.7 per cent for in-kind transfers. Coverage of school feeding in **Liberia** (2016) and **Nigeria** (2018) was 6.9 per cent and 14.7 per cent, respectively, compared to 1.2 per cent and 1 per cent,

respectively, for CT programmes. According to the available data, school feeding programmes, therefore, constitute an important social safety net for children in the region.

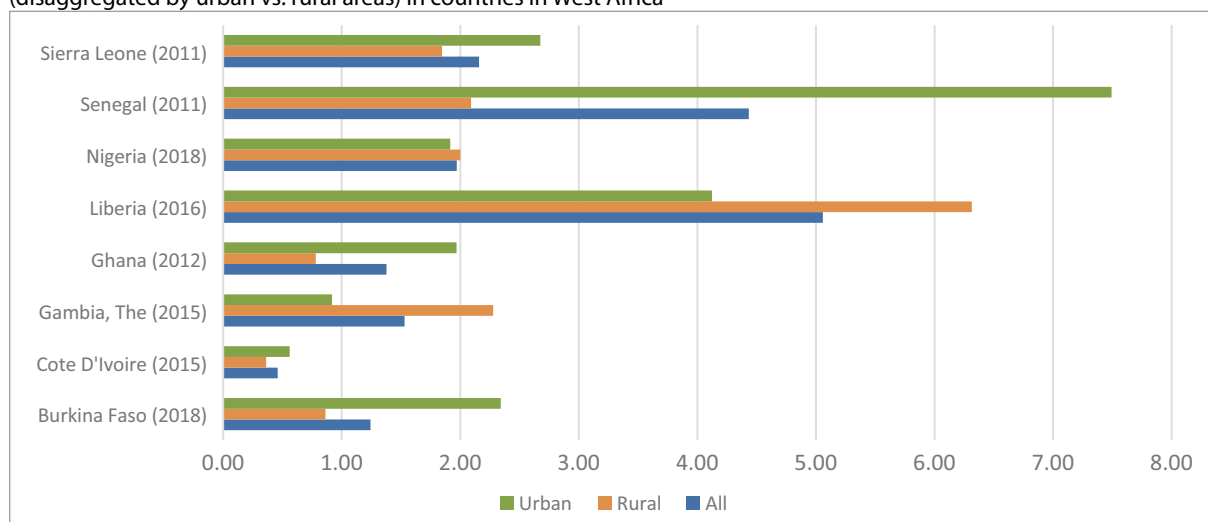
**Figure 10.** Percentage of households participating in school feeding programmes (disaggregated by urban vs. rural areas) in countries in West Africa



Note: The ASPIRE database considers that while children are direct beneficiaries of school feeding programmes, households are indirect beneficiaries, thus coverage is calculated based on these numbers. No data are available for Benin, Cabo Verde, Côte d'Ivoire, The Gambia, Guinea, Guinea-Bissau, Mali, Niger, Senegal, Sierra Leone or Togo.

Source: World Bank ASPIRE database.

**Figure 11.** Percentage of the population benefiting from other social assistance programmes (disaggregated by urban vs. rural areas) in countries in West Africa



Note: No data were available for Benin, Cabo Verde, Guinea, Guinea-Bissau, Mali, Niger or Togo.

Source: World Bank ASPIRE database.

Figure 11 presents a summary of the coverage of other social assistance programmes. Under the category 'other social assistance', ASPIRE includes other non-contributory programmes targeting poor or vulnerable populations, such as programmes distributing school supplies, tax exemptions, social care services, and other programmes not included in the other categories. The figure shows that the lowest coverage is 0.5 per cent of the population in **Côte d'Ivoire**, whereas the highest is 5.1 per cent of the population in **Liberia**.

According to the available data, **Burkina Faso, Côte d'Ivoire, Ghana, Senegal** and **Sierra Leone** have more coverage in rural areas than in urban areas, whereas the opposite applies to **The Gambia, Liberia** and **Nigeria**.

It is difficult to extrapolate the reasons for the lower coverage by these other forms of social assistance, given that the ASPIRE database does not contain indicators disaggregated by target groups. It is possible to consider that the low coverage is either due to a lack of available finance for these additional programmes or that these are specific programmes usually targeting smaller categories of individuals, which explains why the coverage would be lower than that of CTs, for instance, which tend to target broader swaths of the vulnerable population.

No data reflecting the coverage of social pensions or subsidies/fee waivers<sup>21</sup> are available for countries in West Africa in the ASPIRE database. This could be due to a lack of accurate data in countries on actual coverage, budget deficits or their tendency to replace subsidies and social pensions with CTs.



### Adequacy

In this research report, the term adequacy refers to the value of support provided under social assistance programmes and its adequacy in meeting beneficiaries' needs. Whether in rural or urban areas, covering those in need with social assistance measures alone is not enough. It is important that the social assistance benefits provided are sufficient to cover households' basic needs and help alleviate poverty. It is interesting to note that social assistance transfers tend to be higher when social assistance programmes are financed through internal revenues than through donor funding. This is because government-funded programmes tend to be more institutionalised and operate on a large scale (Abraham 2020). The World Bank ASPIRE dataset calculates the adequacy of social assistance programmes' benefits using the amount of the transfer, divided by the total income or consumption of beneficiaries.<sup>22</sup>

Based on this methodology and the available information in the World Bank ASPIRE database, the average adequacy value of all social assistance per country is 10.3 per cent. The highest value is 55.2 per cent in **The Gambia** in 2015, as shown in Figure 12, strongly linked to 'other social assistance' benefits. It is interesting that the adequacy of social assistance transfers varies between rural and urban areas across countries. Indeed, most of the countries (**Burkina Faso, Côte d'Ivoire, The Gambia, Ghana, Nigeria** and **Senegal**) recorded higher adequacy of social assistance transfers in urban areas than rural areas, whereas only **Cabo Verde, Liberia, Niger** and **Sierra Leone** have higher adequacy levels for rural areas.

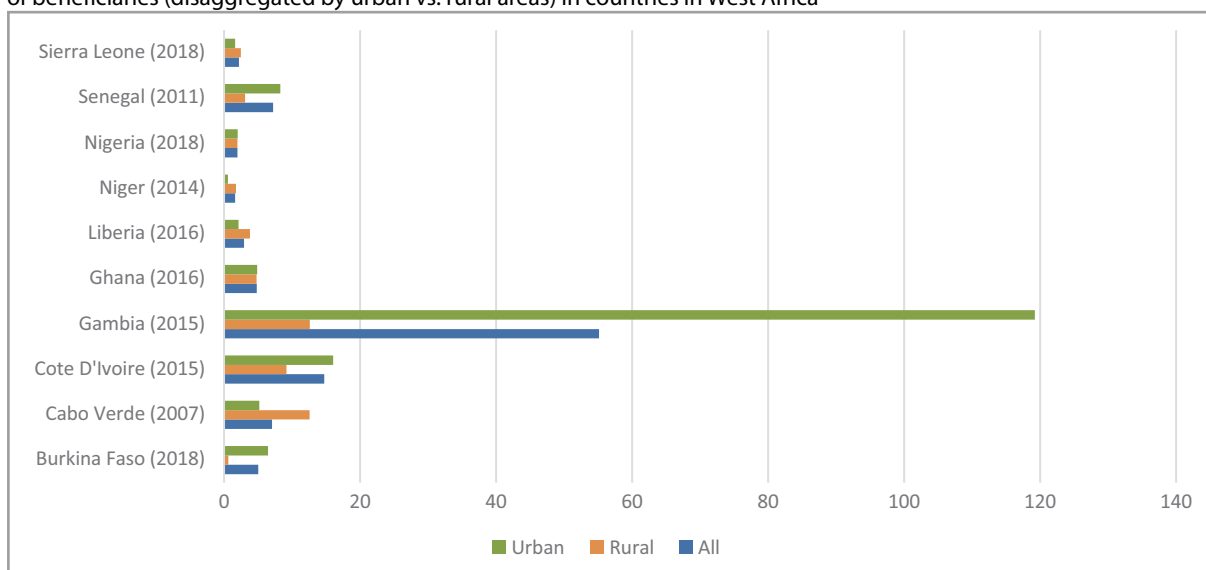
According to recent available information, CT interventions have a higher adequacy value than other types of social assistance interventions. Figure 13 summarises the adequacy of CT programmes for selected countries in West Africa. **Burkina Faso** had the highest recorded adequacy of CTs in 2003, with over 50 per cent adequacy. **Burkina Faso** and **Sierra Leone** provide more adequate CT values to rural areas than urban areas, whereas in **Cabo Verde, Ghana, Liberia** and **Nigeria** CTs to urban areas had more adequate values than CTs to rural areas.

21. Except for Burkina Faso (2018), where coverage is estimated at 47.4 per cent (52.2 per cent in rural areas and 33.6 per cent in urban areas).

22. Depending on what is available in the National Household Surveys.



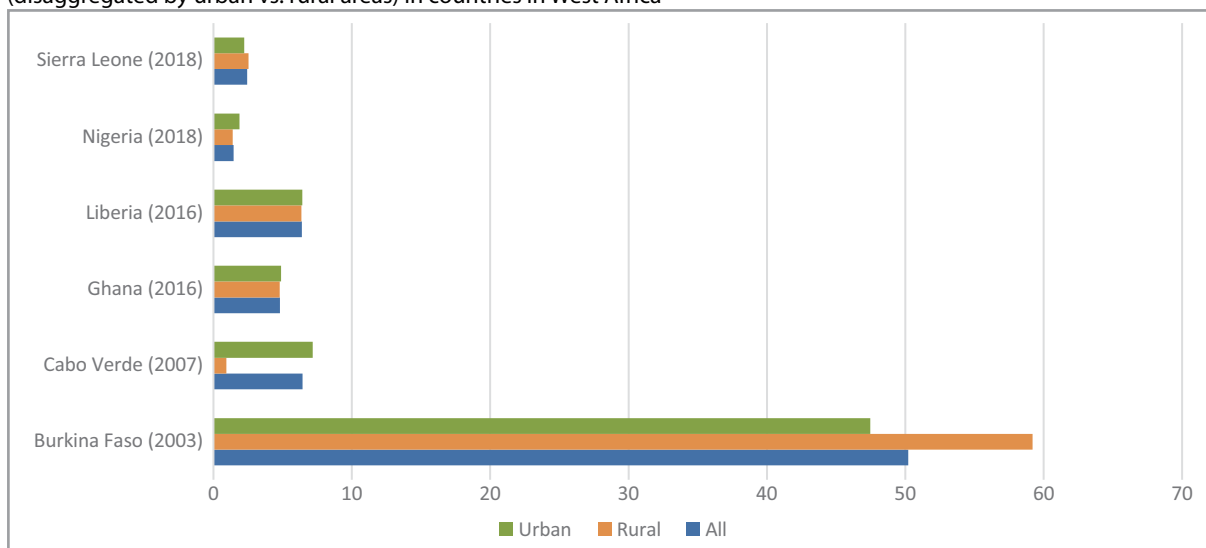
**Figure 12.** Adequacy of social assistance benefits as a percentage of the total income or consumption of beneficiaries (disaggregated by urban vs. rural areas) in countries in West Africa



Note: No data were available for Benin, Guinea, Guinea-Bissau, Mali or Togo.

Source: World Bank ASPIRE database.

**Figure 13.** Adequacy of cash transfers as a percentage of the total income or consumption of beneficiaries (disaggregated by urban vs. rural areas) in countries in West Africa



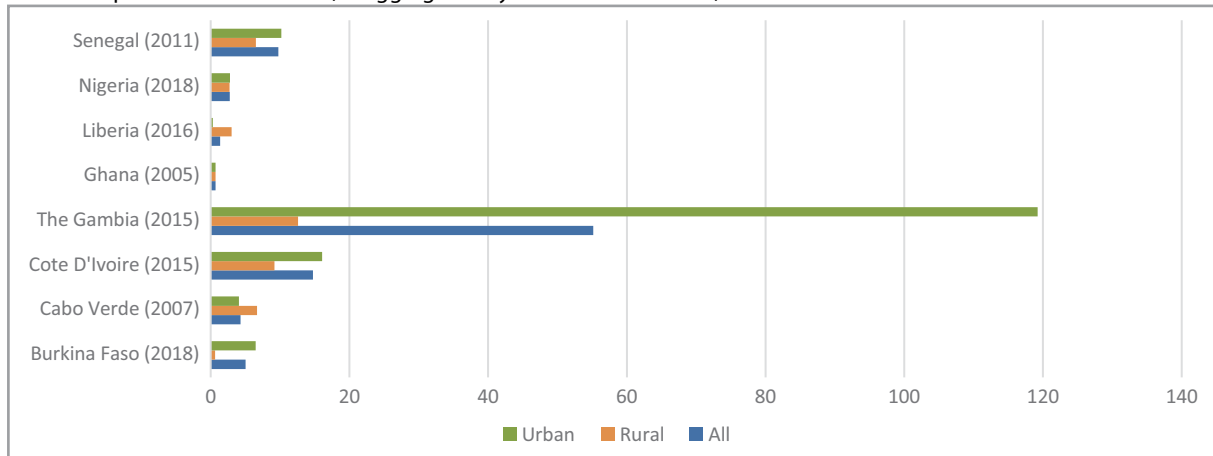
Note: Data were not available for Benin, Côte d'Ivoire, The Gambia, Guinea, Guinea-Bissau, Mali, Niger, Senegal or Togo.

Source: World Bank ASPIRE database.

The adequacy of other social assistance programmes is also higher in urban areas than in rural areas, as shown in Figure 14. The adequacy value of other social assistance interventions in most countries is under 10 per cent of beneficiaries' total income or consumption, except for **The Gambia** (55.2 per cent) in 2015 and **Côte d'Ivoire** (14.8 per cent) in 2015. Urban areas recorded higher adequacy values of other social assistance interventions, with over 119 per

cent in urban areas in **The Gambia**,<sup>23</sup> while rural areas had higher adequacy values only in **Cabo Verde** (2007) and **Liberia** (2016).

**Figure 14.** Adequacy of other social assistance benefits as a percentage of the total income or consumption of beneficiaries (disaggregated by urban vs. rural areas) in countries in West Africa



Note: No data were available for Benin, Guinea, Guinea-Bissau, Mali, Niger, Sierra Leone or Togo.

Source: World Bank ASPIRE database.

No data are available on subsidies or social pensions social assistance interventions, and very limited regarding public works and school feeding programmes.



## Finance

**The majority of African countries spend less than 1 per cent of their gross domestic product (GDP) on social assistance.** African governments primarily use discretionary funds for social assistance, after non-discretionary allocations such as debt servicing, making it challenging to create sufficient fiscal space to finance social assistance (Abraham 2020). African countries, including those in West Africa, receive most of their social assistance funds from development agencies and donors (Bhorat et al. n.d.). However, the recent political commitment towards social assistance among African countries has resulted in public spending exceeding financing from development partners. For instance, between 2013 and 2015, the public contributions to CT programmes in **Ghana** doubled, showing an improvement in the political and national commitment to ensure the durability of social assistance programmes (UNDP 2019).

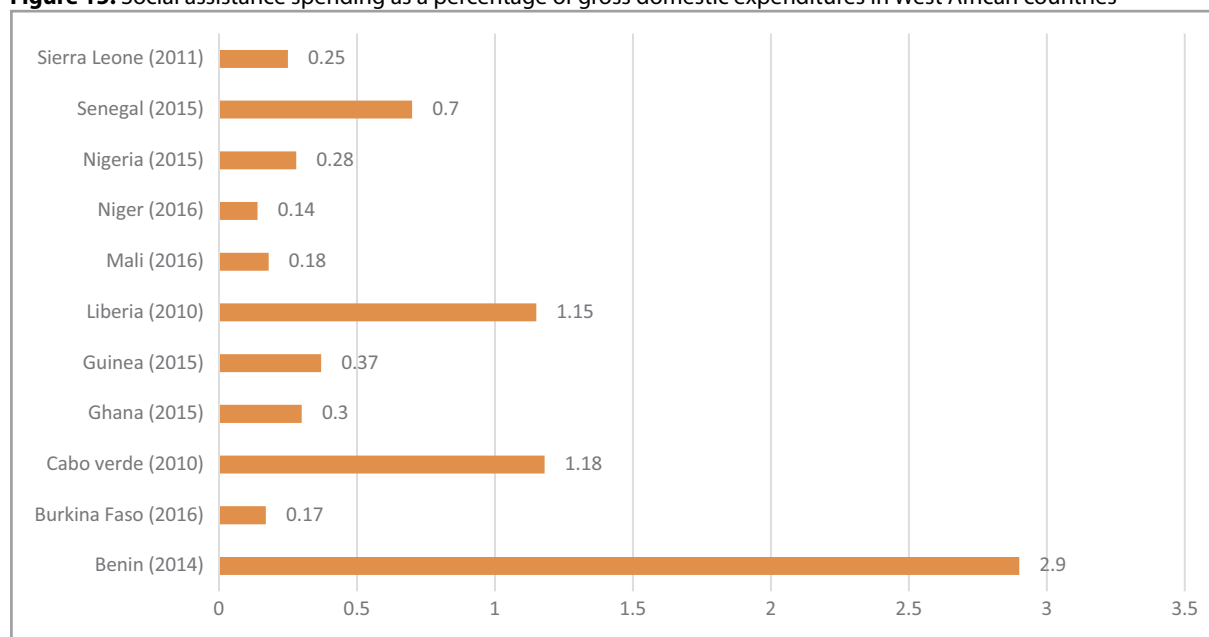
In terms of target categories, African governments' social assistance budgets tend to prioritise socio-demographic groups in vulnerable situations, such as older persons, children, and persons with disabilities, ahead of adults and youth. On the other hand, public works programmes that target youth and adults tend to provide higher individual CTs than those to other categories (UNDP 2019).

