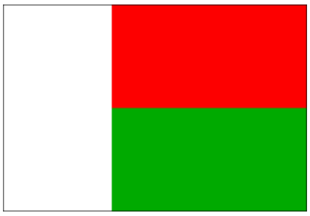
28. Country profile: Madagascar



1. Development profile

Madagascar is the fourth largest island in the world and is located off the south-eastern coast of Africa.[1] Recently, the political situation has become quite unstable. In 2001, the presidential election was contested and almost resulted in the secession of half of the country. Protests erupted in 2009 in response to the Government's restrictions on freedom of speech and of the press.[2] With the backing of the army, Andry Rajoelina ousted the President from power in March 2009 and assumed the presidency in what was internationally decried as a coup. Madagascar has since been deemed ineligible for favourable terms of trade with the US and Rajoelina has "slashed the budget allocation for public services by an estimated $200 million USD."[3]

The strong macroeconomic gains witnessed in recent years are trickling down to Madagascar's 19 million impoverished citizens. According to the World Bank, more than two-thirds of the country's population lives in rural areas and more than 70 percent of its citizens live below the poverty line. This is a marked improvement, however, from peak poverty rates in 2002 of approximately 80 percent.[4] Population growth, 2.7 percent a year, is proving to be a significant challenge for the Government. They must provide basic services for everyone and then create employment opportunities. Madagascar's unique biodiversity, "which is of global significance" is also in jeopardy as the island nation strives to accommodate its burgeoning population.[5] While it is unlikely that the nation will meet most of its MDGs, progress has been made towards universal primary education: enrolment rose from 71 percent in 1997 to 96.2 percent in 2006; compulsory school attendance is now 7 years instead of 5; the distribution of school kits, improved canteen service and access to safe drinking water have all helped increase attendance.[6] These improvements, however, will likely reverse as the education budget was recently cut by at least 20 percent.[7] Since the beginning of 2009,

[1] *Country Brief: Madagascar*. (2010, March). Retrieved from World Bank: http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/AFRICAEXT/MADAGASCAREXTN/0,,menuPK:356362~pagePK:141132~piPK:141107~theSitePK:356352,00.html

[2] *The World Factbook: Madagascar*. (2010, March). Retrieved from United States Central Intelligence Agency: https://www.cia.gov/library/publications/the-world-factbook/index.html

[3] *Madagascar: Government Cuts Hit Education Hard*. (2010, February). Retrieved from Medilinks: http://medilinkz.org/news/news2.asp?NewsID=30187

[4] *Country Brief: Madagascar*. World Bank.

[5] Ibid.

[6] *Countries: Southern Africa: Madagascar*. (2010, April). Retrieved from African Economic Outlook: http://www.africaneconomicoutlook.org/en/countries/southern-africa/madagascar/

it is reported that poverty has increased dramatically and that two million children under the age of 15 have been forced to work instead of attend school, which amounts to a 25 percent increase in child labour. Infant mortality has decreased and HIV/AIDS prevalence rates remain low. While still low, the portion of the population with access to potable water increased from 24 percent in 1999 to 39.6 percent in 2005. Sanitation has improved but still, only 14 percent of the population has access to latrines that do not pollute underground water. [8]

Since the mid-1990s, Madagascar has "followed a World Bank and IMF-led policy of privatisation and liberalisation."[9] Agriculture remains the foundation of the economy, accounting for more than one-fourth of GDP and employing about 80 percent of the population. In the past few years, Madagascar has boasted impressive economic gains. GDP growth has been steadily increasing since 2005, reaching 6.9 percent in 2008.[10] Inflation has been cut in half to 9.6 percent from the previous rate of 18.3 percent in 2005. According to the World Bank, "Madagascar's sources of growth comes from (i) agriculture as local output is generally competitive; (ii) tourism as the country's rich natural environment makes it an attractive destination for tourists; (iii) low-wage, low-to-moderate skill and labor-intensive goods such as handicrafts, textiles, and clothing; and (iv) mining which is currently benefiting from huge increases in foreign investment due to the commodity boom."[11] All of these gains, however, have been jeopardised by the unstable political and international relations environment.

