

# 41. Country profile: Senegal



## 1. Development profile

Senegal is the westernmost point in Africa and has a deep and rich history as a nation that was part of some of the great African empires. The majority of the population, 90 percent, is Muslim, and there are several ethnicities with the most significant being the Wolof people.<sup>1</sup> Since it achieved independence in 1960, Senegal has maintained one of the most stable political environments in Africa. In 2009 opposition parties were victorious in what were regarded as fair and transparent elections and a peaceful transfer of power ensued.<sup>2</sup> There is a low level separatist insurgency in the south that has been active since the 1980s and several peace agreements have failed to ameliorate the conflict.<sup>3</sup> People in the Casamance region feel that they have been marginalized by the ethnic majority Wolof.<sup>4</sup> The Government has made major investments in improving infrastructure and encouraging agricultural production.<sup>5</sup>

Despite its stability, Senegal remains a least developed country. Senegal imports 80 percent of its rice and 100 percent of its wheat. Overall, Senegal imports and astounding 60 percent of its food needs, which is more than any country in West Africa.<sup>6</sup> Adult literacy rose from 37.8 percent in 2001 to 43 percent in 2007 and further improvements are expected as the literacy budget tripled in 2007. More support to education is needed in order to reduce the high dropout rates (only 45 percent of enrolled children complete primary school) and to stop frequent teacher strikes over their pay, “Teacher strikes over pay practically wiped out the 2007/08 state primary school year.”<sup>7</sup> Overcrowding is also a problem as there are more than 70 students per classroom, and schools often lack running water, textbooks and other necessary materials. Secondary school enrolment also is low in Senegal with only

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<sup>1</sup> *Republic of Senegal: Humanitarian Country Profile*. (2007, February). Retrieved from IRIN: <http://www.irinnews.org/country.aspx?CountryCode=SN&RegionCode=WA>

<sup>2</sup> *Senegal: Country Brief*. (n.d.). Retrieved from World Bank: <http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/AFRICAEXT/SENEGALEXTN/0,,menuPK:296312~pagePK:141132~piPK:141107~theSitePK:296303,00.html>

<sup>3</sup> *Senegal*. (2010, April 1). Retrieved from US Government, Central Intelligence Agency: <https://www.cia.gov/library/publications/the-world-factbook/geos/sg.html>

<sup>4</sup> *Senegal: Overview*. (n.d.). Retrieved from BBC: [http://news.bbc.co.uk/2/hi/africa/country\\_profiles/1064496.stm](http://news.bbc.co.uk/2/hi/africa/country_profiles/1064496.stm)

<sup>5</sup> *Senegal*. (n.d.). African Economic Outlook: [http://www.africaneconomicoutlook.org/en/countries/west-africa/senegal/#/social\\_context\\_human\\_resource\\_dev](http://www.africaneconomicoutlook.org/en/countries/west-africa/senegal/#/social_context_human_resource_dev)

<sup>6</sup> *Senegal*. (n.d.). Retrieved from OneWorld: <http://uk.oneworld.net/guides/senegal/development>

<sup>7</sup> *Senegal*. African Economic Outlook.

13 percent of girls and 18 percent of boys enrolled.<sup>8</sup> Street children who are forced to beg, referred to as talibes, are numerous and there are at least 100,000 in Dakar alone.<sup>9</sup> They are mainly male students of Koranic schools who are taken from rural areas and neighbouring countries where their parents cannot afford to send them to school.<sup>10</sup> UNICEF estimates that 37 percent of children between the ages of 5 and 14 are forced to work. The practice of child brides is common and it is estimated that 53 percent of girls in rural areas are married before the age of 17.<sup>11</sup>

While Senegal might achieve its MDGs in education, it will most certainly not achieve its goals in the health sector, “21 per cent infant/child mortality (including 25 per cent in the first month of life) in 2008 and maternal mortality of 401 per 100 000 live births.”<sup>12</sup> Due to poor sanitation, there are outbreaks of cholera about every six months.<sup>13</sup> Senegal has one of the highest urbanisation rates in Africa and about 76 percent of urban residents live in slums.<sup>14</sup> Almost one fourth of the population does not have access to potable water and 23 percent of children under the age of five are underweight.<sup>15</sup>

From the mid 1990s to 2005, Senegal was one of the best economic performers in Africa. Real GDP grew at an average of 5 percent a year and the country reduced its external debt.<sup>16</sup> 2007 brought: increased oil prices, which Senegal must entirely import; poor rains which led to a 15 percent decrease in agricultural output; and an increase in food prices.<sup>17</sup> Economic growth subsequently weakened in 2008 but has begun to recover. In 2007, agriculture, forestry and fisheries provided 60 percent of employment but produced only 7.4 percent of GDP.<sup>18</sup> The main crops are millet, sorghum, maize, groundnuts and cotton and output has been declining since 1967. In 2008, President Abdoulaye Wade launched the Goana programme which “aims to make the country self-sufficient in food...all at an estimated cost of 344 billion CFA francs (XAF).”<sup>19</sup> The secondary sector comprised 20.7 percent of GDP in 2007 and is based on: mining phosphates to produce fertilizer and phosphoric acid; producing groundnut oil and oilcake for cattle feed; seafood-processing; and construction. Telecommunications accounted for 11.4 percent of GDP in 2008.<sup>20</sup> High youth unemployment

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<sup>8</sup> *Republic of Senegal: Humanitarian Country Profile*. IRIN.

