



3 February 2025 - Press release from AIM and its Partners Bujumbura International Mutualist Conference

The mutual insurance movement meeting in Bujumbura calls mutual insurance companies to be recognised in the Universal Health Coverage scheme

The mutual health movement, meeting in Bujumbura, is calling for mutual health organisations to be recognised key players in the social economy, playing a key role in the introduction of universal health cover.

"Given that this is the first time that such an international event on mutuality has been held in our beloved country of Burundi, we must draw inspiration from the successes observed elsewhere in terms of universal health cover with management delegated to mutual health organisations". - declared Déo Claude NSHIMIRIMANA, President of CONAMU.

For two days the Association Internationale de la Mutualité (AIM) and its partners organised the International Mutualist Conference, under the theme: "Universal coverage in Africa: Relying on mutuals as key players in the social and solidarity economy".

On 3 and 4 February, over 200 participants from 24 African countries met in Bujumbura to take stock of the progress made by AIM's Lomé Platform and the Dakar Declaration.¹ The aim was to explore how mutuals can be fully integrated into international frameworks for the social solidarity economy.

In collaboration with public sector players and national health systems, mutuals have the potential to broaden access to care and make an active contribution to universal health coverage. This gathering marks a key stage in their recognition and integration into health policies in Africa.

A major challenge for health in Africa

According to Health Policy Watch, less than half of Africa's citizens (52%) - some 615 million people - have access to the healthcare they need, the quality of health services on the continent is generally inadequate and the family planning needs of half of the continent's women and girls are not being met.²

In Burundi, as in other African countries in general, the health challenges are numerous and require particular attention from the authorities. Mutual societies have demonstrated through their concrete actions over the last few years that they can play a key role in improving access to health care.

¹ See: International Association of Mutuals (AIM). *Conference Proceedings: Lomé Platform and Dakar Declaration*. Brussels: AIM, 2022. URL: https://www.aim-mutual.org/wp-content/uploads/2023/07/Dakar-Declaration_Achieving_UHC-for-all_For-a-common-vision-between-mutuals-social-movements-public-authorities-and-economic-actors.pdf

² See: *Only Half of Africans Have Access to Health Care*, Health Policy Watch, 2023, <https://healthpolicy-watch.news/only-half-of-africans-have-access-to-health-care/>.



health, prevention, and social and health services, particularly for people from the informal sector, in conjunction with public health systems.

Even today, the majority of the population in African countries lives in the informal sector, and mutual insurance offers a suitable and inclusive solution.

Three key messages from the mutualist movement

1. Strengthen recognition of mutual societies as pillars of the social and solidarity economy, to make the right to social protection a reality for everyone

Since the Dakar Conference in 2022, AIM and its partners have stepped up their efforts advance Universal Health Coverage (UHC) through targeted initiatives and advocacy. Mutual health insurance schemes, such as the Ghana National Health Insurance Scheme (NHIS), play a crucial role in this objective, already covering 40% of the Ghanaian population³.

Through position papers such as the Lomé Platform and the Dakar Declaration⁴, mutuals have called for greater support for the mutualist movement and emphasised their essential role in achieving the CSU. Yet despite these advances, obstacles persist. In 18 African countries, restrictive legal frameworks hamper the development of mutual societies and limit their ability to offer effective and inclusive social protection.⁵

Recent United Nations (UN)⁶ and International Organisation (ILO)⁽⁷⁾ resolutions on the social/solidarity-based economy call on countries establish favourable regulatory frameworks, enabling this sector to flourish. In this context, it is imperative to fully recognise mutuals as pillars of the social and solidarity economy, and to integrate them into public policies at regional, national and international levels.

³ See: National Health Insurance Authority (NHIA), Ghana. Annual Report 2022. Accra: NHIA, 2023. URL: <https://www.nhis.gov.gh/reports/annual-report-2022>

⁴ See: International Association of Mutuals (AIM). Conference Proceedings: Lomé Platform and Dakar Declaration. Brussels: AIM, 2022. URL: <https://www.aim-mutual.org/wp-content/uploads/2023/07/Dakar-Declaration-Achieving-UHC-for-all-For-a-common-vision-between-mutuals-social-movements-public-authorities-and-economic-actors.pdf>

⁵ See: International Labour Organization (ILO), Social Protection in Africa: Review of Legal Frameworks and Challenges (Geneva: ILO, 2022), <https://www.ilo.org/africa/publications>

⁶ See: United Nations, Department Economic and Social Affairs (DESA). New United Nations Resolution on the Social Solidarity Economy. New York: UN, 2023. URL: <https://www.ilo.org/resource/ilc/110/resolution-concerning-decent-work-and-social-and-solidarity-economy>

⁷ See: International Organisation (ILO). Resolution decent work and the social and solidarity-based economy. Geneva: ILO, 2022. URL: <https://www.ilo.org/resource/ilc/110/resolution-concerning-decent-work-and-social-and-solidarity-economy>.



continental. This recognition is essential to guarantee their sustainability and growth, and thus make the right to social protection a reality for everyone.