Socioeconomic indicators[12]	
Population (millions)	19.1
GNI per capita, PPP (current USD)	$1,040
GDP (current USD) (billions)	$9.0
GDP composition by sector (%)	Agriculture - 25 Industry- 17 Services- 57
GDP growth rate (%)	6.9
% below poverty line (%)	71.3
Inflation (%)	9.6
GINI index	47.2
Adult literacy rate (%)	70.7
Life expectancy (years)	60
Child dependency ratio	78
Elderly dependency ratio	5.6
HIV prevalence (%)	0.1

[7] *Madagascar: Government Cuts Hit Education Hard*. Medilinks.

[8] *Madagascar: Poverty Forces 2 Million Children into Hard Labour*. (2009, September). Retrieved from Medilinks: http://medilinkz.org/news/news2.asp?NewsID=28865

[9] Ibid.

[10] *Country Brief: Madagascar*. World Bank.

[11] Ibid.

[12] *Country data: Gabon* (2010, April). Retrieved from World Bank: http://data.worldbank.org/country/madagascar
Countries: Gabon. (2010, April). Retrieved from United Nations Development Programme: http://hdrstats.undp.org/en/countries/profiles/MDG.html

Overseas development aid per capita (current USD)	$45
Net official development assistance (USD Millions)	$929
Remittances as % of GDP	0.1
2009 Human Development Index (HDI) ranking	145/182

2. Vulnerability analysis

2.1 External shocks

Exports account for 30 percent of GDP in this island nation, making Madagascar vulnerable to external shocks.[13] Moreover, Madagascar's exports are in internationally competitive sectors (e.g. apparel, vanilla, coffee), making them vulnerable to changes in world market prices. Fluctuations in food prices, such as those experienced in 2008, are likely to place this country in a vulnerable position and since the country produces no oil, fluctuations in transportation costs can be very damaging to the islands economy.[14]

The country is also vulnerable to natural disaster; the island is exposed to tropical cyclones which occurred as recently as 2000 and 2004, leaving thousands of people without shelter.[15]

2.2 HIV/AIDS

Madagascar's HIV prevalence is very low for the region (and, in fact, the world); standing at 0.1 percent for more than eight years and HIV/AIDS is therforey not seen as major concern for the country. One issue though, is that there currently are 3200 people in need of antiretroviral therapy but the coverage percentage is just 4 percent, only slightly increased from less than 1 percent in 2004.[16]

2.3 Foreign aid and remittances

This is the main source of vulnerability for Madagascar. Foreign aid is significantly above the continental average, standing at 45 USD per capita and development aid accounts for 12 percent of GDP.[17] In 2009, a political crisis put aid flows in jeopardy and the US, and other foreign donors, suspended aid following the 2009 coup, which will greatly affect Government spending as the IMF estimated that 75 percent of the Government's investment budget was funded by aid.[18] Remittances

[13] *Country data: Gabon*. World Bank.

[14] *Countries: Southern Africa: Madagascar*. African Economic Outlook.

[15] *Madagascar country profile*. (2010, April). Retrieved from BBC: http://news.bbc.co.uk/2/hi/africa/country_profiles/1063208.stm

[16] *Epidemiological Fact Sheet on HIV and AIDS: Madagascar*. (2008, September). Retrieved from World Health Organization.

[17] *Country data: Gabon*. World Bank.

[18] *Madagascar: Government Cuts Hit Education Hard*. Medilinks.

stand at 0.1 percent of GDP and are not a major risk despite fluctuations given their proportionate size.