<sup>9</sup> Ibid.

<sup>10</sup> Ibid.

<sup>11</sup> Ibid.

<sup>12</sup> *Senegal*. African Economic Outlook.

<sup>13</sup> Ibid.

<sup>14</sup> *Republic of Senegal: Humanitarian Country Profile*. IRIN.

<sup>15</sup> Ibid.

<sup>16</sup> *Senegal: Country Brief*. World Bank.

<sup>17</sup> Ibid.

<sup>18</sup> *Senegal*. African Economic Outlook.

<sup>19</sup> Ibid.

<sup>20</sup> *Senegal*. African Economic Outlook.

motivates thousands of young men to attempt to reach the Canary Islands, a journey during which many die or are repatriated to Senegal.<sup>21</sup>

Socioeconomic Indicators <sup>22</sup>	
Population (millions)	12.21
GNI per capita, PPP (current USD)	1780
GDP (current USD) (billions)	13.27
GDP composition by sector (%)	Agriculture -16 Industry- 22 Services- 63
GDP growth rate (%)	3.3
Percent below poverty line (%)	33.5
Inflation (%)	6.0
GINI index	39.2
Adult literacy rate (%)	41.9
Life expectancy (years)	56
Child dependency ratio	79.8
Elderly dependency ratio	4.4
HIV prevalence (%)	1.0
Overseas development aid per capita (current USD)	68
Net official development assistance (USD Millions)	1,058
Remittances as % of GDP	8.5
2009 Human Development Index (HDI) ranking	166

## 2. Vulnerability analysis

### 2.1 External Shocks

As Senegal imports all of its oil, the oil price increase in 2007 drove up inflation.<sup>23</sup> Riots broke out in 2008 when “the price of rice in local markets tripled whilst grains increased by 50%.”<sup>24</sup> Groundnuts have been the main cash crop since independence but production is declining due to “soil degradation, climate instability, declining global prices and a lack of investment by the Government.”<sup>25</sup> About 10 percent of the rural population participated in the fishing industry which has been undermined by European boats depleting fish stocks.<sup>26</sup>

<sup>21</sup> *Republic of Senegal: Humanitarian Country Profile*. IRIN.

<sup>22</sup> *Country Data*. (n.d.). Retrieved from World Bank: <http://www.worldbank.org/data/countrydata/countrydata.html>

<sup>23</sup> *Senegal: Country Brief*. World Bank.

<sup>24</sup> *Senegal*. Retrieved from OneWorld.

<sup>25</sup> *Senegal* OneWorld.

<sup>26</sup> *Ibid*.

## 2.2 HIV/AIDS

The prevalence rate is low for Sub Saharan Africa. The National AIDS Committee coordinates and oversees the national response to the disease and has had success by involving political and religious leaders in mobilising communities. Eight of the country's 11 regions have counselling, voluntary testing and sites for the prevention of mother to child transmission.<sup>27</sup>

## 2.3 Foreign Aid & Remittances

Remittances from Senegalese living abroad increased the housing demand which, in turn, boosted the construction sector.<sup>28</sup> Senegal relies heavily on foreign assistance, “which totals more than \$750 million annually and accounts for 45 percent of overall government spending.”<sup>29</sup> According to one source, “At their peak in 2008, remittances from the Senegalese diaspora were estimated to contribute more to the economy than the entire agriculture sector. Foreign aid also made up a significant share of the national budget, 23% in 2007. Both of these income sources provide crucial relief for the poor but have come under pressure as the global recession exerts its grip.”<sup>30</sup>

## 2.4 Political Instability

Conflict in the Casamance region has rendered 75 percent of the households' food insecure. Landmines also discourage farmers from working in their fields which in turn further hurts the population.<sup>31</sup>

# 3. Monitoring & Evaluation

Various factors make the assessment of the development situation difficult, “Accurate and up to date information about poverty in Senegal is in short supply. The most recent household income and expenditure survey was completed in 2002 and the last progress report for the Millennium Development Goals (MDGs) dates from 2003. A new MDG report is promised for 2010.”<sup>32</sup>

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<sup>27</sup> *Republic of Senegal: Humanitarian Country Profile*. IRIN.