23. It is not clear which programme(s) affected the result for the country. It is labelled as 'Other transfers' in the ASPIRE dataset.

According to available data from 2010 to 2016 in the UNDP social assistance in Africa database, the average spending on social assistance per country as a percentage of gross domestic expenditures is 0.69 per cent in West African countries, with eight countries spending less than 1 per cent of their gross domestic expenditures on social assistance<sup>24</sup> (UNDP 2019).

In 2014, **Benin** spent the largest proportion on social assistance, at 2.9 per cent. **Niger**, on the other hand, had very low spending on social assistance, at only 0.14 per cent in 2015 (see Figure 15).

**Figure 15.** Social assistance spending as a percentage of gross domestic expenditures in West African countries



Note: No data were available for Côte d'Ivoire, The Gambia, Guinea-Bissau or Togo.

Source: See: <hyperlink <https://social-assistance.africa.undp.org/>>, UNDP Social Assistance in Africa Database.

Despite the steadily increasing commitment to internal financing of social assistance programmes in West Africa, funding remains a major challenge for most of these countries, typically due to public finance deficits (UNDP 2019). Hence, a strategy for creating adequate fiscal space is fundamental to keep up with the continued expansion of social assistance programmes in the region.

### 2.2.2 The main types of current social assistance programmes in West Africa

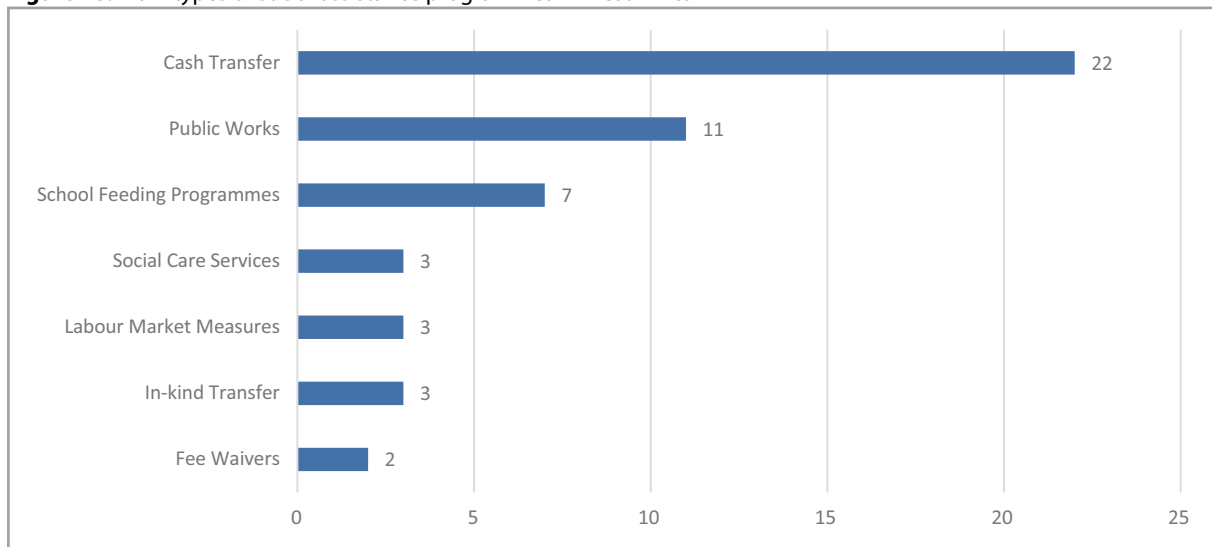
After having provided an overall picture of the coverage, adequacy and financing of social assistance in the region, this section will look at 40 social assistance programmes in detail. Based on data from socialprotection.org country profiles,<sup>25</sup> the UNDP social assistance

24. However, there are no data for Côte d'Ivoire, The Gambia, Guinea-Bissau and Togo.

25. See: <[https://socialprotection.org/discover/country\\_profiles](https://socialprotection.org/discover/country_profiles)>.

database<sup>26</sup> and the World Bank,<sup>27</sup> a total of 40 social assistance programmes<sup>28</sup> that are currently being implemented by governments in West Africa were mapped (see Annex 1 for a full list of the programmes). The main types of these programmes are summarised in Figure 16.

**Figure 16.** Main types of social assistance programmes in West Africa



Note: The numbers in the graph represent the number of times each type of social assistance provision/component was repeated within the 40 mapped social assistance programmes. One type of social assistance provision might be included in more than one social assistance programme. Subsidies are not included in the figure.

Source: Authors' elaboration.

As shown in Figure 16, **the most common national social assistance measures provided by the governments in West Africa are CTs (conditional and unconditional: 22 measures), targeting the poorest people residing in the poorest communities/areas.** Currently, each country in the region has at least one active CT programme. Certain categories such as children, old people, people with disabilities, youth and women are the populations most commonly targeted by these programmes. Some programmes also include a 'cash plus' component, with additional in-kind measures or accompanying measures that attempt to provide a more lasting impact from the benefits. This is the case of the Productive Social Safety Net Project in **Côte d'Ivoire** (through training provision), the *Nafa* programme in **Guinea** in selected areas (with activities that aim to improve household resilience), and *Jigisemejiri* in **Mali** (by supporting income-generating activities).

Public works programmes (11 measures) are the second most commonly provided social assistance measure in the region. These programmes usually target poor youth (aged 18–35 on average) with no education or who have graduated but are unemployed; such interventions include the Local Enterprises and Skills Development Programme (LESDEP) in **Ghana**, the Youth Employment and Skills Development Project<sup>29</sup> in **Côte d'Ivoire** and the *Projet d'Inclusion*

26. See: <<https://social-assistance.africa.undp.org/country>>.

27. See: <<https://openknowledge.worldbank.org/bitstream/handle/10986/29789/9781464811647.pdf?sequence=2&isAllowed=y>>.

28. Subsidies are not included.

29. It targets in-school and out-of-school young Ivorians aged 18–40 living in both urban and rural areas.

*des Jeunes* (PRODIJ)<sup>30</sup> in **Benin**. Other labour-intensive works are also included here. Cash-for-work programmes, such as the Labour-Intensive Public Works Programme in **Guinea** and the Support Plan of the Prevention and Management of Food Crises in **Niger**, are a subset of these programmes, focusing on the improvement of infrastructure.

Social assistance programmes that provide school feeding (seven measures) are the third most commonly provided types of social assistance in the region. These programmes mostly target public primary schools and depend on local food supply (farmers and cooks), such as the Home-Grown School Feeding Programme in **Nigeria** and the *Programme National d'Alimentation Scolaire Intégré* (PNASI) in **Benin**. Social care services, in-kind transfers and labour market<sup>31</sup> measures (three measures of each type) are the fourth most commonly provided types of social assistance in West Africa. Social care services tend to improve/facilitate access to health, education and other basic social services, such as in the Liberian Women Empowerment Project (LWEP) in **Liberia** and the *Projet de Services Décentralisés Conduits par les Communautés* (PSDCC) in **Benin**. Social services measures are sometimes accompanied by other types of social assistance provisions (e.g. conditional CTs), to ensure access to basic social services such as education, health care and nutrition. For instance, the 'cash plus' component of the Productive Social Safety Net Project in **Côte d'Ivoire** has accompanying socio-economic measures to ensure beneficiaries have access to education and health services.

According to the analysis, fee waivers (two measures) are the least common type of social assistance programme currently provided by governments in West Africa. The two programmes mapped are **Ghana's** National Health Insurance Scheme's fee exemptions and the Medical Assistance Scheme (*Régime d'Assistance Médicale*—RAMED) in **Mali**.

Moreover, a total of 15 subsidies specifically targeting agricultural workers (providing seeds, fertilisers and agricultural inputs) that are currently being provided by governments in West Africa were mapped as part of the research. These subsidy programmes are not included in the analysis, as they were mapped for their explicit targeting of agricultural workers, unlike the 40 broader social assistance programmes. More information about subsidies is presented separately in Box 10.

### 2.2.3 Programme features relevant to agrifood systems workers in West Africa

#### Criteria used


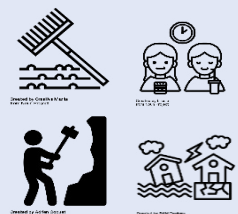
While the previous section mostly discussed the general features of social assistance in West Africa, depending on the data available in online databases, **this part focuses on the specific design features of the 40 social assistance programmes in West African countries mapped during the research**. These programmes are implemented by governments and are currently active. This section aims to analyse the sensitivity of these programmes to the needs and characteristics of agrifood systems workers. It examines specific features such as targeting method, target group and area, eligibility criteria and type of benefits, among other features

30. It targets youth between the ages of 15 and 30 years old with little to no education.

31. Labour market category was added to describe social assistance programmes that mainly have training/skills development components. While they are strongly linked to labour market interventions, the focus of these programmes was to provide training and skills development for vulnerable youth.

(for the full list of programmes and their design features, see Annex 1). All programmes were analysed against a set of criteria that were chosen as proxies to assess their sensitivity to the needs of agrifood systems workers, as detailed in Table 7.

**Table 7.** Criteria used in this assessment to address sensitivity to the needs of agrifood systems workers

Criteria	Definition
Targeting 	All social assistance programmes that use either: (1) geographical targeting to target rural/poor areas (based on the assumption that this is where most agrifood systems workers work/reside); and/or (2) categorical targeting that explicitly includes agrifood systems workers (i.e. smallholder farmers, fishers, forestry workers, food sellers).
Type of benefits/services 	Social assistance programmes that provide benefits/services that are relevant to agrifood systems workers, such as (i) skills development, training and extension services relevant to agrifood systems workers; (ii) procurement/strengthening of local food production for school feeding programmes; (iii) public works related to the agrifood sector (e.g. community rehabilitation); and (iv) shock-responsive programmes for climate- or environment-related shocks that directly affect agrifood systems workers. <sup>33</sup>

This assessment considers social assistance programmes that provide CTs, in-kind transfers, school feeding, public works, labour market measures, fee waivers and social care services. A separate subsection discusses the role of targeted subsidies in increasing agrifood systems workers' productivity and access to improved inputs, and presents examples of the subsidy programmes that explicitly target agrifood systems workers in West Africa. Moreover, programmes provided by humanitarian actors were not included in the mapping.

It is important to highlight some limitations regarding the assessment. First of all, the assessment is based on information available online, and in many cases, detailed information was not available. Regarding the targeting criteria, it is important to mention that although programmes targeting vulnerable and poor people in rural areas have significant potential to benefit agrifood systems workers, it is still not necessarily the case for all programmes, especially if agrifood systems workers are not explicitly the intended beneficiaries. Furthermore, while geographical targeting of poorer areas in West Africa usually means rural areas, this proxy has its limitations, and the geographical targeting of poor areas does not automatically benefit rural workers and agrifood systems workers. Similarly, other programmes—such as school feeding programmes, for example—can have indirect positive effects on agrifood systems workers without explicitly targeting them.

It is not suggested that social assistance programmes with agrifood-sensitive design features automatically result in agrifood systems workers' increased productivity and welfare. Many other factors need to be considered, including the local context, financial inclusion, access to markets and good-quality inputs.

32. Target by Maxim Kulikov <<https://thenounproject.com/browse/icons/term/title-of-icon/target>>.

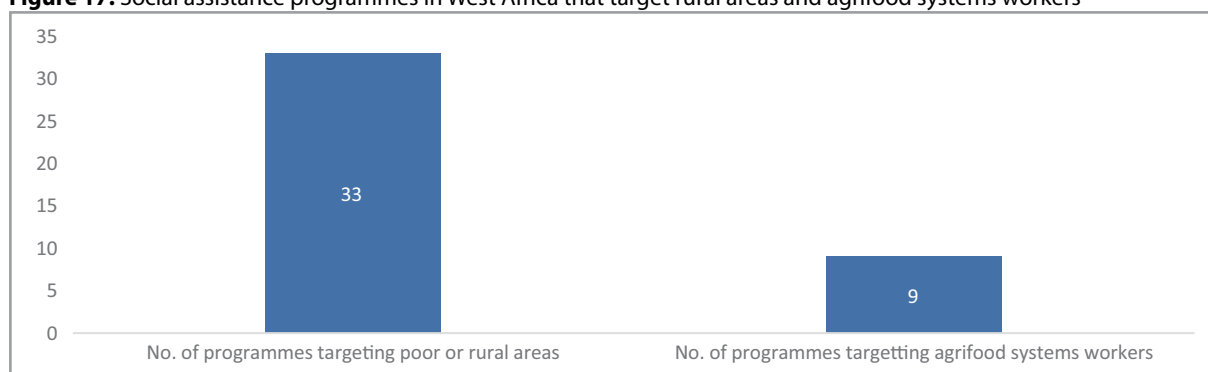
33. Initially in-kind transfers that aim to increase the agricultural productivity of beneficiaries were also mapped. However, only Mali's Annual Free Food Distribution fulfilled this role by providing seeds, fertiliser and livestock vaccinations.

Finally, it is important to note that this assessment only focused on the design of programmes; issues such as the accuracy of implementation or impact evaluations that measure specific agrifood-related outcomes were not considered. When available, some information on limitations of the implementation of programmes were highlighted.

### Programmes that target rural areas and agrifood systems workers

As shown in Figure 17, **33 of the 40 social assistance programmes mapped target rural and poor areas—thus, potentially, agrifood systems workers.** However, only nine programmes explicitly target agrifood systems workers. For instance, **Ghana's** Livelihood Empowerment Against Poverty (LEAP) and **Nigeria's** N-Power public works programme include farmers among their beneficiaries. Some other programmes target agrifood systems workers more indirectly through their types of benefits, for instance, as they are relevant to agrifood systems workers; this is the case of the LWEF in **Liberia**, which finances interventions that support women's economic opportunities and enhanced agricultural productivity, value chains and access to markets. Some of those benefit types are described in Figure 19.

**Figure 17.** Social assistance programmes in West Africa that target rural areas and agrifood systems workers



Note: Programmes can have more than one of the features described.

Source: Authors' elaboration.

When looking at the categories that are targeted by government social assistance programmes in West Africa, **poor families in rural areas, children and vulnerable youth are the most commonly targeted categories.** However, it is important to note that social assistance programmes are often designed and implemented in a way that aims at not discouraging those with labour capacity, which is why they often target these groups. **Although agrifood systems workers are not explicitly targeted by most of these programmes, they potentially benefit from them. For instance, the new National Employment Policy in Benin focuses on empowering youth with little or no education** (World Bank 2020b), which might reach young agrifood systems workers, whose education levels are often lower than those of other youth.

Therefore, although programmes do not have to explicitly target agrifood systems workers to benefit them (e.g. school feeding programmes can indirectly benefit them by purchasing food from local farmers, or certain programmes target poor people in rural areas), **there is no guarantee that agrifood systems workers will benefit if they are not the intended beneficiaries of the programme by design (categorical targeting of agrifood**

**systems workers).** Due to the higher poverty rates in rural areas than in urban areas (Beegle, Honorati, and Monsalve 2018), many of the social assistance programmes mapped target rural communities in West Africa. Given the agricultural nature of the economy of these areas in the region, it is assumed that these programmes benefit agrifood systems workers, even if they are not the intended beneficiaries per se.

**Table 8.** Social protection programmes that target agrifood systems workers

Country	Programme type	Programme name	Relevant feature for agrifood systems workers
Ghana	SFP	Ghana School Feeding Programme	The programme promotes local food production by targeting local farmers and cooks to produce the school meals.
Ghana	Public works	Ghana's Labour-Intensive Public Works Programme	The programme targets poor households in rural areas who rely on subsistence farming for their livelihoods, and offers them temporary wage-earning opportunities during the agricultural off-season. The programme provides support during off-seasons.
Liberia	UCT; social care services	Liberian Women Empowerment Project (LWEP)	The type of benefits provided under this project is relevant to agrifood work. It particularly aims to improve on-farm and off-farm livelihoods and enhance agricultural productivity for its beneficiaries.
Mali	In-kind transfer	Annual Free Food Distribution	The programme aims to maintain local food security stocks by providing support in the form of cereals to local producers' associations. It also provides support during lean seasons in the form of seeds, fertilisers and the vaccination of livestock
Mali	UCT; public works	<i>Jigisemejiri</i> (Tree of Hope)	The programme aims to address food insecurity. It has a component that promotes income-generating activities in areas of smallholder farming, small trade, livestock, poultry and agriculture.
Niger	Public works; in-kind transfer	Support Plan of the Prevention and Management of Food Crises Directorate (DNP-GCA)	The programme aims to protect vulnerable people against climate-related shocks. It provides support in the areas of pastoralism and agriculture.
Niger	UCT; public works	Niger Adaptive Safety Net Project 2	The programme targets informal workers affected by crisis. It provides additional income to people in communities affected by food insecurity caused by persistent or recurrent weather- and climate change-related shocks.
Nigeria	Labour market policy measures	Job creation and youth employment (N-Power)	It specifically targets farmers through one of its thematic programmes, called N-Power Agro. It aims to maximise agricultural productivity by supporting the development of efficient farming techniques and practices among young agricultural workers. It also provides technological and institutional development to farming communities in rural areas.
Nigeria	SFP	Home-Grown School Feeding and Health Programme (HGSFHP)	The programme includes procurement of food from smallholder farmers to prepare school meals. Local farmers and cooks are among the main beneficiaries of the programme.