2.4 Political instability

The political conflict between the President and the Mayor of the capital city will potentially result in a decrease in tourism, foreign direct investment and development aid.[19] Several factories in Madagascar had previously enjoyed preferential access to US markets under the African Growth and Opportunities Act. Eligibility is determined by sound and democratic governance and Madagascar was deemed ineligible when Andry Rajoelina was elected President in 2009: "the March 2009 undemocratic transfer of power and the inability to establish a return to democracy have violated one of the vital criteria for Madagascar's continued eligibility for these trade preferences".[20] The textile industry indirectly employs 100,000 and generates more than $600 million USD annually, half of which is from exports to the US. Factories have laid off thousands of workers and the economies of the countries that provide the inputs for Madagascar's textile industry have also been adversely affected. [21]

2.5 Climate

As it is geographically isolated from the rest of the world, Madagascar is home to hundreds of unique species of fauna and flora that exist nowhere else in the world. The growing demand for cultivatable land and fuel wood is destroying the forests and endangering many species. The growing ecotourism industry is also in jeopardy.[22] According to international environmental organisations, "Madagascar's transitional government is allowing the export of illegally harvested precious hardwoods as a source of revenue to keep itself afloat. Conservationists say the cost is incalculable, and the huge Indian Ocean Island stands to lose its status as one of the world's biological hotspots."[23]

3. Monitoring and evaluation

A National Integrated Monitoring and Evaluation System (NIMES) was launched in 2007 with assistance from the World Bank and IMF. Similar to other NIMES (e.g. Kenya and Uganda), the Madagascar framework includes M&E at district and regional level by several ministries and agencies of Government. While impressive in design, NIMES has been slow to scale up and is hindered by low levels of capacity in national and regional levels in the Government.[24]

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[19] *Countries: Southern Africa: Madagascar*. African Economic Outlook.

[20] *Madagascar: Textile Industry Unravels*. (2010, February). Retrieved from Medilinks: http://medilinkz.org/news/news2.asp?NewsID=30271

[21] Ibid.

[22] *Madagascar country profile*. BBC.

[23] Madagascar: What Will You do When the Trees are Gone?. (2010, February). Retrieved from Medilinks: http://medilinkz.org/news/news2.asp?NewsID=30109

[24] *Poverty Reduction Strategy Paper. Annual Progress Report for 2007 and First Semester of 2008*. (2009, January). Retrieved from Republic of Madagascar: http://www.imf.org/external/pubs/ft/scr/2009/cr0910.pdf

4. Social assistance programmes overview

*All currency conversions are based on 17th February 2010 rates

- 1 MGA = 0.00045 USD
- 1 EUR = 1.369 USD
- 1 GBP = 1.57161 USD.[25]

Programme# 1: food for work, in-kind transfer	**Programme name**	**Response to Recurrent Natural Disasters and Seasonal Food Insecurity in Madagascar**[26]
	Programme overview	▪ Malagasy people are regularly exposed to natural disasters, particularly cyclones and drought. ▪ Over the past 35 years, at least 46 natural disasters, including cyclones, drought, epidemics, floods, famines and locust infestations have been reported, cumulatively affecting more than 11 million people. ▪ Chronic food insecurity (affecting 65 per cent of the population, with an 8 per cent increase during the lean season) combined with a weak local response capacity often hampered by poor infrastructure (road access is a major constraint throughout the country), and limited coping strategies increases the Malagasy population vulnerability to these natural disasters. ▪ The recent intensification of the frequency and magnitude of catastrophic natural events associated with both global climatic change and environmental degradation, particularly the loss of forest cover, further increases the vulnerability and exposure levels of the Malagasy population. ▪ Seasonal food insecurity is most severe between November and March. Caloric intake of rural households decreases by approximately 12% compared to 5% for urban households, resulting in an increase in malnutrition rates. As the lean season coincides with the cyclone season (December – April), seasonal food insecurity is made worse by the effects of natural disasters. ▪ Seasonal food insecurity is mainly caused by the: o Depletion of household food stocks. o Seasonal increase of the price of staple commodities.
	Programme objective	▪ **Respond to crisis situations**: Save lives in crisis situations and protect livelihoods in crisis situations and enhance resilience to shocks. ▪ **Emergency supplementary feeding:** Contribute to the improved nutrition and health status of children, mothers and other vulnerable groups. ▪ **Food for Work:** Strengthen the country's capacity to establish and manage food assistance and hunger-reduction programmes.
	Programme components	▪ **Respond to crisis situations**: o Pre-positioning of contingency stocks in disaster-prone areas (especially cyclone prone areas) for an immediate response in the event of a natural disaster. o Targeted interventions during the lean season to strengthen the resilience to shocks of vulnerable communities.