<sup>28</sup> *Senegal*. African Economic Outlook.

<sup>29</sup> *Republic of Senegal: Humanitarian Country Profile*. IRIN.

<sup>30</sup> *Senegal*. OneWorld.

<sup>31</sup> *Republic of Senegal: Humanitarian Country Profile*. IRIN.

<sup>32</sup> *Senegal*. OneWorld.

## 4. Social Assistance Programmes Overview

\*All currency conversions are based on 17<sup>th</sup> February 2010 Rates

- 1 XOF = 0.00204 USD
- 1 EUR = 1.369 USD
- 1 GBP = 1.57161 USD.<sup>33</sup>

Programme# 1: Social insurance system	Programme name	Old Age, Survivor and Disability <sup>34</sup>
	Programme components	<ul style="list-style-type: none"> <li>▪ <b>Old-age pension:</b> <ul style="list-style-type: none"> <li>○ The pension is calculated based on a point system. The pension is equal to the insured's number of points multiplied by the value of a point at the time of retirement.</li> <li>○ The number of points awarded each month is based on the value of total contributions divided by the reference salary. The reference salary is set annually by the Administrative Council of the Social Insurance Institute for Old-Age Pensions.</li> <li>○ The minimum number of points required for a pension is 400.</li> <li>○ Additional points are credited for periods of employment before the implementation of the current programme if the insured worked for at least 10 years (5 years for household workers) before or after the programme began and has at least 1 year of contributions; and additional points are also credited for certain periods of incapacity for work.</li> <li>○ The value of a point is adjusted annually by the Social Insurance Institute for Old-Age Pensions.</li> </ul> </li> <li>▪ <b>Solidarity allowance:</b> <ul style="list-style-type: none"> <li>○ This is a lump-sum paid to non-reversible former employees, effective January 1, 1978.</li> </ul> </li> <li>▪ <b>Child's supplement:</b> <ul style="list-style-type: none"> <li>○ The pension is increased by 5 percent for each eligible child, up to three children.</li> </ul> </li> <li>▪ <b>Early pension:</b> <ul style="list-style-type: none"> <li>○ The old-age pension is reduced by 5 percent for each year the pension is taken before age 55; reduced by 1 percent per quarter for managers.</li> </ul> </li> <li>▪ <b>Widow's pension:</b> <ul style="list-style-type: none"> <li>○ The widow's pension is equal to 50 percent of the deceased's old-age pension. The pension paid to a widow younger than age 50 is reduced by 5 percent for each year that she is younger than 50. If there is more than one widow, the pension is split equally.</li> </ul> </li> <li>▪ <b>Orphan's pension:</b> <ul style="list-style-type: none"> <li>○ Each eligible orphan receives 20 percent of the deceased's old-age pension.</li> </ul> </li> </ul>

<sup>33</sup> Currency Converter. (n.d.). Retrieved from OANDA

<sup>34</sup> Table text from *Social Security Programs Throughout the World: Africa, 2009-Tunisia*. (2009). Retrieved from United States Government, Social Security Administration: <http://www.ssa.gov/policy/docs/progdesc/ssptw/2008-2009/africa/tunisia.html>

		<ul style="list-style-type: none"> <li>○ All orphan's pensions combined must not exceed 50 percent of the deceased's old-age pension (no limit for full orphans); otherwise, the pensions are reduced proportionately.</li> </ul>
	<b>Programme coverage</b>	<ul style="list-style-type: none"> <li>▪ Private-sector and government employees who are not civil servants, including household, seasonal and day workers.</li> <li>▪ Voluntary coverage for previously covered employees aged 40 or older with at least 5 years of contributions.</li> <li>▪ Exclusions: self-employed persons.</li> <li>▪ Civil servants are covered under a special system dedicated to them.</li> </ul>
	<b>Beneficiary determination process</b>	<ul style="list-style-type: none"> <li>▪ <b>Old-age pension:</b> <ul style="list-style-type: none"> <li>○ At least age 55 (age 60 for managers), according to a point system. The minimum number of points required for a pension is 400. Retirement from employment is necessary.</li> <li>○ Early pension: a reduced pension is paid from age 53.</li> </ul> </li> <li>▪ <b>Widow's pension:</b> the insured was a pensioner or met the contribution requirements for a pension at the time of death. <ul style="list-style-type: none"> <li>○ Eligible survivors are widows who are aged 50 or older (aged 45 or older for a reduced pension) or caring for two dependent children younger than age 21 and who was married to the deceased for at least 2 years before the death; and orphans younger than age 21 if their guardians are not eligible for a pension.</li> </ul> </li> </ul>
	<b>Finance</b>	<ul style="list-style-type: none"> <li>▪ <b>Insured person:</b> <ul style="list-style-type: none"> <li>○ 5.6 percent of covered monthly earnings; 8 percent for managers.</li> <li>○ The maximum monthly earnings for contribution calculation purposes are 256,000 CFA francs (USD 522.61); 768,000 CFA (USD 1567.83) for managers.</li> </ul> </li> <li>▪ <b>Employer:</b> <ul style="list-style-type: none"> <li>○ 8.4 percent of covered monthly payroll; 10.8 percent on behalf of managers.</li> <li>○ The maximum monthly earnings for contribution calculation purposes are the same as those for the insured.</li> <li>○ Contributions are paid monthly by employers with 20 or more employees and quarterly by employers with fewer than 20 employees.</li> </ul> </li> </ul>
	<b>Legal framework</b>	<ul style="list-style-type: none"> <li>▪ First and current law: 1975 (compulsory insurance).</li> </ul>
	<b>Administrative framework</b>	<ul style="list-style-type: none"> <li>▪ Ministry of Public Function, Labour, employment and Professional Organisations provides general supervision.</li> <li>▪ Managed by a bipartite employer and employee board, the Social Insurance Institute for Old-Age Pensions administers the programme.</li> </ul>