Note: SFP = school feeding programme; UCT = unconditional cash transfer.

Source: Authors' elaboration.

A common theme among these programmes is that half of them aim specifically to achieve food security or at least reduce food and nutrition insecurity in the country or in targeted rural areas. Among the nine programmes, targeting varies considerably, with categorical targeting for over half (five programmes), which might be the only targeting mechanism or coupled with geographical targeting, proxy means-testing and/or community-




based targeting (CBT). Half of the programmes (**Ghana's** school feeding programme, **Niger's** DNP-GCA and Adaptive Safety Net Project 2, and **Nigeria's** N-Power) are available across the whole country, while the rest specifically target certain vulnerable areas/regions.

Programme coverage also varies substantially, between **Niger's** DNP-GCA reaching 3.5 million beneficiaries (Delcombel 2008), Mali's free food distribution reaching 1.8 million people (Beegle, Honorati, and Monsalve 2018), and Mali's *Jigisemejiri* targeting 65,000 beneficiaries. School feeding programmes have similar coverage levels: 39 per cent of Ghanaian pre-primary and primary schools receive assistance, while Nigeria's HGSFHP reached 9 million students in 2020 (around 41.5 per cent of public school students).<sup>34</sup>

It is, however, necessary to ensure that the implementation of such programmes is able to respond to the many challenges: Ghana's and Nigeria's school feeding programmes and Mali's in-kind transfer have had issues with sustainable and durable funding, interrupting the provision of services in some cases. Coordination can also be difficult for programmes such as these, which require the participation of many actors, and issues related to fraud and corruption have reduced the impact and outcomes of some of these programmes.

## Benefit type

This report also examines programmes that provide benefits directly relevant to agrifood systems workers (e.g. agricultural input transfers) or indirectly (e.g. school feeding programmes purchasing food from local farmers). Therefore, programmes providing one of the following benefits were considered as being sensitive to agrifood systems workers' needs:

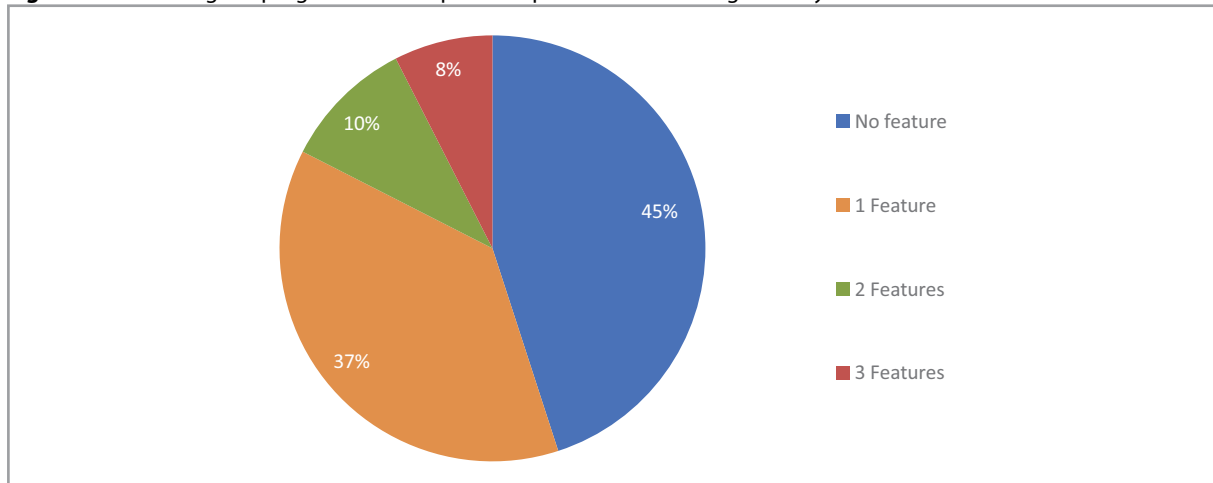
	Provision of skills development, training, extension services and income-generating activities relevant to agrifood systems workers
	Procurement of food from local farmers or food producers for school feeding programmes
	Public works related to the agrifood sector (community rehabilitation)
	Responsiveness to climate- or environment-related shocks

As shown in Figure 18, **more than half of the 40 social assistance programmes mapped in West Africa include at least one benefit feature that assists and is relevant to agrifood systems workers, even if some of these programmes do not explicitly target those workers.** The majority of social assistance programmes that have specific benefits for agrifood

34. See: <<https://nigerianstat.gov.ng/elibrary/read/1241101>>.

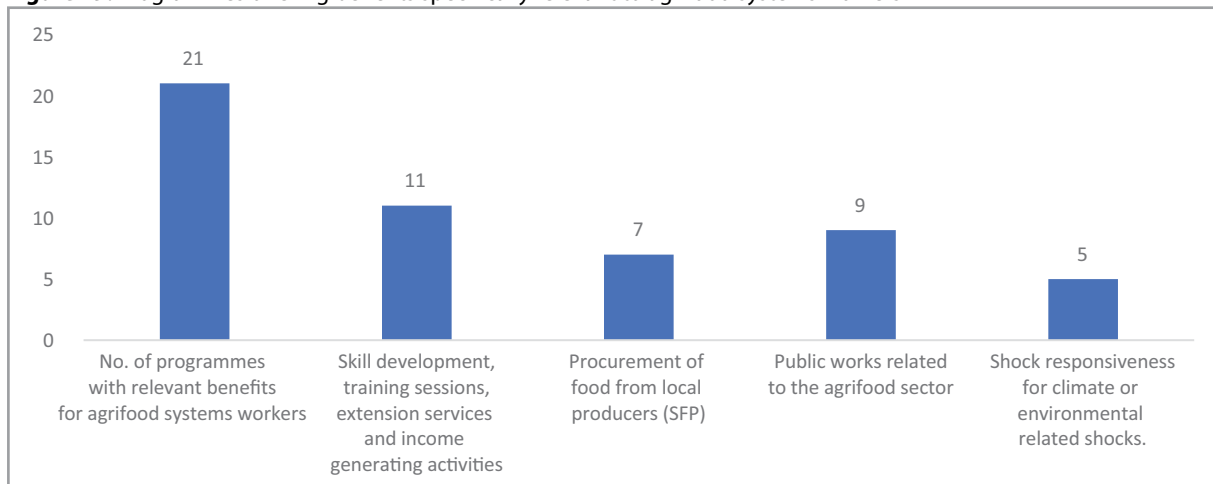
systems workers only contain one feature (15 programmes).<sup>35</sup> Four public works programmes contain two features, while three other programmes (Benin’s public works and CT programme, Niger’s Support Plan of the Prevention and Management of Food Crises Directorate, and Liberia’s Liberian Women Empowerment Project) contain three distinct features.

**Figure 18.** Percentage of programmes that provide specific benefits to agrifood systems workers



Source: Authors’ elaboration.

**Figure 19.** Programmes offering benefits specifically relevant to agrifood systems workers



Note: Programmes can have more than one of the features described.

Source: Authors’ elaboration.

Regarding the types of benefits, presented in Figure 19, the main ones highlighted in this report are programmes that provide some form of skills development, training, extension services or income-generating activities that would be relevant to agrifood systems workers

35. It is important to highlight that one of the four features highlighted in this report is specific to school feeding programmes, while the other is specific to public works/cash-for-work programmes, which excludes some of the main programmes.

(11 in total),<sup>36</sup> and public works—most of the public works mapped in the region (9 out of the 11 public works and cash-for-work programmes mapped) contain features that are directly linked to agrifood systems workers (either as beneficiaries or through infrastructure that is linked to agricultural production). All seven school feeding programmes are linked to local food production, and five programmes in the region have shock-responsive elements relevant to agrifood systems workers, to reduce the possible effects and impacts of these shocks on the agrifood sector.

**The analysis shows that 21 of the 40 programmes mapped provide benefits relevant to agrifood systems workers. Benin's *Projet de Services Décentralisés Conduits par les Communautés* (PSDCC)<sup>37</sup> and Liberia's LWEF contain three of the features mentioned above (excluding the one specific to school feeding programmes). They are the only ones out of five shock-responsive measures related to agrifood systems workers to also include any form of training (in **Benin** and **Liberia**), skills development (Liberia's LWEF) or income-generating activities (also applicable to Liberia's LWEF). Only **Mali's** Annual Free Food Distribution and Niger's DNP-GCA and Adaptive Safety Net Project 2 contain relevant shock-responsive features. This is particularly worrying in a situation where climate change effects and environmental shocks significantly disrupt agricultural production, and due to the particular vulnerability of agrifood systems workers to those shocks (Allieu and Ocampo 2019).**

**Eleven programmes also provide additional benefits that go beyond the main cash, in-kind or other types of benefit that are the main focus of the programmes mapped.** They vary between skills development or training, extension of additional services or income-generating activities specific to agrifood systems workers and, in one case, in-kind transfers to support farmers. Most of them are linked to training and skills development as a way to facilitate income generation; the assistance provided by the measures might be limited, however, if these skills cannot be used properly after being developed, which might be an issue for the provision of comprehensive social protection for agrifood systems workers. Furthermore, **Mali's** Annual Free Food Distribution is the only programme that includes any type of in-kind support for agrifood systems workers' production (it includes the distribution of seeds, fertilisers and other agricultural inputs).

**On the other hand, all school feeding programmes are linked to the procurement and strengthening of food systems from local food production, thus directly benefiting agrifood systems workers as providers for those programmes, and allowing for positive effects that go beyond the initial scope of the programmes.** Public works in West Africa often also enable the rehabilitation of rural areas in ways that are relevant to agrifood systems workers. This is done either by directly targeting these workers as direct beneficiaries or through infrastructure development/rehabilitation and benefits that ameliorate the general agricultural system, which is applicable to 9 of the 11 public works or cash-for-work programmes mapped.

Finally, a total of 15 subsidy programmes targeting agrifood systems workers in West Africa were mapped. Box 10 discusses the role of subsidies in improving agricultural productivity and provides an overview of such interventions in West Africa.

36. This includes one programme which provides additional in-kind transfers of seeds, fertilisers and livestock vaccinations.

37. Public works and CT programmes.

**Box 10. Subsidies targeting agrifood systems workers in West Africa**

Failures in agricultural input markets—including fertiliser supply systems—are common in developing countries and impede productivity growth. Farmers often lack access to improved inputs (seeds, fertilisers and agricultural equipment), and to information about input use and best practices (Stamoulis and Lipper 2012). Moreover, improved agricultural inputs can be financially unaffordable or unattractive to many poor small-scale farmers. Agricultural production in West Africa, in particular, is limited due to several reasons, including vulnerability to climate change, especially among small-scale farmers, high reliance on rain-fed agriculture, and a lack of technical instruments and innovations (Sultan and Gaetani 2016). Subsidising agricultural inputs, especially those targeting poor agricultural workers, can help alleviate such constraints. Increased agricultural productivity has been identified as an important way to reduce food insecurity and stimulate economic growth in agriculture-based economies (Hemming et al. 2018). This study identified **15 subsidies targeting agricultural workers** in the West Africa region, the **majority being fertiliser subsidies**.

Agricultural subsidies can target all agricultural workers or selected specific groups (e.g. poor or small-scale farmers). In **Mali**, the government launched a national fertiliser subsidy programme over a decade ago to expand fertiliser use, boost productivity and ultimately, improve food and nutrition security in the country. Such programmes usually have broader goals, such as improving a country's economy or promoting the planting of specific crops. For instance, the same programme in Mali aims to encourage farmers to allocate more land to specific crops (i.e. rice, maize or cotton) to achieve crop species diversity (Therault and Smale 2021). On the other hand, subsidies might be established to target poor agricultural workers. For example, **The Gambia** established a fertiliser subsidy programme that targets the most vulnerable communities and aims to boost agricultural production (Touray 2021). These types of subsidies also allow farmers to reasonably predict their revenues, plan for the next agricultural season, improve their production and thus increase their income (as in **Côte d'Ivoire** and **Togo**) (Global Monitor 2020). Burkina Faso is also providing a subsidy to small-scale farmers who cultivate 1–5 hectares of soybean and sesame. The subsidy covers improved seeds, fertiliser and agricultural equipment with an AgriVoucher system which messages farmers when their inputs are available (Harouna 2020). Overall, the supervision, targeting and distribution systems of these subsidies tend to be organised and managed by the government and its technical offices, while procurement and field delivery are carried out mostly by the private sector (Feed the Future 2019).

Additionally, **subsidy programmes often aim to make inputs available at affordable prices (i.e. below market prices), hence improving food security**. In **Burkina Faso**, as part of the subsidy for vulnerable smallholder farmers provided by the government, maize is sold for less than XOF100/kg (USD 0.15),<sup>38</sup> compared to XOF350 (USD0.52) on the open market. Cowpea seeds are provided to cooperatives and women's groups free of charge. In **Cabo Verde**, the main objectives of the subsidies for livestock feed programme are to increase the resilience of agricultural workers and improve food security in the country (FAO 2022). Moreover, subsidies can improve **partnerships between the public and private sectors for the benefit of small-scale farmers**. In **Ghana**, the upcoming planting for food and jobs input subsidy programme is expected to enhance public–private partnerships, raise productivity and farm incomes, and create jobs along the different value chains. Specifically, it seeks to encourage the adoption of technologies (such as improved seeds and fertilisers) by providing incentives and appropriate training to farmers and improve access to markets through extensive use of information and communication technology (Osinski 2020). The National Fund for Agricultural Development in **Benin** promotes private investment in the agriculture sector and directs it through targeted subsidies and appropriate financial instruments towards activities that allow better exploitation of the national agricultural potential and contribute to improving agricultural incomes and food security. In **Sierra Leone**, an Agriculture Credit Facility was launched to finance private-sector participation, accessed through commercial banks by agribusinesses to import or produce agricultural inputs such as seeds, fertiliser and pesticides. It also directly supports registered vulnerable farmers through a smart subsidy programme, which attempts to attract private investment in the sector (Ministry of Agriculture and Forestry, Sierra Leone 2021).

Furthermore, subsidies can **promote investments that allow farmers and agrifood entrepreneurs to start their own businesses, consolidate and extend their knowledge of food processing, and marketing of agricultural, animal and fishery products** (National Fund for Agricultural Development, Benin 2021). For instance, the agricultural subsidy in **Nigeria** provides funds to farmers. In 2021, more than 2.2 million farmers received about NGN12.3 billion (USD28.1 million) in agricultural subsidies from the federal government. During that same year, the agriculture programme in **Senegal** fully funded 700 units of agricultural machinery for women and young producers and provided XOF1.2 billion (USD1.8 million) for the purchase of rice-harvesting equipment (Osinski 2020).

Some countries in the region have adopted technology in the provision of subsidies to target beneficiaries. For example, in **Togo**, a digital lending platform for farmers was launched in 2020, granting them instant access to credit remotely and ensuring maximum reach to farmers across the country, many of whom live in hard-to-reach areas. Every farmer registered on the platform has access to a credit e-wallet of XOF96,000 (USD144) which can be used to purchase fertilisers or pesticides or rent tractors. Access to tractors is low among smallholder farmers, yet a tractor vastly increases the efficiency of farmland activities and makes it easier to cultivate larger plots (Ministry of Digital Economy and Digital Transformation of Togo 2020).

38. The conversion rates used in this report were those of 24 October 2022.

## 2.2.4 Challenges

### Institutional and coordination challenges

- **Capacity constraints of social assistance systems** in Africa in general and in West Africa in particular make it difficult to reach all people in rural areas, including agrifood systems workers. This includes staff shortages and low capacity of staff, particularly at local levels. Politically influenced staffing, slow recruitment processes, lack of incentives and high staff turnover all contribute to major capacity constraints in social assistance systems. Many governments do not have adequate basic material resources such as office space, computers and vehicles to run social assistance programmes efficiently (UNDP 2019).
- **Coordination between social assistance providers and agricultural entities is limited**, reducing the scope and the effectiveness of the targeting of the programmes.
- In most countries in West Africa, **social assistance programmes are not prioritised within national budgets, and represent a minor part of government spending compared to other regions**. This is also related to a form of dependency in some cases on international aid for the development and financing of social assistance programmes. Budgets for social assistance programmes are also commonly allocated to particular socio-demographic groups—i.e. children, elderly people, and persons with disabilities, who are mostly outside the workforce in the agrifood sector.
- **There is a lack of continuity in the programmes, which is impacted by changes in government**. This continuously affects the positive long-term impact of these programmes on livelihoods, especially for agrifood systems workers, who are mostly not the intended/main beneficiaries of social assistance programmes and require a longer, more durable strategy.