[25] OANDA. *Currency Converter*.
http://www.oanda.com/currency/converter/

[26] Table drawn from *PPRO Madagascar*. (n.d.). Retrieved from World Food Programme:
http://www.wfp.org/content/response-recurrent-natural-disasters-and-seasonal-food-insecurity

		▪ **Emergency supplementary feeding:** ○ WFP will provide supplementary feeding to moderately malnourished children (under 5 years old) and family rations for adults with children in the care of emergency. ○ Supplementary feeding will also target pregnant and lactating women to reduce the likelihood of low birth weight and to prevent malnutrition in newborns. ▪ **Food for Work (FFW*)***: will be used to assist in building essential community assets or to rehabilitate damaged agricultural land or infrastructure. Government policy encourages general food distribution activities to be limited in duration and promotes a rapid transition to FFW activities that contribute to immediate recovery/rehabilitation objectives (e.g. opening up road access after a cyclone).
	Programme duration	▪ July 1st, 2006 to June 30th, 2008.
	Programme coverage	▪ 337,500 persons per year.
	Beneficiary determination process	▪ Beneficiary targeting will focus on the food insecure households that are most vulnerable to seasonal shocks (gender equality considerations will be taken into account). ▪ Data from FSM-SS and the SIRSA and further information gathered by the Country Office's (CO's) vulnerability analysis and mapping unit, will be used to identify intervention zones.
	Finance	▪ Total cost to WFP $ 13,072,479 USD. ▪ Food cost $ 5,249,860 USD.
	Administrative framework	▪ Implementation will be done with NGOs, both local and international. ▪ WFP will ensure that cooperating partners enhance community capacity to identify activities, select vulnerable individuals and households, manage projects and ensure the sustainability of results. ▪ WFP will also ensure that all activities are in line with existing community development plans and are conducted in close collaboration with the responsible "Chef de Région".
	Monitoring and evaluation	▪ The CO will use a results-oriented M&E system consisting of consolidated monthly outputs monitoring corporate indicators on beneficiaries disaggregated by age and sex and the breakdown of commodities by activity type. ▪ Information collection is already being undertaken by cooperating partners, with collation conducted by WFP. Plans are underway to link to the regional web-based outputs reporting system. ▪ WFP will establish a tracking system with cooperating partners and the Government to ensure that WFP food deliveries reach the expected destinations. Monthly coordination meetings with cooperating partners and Government organisations will permit a progress review of distributions and as well as streamline delivery plans.

Programme #2: public works	Programme name	Cash-For-Work[27]
	Programme overview	▪ Expected to be an interim intervention post-cyclone.
	Programme components	▪ The project finance "community-based social infrastructure sub-projects in order to increase access to social and economic services among the poorest communities."
	Programme duration	▪ Launched in late 2008/early 2009.
	Programme coverage	▪ Less than 1% of the population.
	Finance	▪ Estimated avg. $10 USD/month per individual. ▪ $40 million USD from the World Bank.
	Administrative framework	▪ Implemented by Fonds d'Intervention pour le Développement.
	Programme barriers	▪ Low capacity of the implementing agency. ▪ There is a financing gap of about 98-99% ▪ Programme covers only 1.5%.