Programme#2: social insurance system	Programme name	<b>National Retirement Fund (FNR) - civil-service pension scheme<sup>35</sup></b>
	Programme components	<ul style="list-style-type: none"> <li>▪ The FNR was set up in 1961; a year after Senegal gained its independence. Although the legislative framework has undergone several comprehensive revisions (in 1964, 1981 and 2002), the scheme continues to operate as a define benefit scheme financed on a pay-as-you-go basis. The scheme provides old-age, disability and survivors benefits.</li> <li>▪ Benefit payment under the scheme is subject to specific conditions. Two types of pensions could be paid: "proportional" pensions in case if not all vesting provisions have been respected and "seniority" pensions- with full vesting period reached.</li> <li>▪ Statutory retirement age is currently set at 60 years (previously 55 years); however it may vary depending on different categories of state employees.</li> <li>▪ The pension benefits are calculated in accordance with a pre- determined formula (final salary multiplied by years of service times the accrual rate) - which certain parameters have been modified as a result of 2002 reform initiatives.</li> <li>▪ Pension payout is currently based on the average of the final three years' salary; benefits are indexed in relation to the growth rate of wage bill and accrual rate is set at 1.8 percent. Children supplement: the pension base is increased by 10 percent for 3 children.</li> <li>▪ The minimum pension amounts to 23,355 CFA (USD 47.68) per month, which can be supplemented by a number of additional benefits. The replacement rate offered by the FNR is particularly high representing more than 90 per cent of the pre-retirement salary.</li> <li>▪ In 2004, the amount of average monthly pension represented around 107 375 CFA (USD 219.20).</li> </ul>
	Programme coverage	<ul style="list-style-type: none"> <li>▪ Different categories of public servants are covered under the scheme, among them government and public-sector employees, railway employees, magistrates, the armed forces, police, teachers, professors, etc. In 2004, the scheme accounted around 56,466 active members and 39,605 pensioners.</li> </ul>
	Finance	<ul style="list-style-type: none"> <li>▪ The scheme is funded from both employers and employees contributions. Employers are requested to contribute 23 percent (previously 20 percent) of monthly (gross) salary whereas employees contribute 12 percent (previously 15 percent).</li> <li>▪ The contribution base is related to the salary scale of civil servants. The 2002 reform measures targeted to harmonise and expand the contribution base through various categories of public servants aiming to increase FNR's revenues.</li> <li>▪ The Board of Directors of the National Retirement Fund determines the basis for the calculation of pension contributions within the monthly wage ceiling.</li> <li>▪ The salary ceiling is fixed by the Ministry of Economy and Finance.</li> </ul>
	Administrative framework	<ul style="list-style-type: none"> <li>▪ The FNR is administrated by the Directorate of Credit, Pensions and Annuities of the Ministry of Economy and Finance of Senegal. IPRES -private sector pension scheme.</li> </ul>

<sup>35</sup> Table drawn from *International Organisation of Pension Supervisors*.