### Programme design and implementation challenges

- **Agrifood systems workers are rarely explicitly targeted by legislation, thus by social assistance programmes in Africa**. The main target categories are very vulnerable households, and in particular children, or persons with disabilities. This means that agrifood systems workers are not necessarily targeted, constituting part of the ‘missing middle’ as informal workers (ILO and FAO 2021), and being excluded from any form of social protection, be it social assistance, which targets the poorest individuals, or social insurance, to which they are unable to contribute. Ultimately, agrifood systems workers are rarely directly included or targeted by social assistance programmes.
- **Gaps exist between the design of programmes and their implementation, especially in remote and rural areas**. These can include coordination issues between stakeholders, issues with the proposed targeting, registering and identification of beneficiaries, a lack of available fiscal space for the durability and sustainability of the programmes, issues with the timely delivery of the benefits, and problems due to the occurrence of external shocks, among other issues that make the implementation of benefit programmes more difficult.

- Although social assistance coverage is higher in rural areas, **the adequacy of benefit transfers is lower in rural areas than in urban areas.**
- **Benefits provided by most social assistance programmes are often not directly relevant to agrifood systems workers,** as they do not focus on increasing their productivity, build their resilience against natural and environment-related shocks, or provide them with benefits that would specifically respond to some of their pressing needs, which go beyond monetary vulnerability or possible food insecurity issues.

### 3 SELECTED CASE STUDIES

This section presents five country case studies from West Africa that have addressed barriers faced by agrifood systems workers to join social assistance programmes or social insurance schemes.

**Table 9.** Country case studies that have addressed barriers for agrifood systems workers to join social assistance or social insurance programmes

SA/SI	Country	Programme/scheme
SA	Ghana	Labour Intensive Public Works Programme (LIPW)
SA	Mali	<i>Jigisemejiri</i>
SA	Senegal	National Programme of Family Security Grants (PNBSF)
SA	Cabo Verde	Social Pension
SI	Cabo Verde	Extension of social insurance scheme to independent workers
SI	Côte d'Ivoire	Extension of health care and social insurance mechanisms

Note: SA = social assistance; SI = social insurance.

Source: Authors' elaboration.

#### 3.1 GHANA: LABOUR INTENSIVE PUBLIC WORKS PROGRAMME

The Labour Intensive Public Works Programme (LIPW) has been a major component of the Ghana Social Opportunities and Ghana Productive Safety Net projects. Initiated in 2010 with the objective of providing targeted poor households in rural areas with access to short-term employment and income-earning opportunities during the agricultural off-season through their participation in public works activities, the programme also responds to the need for rehabilitation and maintenance of public or community infrastructure and other community assets related to climate change mitigation that can have significant socio-economic effects on beneficiary communities (Ministry of Local Government, Decentralisation and Rural Development 2022).

Initially, the LIPW was under the Ghana Social Opportunities Project (GSOP), a social protection programme initiated by the government and replaced by the Ghana Productive Safety Nets Project (GPSNP), a conditional CT programme created in 2019 with financing from the World Bank. Implementation of the LIPW is carried out by the Ministry of Local Government, Decentralisation and Rural Development (MLGDRD) through District Assemblies, with technical support from four Zonal Coordinating Offices and a Rural Development Coordination Unit (MoGCSP 2022).

The provision of access to employment under the scheme pertains to shortfalls in seasonal labour demand during the agricultural off-season from November to May. The scope of works eligible for the LIPW is defined based on a high labour cost content. The aim is to maximise local employment while rehabilitating productive assets that have potential to generate local secondary employment effects and protect households and communities against external shocks. Each beneficiary household representative is allowed to work on subprojects for a maximum of 90 days per year during the agricultural off-season. They will work for two consecutive dry seasons over a two-year period, to deepen impacts. The amount paid by the programme per year is one national minimum wage (World Bank 2018a; MoGCSP 2022).

The work is provided through subprojects, and the LIPW prioritises those with potential to engage a high degree of labour and with a labour cost content between 30 per cent and 80 per cent of the total subproject cost. This means a greater portion of the LIPW cost goes to unskilled workers. This ensures achieving the goal of meeting the needs of the intended beneficiaries. The sub-components under the LIPW include: (i) construction and rehabilitation of small earth dams and dugouts; (ii) feeder roads; and (iii) climate change mitigation interventions. The first sub-component, in addition to improving the productivity of poor people who are willing to work, is significant to increase access to irrigation and agricultural productivity, especially in regions facing difficulties in providing for domestic and livestock needs during the dry season. The second improves the access of feeder roads to connect remote communities to larger, commercial/urban centres and boost access to markets (MoGCSP 2022).

The targeting used by the LIPW to select potential beneficiaries is a combination of geographic targeting, self-targeting and CBT. The first method selects the districts using poverty maps which show the spatial distribution of poverty and prioritises those with a high incidence of poverty. After the decision to implement the LIPW in a community, self-targeting is used to identify and enrol beneficiaries. If too many people self-select to work on the subproject and exceed the labour content indicated, CBT is employed to reduce the number to employable levels (Ministry of Local Government, Decentralisation and Rural Development 2022).

**Table 10.** Programme information: Ghana Labour Intensive Public Works (LIPW) under various schemes

	GSOP	GPSNP	GPSNP 2
Goal	Provide short-term employment to poor households in rural areas during the agricultural off-season		
Implementation year	2010–2018	2019–2022	2019–2025
Implementing institution(s)	Ministry of Local Government, Decentralisation and Rural Development (MLGDRD)		
Target group	Poor vulnerable people over 18 years who are qualified to work		
Targeting methods	Combination of geographic targeting, self-selection and CBT		
Value and frequency of the benefit	One national minimum wage per year		
Number of beneficiaries reached	167,243 people	34,578 households	Target of 60,000 households (45,000 in rural areas)
Coverage	60 districts	80 districts	100 districts
Expenditure	USD71.3 million	USD21 million <sup>39</sup>	USD28 million

Source: Ministry of Local Government, Decentralisation and Rural Development (2022).

39. The initial fund allocation was USD28 million, which was reduced to USD21 million after restructuring due to COVID-19.

The selection of subprojects starts at the community level, where community members have developed a Community Action Plan (CAP) that prioritises their development needs. In developing the CAP, all stakeholders, including women, people with disabilities and youth groups are consulted. CAPs from several communities within a geographic location are put together and integrated into a Medium-Term Development Plan (MTDP), a four-year plan approved by the General Assembly of the district. Each year, potential labour-intensive projects are selected from the MTDP by the General Assembly, which produces a specific annual action plan to submit to the National Project Steering Committee, chaired by the MLGDRD, for screening and approval (Eshun 2020).

Under the GSOP a total of 167,243 people have benefited from the LIPW. An impact evaluation carried out in 2016 found that the LIPW had a positive impact on labour force participation for individuals in households that benefited from the feeder road, climate change and small earth dam and dugout subprojects during the farming off-season. The programme had a positive effect on the value of crops produced by beneficiary households under the climate change and small-dam subprojects, and increased children's food security. The study found that most of the LIPW beneficiaries, across ages and gender, were motivated to join the programme because of the prospect of acquiring additional income (Eshun 2020). Another study found that about 81 per cent of the LIPW's beneficiaries indicated that the opportunity to supplement their incomes was an attraction, while about 13 per cent stated that their main incentive was to obtain a new job opportunity (Osei-Akoto et al. 2016).

For the current GPSNP, the LIPW has provided jobs for 34,578 extremely poor households, surpassing the targeting of 30,000 in 80 districts, with wages paid totalling USD13.5 million out of a total expenditure of USD21 million, and average annual earnings per beneficiary of GHS1,554 (USD111). For GPSNP 2 (2019–2022), the LIPW targets 60,000 households (45,000 rural and 15,000 urban) in 100 districts with an expenditure of USD28 million, of which more than 60 per cent is expected to go to beneficiaries (Ministry of Local Government, Decentralisation and Rural Development 2022).

The programme has also supported the delivery of 352 subprojects, made up of 64 feeder roads with an average length of 3.5 km, 79 small earth dams, and 209 climate change mitigation activities (plantations) totalling 2,022 hectares by 2022. A total of 59 of these subprojects have been completed, and the remaining are at an average of 75 per cent of completion; 87 per cent of beneficiaries are participating for two consecutive years, and 62 per cent of beneficiaries are women. Besides, 70 per cent of respondents reported that the subprojects created through the LIPW improved their livelihoods (MoGCSP 2022; World Bank 2019c; 2022b; Ministry of Local Government, Decentralisation and Rural Development 2022).

In 2022, the average annual earnings of unskilled workers in the LIPW are GHS1,078 (USD77)—or about USD0.30 per person per day. Therefore, the amount allocated to each person is much less than the USD3.65/day poverty line, which is derived from typical national poverty lines in countries classified as lower-middle-income, and the current extreme poverty line set at USD2.15/day in 2017 purchasing power parity (PPP) terms (World Bank 2022b; 2019c).

The LIPW works well to benefit agrifood systems workers, since the programme targets poor rural households and provides beneficiaries with employment in exchange for their work during the agricultural off-season. It is a great opportunity for them to secure an income and work on activities that will benefit the community in which they live.



### 3.2 MALI: SOCIAL SAFETY NET *JIGISEMEJIRI*

In 2013, the Government of Mali began implementing the Social Safety Net Project (*Projet de Filets Sociaux*) *Jigisemejiri*, which means 'Tree of Hope' in the local Bambara language. The programme was initiated by the government with the support of the World Bank. It was implemented in a context of crisis in which the country was facing an emergency following the military coup of 2012 and the northern regions were occupied by armed groups. Back then, the programme aimed to meet the basic needs of the poorest households in Mali with the objective of providing targeted CTs to ensure food security (Jigisemejiri Coordination 2022; World Bank 2016).

The programme is implemented by the Safety Net Technical Management Unit (*Unité Technique de Gestion des Filets Sociaux*—UTGFS) under the authority of the Ministry of Economy and Finance (Tounkara et al. 2019; World Bank 2016). The *Jigisemejiri* programme targets poor and food-insecure households in all regions of the country and has four components: (i) CTs and accompanying measures; (ii) establishment of a national system of basic social safety nets; (iii) project management; and (iv) contingency, emergency response. The first component has five subcomponents: (i) direct CTs to poor households; (ii) accompanying measures; (iii) a preventive nutrition package; (iv) Labour-Intense Public Works (LIPW); and (v) an Income-Generating Activities Programme (IGAP) (World Bank 2016).

The CT initially paid XOF15,000 (USD22.50) per household per month. After the mid-term review, the UTGFS moved to bi-monthly payments of XOF45,000 (USD67.30) per household. As part of the accompanying measures, households with children under 5 years and pregnant women also receive preventive nutrition packages and are encouraged to participate in practical information sessions on health, nutrition, hygiene and education, to increase the impact of the cash benefit (World Bank 2022a).

The targeting of *Jigisemejiri* beneficiaries is a combination of geographic targeting and CBT. There are three levels of the geographic targeting: (i) each region is ranked using poverty and malnutrition data; (ii) within each region, districts (*cercles*) are ranked based on poverty and infrastructure indicators; and (iii) within each district, communes are ranked based on those same indicators (World Bank 2016). This method produces a list from the poorest to the least poor, taking into consideration the existence of a quota for each region/district/commune to target beneficiaries according to the funding available. In the second phase, committees are set up within each locality (village, neighbourhood, fraction, city and district) to identify the poorest households. These committees are chaired by the locality chief and include the representatives of different groups such as women, young people, religious leaders and community leaders. First, they participate in training to agree on the poverty criteria, then the representatives create a list of beneficiaries which is validated by the general assembly and finally included in the Unified Social Register (*Registre Social Unifié*—RSU) and in the *Jigisemejiri* assistance programme (World Bank 2016; Jigisemejiri Coordination 2022).

In addition, the programme also uses the RSU, created in 2015, to enrol beneficiaries. The collection of data is done by a harmonised questionnaire (*Cadre Harmonisé*) shared before with all the technical and financial partners and containing questions about household socio-demographics, expenditure, income, health and food expenditure. A mobile application is used to collect this data at regional level and will be synchronised with national data in a web portal available to all individuals. The enrolment of individuals in the RSU does not turn them automatically into beneficiaries; other steps are necessary for that, e.g., verification of eligibility.

So far, the RSU has identified and registered 1,224,116 poor and vulnerable households and registered 782,297 potential beneficiaries for *Jigisemejiri* (World Bank 2022a; Jigisemejiri Coordination 2022).

The LIPW and IGAP were added after the creation of the programme in 2017 as ‘exit strategies’ to enable households to become even more resilient, since an impact evaluation found that CTs alone were not enough to lift households out of the cycle of poverty (Jigisemejiri Coordination 2022).

The LIPW subcomponent targets the adult population enrolled in the RSU and CT beneficiaries with short-term employment opportunities for which each beneficiary receives remuneration—below the market rate—of XOF1,500 (USD2.25) per day for 60 days of work. The targeting process is a combination of CBT and self-targeting, which means that those interested in participating in the programme must come together and apply explicitly. Depending on the type of activity, the targeting process encourages the participation of vulnerable groups, in particular women, people with disabilities, and households with more children. So far, the LIPW has offered temporary jobs for 140 micro-projects in agriculture, livestock and fisheries (Jigisemejiri Coordination 2022; World Bank 2016).

The IGAP subcomponent targets smallholder and subsistence agricultural workers thought CBT and poor and vulnerable people enrolled in the RSU who receive the CT. Small cooperatives comprising poor and vulnerable individuals may also benefit from this component. They are pre-screened by technical committees of representatives of local government authorities, and UTGFS staff develop a business plan to be evaluated by the same technical committees using predefined criteria (market value, impact on the local economy, and sustainability). Beneficiaries also receive training on the preparation of a business plan and financial literacy to encourage them to save in case of shocks. The IGAP provides an individual remuneration of XOF1,500 (USD2.25) per day paid monthly to 23,000 beneficiaries, and the projects are based around market gardening, poultry farming, fish farming and small trade (World Bank 2016; Jigisemejiri Coordination 2022).

Since 2015, *Jigisemejiri* beneficiaries have been granted access to free health care. RAMED provides free health insurance to poor people, with coverage granted temporarily for three years to people who have no other health coverage. Under the RAMED scheme, payments are made directly to the health care facilities as government reimbursement (subsidies). RAMED is largely financed by the State (85 per cent), in collaboration with local collectives (15 per cent), and benefits 1,051,357 people. Currently, 65,000 *Jigisemejiri* beneficiaries benefit from free health care provided by RAMED (World Bank 2018b; Jigisemejiri Coordination 2022).

The programme was designed to be implemented across the entire country; however, the political situation did not allow this initially. The first phase of the programme (2013–2018) was implemented in 32 rural municipalities in the south, where most of the population lives: Kayes, Koulikoro, Mopti, Sikasso, Ségou Mopti Gao and Tombouctou, and in one urban municipality, the District of Bamako. With the evolution of the socio-political context and adjustments made to the geographical coverage, the programme currently covers all regions of Mali. Implementation in urban areas is still very limited despite the presence of poor people in the cities. The priority is the rural population, of which 42 per cent suffer from poverty and whose main occupation is farming and agro-pastoralism (Jigisemejiri Coordination 2022; RSU 2019; World Bank 2020a).

**Table 11.** Programme information: Mali Social Safety Net *Jigisemejiri*

Name	Mali Social Safety Net <i>Jigisemejiri</i>
Goal	Increase access to targeted CTs for poor and vulnerable households and build an adaptive national safety net system
Implementation year	2013
Implementing institutions	Safety Net Technical Management Unit (UTGFS)
Components	<ol style="list-style-type: none"> <li>1. CTs and accompanying measures <ol style="list-style-type: none"> <li>1.1 Direct CTs to poor households</li> <li>1.2 Accompanying measures</li> <li>1.3 Preventive nutrition package</li> <li>1.4 Labour-Intensive Public Works (LIPW)</li> <li>1.5 Income-Generating Activities Programme (IGAP)</li> </ol> </li> <li>2. Establishment of a national system of basic social safety nets</li> <li>3. Project management</li> <li>4. Contingency, emergency response</li> </ol>
Duration	2013–2022
Value and frequency of the benefit	CT: XOF45,000 (USD67.30) per household per month LIPW: XOF1,500 (USD2.25) per day for 60 days of work IGAP: XOF1,500 (USD2.25) per day paid monthly
Target groups	Poor and food-insecure households
Targeting methods	CT: Geographic targeting and CBT LIPW: CBT and self-targeting IGAP: CBT CT: Poverty status
Eligibility criteria	LIPW: People over 18 years IGAP: People over 18 years, usually women
Number of beneficiaries	CT: 96,880 households, representing 548,119 beneficiaries in 2022 LIPW: 8,000 households in 2022 IGAP: 18,000 households in 2022
Coverage	Nationwide
Expenditure	USD134.4 million, of which USD112.8 million are for the component including the CT, LIPW and IGAP

Source: Authors' elaboration based on World Bank (2022a; 2018b; 2018b).

CT delivery is often a challenge for the UTGFS, since the security situation in Mali has continuously worsened over the last few years. Therefore, the UTGFS is constantly changing its strategy to find appropriate solutions. Initially, CTs were distributed physically through payment agencies at payment sites, and bank workers travelled with a security team to make the payments at sites not very far from the populations, usually within a range of 7 km, so that beneficiaries did not have to spend their limited resources to receive the benefit. On the other hand, this method added cost to the administration by hiring people—normally armed—to provide security to the accountants distributing the payments (Jigisemejiri Coordination 2022).