Programme #3: in-kind transfer	Programme name	School Feeding Programme[28]
	Programme overview	▪ Expected to be an interim intervention. ▪ Completed in conjunction with the World Food Programme. ▪ Implemented in the southern region of Madagascar, a part of the country prone to chronic drought and food insecurity. ▪ Will reach 100 % of children in the districts targeted.
	Programme components	▪ Meals provided.
	Programme coverage	▪ 60,000 pupils in 272 schools in 2007 across 11 districts. ▪ Estimated 2008/2009 coverage: a total of 180,000 pupils from 1,110 schools.
	Finance	▪ The Ministry of National Education of Madagascar provided additional funding in 2008/2009 to increase the programme after its first year (in 2007).
	Legal framework	▪ In 2007, the Malagasy Government, with the support of United Nations agencies, and especially with WFP, developed a National Strategy for School Feeding and Nutrition. This strategy is based on the principle that all children - especially those living in food-insecure areas - should have access to a primary education of good quality. Along with health and nutrition activities, school feeding is one of the pillars of this strategy.

27 Table drawn from *World Bank Approves US$40 Million for Madagascar Emergency Food Security and Reconstruction Project.* (2008). Retrieved from World Bank: http://web.worldbank.org/WBSITE/EXTERNAL/NEWS/0,,contentMDK:22014067~pagePK:34370~piPK:34424~theSitePK:4607,00.html

28 Table text from Lambers, W. *Ending Child Hunger: School Feeding in Madagascar*. (2009, May). Retrieved from American Chronicle: http://www.americanchronicle.com/articles/view/101559

	Administrative framework	▪ Started by the Government. ▪ Implemented by Government, WFP and World Bank.
	Monitoring and evaluation	▪ M&E conducted by the WFP.
	Programme barriers	▪ There is a financing gap of about 98-99% ▪ The programme covers only 1.5% of impoverished children.

Programme# 4: Social insurance	**Programme name**	**Old Age, Disability and Survivors**[29]

	Programme components	▪ **Old-age pension:** The pension is equal to 30% of the legal monthly minimum wage plus 20% of the insured's monthly average adjusted earnings in the last 10 calendar years plus 1% of the insured's earnings for each year of contributions exceeding 10 years.
		    ○ Dependent's supplement: 10% of the insured's pension is paid for a spouse older than age 59 (men) or age 54 (women).
		    ○ Special supplement: A supplement equal to 5% of the pension is paid for workers awarded the bronze medal for long service at work; 10% for the silver medal for long service at work.
		▪ **Partial pension**: A proportionately reduced pension is paid if the insured has less than 28 quarters of contributions in the last 10 calendar years but has at least 100 quarters (men) or 80 quarters (women) of total coverage.
		▪ **Solidarity allowance**: The annual allowance is equal to 30% of the legal annual minimum wage plus 10% of the insured's average annual earnings in the last 5 calendar years plus 1% of the insured's earnings for each 4-quarter period of contributions.
		▪ **Disability pension**: 80% of the old-age pension that would have been paid if the insured had worked until the pensionable age is paid.
		    ○ Dependent's supplement: 10% of the insured's pension is paid for a spouse older than age 59 (men) or age 54 (women).
		    ○ Special supplement: A supplement equal to 5% of the pension is paid for workers awarded the bronze medal for long service at work; 10% for the silver medal for long service at work.
		▪ **Survivor Pension**: 30% of the pension the insured received or would have been entitled to receive is paid to an unemployed widow(er); 15% if the widow(er) is employed or receiving a pension.
		▪ **Orphan's pension**: 15% of the pension the insured received or would have been entitled to receive is paid for each of the first two orphans; 10% is paid for each additional orphan; 20% is paid for each full orphan.

	Programme coverage	▪ Employed persons, including household and salaried agricultural workers, merchant seamen, members of the clergy, presidents and directors of private companies, managers of limited companies, and employed taxi drivers. ▪ Exclusions: Self-employed persons; farmers and casual agricultural workers working less than 3 months a year.