Programme #3: social insurance system.	Programme name	<b>Sickness and Maternity<sup>36</sup></b>
	Programme components	<ul style="list-style-type: none"> <li>▪ <b>Sickness benefit:</b> No statutory benefits are provided.</li> <li>▪ <b>Maternity benefit:</b> <ul style="list-style-type: none"> <li>○ The benefit is equal to 100 percent of the insured's last daily earnings and is paid for 6 weeks before and 8 weeks after the expected date of childbirth; may be extended by 3 weeks in the event of complications.</li> <li>○ The benefit is paid monthly, at the date of childbirth, or when the benefit period ceases.</li> </ul> </li> <li>▪ <b>Workers' Medical Benefits:</b> <ul style="list-style-type: none"> <li>○ Benefits include partial cost sharing for health care costs, including hospitalization, pharmaceuticals, and doctor's visits. There is no limit to duration.</li> <li>○ Cost sharing: The amount varies between 30 percent and 80 percent of the costs, according to the availability of funds.</li> <li>○ Medical benefits are also provided directly to old-age pensioners and survivor pensioners by the Social Insurance Institute for Old-Age Pensions.</li> </ul> </li> <li>▪ <b>Dependents' Medical Benefits:</b> <ul style="list-style-type: none"> <li>○ Benefits include partial cost sharing for health care costs, including hospitalization, pharmaceuticals, and doctor's visits. There is no limit to duration.</li> <li>○ Cost sharing: The amount varies between 30 percent and 80 percent of the costs, according to the availability of funds.</li> <li>○ Eligible dependents are the spouse and dependent children older than age 2 and younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).</li> </ul> </li> </ul>
	Programme coverage	<ul style="list-style-type: none"> <li>▪ <b>Cash sickness benefits:</b> No statutory benefits are provided.</li> <li>▪ <b>Cash maternity benefits:</b> Employed women and nonemployed women married to an insured man. Special system for civil servants and armed forces personnel.</li> <li>▪ <b>Medical benefits:</b> <ul style="list-style-type: none"> <li>○ Employed persons, including apprentices, seasonal workers, and temporary workers who work at least 3 months a year for the same enterprise.</li> <li>○ Exclusions: Self-employed persons.</li> <li>○ Health mutual insurance companies provide medical benefits to informal-sector workers in certain areas.</li> </ul> </li> </ul>
	Beneficiary determination process	<ul style="list-style-type: none"> <li>▪ <b>Cash sickness benefits:</b> No statutory benefits are provided.</li> <li>▪ <b>Cash maternity benefits:</b> <ul style="list-style-type: none"> <li>○ The insured must have at least 3 consecutive months of employment and have worked at least 18 days or 120 hours a month.</li> <li>○ Benefits are payable abroad only under reciprocal agreement.</li> </ul> </li> <li>▪ <b>Medical benefits:</b> The insured must have at least 2 months of contributions.</li> </ul>

<sup>36</sup> Table text from *Social Security Programs Throughout the World: Africa, 2009-Tunisia*. United States Government, Social Security Administration.



	<b>Finance</b>	<ul style="list-style-type: none"> <li>▪ <b>Insured person:</b> <ul style="list-style-type: none"> <li>○ Up to 3 percent of gross monthly earnings (rates vary according to the health institute).</li> <li>○ The insured's contributions finance medical benefits only. Cash maternity benefits are financed by the employer's contributions paid under Family Allowances, below.</li> </ul> </li> <li>▪ <b>Self-employed person:</b> Not applicable.</li> <li>▪ <b>Employer:</b> <ul style="list-style-type: none"> <li>○ Up to 3 percent of gross monthly payroll (rates vary according to the health institute).</li> <li>○ The employer's contributions finance medical benefits only. Cash maternity benefits are financed by the employer's contributions paid under Family Allowances, below.</li> </ul> </li> <li>▪ <b>Government:</b> None.</li> </ul>
	<b>Legal framework</b>	<ul style="list-style-type: none"> <li>▪ First laws: 1952 (cash maternity benefits) and 1975 (medical benefits).</li> <li>▪ Current laws: 1973 (cash maternity benefits), with amendments; 1975 (medical benefits); and 1991 (administration).</li> </ul>
	<b>Administrative framework</b>	<ul style="list-style-type: none"> <li>▪ Ministry of Public Function, Labour, Employment, and Professional Organizations provides general supervision.</li> <li>▪ Social Security Fund administers the maternity benefit program.</li> <li>▪ Health institutes administer the medical benefits program. The law requires companies with over 100 employees to participate; smaller firms may group together to join a health institute.</li> </ul>

<b>Programme #4: social insurance system</b>	<b>Programme name</b>	<b>Work Injury<sup>37</sup></b>
	<b>Programme components</b>	<ul style="list-style-type: none"> <li>▪ <b>Temporary disability benefits:</b> <ul style="list-style-type: none"> <li>○ The benefit is equal to 50 percent of the insured's daily earnings in the 30 days before the disability began for the first 28 days; thereafter, 66.7 percent until full recovery or certification of permanent disability.</li> <li>○ The minimum monthly earnings for benefit calculation purposes are equal to the legal monthly minimum wage.</li> <li>○ The legal monthly minimum wage is 36,243 CFA francs (\$76.99). (The last adjustment was made in February 1996.)</li> <li>○ The maximum daily earnings for benefit calculation purposes must not exceed 1 percent of the maximum annual earnings for voluntary contribution calculation purposes (7,560 CFA francs (\$15.43)).</li> <li>○ Benefit adjustment: Benefits are adjusted periodically according to enterprise-based agreements.</li> </ul> </li> </ul>

<sup>37</sup> Ibid.