2. mutual insurers with a framework that enables them to play their full as drivers of universal health cover

In many countries, mutual societies have played a key role in the development of legislation on social protection and universal health cover (UHC). As the cornerstone of the social economy they embody the values of solidarity, non-profit-making and democratic governance, making them key players in inclusive healthcare systems.

Their proximity to citizens and their ability cover both formal and informal workers enable them to ensure equitable access to healthcare. In Burkina Faso, for example, mutual societies offer micro-insurance to 500,000 informal workers⁸, playing a key role in protecting most vulnerable sections of the population.

However, for these organisations to be able to fulfil their mission, they need a solid legal framework and adequate resources. Examples such as Morocco's Draft Law on the Social Economy (2021)⁹ demonstrate the importance a favourable institutional environment for the development of mutual societies. In addition, investment in the training and education of mutualists is essential if they are to be more effective. The experience of Ethiopia, where 40,000 health extension workers have been trained¹⁰, illustrates the positive impact of such initiatives on extending health cover.

By providing mutuals with appropriate legislative and financial frameworks, governments can fully recognise them as drivers of the CSU, enabling them to make an active contribution to national social protection strategies and guaranteeing access to healthcare for all.

3. political commitment and long-term support from governments and international institutions

Governments are still slow to introduce mechanisms to encourage compulsory membership, particularly in the informal sector. This lack of a binding framework limits membership of mutual health insurance schemes and slows down their expansion. However, innovations such as the

⁸ See: International Labour Organization (ILO). Social Protection for Informal Workers in Africa: Case Studies from Burkina Faso. Geneva: ILO, 2021. URL: [ILO Burkina Faso Study](#)

⁹ See: Socioeco. Law No. 21-18 on the Social and Solidarity Economy - Morocco. 2021. https://www.socioeco.org/bdf_fiche-legislation-140_it.html

¹⁰ See: Federal Ministry of Health, Ethiopia. Health Sector Transformation Plan II (2020-2025). Addis Ababa: FMOH, 2020. URL: <https://arm.moh.gov.et/wp-content/uploads/2023/10/HSTP-II-MTR-final-report-.pdf>



The Kenyan M-Tiba platform, which already serves 4 million users¹¹, shows that it is possible to integrate digital solutions to broaden access to healthcare.

Extending social protection is a strategic priority: by 2030, it could lift 140 Africans out of poverty¹². However, for this to become a reality, a strong political commitment from governments and international institutions is essential. Initiatives such as the Global Gateway Africa-Europe Investment Package, which provides 150 billion euros¹³ funding to support the transformation and strengthening of healthcare systems in Africa, illustrate the potential of international collaboration to access to healthcare and social protection on the continent.

The mutual movement is ready to increase its visibility and impact. Today's conference highlights dynamism, professionalism and concrete actions on the ground. To ensure their effectiveness and strengthen their reach, mutuals are partnering with community health centres, access to care for disadvantaged populations. They also involved in a range of initiatives, such the Journée de la Femme Mutualiste, training for medical advisers and support for health measures.

To able to guarantee access to quality, affordable healthcare, the mutualist movement is asking political and international decision-makers :

- 1) Recognition of mutual societies alongside cooperatives in international resolutions on the social economy.
- 2) The implementation and reinforcement of legal provisions recognising mutual health organisations and their specific features. These provisions must be put in place by means of implementing measures, thus guaranteeing the viability of mutuals from an institutional, technical, financial and functional point of view.
- 3) The introduction and effective implementation compulsory enrolment mechanisms for health cover for the entire population, based on an evolutionary process.
- 4) The management and organisation of universal health cover (CSU) is based on a delegation of management entrusted to the mutual insurers by the State.
- 5) Sustainable funding for universal health cover based on the principles of solidarity,

¹¹ See: International Labour Organization (ILO). Emerging Insight: A Digital Health Wallet to Help Millions of Kenyans Access Healthcare. 2022. <https://www.ilo.org/resource/article/emerging-insight-digital-health-wallet-help-millions-kenyans-access>

¹² See: United Nations Economic Commission for Africa (UNECA). Social Protection and Poverty Reduction in Africa. Addis Ababa: UNECA, 2022. URL: [UNECA Social Protection Report](https://www.unece.org/fr/press/2022/06/22-social-protection-and-poverty-reduction-in-africa)

¹³ See: European Commission. *Global Gateway Africa-Europe Investment Package: Strengthening Health Systems and Social Protection in Africa*. Brussels : EC, 2024 URL : https://ec.europa.eu/commission/presscorner/detail/en/ip_24_1563



The International Mutualist Conference in Bujumbura comes at a crucial time to ask political decision-makers to recognise mutuals as key players in Universal Health Coverage in Africa. Faced with the persistent challenges access to healthcare, mutualists are calling for a strong political commitment and the establishment of appropriate legal and financial frameworks. Only concerted action by governments, international institutions and players in the social economy will guarantee sustainable and inclusive social protection for all.

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