[29] Table text from *Social Security Programs Throughout the World: Africa 2009*. (2009, August). Retrieved from United States Government, Social Security Administration: http://www.socialsecurity.gov/policy/docs/progdesc/ssptw/2008-2009/africa/index.html

	Beneficiary determination process	▪ **Old-age pension**: Age 60 (men) or age 55 (women) with at least 15 years of coverage (some periods of work before 1969 are credited) including 28 quarters of contributions in the last 10 calendar years. The pensionable age is reduced by 5 years for merchant seamen. Retirement from employment is necessary. ▪ **Partial Pension**: proportionately reduced pension is paid if the insured has fewer than 28 quarters of contributions in the last 10 calendar years but has at least 100 quarters (men) or 80 quarters (women) of total coverage. ▪ **Solidarity Allowance**: Paid to insured persons who do not meet the qualifying conditions for the full or partial old-age pension at age 60 (men) or age 55 (women). The insured must have had at least 15 quarters of employment between January 1, 1964, and December 31, 1968, and have been in salaried employment on January 1, 1969. Retirement from employment is necessary. ▪ **Disability pension**: Age 55 (men) or age 50 (women and merchant seamen) with at least a 60% loss of working capacity and with at least 10 years of coverage (some periods of work before 1969 are credited), including at least 28 quarters of contributions in the last 10 calendar years. ▪ **Survivor pension**: o The deceased was a pensioner or was at least age 55 (men) or age 50 (women) and met the contribution qualifying conditions for the old-age pension at the time of death. o Eligible survivors are the spouse and children younger than age 15 (age 22 if a student or disabled).
	Finance	▪ **Insured person**: 1% of covered earnings. Full-time household workers contribute a monthly flat-rate of 400 Ariary (0.19 USD). ▪ **Employer**: 9.5% of covered payroll; a flat rate of 2,923 Ariary (1.35 USD) a month on behalf of full-time household workers. ▪ **Government**: None; contributes as an employer for public-sector employees who are not civil servants.
	Legal framework	▪ Current law passed in 1994.
	Administrative framework	• Ministry of Civil Service, Labour, and Social Legislation provides general supervision. ▪ National Social Insurance Fund administers the program

Programme# 5: social	**Programme name**	**Sickness and Maternity**[30]
	Programme components	▪ **Sickness benefit**: No statutory benefits are provided (the labour code requires employers to provide paid sick leave to employees). ▪ **Maternity benefit**: The benefit is equal to 50% of the insured's last wage. The benefit is paid for 6 weeks before and 8 weeks after (up to 11 weeks in the event of complications arising from pregnancy or childbirth) the expected date of childbirth. The benefit is paid in two equal amounts (three in the event of complications).

[30] Ibid.

		▪ **Worker's medical benefits**: Insured women are reimbursed for the cost of medical care during pregnancy and childbirth, up to 5,000 Ariary (2.29 USD) (the labour code requires employers to provide certain medical services to employees). ▪ **Dependent's medical benefits**: Some maternity and child health and welfare services are provided under Family Allowances, below. (The labour code requires employers to provide certain medical services to employees' dependents.)
	Programme coverage	▪ Employed women, including household and salaried agricultural workers.
	Beneficiary determination process	▪ **Cash sickness benefits**: No statutory benefits are provided (the labour code requires employers to provide paid sick leave to employees). ▪ **Cash maternity benefits**: The insured must have at least 6 consecutive months of insured employment with at least 20 days or 134 hours of work a month
	Finance	▪ Employers: 2.25% of covered payroll. For full-time household workers, a flat-rate monthly contribution of 692 Ariary (0.32 USD).
	Legal framework	▪ Current law passed in 1994.
	Administrative framework	▪ Ministry of Civil Service, Labour, and Social Legislation provides general supervision. ▪ National Social Insurance Fund administers the program.