With the insecurity in certain areas also causing payment delays and challenges for the payment agency, the UTGFS proceeded to mobile payments in 2021. The programme uses the Orange Money service to distribute money through mobile phones, which is considered a safer way to ensure that people receive their money. If a payment is not received, the UTGFS receives a notice from the agency explaining the reason why. The use of electronic/mobile payments has been very helpful, especially in the Sahel zone, where insecurity is growing; therefore, security is highly prioritised by the UTGFS. There is still the possibility of receiving payments in cash. Electronic transfers tend to work better in cities and secure areas, whereas people living in areas under the control of jihadists, located mostly in the north, face problems accessing networks and certain telephone companies. The UTGFS even bought SIM cards and phones and distributed them in some localities. Currently, 10,999 households are receiving quarterly CTs by mobile phone (Jigisemejiri Coordination 2022; World Bank 2022e).

In 2020, 42 per cent of Mali's population (8.5 million people) were living below the national poverty line. Currently, the programme benefits 96,880 households (548,119 individuals): 48.31 per cent are women, 14.67 per cent are children aged 0–5 years, and 66 per cent are living below the poverty line. In addition, almost 8,000 households benefit exclusively from the LIPW, 18,000 households participate in income-generating activities through the IGAP (small businesses, processing of agricultural products, livestock farming, poultry farming, market gardening etc.), and 70,963 children are benefiting from nutrition packages (World Bank 2022a).

An impact evaluation conducted in 2017 by the International Food Policy Research Institute found that households used most of the money from CTs for food consumption (65 per cent), health (11 per cent) and agricultural investments (4 per cent). The results showed that the programme improved households' consumption and reduced poverty by 21 per cent and household food insecurity by 27 per cent, in addition to significantly improving household dietary diversity, and savings and investments (World Bank 2018b). In terms of households' food consumption, the programme allowed beneficiaries to ensure food security for the households and children to go to school and to health centres (Jigisemejiri Coordination 2022).

The main difficulties in implementing the programme are Mali's security situation, the socio-economic crisis and the COVID-19 pandemic. At the programme level, difficulties with administrative constraints, such as a long time to establish contracts with payment agencies, for non-governmental organisations to implement the labour-intensive work, to pay the workforce, for non-governmental organisations to provide supervision and with suppliers to deliver materials, were some of the issues reported (Jigisemejiri Coordination 2022).

Given that Mali is one of the poorest countries in the Sahel region and is facing political and security instability, Social Safety Net *Jigisemejiri* ensures social protection to agrifood systems workers by providing CTs, access to free health care and labour-intensive public works and income-generating activities to its beneficiaries. The recent changes in the payment method appear to be decreasing complaints and providing more security for beneficiaries and implementing agencies.

### 3.3 SENEGAL: NATIONAL PROGRAMME OF FAMILY SECURITY GRANTS

In 2013, the Government of Senegal began to implement the National Programme of Family Security Grants (*Programme National de Bourses de Sécurité Familiale*—PNBSF),

a conditional CT programme with the objectives of combating the vulnerability and social exclusion of poor households, promoting access to social transfers and the development of educational, productive and technical capacities among beneficiaries (SGG 2021). The institution responsible for implementing the programme is the General Delegation for Social Protection and National Solidarity (*Délégation Générale à la Protection Sociale et à la Solidarité Nationale*—DGPSN), a government structure responsible for coordinating all social protection and national solidarity policies in the country. The World Bank provides technical and financial assistance (DGPSN 2022).

The PNBSF has two components: (i) a conditional CT; and (ii) support for beneficiary households to build their educational and productive capacities. The programme delivers a CT of XOF25,000 (USD37.40) per household every three months for five years, with the conditionality of beneficiaries attending sensitisation sessions about education, health, nutrition and civil registration. The amount allocated to each beneficiary in the programme (about USD0.40 per beneficiary per day) is well below the USD3.65 poverty line, which is derived from typical national poverty lines in countries classified as lower-middle-income, and the current extreme poverty line, which is set at USD2.15 a day in 2017 purchasing power parity (PPP) terms (DGPSN 2022; World Bank 2018b; 2019c).

When the programme started in 2013, a pilot phase was implemented to target 50,000 vulnerable households, prioritising those with children aged 6–12 years. For the next phase, which started in 2014, the target was extended to households with children aged 0–5 years and people aged 60 and over, to reach an additional 50,000 households. In the current phase, the PNBSF targets extremely poor and vulnerable households (Thoreux et al. 2017; World Bank 2018b).

For the targeting, the programme currently uses a combination of the national registry, CBT and categorical targeting. Implemented in 2013, the Single National Register (*Registre National Unique*—RNU) has a list of extreme poverty criteria for households; if they meet these criteria, they are flagged as potential beneficiaries of the PNBSF. Currently, the RNU contains data on 542,956 households, or around 30 per cent of Senegal's population. The poorest households are the priority beneficiaries of the PNBSF. In 2019, 316,941 households (58.3 per cent of all households registered in the RNU) benefited from the CT delivered through the PNBSF. In 2021, the RNU was institutionalised by the government and established as the mandatory tool for targeting all social programmes in the country. It is also used for other sectors, such as education, culture and electricity (World Bank 2022c; Agencie Nationale de la Statistique et de la Demographie 2022).

The next phase of the targeting process is the creation of a list of the poorest households in each municipality done by committees using a community-based approach. In urban areas, they are named Neighbourhood Targeting and Monitoring Committees (*Comités de quartier de ciblage et de suivi*—CQCS), and in rural areas, Villages Targeting and Monitoring Committees (*Comités villageois de ciblage et de suivi*—CVCS). These committees are composed of at least five members, including the head of each neighbourhood/village, representatives of community organisations, priests etc. (Thoreux et al. 2017; DGPSN 2022).

In 2022, there are 554 municipalities and nearly 25,000 villages and neighbourhoods in Senegal. Each neighbourhood/village has a quota to fill, which is defined by the Municipal Targeting Committee (*Comité Communal de Ciblage*—CCC), under the authority of the territorial administration. Once the lists are filled, they use categorical targeting to identify

the socio-economic characteristics and poverty levels of the households pre-identified by the CQVS and the CVCS. Finally, a proxy means test is used to create a score and classify the households from the poorest to the least poor. A general assembly is set up to validate the selected households; after being checked, the final list of households is sent to the DGPSN to be included in the PNBSF (Thoreux et al. 2017; DGPSN 2022).

Women are the main recipients of the PNBSF's CTs, representing 63 per cent of the beneficiaries in 2022 (World Bank 2022d). Beneficiaries can stay in the programme for five years; after this period, the situation is re-evaluated, and if they are no longer living in poverty, they will no longer benefit from the PNBSF (Thoreux et al. 2017). Currently, more than 316,000 vulnerable households benefit from the PNBSF. Beneficiaries have two months to withdraw the money from the Post Office (*La Poste*), which is the main CT operator.

In the previous phases of the programme, beneficiaries were encouraged to fulfil certain conditions: (i) to enrol children aged 6–12 years in school; (ii) to vaccinate children under 5 years according to the vaccination calendar; and (iii) to register household members in the civil registry. For the current phase of the programme, beneficiaries are still encouraged to fulfil these same conditions, but the only condition required to continue receiving the benefit is to attend sensitisation sessions organised every three months by the social operator to promote changes in behaviour and strength human capital. A social operator is a non-governmental organisation representing civil society and recruited by the PNBSF in each region to operationalise front-line services of the programme at the local level (neighbourhoods and villages), such as providing information on beneficiary mobilisation, management of claims, sensitisation sessions and accompanying measures (DGPSN 2022; World Bank 2022d; Thoreux et al. 2017).

To receive payments, beneficiaries must go to any post office in the country—regardless of their fixed address—and present their Yaakar card (*Carte Yaakar*), a cardboard card containing personal and household information issued by the DGPSN attesting that they have been registered and selected by the programme and, therefore, are a member of the PNBSF. Only after presenting this document will beneficiaries receive the CT of XOF25,000 (USD37.40). Not every household categorised as vulnerable or poor has a Yaakar card—only those selected by the programme (Thoreux et al. 2017; DGPSN 2022).

Since payments can be withdrawn in all regions, there are supervisors working with social operators to support beneficiaries with any difficulties or complaints they may encounter during the payment process. These supervisors also monitor the operational level to see the different trends that are emerging in the regions and inform the regional level regarding the movement of beneficiaries and the problems that may occur (DGPSN 2022).

The PNBSF is one of the largest social assistance programmes in Senegal, implemented in all 14 regions of the country. It is integrated with other programmes, such as the Equal Opportunities Card Programme (*Cartes d'Égalité des Chances*—CEC), which concerns people with disabilities, and the Universal Health Coverage (*Couverture Maladie Universelle*—CMU). All beneficiaries of the PNBSF benefit from free health coverage, addressing government concerns over low vaccination rates and poor access to basic social services (DGPSN 2022).

In 2019, 53 per cent of households enrolled in the CMU were beneficiaries of the PNBSF. Most households benefiting from the PNBSF and enrolled in the CMU are concentrated in five regions: Dakar (12.7 per cent), Fatick (10.7 per cent), Ziguinchor (10.3 per cent), Kolda (9.5 per cent) and Kaolack (9.1 per cent)—representing 286,254 households and 692,595 individuals,

or slightly more than 4 per cent of Senegal's population. More than half of the CMU's household beneficiaries were concentrated in the same regions, while Kédougou (1.9 per cent) and Louga (3.2 per cent) were the two regions with the lowest shares. Likewise, 197,592 households benefiting from the PNBSF (62.3 per cent) were enrolled in the CMU (Agence Nationale de la Statistique et de la Demographie 2022).

Other targets of the PNBSF are beneficiaries of the Yook Kom Kom project for productive social protection, which enrolled 12,000 PNBSF beneficiaries in its pilot phase. An extension to more than 50,000 people is currently in effect. More targets of the PNBSF are beneficiaries of economic grants as part of a project of the Ministry of the Family. In addition, formulations of empowerment projects and negotiations with other programmes such as the World Food Programme are under way to extend the coverage of productive social protection to other PNBSF beneficiaries (DGPSN 2022).

**Table 12.** Programme information: Senegal National Programme of Family Security Grants (PNBSF)

Name	Senegal National Programme of Family Security Grants (PNBSF)
Goal	Contribute to the fight against the vulnerability and social exclusion of families through integrated social protection to promote their access to social transfers and strengthen, among other things, their educational, productive and technical capacities
Implementation year	2013
Implementing institutions	General Delegation for Social Protection and National Solidarity (DGPSN)
Components	1. Conditional CT 2. Support for beneficiary households to build their educational and productive capacities
Value and frequency of the benefit	XOF25,000 (USD37.40) every three months for five years
Target groups	Extremely poor and vulnerable households
Conditionalities	Attend sensitisation sessions every three months to promote behaviour change
Targeting methods	Single National Register, CBT and categorical targeting with a proxy means test
Eligibility criteria	Households that meet the extreme poverty criteria listed in the RNU
Number of beneficiaries	316,941 households in 2019
Coverage	Nationwide
Expenditure	USD46 million (XOF31.38 billion) financed by the State of Senegal

Source: Authors' elaboration based on DGPSN (2015; 2022), Thoreux et al. (2017), SGG (2021) and World Bank (2019b).

In recent years, the programme has been facing some difficulties related to payment. Beneficiaries reported going to the post office and being informed by the operators that the financial resources were not available to issue their payments. In some regions, the situation was resolved after a few hours; however, there were others regions where it took several days before the offices were resupplied. The repeated delays resulting from a complex financial arrangement between the Post Office and the Ministry of Finance caused beneficiaries a loss of time and money spent on transport to reach the post office. The DGPSN has been trying to anticipate this by identifying the areas where this will happen, to warn the beneficiaries not to go to the post office (DGPSN 2022).

There is also the issue of long distances to post offices, since they are not present in all municipalities in Senegal, making it harder for beneficiaries to access their benefit. In response, the DGPSN has started to set up advanced mobile stations to be closer to beneficiaries.

Local authorities have been supportive in providing information about the quantity of mobile stations needed in each municipality, and the best locations for facilitating delivery to beneficiaries (*ibid.*).

In August 2022, the DGPSN started to use digital payments for the PNBSF. The process uses the DigiPOS electronic payment platform and is currently in place in Sédhiou region for 14,577 beneficiaries. The digitalisation of this service allows beneficiaries to access essential services in terms of financial inclusion and benefits especially those living in areas with low penetration of public money transfer services. The PNBSF was the last CT programme in Senegal to digitalise payments, despite the availability of digital operators and a high penetration of mobile phones reported in the 2018 harmonised household survey, with almost 99 per cent of households in the country owning at least one mobile phone (World Bank 2022c; Bureau d'Information Gouvernementale Sénégal 2022; DGPSN 2022).

One of the cornerstones of the PNBSF is the government's political commitment to provide social protection; a good indicator of this is the current investment of USD46 million (XOF31.38 billion) made by the Senegalese State. The programme also received financing from the World Bank of USD57 million, which makes it one of the largest CTs in West Africa—even in Africa (DGPSN 2022).

A qualitative evaluation demonstrated that the CT paid by the PNBSF represented between 14 per cent and 22 per cent of the average annual income of households, and for some might have been the only source of income during the lean season. Beneficiaries used the benefit mainly to cover vital expenditures on food, school fees, health and education. A small minority, especially the less vulnerable beneficiaries, used the CT for activities to develop their agricultural production or small businesses, such as purchasing small equipment and inputs. However, the PNBSF was not enough to engage households in new economic collaborations (farmer organisations etc.) and had a very limited effect on reintegrating poor people in productive savings groups. The lack of information regarding targeting criteria, the programme duration and the possibility of investing the cash benefit in productive activities were some shortcomings which may have limited the effects of the PNBSF, particularly its potential to create economic and productive activities (Thoreux et al. 2017).

Almost a decade after its creation, the PNBSF has consolidated its position as a programme that benefits agrifood systems workers by offering a CT to alleviate the cycle of poverty and to invest in income-generating activities to secure better conditions. The programme also guarantees access to health coverage and encourages children's school attendance, vaccination and civil registration, aiming to improve beneficiaries' living conditions to ensure they acquire the capacities necessary for behaviour change and to become more autonomous. The CBT and the use of the RNU enabled faster and more effective targeting of vulnerable households, facilitating the implementation of the COVID-19 response. Finally, the recent adoption of digital payments will also be beneficial for agrifood systems workers by reducing the time it takes to access the benefit.

### 3.4 CABO VERDE: SOCIAL PENSION AND EXTENSION OF SOCIAL INSURANCE COVERAGE TO INDEPENDENT WORKERS

Cabo Verde's social protection system is governed by Law No. 131/V/2001 and comprises three levels: (i) the social assistance programme called Social Pensions (*Pensão Social*), managed by the National Centre for Social Services (*Centro Nacional de Prestações Sociais*—CNPS) under the



supervision of the Ministry of Family, Inclusion and Social Development (*Ministério da Família, Inclusão e Desenvolvimento Social*—MFIDS); (ii) the social insurance system, managed by the National Institute of Social Security (*Instituto Nacional de Previdência Social*—INPS); and (iii) the Complementary Social Protection, a private insurance scheme with optional membership (National Institute of Statistics 2022; Ministry of the Family and Social Inclusion 2022).

About 51 per cent of the total population of Cabo Verde (286,006 individuals) were covered by at least one social protection system in 2020, of which 88 per cent were covered by the social insurance scheme managed by the INPS, and 12 per cent by the social assistance programme managed by the CNPS (National Institute of Statistics 2022; Ministry of the Family and Social Inclusion 2022). For this reason, this case study will present both the social assistance and social insurance systems.

Although Cabo Verde has experienced a reduction in poverty in past years, data from 2020 show that extreme poverty is more prevalent in rural areas than in urban areas (24 per cent vs. 8 per cent), and among families with at least one child under 18 years and single-parent households with children (National Institute of Statistics 2022).

### Social assistance: Social Pension programme

The Social Pension programme is a pension created in 2006 after the unification of pre-existing social assistance pensions. It aims to guarantee the realisation of the right to social protection and to promote the sustained improvement of conditions and levels of social protection to citizens residing in Cabo Verde belonging to a family with an annual income below the extreme poverty line and without coverage by any national or foreign social assistance or insurance schemes. It is managed by the CNPS, also created in 2006 to administrate the social assistance system, including the Social Pension, with an integrated and autonomous approach (National Institute of Statistics 2022; Cabo Verde government 2006).

The Social Pension offers three types of pensions: (i) the Basic Social Pension; (ii) the Disability Social Pension; and (iii) the Social Survival Pension, targeting children from poor households, people aged 60 years and over, persons with disabilities, and the spouse or legal heir of a deceased holder of the Basic Social Pension or the Disability Social Pension (see Table 13) (Ministry of the Family and Social Inclusion 2022; Government of Cabo Verde 2006):

**Table 13.** Description and coverage of the Social Pension's social assistance benefits

Social assistance benefit	Beneficiary	Coverage In 2020
Basic Social Pension	Children aged 0–17 years from poor households, children with disabilities or disabling chronic illness who depend on others to meet their basic needs, and people aged 60 years and over	561 beneficiaries are children (63.8 per cent are female) 17,771 beneficiaries aged 60 years or over (69.7 per cent are women)
	Disability Social Pension	4,380 people are insured (68.1 per cent are women) Disability benefits are mostly covered by the CNPS programme (78.5 per cent)
Social Survival Pension	People aged 18–60 years who are the surviving spouse of a recipient of the Basic Social Pension or the Disability Social Pension	155 beneficiaries (58 per cent are women)

Source: Authors' elaboration based on National Institute of Statistics (2022).