		<ul style="list-style-type: none"> <li>▪ <b>Permanent disability pension:</b> <ul style="list-style-type: none"> <li>○ The pension for a total disability is equal to 100 percent of the insured's monthly average earnings in the 12 months before the disability began.</li> <li>○ The pension is payable abroad only under reciprocal agreement.</li> <li>○ <b>Partial disability:</b> The pension is equal to the insured's monthly average earnings in the 12 months before the disability began multiplied by 0.5 times the percentage of the assessed degree of disability for the portion of disability between 1 percent and 50 percent and by 1.5 times for the portion above 50 percent.</li> <li>○ The partial disability pension may be paid partially as a lump sum after 5 to 7 years if the assessed degree of disability is greater than 10 percent. If the assessed degree of disability is 10 percent or less, the pension is paid as a lump sum.</li> <li>○ For an assessed degree of disability greater than 10 percent, the minimum annual earnings for benefit calculation purposes are 897,570 CFA francs (\$1832.34).</li> <li>○ The disability is assessed by Social Security Fund doctors, based on recommendations of the insured's doctor. The insured may be required to undergo medical examinations every 2 years.</li> <li>○ <b>Constant-attendance supplement:</b> If the insured requires the constant attendance of others to perform daily functions, 40 percent of the insured's pension is paid.</li> <li>○ The minimum supplement is equal to 70 percent of the minimum annual earnings for benefit calculation purposes (897,570 CFA francs (\$1832.34)).</li> <li>○ Benefit adjustment: Benefits are adjusted according to changes in the cost of living and wages, depending on the financial resources of the system. (The last adjustment was made in November 2008.)</li> </ul> </li> <li>▪ <b>Workers' Medical Benefits:</b> <ul style="list-style-type: none"> <li>○ Benefits include medical and surgical expenses, hospitalization, medicines, appliances, rehabilitation, and transportation. There is no limit to duration.</li> </ul> </li> <li>▪ <b>Survivor pension:</b> <ul style="list-style-type: none"> <li>○ <b>The widow(er)'s pension</b> is equal to 30 percent of the deceased's monthly average earnings in the last 12 months. If there is more than one widow, the pension is split equally. The pension is paid quarterly.</li> <li>○ The widow(er)'s pension ceases on remarriage if there are no dependent children.</li> <li>○ <b>Remarriage allowance:</b> A lump sum is paid equal to three times the annual pension.</li> </ul> </li> <li>▪ <b>Orphan's pension:</b> <ul style="list-style-type: none"> <li>○ The pension is equal to 15 percent of the deceased's monthly average earnings in the 12 months before the disability began for one orphan, 30 percent for two orphans, 40 percent for three orphans, and 10 percent for each additional orphan. Eligible orphans are younger than age 15 (age 18 if an apprentice, age 21 if a student or disabled).</li> </ul> </li> <li>▪ <b>Dependent parent's and grandparent's pension:</b> <ul style="list-style-type: none"> <li>○ The pension for each dependent parent and grandparent is equal to 10 percent of the deceased's monthly average earnings in the last 12 months, up to 30 percent.</li> <li>○ All survivor benefits combined must not exceed 85 percent of the</li> </ul> </li> </ul>
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		<p>deceased's monthly average earnings in the last 12 months.</p> <ul style="list-style-type: none"> <li>○ The minimum annual earnings for benefit calculation purposes are 897,570 CFA francs (\$1832.34).</li> </ul> <ul style="list-style-type: none"> <li>▪ <b>Funeral grant:</b> <ul style="list-style-type: none"> <li>○ 1/24 of the minimum annual earnings for benefit calculation purposes is paid.</li> <li>○ The minimum annual earnings for benefit calculation purposes are 897,570 CFA francs (\$1832.34).</li> <li>○ Benefit adjustment: Benefits are adjusted for changes in the cost of living and wages, depending on the financial resources of the system. (The last adjustment was made in January 2005.)</li> </ul> </li> </ul>
	<b>Programme coverage</b>	<ul style="list-style-type: none"> <li>▪ Employed persons, including seamen; apprentices; trainees; technical students (except those attending technical universities); members of cooperatives; nonsalaried managers of cooperatives and their assistants; certain company managers; temporary, casual, and daily workers; and prisoners working in prison workshops.</li> <li>▪ Voluntary coverage for certain categories of self-employed person without mandatory coverage, including farmers.</li> </ul>
	<b>Beneficiary determination process</b>	<ul style="list-style-type: none"> <li>▪ Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.</li> </ul>
	<b>Finance</b>	<ul style="list-style-type: none"> <li>▪ <b>Insured person:</b> None.</li> <li>▪ <b>Self-employed person:</b> <ul style="list-style-type: none"> <li>○ Voluntary contributions of 1 percent, 3 percent, or 5 percent of covered payroll, according to the assessed degree of risk of the sector.</li> <li>○ The minimum annual earnings for voluntary contribution calculation purposes are 439,916 CFA francs (\$898.063).</li> <li>○ The maximum annual earnings for voluntary contribution calculation purposes are 756,000 CFA francs (\$1543.33).</li> </ul> </li> <li>▪ <b>Employer:</b> <ul style="list-style-type: none"> <li>○ 1 percent, 3 percent, or 5 percent of covered payroll, according to the assessed degree of risk of the sector. The average contribution rate is 2.5 percent.</li> <li>○ The minimum monthly earnings for contribution calculation purposes are equal to the legal monthly minimum wage.</li> <li>○ The legal monthly minimum wage is 36,243 CFA francs (\$73.99). (The last adjustment was made in February 1996.)</li> <li>○ The maximum monthly earnings for contribution calculation purposes are equal to 63,000 CFA francs (\$128.61). (The last adjustment was made in January 2004.)</li> </ul> </li> <li>▪ <b>Government:</b> None; contributes as an employer on behalf of government employees who are not civil servants.</li> </ul>
	<b>Legal framework</b>	<ul style="list-style-type: none"> <li>▪ First law: 1932.</li> <li>▪ Current laws: 1973 (social security) and 1991(administration).</li> </ul>