Programme# 6: social insurance	**Programme name**	**Work Injury**[31]
	Programme components	▪ **Workers' medical benefits:** Benefits include medical and surgical care, hospitalisation, medicines, appliances, transportation, and rehabilitation. ▪ **Survivor pension**: 30% of the deceased's monthly average earnings in the 12 months before the disability began is paid to a widow(er). ▪ **Orphan's pension**: The monthly pension is equal to 15% of the deceased's monthly average earnings in the 12 months before the disability began for each of the first two orphans younger than age 15 (age 19 if an apprentice, age 22 if a student or disabled) and 10% for each other orphan; 20% for each full orphan. ▪ **Dependent parent's and grandparent's pension**: The monthly pension is equal to 10% of the deceased's average earnings each, up to 30%. ▪ **Funeral grant**: A lump sum of 20,000 Ariary (9.23 USD) is paid.

[31] Ibid.

	Programme coverage	▪ Employed persons, including household and salaried agricultural workers, merchant seamen, members of the clergy, presidents and directors of private companies, managers of limited companies, employed taxi drivers, students, apprentices, tobacco growers, members of cooperatives, and prisoners working in prison workshops. ▪ Exclusions: Self-employed persons.
	Beneficiary determination process	▪ There is no minimum qualifying period.
	Finance	▪ **Employer**: ○ 1.25% of covered payroll. ○ 1% for salaried casual agricultural workers; a lump-sum monthly contribution of 77 Ariary (0.04 USD) for full-time household workers. ○ 1% of annual covered earnings for cooperative members; a flat-rate annual contribution of 40 Ariary (0.02 USD) per year on behalf of each apprentice and each private technical school student. ○ 1.5% of annual base earnings of 4,000 Ariary ($1.85 USD) per cultivated hectare for tobacco growers.
	Legal framework	▪ Current law passed in 1994.
	Administrative framework	▪ Ministry of Civil Service, Labour, and Social Legislation provides general supervision. ▪ National Social Insurance Fund administers the program.

Programme# 7: social insurance	**Programme name**	**Family Allowances**[32]
	Programme components	▪ **Family allowance**: 2,000 Ariary (0.92 USD) a month is paid for each child. ▪ **Prenatal allowance**: A lump sum of 18,000 Ariary (8.31 USD) is paid. ▪ **Birth grant**: 24,000 Ariary (11.08 USD) is paid for each live birth. The grant is paid in two instalments. The allowance is reduced by 50% if the childbirth was not medically assisted or if the mother did not undergo the prescribed medical examinations. ▪ Some maternity and child health and welfare services are also provided.
	Programme coverage	▪ Employed persons, including household and salaried agricultural workers, merchant seamen, members of the clergy, presidents and directors of private companies, managers of limited companies, employed taxi drivers, students, and apprentices. ▪ The insured must reside in Madagascar or France. ▪ Unemployed workers are covered for a maximum of 6 months under certain conditions. ▪ Exclusions: Self-employed persons; farmers and casual agricultural workers working less than 3 months a year.

[32] Ibid.

	Beneficiary determination process	▪ **Family allowances**: The child must be younger than age 15 (age 19 if an apprentice; age 22 if a student, an unmarried daughter caring for children, or disabled). The parent must have at least 6 consecutive months of insured employment with at least 20 days or 134 hours of work a month (non agricultural sector), with at least 18 days or 144 hours of work a month (agricultural sector), or if a widow(er) of a beneficiary. ▪ **Prenatal allowance**: The insured woman must undergo prescribed medical examinations before childbirth. ▪ **Birth grant**: The insured woman must undergo prescribed medical examinations after childbirth
	Finance	▪ **Employer**: 2.25% of covered payroll. For full-time household workers, a flat-rate monthly contribution of 692 Ariary (0.32 USD).
	Legal framework	▪ Current law passed in 1994.
	Administrative framework	▪ Ministry of Civil Service, Labour, and Social Legislation provides general supervision. ▪ National Social Insurance Fund administers the program.