In 2020, the programme managed by the CNPS covered 35,111 people (74.4 per cent women), a huge increase when compared with 2019, when the Social Pension covered 23,573 people. This increase was a direct result of the social and economic impact of the COVID-19 pandemic. In the same year, the government created Social Income for Inclusion (*Rendimento Social de Inclusão*—RSI), a two-year benefit for families in extreme poverty with children, and Emergency Social Income for Inclusion (*Rendimento Social de Inclusão Emergencial*—Emergency RSI), as an additional social assistance measure for poor people who had lost income due to COVID-19. In 2020, 12,094 people benefited from the RSI or the Emergency RSI (84.5 per cent women) (National Institute of Statistics 2022).

Most Social Pension beneficiaries are people aged 60 and over who live in extreme poverty. In 2020, 17,771 elderly people benefited from at least one basic Social Pension benefit, over two thirds of whom were women (69.7 per cent) (National Institute of Statistics 2022).

The amount of the benefit provided by the Social Pension is fixed at CVE6,000 (USD53.40) per month per person and represents 46 per cent of the minimum wage in Cabo Verde. In 2020, this amount represented 74.4 per cent of the urban threshold for the national absolute poverty line of CVE8,065 (USD71.8), and 84.5 per cent of the rural threshold of CVE7,100 (USD62) (National Institute of Statistics 2022).

The programme is totally funded by the Cabo Verde State. After six months, beneficiaries of the Social Pension have access to additional benefits provided by the Mutual Fund for Pensioners, namely: (i) an annual amount of CVE3,750 (USD33) to purchase medicines from private pharmacies when they are not available in public ones; and (ii) a funeral subsidy of CVE7,000 (USD63.20) (Ministry of the Family and Social Inclusion 2022).

The CNPS also covers Cabo Verdeans who have migrated to specific countries—namely, Angola, Guinea-Bissau, Mozambique, São Tomé and Príncipe, and Senegal—and live in extreme poverty. The benefit paid is a Diaspora Pension, and the amount paid varies: in São Tomé and Príncipe and Angola it is EUR40 (USD39.50); in Mozambique it is USD44; and in Guinea-Bissau and Senegal it is EUR34 (USD33.60) (Ministry of the Family and Social Inclusion 2022).

To begin the Social Pension application process at the CNPS, a person needs to meet certain criteria: (i) be a resident in Cabo Verde; (ii) have a family income below the poverty line, which is currently about USD50 per month, according to the National Institute of Statistics; and (iii) not being covered by any other social protection system, either national or abroad. In addition, there are specific requirements regarding which pension the person wishes to apply for—for example, for a person with a disability, it is necessary to present a medical document proving permanent disability preventing engagement in any income-generating activity. After gathering the documents necessary, a person submits their request to the CNPS through the municipal council, and after all requirements are checked and approved by social workers, the person is registered in the Unified Social Registry (*Cadastro Social Único*—CSU). A month after this procedure, the individual can start receiving the pension (Ministry of the Family and Social Inclusion 2022; National Institute of Statistics 2022).

In all the municipalities of the nine inhabited islands there is a social department where people apply for the Social Pension programme by bringing the documentation. Until 2020, the technicians had visited beneficiaries' households to collect their socio-economic information to verify compliance with the eligibility criteria. With COVID-19 and the impossibility of continuing in-person visits to beneficiaries, the CNPS started to use the CSU and obtain the information through its database (Ministry of the Family and Social Inclusion 2022).

**Table 14.** Programme information: Social Pension

Goal	Guarantee the realisation of the right to social protection
Implementation year	2006
Implementing institutions	National Centre for Social Services (CNPS)
Components	1. Basic Social Pension 2. Disability Social Pension 3. Social Survival Pension
Duration	Lifetime
Value and frequency of the benefit	CVE6,000 (USD53.40) per person per month
Target groups	Children aged 0–17 years old from poor households Children with disabilities People aged 60 years and over Adults with disabilities Spouse or legal heir of a deceased holder of the Basic Social Pension or the Disability Social Pension
Targeting methods	N/A
Eligibility criteria	Not covered by any other social protection system Family annual income below the extreme poverty line Medical document confirming disability/inability to work
Number of beneficiaries	22,697 people in 2021
Coverage	Nationwide
Expenditure	USD14.4 million (CVE1.616 billion) in 2022 financed by the Government of Cabo Verde

Source: Authors' elaboration based on Ministry of the Family and Social Inclusion (2022), National Institute of Social Security (2022) and National Institute of Statistics (2022).

After the creation of the CSU in 2018, the CNPS obtained this information from the registry. The CNPS also has an application form where the technicians enter the applicant's information and the data are analysed to see if the person meets the requirements for the Social Pension. Finally, the CNPS informs the municipal councils about who is covered in their municipality, and they inform the beneficiaries (Ministry of the Family and Social Inclusion 2022).

Most of the monthly payments are delivered through post offices and bank accounts. At post offices, beneficiaries present an identity document or the CNPS card to prove they are pensioners eligible to receive the benefit. At banks, the CNPS opened accounts, and the treasury makes transfers to the accounts. This format is not very popular, and beneficiaries prefer to receive payments at post offices. The CNPS, on the other hand, pays the post office for each pensioner each time, and that has financial and administrative costs. If a pensioner is bedridden or unable to go to the post office, the pension can be received by a proxy duly accredited by the Notary's Office (Ministry of the Family and Social Inclusion 2022).

There is strong horizontal collaboration between different ministries to deliver the Social Pension. The CNPS is in contact with the Ministry of Finance and the municipal councils (*Camaras Municipais*) for checking the information and confirming the payment of the pensions, while the Ministry of Family and Social Inclusion supervises CNPS activities (Ministry of the Family and Social Inclusion 2022).

The CNPS has struggled to deal with the large demand. In recent years, there has been greater demand for the Social Pension programme in rural areas, despite most beneficiaries being in urban areas. CNPS technicians believed this sudden demand happened due to the lack of rain, which made people request the benefit, when they did not need it before (Ministry of the Family and Social Inclusion 2022).

The main benefit of the Social Pension for agrifood systems workers is its contribution to poverty reduction. By providing a regular income, and an amount for medicines, the programme enables beneficiaries to cover their basic needs, and agrifood systems workers can be better protected especially during periods of drought, when the benefit becomes their main income source.

### Social insurance: Extension of social insurance coverage to independent workers

The social insurance scheme in Cabo Verde is managed by the INPS, a public institution created by Decree Law No. 135/91 and responsible for providing social protection for workers employed in the private sector or self-employed and their families, based on the contribution of a percentage of their gross salary (National Institute of Statistics 2022).

There are five social insurance schemes for workers of active age (15–64 years old) managed by the INPS: (i) employees in the business sector (*Regime dos Trabalhadores por Conta de Outrem*—TCO); (ii) workers in the Special Regime for Micro and Small Enterprises; (iii) domestic workers; (iv) public workers; and (v) self-employed workers. The last category includes independent workers from the agriculture sector and street vendors, among other professionals working on their own. To be entitled to insurance coverage by the INPS, they must contribute 19.5 per cent of their declared income each month (see Table 15).

**Table 15.** Social insurance contribution schemes for workers of active age (15–64 years old)

SI contribution schemes	Creation	Insured	Contribution rate
Employees in the business sector	1983	Workers in commerce, industry, services or with a specific employer, apprentices, trainees, interns, foreigners working in a professional activity and not covered by any social protection convention between Cabo Verde and their country of origin	24.5 per cent of gross salary (8.5 per cent for the worker and 16 per cent for the employee)
Special regime for micro and small enterprises	2014	Workers in micro and small enterprises	NA
Domestic workers	2010	Workers in domestic service	23 per cent (8 per cent for the worker and 15 per cent for the employee)
Public workers	2006	Public administration and municipal agents	23 per cent for new agents (from 2006) and 8 per cent for agents who started up to 2006
Self-employed workers	2003	Workers working in any professional activity on their own (self-employed, salespeople, artists, intellectuals, musicians, artisans, doctors, architects, farmers, engineers, taxi drivers etc.)	19.5 per cent of monthly declared income

Note: NA = not available.

Source: Authors' elaboration based on National Institute of Statistics (2022).

Workers insured by the INPS can benefit from a range of social protection measures: breastfeeding, family, maternity, unemployment disability and sickness allowances, funeral costs, survival pensions and old-age pensions (see Table 16).

**Table 16.** Description and coverage of SI measures for people insured by the INPS

SI measure	Description	Coverage in 2020
Breastfeeding allowance	Subsidy paid to contributors with newborn children aged 0–6 months	3,446 insured, in a decreasing trend
Family allowance (0–14 years old)	Benefit assigned to descendants or pensioners with children aged 0–14 years	60,796 insured, mainly women
Maternity allowance	All employed women contributing to any INPS regime with substitute cash allowance equal to 90 per cent of the gross reference salary, for a period of 60 days due to childbirth	1,894 women insured (23.1 per cent)
Unemployment allowance	For employees in the business sector aged 15–64 years in a situation of involuntary unemployment enrolled at a Centre for Employment and Professional Training of the Institute of Employment and Vocational Training	Only established in 2016, the benefit is equivalent to 65 per cent of the daily salary, with a monthly limit of two and a half times the national minimum wage 2,315 people received the benefit, a 62 per cent increase compared to 2019
Disability pension	Unable to carry out their profession due to illness or an accident without third-party liability The INPS has two allowances: (i) for disability; and (ii) for incapacity.	321 people insured for disabilities and 880 insured for proven incapacity to carry out their activity
Family allowance (15–25 years old)	Benefit assigned to descendants or pensioners with young people aged 15–26 years attending an educational establishment	7,987 people insured, mainly men
Sickness allowance	Benefit paid in case of illness or temporary incapacity to work	5,359 people insured, mainly women
Funeral allowance	Paid to support funeral expenses attributed to the death of an insured person, a pensioner or a family member with recognised rights	379 people insured, mainly men
Survival pension	Monthly benefit, for life or temporarily, attributed to family members who are dependent on the insured person, such as old-age and disability pensioners, upon their death	2,332 people insured
International convention regime	In 1997, Cabo Verde ratified the International Convention on the Protection of Rights of all Migrant Workers and Family Members.	8,933 people insured (6,263 pensioners and migrant workers and 2,670 family members)
Old-age pension	Men can benefit when they reach 65 years, and women at 60 years, and when they complete the warranty minimum period of 12 consecutive or interpolated years. For self-employed workers, the minimum period is 15 years.	5,226 people insured, mainly men

Source: Authors' elaboration based on National Institute of Statistics (2022).

For informal self-employed workers to benefit from the social insurance system managed by the INPS, they must **contribute 19.5 per cent of their declared income each month**. It is necessary to contribute for at least four months to gain access to the benefits and to be

covered by the system. Only after fulfilling the requirements of age (65 years for men and 60 for women) and time of contribution (minimum of 15 consecutive or interpolated years), are they allowed to access the benefits and to be covered by the system for the whole life of the pensioner (National Institute of Statistics 2022).

The **INPS strategy to extend social insurance coverage was based on three intervention axes:** (i) review of the legal framework with a view to encompassing all sectors of activity and all forms of work; (ii) modernisation, computerisation and greater geographical proximity to the INPS; and (iii) reinforcement of communication and awareness-raising actions on the importance of social security (National Institute of Social Security 2022).

The **reform of the law regulating the independent workers' scheme in 2009 represented an important step** with the approval of Decree Law No. 48/2009. The social insurance scheme extended protection to cover all self-employed workers, including those in the informal sector. The creation of this legislation facilitated the registration procedures for this group of workers and guaranteed that almost all the benefits established by law for employed workers were also available to independent workers, including benefits for disability, old age, sickness, maternity and survivors' pensions, with exceptions for unemployment and family allowances (Durán-Valverde 2013; National Institute of Statistics 2022).

Prior to the passing of the above-mentioned Decree Law, the INPS covered only 10 self-employed workers per year. In 2010, with the publication of the legislative document, the impact was immediate, with 962 self-employed workers registered with the INPS. In 2021, the number reached 1,718 individuals, representing 3.1 per cent of all workers of active age insured by the social insurance scheme (see Table 17) (National Institute of Social Security 2022).

**Table 17.** Coverage rate of the employed population by scheme, 2019–2021

INPS scheme	2019			2020			2021		
	Insured	Employed population	Coverage rate %	Insured	Employed population	Coverage rate %	Insured	Employed population	Coverage rate %
Employees in the business sector	59,683	70,924	84.2	56,987	63,824	89.3	55,895	63,824	87.6
Special regime for micro and small enterprises	14,277	26,922	53	15,781	24,169	65.3	18,322	24,169	75.8
Domestic workers	2,294	12,024	19.1	2,312	10,219	22.6	2,429	10,219	23.8
Public workers	26,617	34,746	76.6	26,172	33,187	78.9	26,487	33,187	79.8
Self-employed workers	2,401	61,729	3.9	1,937	54,728	3.5	1,718	54,728	3.1
Total	105,272	206,345	51	103,189	186,127	55.4	104,851	186,127	56.3

Source: National Institute of Social Security (2022).

According to the National Institute of Statistics, in 2020 the INPS coverage rate for the sectors of agriculture, animal production, hunting, forestry and fishing was around 2.4 per cent. This sector, along with extractive industries (2.1 per cent), has the lowest rate of coverage for SI. Construction (17.7 per cent), wholesale and retail trade, repair of motor vehicles and motorcycles (33.5 per cent) and other service activities (34.8 per cent) also have low rates of INPS coverage (National Institute of Social Security 2022).

Cabo Verde's employed population in 2020 was estimated at 186,627 people, of whom 12.6 per cent are underemployed and more than half (51.6 per cent) have informal jobs. Most of these are self-employed (46.6 per cent) in the informal sector or employees in the private sector, but they do not benefit from the social insurance system managed by the INPS (National Institute of Social Security 2022). The rate of coverage of the employed population in Cabo Verde rose from 39.8 per cent in 2016 to 55.3 per cent in 2020. There was also large demand for social insurance schemes during the COVID-19 pandemic, when people realised the importance of being covered by these measures once those people covered were able to go home and continued to receive the pension while self-employed workers had to stop working for several weeks during lockdown. However, the participation of self-employed workers in the social insurance scheme managed by the INPS has decreased over the years, reaching the lowest coverage rate in 2020 (3.1 per cent), demonstrating that this increase in enrolment was not due to informal workers. They might have faced financial difficulties due to COVID-19, and could not afford social insurance, having to prioritise other basic necessities (Ministry of the Family and Social Inclusion 2022; National Institute of Social Security 2022).

Currently, the INPS has a network of assistance services present on all the islands and in 17 of the 22 municipalities in the country. Further, since the introduction of the Decree Law in 2009, the INPS has started to adopt a proactive approach, with communication campaigns specifically targeting independent workers, along with education and awareness-raising activities in both urban and rural areas, to inform people about the need for social insurance and its advantages (National Institute of Social Security 2022; Durán-Valverde 2013).

Although Cabo Verde has a robust social insurance system with a series of measures and recent changes in the legal framework to benefit independent workers, the coverage of agrifood systems workers is very low. This demonstrates the necessity to target this group so that they can be covered by the social protection system.

### 3.5 CÔTE D'IVOIRE: EXTENSION OF HEALTH CARE AND SOCIAL INSURANCE MECHANISMS

Limited access to health care due to high costs remains a major issue for most citizens of Côte d'Ivoire: 47 per cent of the population live below the poverty line, while health centres are not easily accessible in many rural areas. Nevertheless, the use of public health services has increased from 44 per cent of the population in 2012 to 69 per cent in 2019, according to the government,<sup>40</sup> but issues related to the access and availability of good-quality services and professionals remain. As shown in section 2.1, social insurance coverage remains low—with around 8 per cent of the population covered by social insurance mechanisms in 2015, according to the ASPIRE database—but higher than almost all countries in West Africa (with the exception of Ghana and Senegal).<sup>41</sup>

40. For more, see: <[https://www.gouv.ci/\\_actualite-article.php?recordID=10768&d=5](https://www.gouv.ci/_actualite-article.php?recordID=10768&d=5)>.

41. The ASPIRE database does not have information for Cabo Verde, but it can be surmised from what was discussed in the country case study that its coverage is also higher than Côte d'Ivoire's.

As a response, Côte d'Ivoire is undergoing an expansion of its health care system as well as its social insurance mechanisms: the Ivorian social protection systems provide compulsory protection for salaried workers and self-employed persons; similarly, since 2019, the Universal Health Coverage (*Couverture Maladie Universelle*—CMU) has been compulsory for all those living in the country.

### Extension of the universal health coverage mechanism

The objective of the CMU is to guarantee that everyone residing in Côte d'Ivoire has access to quality health services and health care at lower costs, under sustainable financial conditions. This extension has been taking place progressively over the past few years (see Table 18).

**Table 18.** Timeline for the extension of the CMU

2012	Adoption of the Universal Health Coverage Implementation Strategy
2014	Creation of the CNAM, which oversees the CMU
2017	Pilot phase of the project—start
2018	Payment of the first benefits for economically vulnerable people
2019	Generalisation of the CMU at the national level

Source: Authors' elaboration.

The National Health Insurance Fund (*Caisse Nationale d'Assurance Maladie*—CNAM) is the institution in charge of the management and provision of CMU benefits. It pays 70 per cent of the costs of health care services for beneficiaries.<sup>42</sup> This is done under the oversight of the Ministry of Employment and Social Protection, and the Ministry of Economy and Finance. The CNAM pools resources to gradually expand protection against the financial risks associated with disease.

