

Context

Social protection is essential in the fight against poverty, particularly in some partner countries of international cooperation, where social security systems often remain fragmented or inadequate. SDG 1, which aims to eradicate poverty in all its forms, emphasises the importance of universal social protection mechanisms.

Social protection is a powerful driver of economic and social transformation. By ensuring access to healthcare, supporting incomes, and providing employment security, it promotes equity, reduces inequalities, and strengthens social cohesion.

Despite significant progress, only 19% of people on the African continent receive at least one social benefit (ILO - International Labour Organisation, 2023). This figure reveals not only the scale of the challenge, but also the profound disparities between countries and continents.

By strengthening their national systems, countries will be better equipped to deal with crises and move towards universal health cover, while promoting a more inclusive and sustainable economy.



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Our priorities

Extension of social protection

Drawing on the third pillar of the ILO's Decent Work Agenda, Enabel supports the development of inclusive social protection systems to ensure the security of workers in both the formal and informal sectors.

This includes access to protection mechanisms in case of shocks affecting their ability to work, as well as essential benefits such as healthcare coverage, retirement pensions, and parental leave to promote a healthy work-life balance.

Social and health protection

Affordability of health care is a major issue, particularly in the informal economy. Enabel contributes to the development of national social health protection systems. Three dimensions are inextricably linked: governance, the provision of quality health care and services, and the development of a system that ensures equitable access to services for the entire population.

Within the broader concept of social health protection, social health insurance is a cornerstone for achieving universal health coverage.

Our services

Enabel offers support in the following areas of expertise:

- Supporting the setting-up of inclusive social protection systems;
- Technical assistance for compliance with international labour standards;
- Supporting the introduction of universal and (eventually) compulsory health insurance systems;
- Supporting the training of medical officers;
- Supporting the coordination of the Team Europe Initiative on Social Protection for Sub-Saharan Africa.

The [Decent Work Toolbox](#) is a methodological tool for Enabel. It capitalises on learning and good practice in the four pillars put forward by the ILO, including pillar 3 on social protection. It enables decent work projects to be analysed, planned and monitored, and aims to facilitate the development of solutions tailored to each context.

The **policy note on Social Protection in Health** and its [eight fact sheets](#) (2022) provide key guidance for building a universal and inclusive social health protection system:

1. Healthcare performance pricing in the organisation of Social Health Protection/Universal Health Insurance;
2. Incorporation of free-of-charge policies in a single national system of Social Health Protection/Universal Health Insurance;
3. The contracting process;
4. Advocacy for health service users and the whole population in a Social Health Protection/Universal Health Insurance framework;
5. Role and engagements of States in Social Health Protection;
6. The operationalisation and professionalisation of a single national Social Health Protection/Universal Health Insurance system;
7. The organisation of Social Health Protection and Universal Health Insurance;
8. Universal Health Insurance that maximises equity: risk analysis and mitigation measures, a decision support tool.

Our experience

A large-scale health insurance system in Senegal

In 2014, Enabel supported Senegal in setting up a rural health insurance model through the creation of Departmental health insurance units (UDAM) in the departments of Foundiougne and Koungheul. Ten years on, these two UDAMs boast a penetration rate of over 80% and have almost 500,000 users.

The development of UDAMs has been facilitated by the professionalisation of insurance management, the departmental portability of insurance (patients can use their insurance in any department of the country), the introduction of flat-rate pricing with service providers and the inclusion of local elected representatives in the governing bodies. Since 2021, Senegal has formally adopted the department-based health insurance model and has 46 departmental mutual health insurance schemes based on the UDAM model.

Creation and deployment of a national voluntary health insurance scheme in Mauritania

The Caisse Nationale de Solidarité en Santé (CNASS) is the first voluntary health insurance scheme with a social purpose in Mauritania. It was created by decree in 2021, with support from Enabel and funding from the European Union. Aimed primarily at the most vulnerable populations, it benefits from

a strong commitment from the State to subsidise it. It aims to extend social health protection and reduce direct payments. Since September 2023, more than 200,000 people have been registered in four regions of the country. The approach combines flat-rate pricing, regional proximity, digitisation of enrolment processes and gradual extension throughout the country.

Development of departmental health insurance in Niger

In 2023, the Ministry of Health launched departmental health insurance (AMD) in Gaya with the support of Enabel. The scheme improves equitable access to care through local initiatives such as collective fields, which finance household membership. The aim is to cover 30% of the population by 2026 – more than 80,000 children aged 0-5 have already benefited from free care. The AMD relies on local branches to raise awareness and register people. Management is entirely paperless thanks to OpenIMIS, an open-source health insurance management software, which is now interconnected with the hospital information system and reduces fraud, makes data more reliable and lightens the administrative burden on healthcare staff.

The Team Europe initiative on social protection in sub-Saharan Africa

Since 2024, Enabel has supported the coordination of the Team Europe Initiative on Social Protection in Sub-Saharan Africa. Co-chaired by Belgium and the European Union, and including Germany, France and Ireland, the initiative aims to strengthen social protection systems as levers for poverty reduction, resilience and inclusive and sustainable development. This means building regional capacity to support countries, coordinate country programmes to address global transitions (climate, digital, employment, migration, etc.) and produce data to integrate social protection into international investment agendas.

Enabel's expertise

The QR code gives you access to the full range of our expertise: Global health - Social protection - Education & skilling - Economic & business development - Food systems - Natural resources management, biodiversity - Climate governance - Energy transition - Water - Green building - Urban development - Human mobility - Security - Justice - Financial and administrative governance.

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