

Mutualism and Cooperation

SSQ in Mali

As a member institution of SOCODEVI, SSQ is sometimes called upon to lend its expertise to international development projects. For the past few months, Bernard Tanguay, Senior Director of Actuarial, Group Insurance, and I have been involved in just such a project, and we would like to share our experience with you.

A little background about the project

SOCODEVI is currently working in partnership with the MACIF (*Mutuelle d'assurance des commerçants et industriels de France*) to set up a health care mutual in the Sikasso area, located in south-east Mali, Africa. The main economic activity in this area is cotton growing and local residents perceive cooperation as an effective tool to helping them meet both their financial and health care needs. The Sikasso area already has a large network of credit unions, known as "Kafo Jiginew", and have been very successful. However, when it comes to health care, while there are some health care mutuals in this area of Mali (such as the one in Zegoua shown in the photo), most are faced with membership or financing problems threatening their long-term survival. This project aims to create a large-scale health care mutual backed by the good reputation of the Kafo credit unions and supported by their members.

Access to health care is major issue in a country like Mali where the average annual individual income is just \$380 CAD, the average life expectancy is age 49 and malaria and AIDS are a reality of everyday life. Mali does provide a certain level of health care to its citizens, but, unlike here in Canada, these services are not provided free of charge, and people cannot always afford to pay for the care they need.

Progress so far

A feasibility study was carried out in the fall of 2005 among Sikasso area residents to obtain a demographic, economic and health profile of the region and to evaluate their interest in joining a health care mutual. This study was completed in February 2006, and the following month a project planning workshop was held in Sikasso. Workshop participants included 35 key players in the health care sector along with representatives from each of the organizations that helped initiate the project. Bernard Tanguay was among these participants as the representative for SSQ.

The workshop confirmed the strong interest of area residents in this project. At the time this article was written, the finishing touches were being made to the plan for launching the project. This fall, project managers and local partners will begin making concrete progress on the site of the mutual, which is scheduled to open its doors in January 2007.

SSQ's involvement

It is because of our mutual character and insurance expertise that SSQ was invited to participate in this project. First, we were asked to contribute by designing and establishing premium rates for the insurance products that would be offered by the new mutual. These products had to be adapted to the social and economic realities of life in Mali. For instance, in Mali, polygamy is the