Given the financing capacity of certain rural populations, the CMU is divided into two plans (Ministry of Employment and Social Protection 2022):

- the General Basic Scheme, a contributory mechanism, at the rate of XOF1,000 (USD1.50) per person in the household per month; and
- the Medical Assistance Scheme, a non-contributory system for destitute people<sup>43</sup> excluded from the health system. In this case, households identified as 'indigents' by a survey conducted by the World Bank are not required to pay the XOF1,000 rate and have access to the CMU subsidised by the government (Dagnan 2018).

As part of its extension strategy, 3.2 million people were already enrolled in the CMU in 2022, with 216,000 people benefiting from the Medical Assistance Scheme. The goal is to have most of the population enrolled by the end of 2025, and around 2.5 million people benefiting from the Medical Assistance Scheme.

42. Childbirth, however, is 100 per cent covered by the CMU in public hospitals.

43. Defined as indigents in French.



Nevertheless, only about 5 per cent of the national budget and 1 per cent of Côte d'Ivoire's gross domestic product (GDP) goes towards public spending; these levels are below the averages of other countries in West Africa and sub-Saharan Africa, and have not changed in recent years (Duran, Sieleunou, and Özaltın 2020). Health financing also depends on external assistance and donor funds, but this is mostly linked to more specific types of benefits such as the control of infectious diseases (e.g. HIV or malaria). Furthermore, a national performance-based finance strategy, with the support of the World Bank and development partners, was set up to improve the management of health facilities. Part of the focus was also on the implementation and delivery of health services for children and mothers, supporting their development and improving the quality of care.

## Extension of the social insurance mechanisms

**Table 19.** Timeline for the development of social insurance

1955	Creation of the Family Benefits Compensation Fund
1968	Transformation of the Family Benefits Compensation Fund into the CNPS
1999	Amendment to the Social Welfare Code, authorising the CNPS to create special schemes for certain categories of workers
2019	Establishment of social security schemes for self-employed workers
March 2020	Decree setting operating procedures for social security schemes for self-employed workers
July 2020	Minimum and maximum income brackets set by social/professional category regarding social insurance schemes and for self-employed workers

Source: Authors' elaboration.

Under the oversight of the Ministry of Employment and Social Protection and the Ministry of Economy and Finance, the National Social Insurance Fund (*Caisse Nationale de Prévoyance Sociale*—CNPS) is responsible for managing and collecting all contributions from workers in Côte d'Ivoire, with several local agencies spread across the country. The CNPS focuses on the collection of social security contributions, the payment of benefits relating to the available schemes (family allowances, maternity benefits, work and sickness benefits and old-age pensions), as well as the management of complementary or special schemes.

In the case of self-employed workers, the Social Scheme for Independent Workers (*Régime Social des Travailleurs Indépendants*—RSTI) is the existing system, using a unique identifier for registered workers. Its goal is to provide protection for self-employed workers in the event of illness or accident, maternity benefits and old-age pensions through social benefits (CLEISS 2021; PFM 2021). Through this system, those considered independent workers who are excluded from other social insurance schemes can benefit from social protection mechanisms. The contributions of these workers match the minimum contribution levels of social/professional categories referenced by the legislation and regulations (Gouvernement de Côte d'Ivoire 2022).

The RSTI is a two-tier scheme, depending on the contribution level. It provides several benefits, alongside the guarantee of a pension for those who have contributed to any social security scheme:

- daily allowances to replace income in the event of temporary interruption of the professional activity due to sickness, injury/accident or maternity leave;
- old-age pensions and surviving benefits for surviving spouses and orphans; and
- additional payments in the case of withdrawal of the pension (payment in case of the death of the beneficiary, refund of contributions below the necessary time threshold, additional single allowance etc.).

This is particularly important in the case of agrifood systems workers; farmers, for instance, are categorised as self-employed persons, and can use the RSTI by making a minimum contribution of XOF5,400 (USD8.10)—12 per cent of the monthly minimum income of XOF45,000 (USD67.70). In January 2022, in accordance with the goal of extending social protection in the country, over 65,000 self-employed workers were enrolled in the RSTI, with a strong focus on farmers.<sup>44</sup> The coverage rates, in general, are still low (at around 8 per cent of the population for all social insurance), as the extension process is currently under way; part of the focus is still on extending coverage to the formal economy, while the majority of the population are employed in the informal economy, many of whom are in the agrifood sector (MEPS 2021b).

### **Extension of social insurance mechanisms to rural areas and agrifood systems workers**

The extension of health care coverage through the CMU is viewed as a universal tool that would integrate the whole population into a health care system. To achieve this goal, the extension to rural areas and, in particular, rural workers such as agrifood systems workers is fundamental. This was first implemented with FAO's country office, but with a limited budget, to expand it to self-employed workers, in parallel with the general work being done through the CNPS and the RSTI, but focusing on rural areas and the inclusion of agrifood systems workers.

To facilitate the registration and inclusion of these workers, the Ivorian government used the support of collective membership systems (mostly producer associations and agricultural cooperatives) to sign collective social protection agreements with social security institutions. These organisations are then able to undertake a number of tasks, such as registering their affiliates, collecting contributions and transferring them to the CNPS (Mian 2022). In the pilot projects of the extension process, special mechanisms to facilitate the administrative registration of households that lacked some of the documents needed to join the CNPS were also set up in parallel.

This mechanism aims to set up organisations of agrifood systems workers and raise funds more easily by integrating the workers directly (Ministry of Employment and Social Protection 2022). These workers are often active in the informal sector, and the assistance in integrating cooperatives and organisations aims to attract more income from the activities and facilitate collective action with a set of recognised cooperatives with which contact has already been established (through the FAO, for instance). Going through cooperatives also allows the

44. For more, see: <<https://www.aip.ci/cote-divoire-aip-plus-de-65-000-travailleurs-independants-enroles-par-la-cnps-en-six-mois-pour-le-rsti/>>.

government to improve other social protection mechanisms and integrate the extension of universal health coverage by paying for the benefit of the CMU card, which also used a local actor to facilitate the registration of other households in the 'villages'. Such organisations are, therefore, set up to play a major role in the integration and extension of social protection for agrifood systems workers.

Collective membership systems allow self-employed workers to enter into agreements in a collective manner with the CNPS, such as the Association of Coffee-Cocoa Council (Mian 2022). This can also assist in supporting the issues that exist where workers in the informal economy remained mostly excluded from government support plans in general, and from COVID-19 social protection in particular. After COVID-19, the development of adapted mechanisms for improving the access of workers in the informal economy to the RSTI and the CMU was promoted. Strengthening adapted mechanisms that facilitate registration and collection of contributions is one of the pillars of the extension of social protection, as a means to prevent and reduce effects of future shocks (World Bank 2019a).

Cooperatives were used to identify members and their families, and the agricultural population; through them, a plan was promoted to attract workers from the informal agricultural sector to social insurance schemes. Zones where this extension could be facilitated easily were then identified, and the extension is currently taking place with the assistance of the FAO (Ministry of Employment and Social Protection 2022).

Recently, since March 2022, new administrative mechanisms and management information systems have been used to enrol workers from the informal economy in social insurance schemes, with support from the ILO and the European Union, following the COVID-19 social protection extension.

Furthermore, in the process of strengthening governance of the health sector and the CMU, the possible extensions are taking place first through the registration process. The goal has been to establish databases of the population in areas with existing government processes, communicating with the population and using biometric data. The CMU has been expanding through selected zones, using available technical devices to gather the biometric data (Ministry of Employment and Social Protection 2022). To do this, Côte d'Ivoire conducted awareness-raising workshops for informal-sector workers on the extension of the mandatory social security scheme, as well as to improve understanding of the importance of the CMU. An assessment of the campaigns has shown that 48 per cent of the target population decided to register in the health insurance system, and 70 per cent of those were women.<sup>45</sup> This does mean, however, that workers have to wait for the CNPS to arrive in their region to be able to register in the social security scheme.

This extension process in rural areas affecting agrifood systems workers has, therefore, taken root in Côte d'Ivoire through the linkage with agricultural organisations, communication campaigns that reach informal workers, and the facilitation of registration and enrolment in rural areas.

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45. For more, see: <<https://socialprotection-pfm.org/improving-registration-of-beneficiaries-through-awareness-raising-and-communications-campaigns-in-cote-divoire-nepal-togo-and-sri-lanka/>>.

However, while the arrangements for the extension of the CMU to poor and informal-sector workers have been set up, issues still exist and constitute a barrier to including vulnerable households. First and foremost, this is linked to issues of appropriate funding of the activities, which depends partly on international support (such as from the FAO and the African Union for rural areas). Greater synergy between the different actors and institutions is thus required to ensure the extension takes place successfully (Ministry of Employment and Social Protection 2022).

Furthermore, there are barriers to enrolling the population in the CNPS and the CMU due to the lack of administrative documents for poor households, notably in rural areas. At the administrative level, the lack of effective registration of vulnerable persons leads to difficulties in their enrolment and inclusion in health care and social security mechanisms. The lack of data is also an obstacle to properly studying and better understanding the situation in rural areas.

Moreover, the extension of social protection to only a subset of workers in the informal economy is still insufficient: appropriate mechanisms for their registration, on the one hand, and the collection of contributions, on the other, are necessary. Low and irregular income is often an issue for agrifood systems workers (most of all in the case of fishers and those working in the forestry sector), which can make it impossible to include them in social insurance mechanisms due to the high fees for many of them (PFM 2021). The extension to the informal economy must, therefore, be further adapted for the CMU and the RSTI to properly reach agrifood systems workers (MEPS 2021c).

Côte d'Ivoire is still in the process of including the informal sector, but new insurance arrangements for informal-sector workers, similar to what is being done with the CMU, need to be thought out for the CNPS to include most workers in the country (MEPS 2021a). The RSTI extension to self-employed persons is a first step in this direction, facilitating the integration of independent workers and self-employed workers who are often outside the formal market (Ministry of Employment and Social Protection 2022).

The extension of the CMU and the CNPS schemes currently being implemented in Côte d'Ivoire is, therefore, benefiting agrifood systems workers, as it is currently targeting rural areas and workers who were not previously included in these social insurance schemes. Hopefully, the extensions will allow greater coverage, and a better, more complete safety net through which agrifood systems workers can be protected from the main risks they currently face.

## **4 CONCLUSION AND RECOMMENDATIONS**

Rural areas are less covered by social insurance mechanisms than urban areas; however, in West Africa (as in other regions in the world), social assistance programmes often cover more people in rural areas than in urban areas. This is strongly linked to higher poverty levels and general vulnerability in rural areas, which tend to be poorer than urban areas. In West Africa, where coverage tends to be low, targeting is often focused on the poorest households, which leads to rural areas receiving more assistance.

Main barriers	Recommendations
<p>Agrifood systems workers tend to be situated in the missing middle: while these are not the poorest households, they are often also not included in the social insurance system. Due to their income level, agrifood systems workers are often left out of most social protection mechanisms.</p>	<p>It is necessary to gather data on their needs and their capacities, to provide adapted social protection mechanisms, either through specific social insurance schemes or broader social assistance programmes, to ensure that they are protected against the risks they face and that they can better resist idiosyncratic and covariate shocks. Strategies to extend social insurance to agrifood systems workers in rural areas, as is the case in Côte d'Ivoire and Cabo Verde, need to be adapted to the realities of these workers and of the regions.</p>
<p>Coverage levels in general are very low, in particular for agrifood systems workers. It is difficult to ensure these workers are included in formal mechanisms and formal markets, most of all when the legislation and regulations strictly prohibit the inclusion of many workers in these sectors, despite the hazardous nature of their works—the mortality rate of fishers, for instance, is extremely high.</p>	<p>It is vital to promote mechanisms that allow workers to better access formal markets and more stable income mechanisms. School feeding programmes, for instance, may constitute a good stepping stone to support local farmers and agrifood systems workers while also promoting healthier nutrition for children.</p>
<p>There is a lack of specificity regarding programmes that are able to improve the livelihoods of agrifood systems workers and support their needs. These workers are also often harder to target but may require special kinds of assistance. Many agrifood systems workers only work during certain seasons (farmers, fishers, forestry workers etc.) and require assistance for other parts of the year.</p>	<p>Programmes need to be adaptable, depending on the season, to reflect work in agrifood systems. This could be linked to lean seasons, closed seasons for fishers, colder seasons for forestry workers, among others. Contributions with regards to social insurance mechanisms, for instance, also have to be adapted to the level and irregularity of income of agrifood systems workers. Programmes that are able to adapt to this seasonality can constitute an important safety net, such as Ghana's LIPW, which offers temporary relief during lean seasons.</p>
<p>Access to basic services in remote areas is a major hinderance. Without access to basic services, the impact of social assistance and social insurance mechanisms is lessened: regarding social insurance, for instance, agrifood systems workers might choose not to contribute if they believe they will not be able to receive the expected benefits. Similarly, poorer agrifood systems workers might not have sufficient access to social assistance programmes in some rural areas.</p>	<p>Investment in infrastructure is vital to guarantee the effectiveness of social protection in the region. As shown in this report, multiple public works programmes in the region tend to provide improvements to the infrastructure for the sector. Moreover, basic services must be available in the vicinity of rural workers to ensure that they are enticed into joining contributory mechanisms.</p>
<p>Even when explicitly targeted, programmes for agrifood systems workers are often limited to farms and livestock. Many other agrifood systems workers are excluded from these programmes, such as those working in the forestry sector, fishers and those linked to tasks close to farming.</p>	<p>While agricultural workers constitute most of the workers in the agrifood sector in the region (SWAC/OECD 2021), it is necessary to not exclude other workers, who might be as vulnerable as them.</p>
<p>There is a lack of shock-responsive programmes in the region, which is worrying considering the general food insecurity in West Africa, as well as worsening effects of climate change.</p>	<p>Social protection programmes must, in their design, take disasters and shocks into account and provide mechanisms that are able to provide responses to them. Mali's <i>Jigisemejiri</i>, for instance, includes means to prepare households for shocks and support them when they occur.</p>

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## ANNEX 1. SOCIAL ASSISTANCE MEASURES MAPPED FOR SESSION 2

Note: CT = cash transfer; CCT = conditional cash transfer; SFP = school feeding programme;  
UCT = unconditional cash transfer

Temporary programmes are identified by a [T].

Icons:

 46	 47	 48	 49
Skills development, training and extension services relevant to agrifood systems workers	Procurement/strengthening of local food production for a school feeding programme	Public works related to the agrifood sector (e.g. community rehabilitation)	Shock-responsive programmes for climate- or environment-related shocks that directly affect agrifood systems workers

Country (year of start)	Programme type	Programme name	Short description	Target groups and areas	Coverage	Targeting of agrifood systems workers	Benefits relevant to agrifood systems workers	Sources
Benin (2015)	CT; social care services	<i>Projet de Services Décentralisés Conduits par les Communautés</i> (PSDCC— Community-Led Decentralised Services Project)	Development of a social safety net through subsidies to municipalities for basic services, and a monthly CT of USD16.60 to smooth consumption and improve households' ability to cope with shocks	Extremely poor people who cannot afford a meal every day in 125 selected communities	12,900 households in extreme poverty (2014)	Geographical targeting of rural areas	  	Source 1 Source 2 Source 3





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46. Rake by Creative Mania <<https://thenounproject.com/browse/icons/term/title-of-icon/rake>>.