	<b>Administrative framework</b>	<ul style="list-style-type: none"> <li>Ministry of Public Function, Labour, Employment, and Professional Organizations provides general supervision.</li> <li>Social Security Fund administers contributions and benefits.</li> </ul>
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<b>Programme# 5: employment-related system.</b>	<b>Programme name</b>	<b>Family Allowances<sup>38</sup></b>
	<b>Programme components</b>	<ul style="list-style-type: none"> <li><b>Family allowances:</b> 2,500 CFA francs (\$5.10) a month is paid for each of the first six children. The allowance is paid quarterly.</li> <li><b>Prenatal allowance:</b> 2,400 CFA francs (\$4.90) a month is paid for the 9 months of pregnancy. The allowance is paid in three instalments.</li> <li><b>Maternity allowance:</b> <ul style="list-style-type: none"> <li>2,400 CFA francs (\$4.90) a month is paid from the date of childbirth up to the child's second birthday. The allowance is paid in five instalments.</li> <li>Benefit adjustment: Benefits are adjusted depending on the financial resources of the system. (The last adjustment was made in November 2008.)</li> </ul> </li> <li><b>Daily Allowances:</b> <ul style="list-style-type: none"> <li>either period of 30 days,</li> <li>or at the expiration of six weeks before childbirth,</li> <li>or at the expiration of eight weeks after childbirth,</li> <li>or at the expiration of the additional leave of 3 weeks.</li> </ul> </li> <li><b>Partial redemption of the annuity:</b> <ul style="list-style-type: none"> <li>at the request of the annuitant,</li> <li>within 2 years after the period of 5 years from the starting point of the arrears of rent.</li> <li>The purchase is within a quarter of the capital representing the pension for the portion thereof corresponding to a disability rating less than or equal to 50 percent.</li> </ul> </li> </ul>
	<b>Programme coverage</b>	<ul style="list-style-type: none"> <li>Employees, including seamen, and social insurance beneficiaries, including the widow of an insured man and pensioners receiving the work injury total disability pension. Unemployed persons are covered for up to 6 months after leaving insured employment.</li> <li>Exclusions: Self-employed persons.</li> <li>Special system for civil servants.</li> <li>Partial redemption of the annuity: Any beneficiary of an annuity rugged industrial accident or occupational disease and having obtained the agreement of the Labour Inspector.</li> </ul>

<sup>38</sup> Ibid.