47. Lunch time by Llisole <<https://thenounproject.com/browse/icons/term/title-of-icon/lunchtime>>.


48. Construction by Adrien Coquet <<https://thenounproject.com/browse/icons/term/title-of-icon/construction>>.

49. Natural disaster by SAM Designs <<https://thenounproject.com/browse/icons/term/title-of-icon/naturaldisaster>>.


Country (year of start)	Programme type	Programme name	Short description	Target groups and areas	Coverage	Targeting of agrifood systems workers	Benefits relevant to agrifood systems workers	Sources
Benin [T] (2021)	CT; public works; labour market policy measures	Youth Inclusion Project (PRODIJ)	Socio-economic inclusion of young people with little or no education, providing support for employment, technical skills, and delivery of financial capital and services for vulnerable youth	Young people aged 15–30 with little or no education, with priority to underprivileged areas	16,000 young people from professional skills and short-term training courses; 6,000 beneficiaries of CTs (2022)	Geographical targeting of rural areas		Source 1 Source 2 Source 3
Benin [T] (2017)	SFP	<i>Programme National d'Alimentation Scolaire Intégré</i> (PNASI— National Integrated School Feeding Programme)	Strengthening of school feeding in Benin through local purchases and regular supply of meals to students to improve access and retention	Primary schools, mainly in rural areas and poorer areas with higher food insecurity or malnutrition rates	51 per cent of schools in rural areas (3,234 schools in 2021)	Geographical targeting of rural areas		Source 1 Source 2 Source 3 Source 4
Burkina Faso (1962)	SFP	Government School Feeding Programme	School feeding for nurseries, primary schools and secondary schools	Universal; take-home rations for nurseries and primary schools are based on geographical targeting and depending on age and gender	3,500,000 children in nurseries and primary schools; 95,453 children in secondary schools (2017/2018 school year)	Geographical targeting of rural areas		Source 1
Burkina Faso (2014)	UCT	Burkin-Naong-Sa ya	A social safety net that provides support for mothers and young children, and improves health and nutrition practices among poor households	Poor households with children under 5 and/ or lactating/ pregnant women in three regions with the highest levels of chronic poverty and child malnutrition in the country	550,000 beneficiaries (2019)	Geographical targeting of (poor) rural areas	NA	Source 1 Source 6
Cabo Verde (1972)	SFP	<i>Programa Nacional de Alimentação Escolar e Saúde</i> (PNASE— National School Feeding and Health Programme)	School feeding programme to support the growth of students, their health and school performance	Children enrolled in every pre-primary and primary school in the country	85,117 students in 838 public pre-school and compulsory primary education establishments (2020/2021 school year)	Nationwide		Source 1 Source 2 Source 3







Country (year of start)	Programme type	Programme name	Short description	Target groups and areas	Coverage	Targeting of agrifood systems workers	Benefits relevant to agrifood systems workers	Sources
Cabo Verde (2006)	UCT	<i>Pensão Social</i> (Social Pension)	Non-contributory pensions for poor children, elderly citizens, persons with disabilities, and spouses or legal heirs of a deceased holder of the pension, to provide income security to those outside the contributory system	Children from poor households, elderly people (over 60 years old), people with disabilities, and spouses or legal heirs of a deceased pension holder. Their income must be below the extreme poverty line (USD50), and they cannot be covered by any social security scheme	561 children; 17,771 elderly persons received at least one payment (34.9 per cent of the elderly population); 4,380 persons with disabilities (41.4 per cent of persons with a severe disability); and 155 spouses or legal heirs (2020)	Nationwide	NA	Source 1 Source 2 Source 3 Source 4
Cabo Verde (2017)	UCT	<i>Rendimento Social de Inclusão</i> (RSI—Social Income for Inclusion)	Monthly CT of CVE5,500 (USD49) for poor households to meet their minimum needs for two years	Households in a situation of economic vulnerability with at least one child under 15, registered in the Single Registry	28,667 households (2021)	Nationwide	NA	Source 1 Source 2 Source 3
Côte d'Ivoire [T] (2022)	Public works	Côte d'Ivoire Youth Employment and Skills Development Project, Phase 3	Improvement of skills and job creation through local governments, and investment in employment opportunities and entrepreneurship for youth	In-school and out-of-school Ivoirians aged 18–40 living in urban and rural areas	68,000 youth offered training/income-generating activities by regional councils; 34,000 youth benefiting from technical or vocational education programmes (estimated in 2022)	Nationwide	NA	Source 1 Source 2
Côte d'Ivoire [T] (2015)	UCT; in-kind transfer	Productive Social Safety Net Project	CT Plus programme that targets poor households, with the support of accompanying measures to develop human capital and assist their livelihoods	Households living below the poverty line (using proxy means-testing and community-based validation) with children under 15 and/or with pregnant women, in selected regions of the country	227,000 households (2020)	Geographical targeting of poor regions		Source 1 Source 2 Source 3





Country (year of start)	Programme type	Programme name	Short description	Target groups and areas	Coverage	Targeting of agrifood systems workers	Benefits relevant to agrifood systems workers	Sources
The Gambia [T] (2019)	UCT	Nafa Quick/the Nafa Programme	Provision of unconditional CTs that assist families as part of Gambia's Social Safety Net Project, assisting the income of vulnerable households	Extremely poor households (using proxy means-testing and community validation) in 30 of the 43 poorest districts in The Gambia	78,359 households (2022)	Geographical targeting of poor/rural areas	NA	Source 1 Source 2 Source 3 Source 4
The Gambia (2011)	CCT	Family Strengthening Programme	Grants to support and assist families in building resilience to future shocks, promoting income generation and asset accumulation. The grants need to be used to start businesses	Categorical targeting of vulnerable families, which need to be large families, 'broken homes' or widow-headed households	1,066 individuals (2011)	Geographical targeting of rural areas	NA	Source 1 Source 2
Ghana (2008)	CCT; UCT	Livelihood Empowerment Against Poverty (LEAP)	CTs that aim to improve nutrition and basic consumption among vulnerable people, and increase access to health and education, as well as to complementary services, to develop human capital. Education and health conditionalities exist for households with children	Categorical targeting and proxy means-testing of poor households who have at least one of the following: people over 65, persons with disabilities, orphaned or vulnerable children, pregnant women or children under 1. The programme reaches around 65 districts, including all 10 rural regions in Ghana	745,654 individuals (2018)	Geographical targeting of rural areas	NA	Source 1 Source 2 Source 3
Ghana (2010)	Public works	Labour-Intensive Public Works (LIPW)	Temporary wage-earning opportunities during the agricultural off-season for poor households in rural areas. It also supports the creation, rehabilitation and maintenance of public or community assets	Geographical targeting, self-selection and CBT of poor households	34,578 households in 2022 (62 per cent of those were women)	Nationwide		Source 1 Source 2 Source 3








Country (year of start)	Programme type	Programme name	Short description	Target groups and areas	Coverage	Targeting of agrifood systems workers	Benefits relevant to agrifood systems workers	Sources
Ghana (2005)	SFP	Ghana School Feeding Programme	Provision of a hot meal for children in public primary schools and kindergartens in deprived communities to achieve food security, using food procured from local farmers	Children nationwide enrolled in public pre-primary and primary schools	1.7 million children, or 39 per cent of students registered in public pre-primary and primary schools (2014)	Nationwide; includes the participation of local farmers		<a href="#">Source 1</a> <a href="#">Source 2</a>
Ghana (2003)	Fee waivers	Ghana's National Health Insurance Scheme Fee Exemptions	Social assistance financing to provide health care services for residents in Ghana, either for free or at a subsidised rate (in the case of informal workers)	Regarding fee exemptions: 'indigent'/ extremely poor households (beneficiaries without any source of income or fixed place of residence), pregnant women and beneficiaries of the LEAP programme	6.7 million people (2016)	Nationwide—and targets LEAP beneficiaries in rural areas	NA	<a href="#">Source 1</a> <a href="#">Source 2</a> <a href="#">Source 3</a>
Ghana (2011)	Public works	Local Enterprises and Skills Development Programme (LESDEP)	Skills training for youth to provide necessary skills for self-employment and entrepreneurship	Targeting of youth formally registered as unemployed in 170 metropolitan, municipal and district assemblies in the country	196,834 (2011)	NA		<a href="#">Source 1</a> <a href="#">Source 2</a> <a href="#">Source 3</a>





Country (year of start)	Programme type	Programme name	Short description	Target groups and areas	Coverage	Targeting of agrifood systems workers	Benefits relevant to agrifood systems workers	Sources
Guinea (2013)	CCT	Cash Transfer for Health, Nutrition and Education	Series of CTs providing income support for vulnerable groups to assist nutrition, health and education. Benefit spending is verified and has to be spent on these three areas	In areas where child malnutrition was high and school attendance rates were low, poor households (poverty survey) with children under 2 who suffer from chronic malnutrition (on the nutrition component), as well as poor households with children aged 0–7 and girls aged 7–14 (for the health and education components)	25,200 children (2019)	Geographical targeting of poor areas	NA	<a href="#">Source 1</a> <a href="#">Source 2</a>
Guinea (2013)	Public works	Labour-Intensive Public Works Programme	Provision of income support to vulnerable groups through public works that aim to improve the infrastructure in the capital and around	Underemployed and unemployed youth (over 18) in urban and peri-urban areas in the country; quotas to include at least 40 per cent of women as beneficiaries	61,112 beneficiaries (2019)	NA	NA	<a href="#">Source 1</a> <a href="#">Source 2</a> <a href="#">Source 3</a>
Guinea [T] (2020)	UCT; public works	Nafa Programme	CTs (unconditional as well as emergency transfers) and public works programme targeting the poorest 40 per cent of people in the country	Poor households (through proxy means-testing and community verification), particularly women and children, in all rural regions in Guinea	Expected to reach 255,000 households, or around 1.4 million individuals (2021)	Geographical targeting of rural areas		<a href="#">Source 1</a> <a href="#">Source 2</a> <a href="#">Source 3</a>
Guinea-Bissau [T] (2018)	CCT	Safety Nets and Basic Services Project	To provide poor communities with basic social safety nets and infrastructure, CT programmes and support for community-based micro projects	The poorest communities and households (through proxy means-testing) in three selected regions in Guinea-Bissau, as well as households selected due to a lack of access to basic services	88,700 individuals benefited from the project, including 51,600 CT beneficiaries (2018)	Geographical targeting of poor/rural areas		<a href="#">Source 1</a> <a href="#">Source 2</a> <a href="#">Source 3</a> <a href="#">Source 4</a> <a href="#">Source 5</a>






Country (year of start)	Programme type	Programme name	Short description	Target groups and areas	Coverage	Targeting of agrifood systems workers	Benefits relevant to agrifood systems workers	Sources
Liberia (2022)	UCT; social care services	Liberian Women Empowerment Project (LWEP)	Interventions to support women's empowerment with programmes such as the financing of projects for agricultural productivity and other forms of livelihood	Women and girls in five counties of Liberia selected due to the higher levels of poverty, existing community groups and presence of basic services	Goal is to target 267,200 beneficiaries depending on their needs (expected beneficiaries, 2022)	Geographical targeting of rural areas and targeting of women in agriculture and in the agrifood sector		Source 1 Source 2 Source 3
Liberia [T] (2009)	CT; social care services	Social Cash Transfer Programme	Providing extremely poor families and food-insecure residents with CTs and nutritional training/information and home gardening techniques	Labour-constrained (with a high dependency rate) and extremely poor households (through proxy means-testing) in the poorest counties in the country	82,000 beneficiaries (2021)	Geographical targeting of poor areas		Source 1 Source 2 Source 3 Source 4
Liberia (2022)	SFP	School Feeding Programme	Daily in-school meals, monthly take-home rations and financing of schools to improve school enrolment in pre-school and primary schools	Public schools across the country	115,849 students (2019)	NA		Source 1 Source 2
Mali (2005)	In-kind transfer	Annual Free Food Distribution	Food assistance for those in immediate need, as well as areas with food insecurity; livelihood support through seeds, livestock vaccination and fertilisers to support resilience	Most vulnerable households, who do not have enough to eat, in the most vulnerable areas of the country (targeting of the areas is done each year)	1,856,716 persons (2016)	Geographical targeting of poor and rural areas		Source 1 Source 2 Source 3
Mali [T] (2013)	UCT; public works	Projet de Filets Sociaux Jigisemejiri (Social Safety Net Project)	CTs accompanied by accompanying measures to assist with nutrition, health, education and family planning. After 2017, this also includes public works programmes and income-generating activities in the agrifood sector and crafts	Poor households suffering from food insecurity (chronically food-poor households) nationwide, with rural populations prioritised	548,119 persons in 2022 (96,880 households) benefiting from the CT and accompanying measures)	Geographic, targeting, self-selection and CBT for public works programme		Source 1 Source 2




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Mali (2009)	Fee waivers	Medical Assistance Scheme ( <i>Régime d'Assistance Médicale</i> —RAMED)	Non-contributory social protection scheme, which provides free medical care for 'indigent' people. <i>Jigisemejiri</i> beneficiaries have facilitated access to RAMED	Poor households, as well as orphans and vulnerable children, through CBT	1,051,357 beneficiaries (2021)	Nationwide	NA	<a href="#">Source 1</a>
Mali (1962)	SFP	<i>Programme National d'Alimentation Scolaire Au Mali</i> (School Feeding Programme)	Provision of a safety net for schoolchildren to support schooling rates and meet nutritional goals	Children in vulnerable communities, targeted based on their food insecurity levels, vulnerability, remoteness of schools and educational attainment	354,000 children (2014)	Geographical targeting of poor and rural areas		<a href="#">Source 1</a> <a href="#">Source 2</a>
Niger [T] (2019)	Public works; in-kind transfer	Support Plan of the Prevention and Management of Food Crises Directorate (DNP-GCA)	Provision of mitigation operations through food transfers during lean seasons and general monitoring of the food, nutritional and pastoral situation of the country; provision of public works programmes (cash and food for work) and emergency responses; aiming to improve the coordination and governance of the emergency response sector	Vulnerable households (through proxy means-testing and categorical targeting of groups): food-insecure populations, populations vulnerable to chronic food insecurity, refugee populations, internally displaced persons, transit migrants/ asylum-seekers, flood victims, pupils from schools in extremely vulnerable areas, and victims of other disasters	334,736 people receiving continuous food and nutritional assistance (2020)	Nationwide; specific benefits targeting pastoralists		<a href="#">Source 1</a> <a href="#">Source 2</a>



Country (year of start)	Programme type	Programme name	Short description	Target groups and areas	Coverage	Targeting of agrifood systems workers	Benefits relevant to agrifood systems workers	Sources
Niger [T] (2019)	UCT; public works	Niger Adaptive Safety Net Project 2	General improvement of the capacity of the Niger adaptive safety nets system to respond to shocks and provide access for poor and vulnerable people to safety nets, which includes CTs (and accompanying measures), as well as public works	Poor and most vulnerable households (through proxy means-testing), including informal workers and people with specific vulnerabilities (elderly people, street children, people with disabilities) in rural and urban areas	Around 2.8 million people in 2021 (400,000 households)	Targeting of poor/rural areas		Source 1 Source 2 Source 3
Nigeria (2016)	CCT	Household Uplifting Programme (HUP)	CT and livelihood support to support investment in human capital among the poorest citizens	Poor and vulnerable households selected from the National Social Register	408,682 beneficiaries (2020)	NA	NA	Source 1 Source 2
Nigeria [T] (2016)	Labour market policy measures	Job Creation and Youth Employment (N-Power)	Support to job creation and skills for youth, including support for the agricultural sector through technical support for rural families	Nigerian citizens aged 18–35 who are unemployed across the country, after a selection process	549,500 beneficiaries (2020); 23,201 beneficiaries of N-Power Agro, for agricultural support (2018)	Targeting of agricultural workers in rural areas		Source 1 Source 2 Source 3
Nigeria (2012)	UCT	Osun Elderly Persons Scheme	Social pension for vulnerable older persons who did not contribute to contributory social insurance schemes	Elderly people in Osun state identified as vulnerable	1,692 beneficiaries (2015)	NA	NA	Source 1
Nigeria (2005)	SFP	Home-Grown School Feeding and Health Programme (HGSFHP)	School feeding programme with support from local smallholder farmers to fight hunger, improve educational incomes and assist local farmers	Children in 26 states of the country	9,280,031 beneficiaries (2019)	Targeting of smallholder farmers		Source 1 Source 2 Source 3 Source 4 Source 5



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Senegal (2013)	CCT	<i>Programme National de Bourses de Sécurité Familiale</i> (PNBSF—National Programme of Family Security Grants)	Conditional CTs (requiring attendance at sensitisation sessions to promote behaviour change and strengthen human capital) aiming to combat the vulnerability and social exclusion of poor households	Extremely poor and vulnerable households (through the Single National Register, CBT, categorical targeting and proxy means-testing)	316,941 households (2019)	Nationwide	NA	Source 1 Source 2 Source 3
Sierra Leone [T] (2014)	UCT	<i>Ep Fet Po</i> (Social Safety Net)	Unconditional CT programme that provides income support to extremely poor households. During COVID-19, the programme went through an expansion to serve as an emergency CT	Extremely poor households (through proxy means-testing) that have no assets (during COVID-19, this was extended to households affected by it or with persons with disabilities)	With the expansion during COVID-19, it reached 65,000 beneficiaries in 2021 (the majority in rural areas)	Nationwide, but targeting of poor areas	NA	Source 1 Source 2 Source 3 Source 4
Sierra Leone (2007)	UCT	Social Safety Net Programme for the Vulnerable Aged/National Social Safety Net Programme	Provision of CTs for vulnerable people and groups in the country, in particular those over 60 years old	Categorical targeting of victims of war, adults with disabilities, and people aged 60 and older without a pension who cannot work and have no other source of income, identified through CBT	35,000 individuals in 2019 (6,250 households)	Nationwide	NA	Source 1 Source 2
Togo (2012)	Public works	<i>Travaux à Haute Intensité de Main d'œuvre</i> (THIMO—labour-intensive public works)	Public works programme targeting youth, especially in rural areas, to support infrastructure in those regions	Persons aged 18–35 from 200 villages in the poorest cantons of Togo that apply for the programme	12,590 beneficiaries, including 4,949 women (2015)	Geographical targeting of poor/rural areas	NA	Source 1 Source 2 Source 3
Togo [T] (2017)	Public works; labour market policy measures	Employment Opportunities for Vulnerable Youth Project	Participation of youth in community service projects that provide training for micro-entrepreneurship, as well as support for launching and operating income-generating activities (through grants)	Poor and/or vulnerable Togolese young men and women aged 15–35 in poor communities (through proxy means-testing)	14,500 disadvantaged youth, 56 per cent of whom are women (2021)	Geographical targeting of poor/rural areas		Source 1 Source 2





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Togo (2020)	UCT	Novissi Cash Transfer	Unconditional CTs to assist informal workers (at first, set up as an emergency transfer during the COVID-19 pandemic)	Vulnerable informal workers and households in the poorest cantons in five selected regions	819,972 beneficiaries (2021)	Geographical targeting of poor/rural areas	NA	<a href="#">Source 1</a> <a href="#">Source 2</a> <a href="#">Source 3</a>





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