	Beneficiary determination process	<ul style="list-style-type: none"> <li>▪ <b>Family allowances:</b> <ul style="list-style-type: none"> <li>○ The child must be older than age 2 and younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled). Allowances are paid for up to six children. The parent must have at least 3 consecutive months of employment and be currently working at least 18 days or 120 hours a month.</li> </ul> </li> <li>▪ <b>Prenatal allowance:</b> <ul style="list-style-type: none"> <li>○ Paid to an insured woman or to the spouse of an insured man during the 9 months of pregnancy, without limit on the number of children. The mother must undergo prescribed medical examinations.</li> <li>○ Submit certificates of medical periodical in the 3rd, 6th and 8th month of pregnancy.</li> </ul> </li> <li>▪ <b>Maternity allowance:</b> <ul style="list-style-type: none"> <li>○ Paid to an insured woman or to the spouse of an insured man until the child is age 2. The mother and child must undergo prescribed medical examinations.</li> <li>○ Benefits are paid for 6 months to insured unemployed persons and without limit of duration to widows of family allowance beneficiaries or work injury permanent disability pensioners.</li> <li>○ Benefits are payable abroad only under reciprocal agreement.</li> </ul> </li> <li>▪ <b>Daily Allowances:</b> <ul style="list-style-type: none"> <li>○ They are due to the female employee during the period of maternity leave not exceeding: <ul style="list-style-type: none"> <li>○ 6 weeks before the expected date of childbirth,</li> <li>○ 8 weeks after delivery,</li> <li>○ 3 weeks extension in case of illness duly certified by the attending physician and as a result of pregnancy or confinement.</li> </ul> </li> </ul> </li> <li>▪ <b>Partial redemption of the annuity:</b> Any beneficiary of an annuity rugged industrial accident or occupational disease and having obtained the agreement of the Labour Inspector.</li> </ul>
	Finance	<ul style="list-style-type: none"> <li>▪ <b>Insured person:</b> None.</li> <li>▪ <b>Self-employed person:</b> Not applicable.</li> <li>▪ <b>Employer:</b> <ul style="list-style-type: none"> <li>○ 7 percent of covered payroll.</li> <li>○ The minimum earnings for benefit calculation purposes are equal to the legal monthly minimum wage.</li> <li>○ The legal monthly minimum wage is 36,243 CFA francs (\$73.99). (The last adjustment was made in February 1996.)</li> <li>○ The maximum monthly earnings for contribution calculation purposes are 63,000 CFA francs (\$128.61).</li> <li>○ Contributions are paid monthly by employers with 10 or more employees and quarterly by employers with 1 to 9 employees.</li> <li>○ The employer's contributions also finance cash maternity benefits under Sickness and Maternity, above.</li> </ul> </li> <li>▪ <b>Government:</b> None.</li> </ul>

	<b>Legal framework</b>	<ul style="list-style-type: none"> <li>First law: 1955.</li> <li>Current laws: 1973 (social security) and 1991 (administration).</li> </ul>
	<b>Administrative framework</b>	<ul style="list-style-type: none"> <li>Ministry of Public Function, Labour, Employment, and Professional Organizations provides general supervision.</li> <li>Social Security Fund administers contributions and benefits.</li> </ul>

<b>Programme #6: unconditional cash transfer</b>	<b>Programme name</b>	<b>Child Nutrition Programme and Food Security (NESA)<sup>39</sup></b>
	<b>Programme objectives</b>	<ul style="list-style-type: none"> <li>To improve the nutritional condition of children under five and pregnant and nursing women. It also aims to cushion the impact of the crisis generated by food price hikes and drop in agricultural output.</li> </ul>
	<b>Programme components</b>	<ul style="list-style-type: none"> <li>NESA will support the assistance Senegal gets from its partners and help the country in its goal of reducing malnutrition rate by 10 percent by 2015.</li> <li>NESA supports the strategic plans devised by Senegal in the area of malnutrition, child and maternal mortality control, particularly the 2007-2011 nutrition build-up programme.</li> </ul>
	<b>Programme coverage</b>	<ul style="list-style-type: none"> <li>The programme is being implemented in the regions of Tambacounda and Kedougou in the east, Kolda and Sedhiou in the south, Matam and Louga in the north and Diourbel in the centre.</li> </ul>
	<b>Finance</b>	<ul style="list-style-type: none"> <li>Funded for up to USD 5.5 million by Spain.</li> </ul>
	<b>Administrative framework</b>	<ul style="list-style-type: none"> <li>NESA is a joint programme between the government of Senegal, Spain and five UN bodies " UN Children's Fund, Food and Agriculture Organisation, World Health Organisation, World Food Programme and UN Educational, Scientific and Cultural Organisation</li> </ul>

<b>Programme #7: welfare and social services</b>	<b>Programme name</b>	<b>Water and Sanitation Millennium project<sup>40</sup></b>
	<b>Programme overview</b>	<ul style="list-style-type: none"> <li>The objective of the Water and Sanitation Millennium Project for Senegal is to increase access to sustainable water and sanitation services in selected rural and urban areas. There are five components to the project.<sup>41</sup></li> <li>According to Habib Fetini, Country Director, <i>"This new financing for the Water and Sanitation Millennium Project (PEPAM) is crucial to the achievement of the Water and sanitation Millenium Development Goals (MDGs), by improving access to safe drinking water and improved sanitation services for more than half a million people in rural areas and peri-urban poor fringe areas."</i></li> </ul>

<sup>39</sup> Arique Ligne: Actualités africaines: Economie Politique Finances Sports.

<sup>40</sup> Table drawn from *Projects and Operations*. (2009, May 21). Retrieved from World Bank: <http://web.worldbank.org/external/projects/main?Projectid=P115938&theSitePK=40941&piPK=64290415&pagePK=64283627&menuPK=64282134&Type=Overview>

<sup>41</sup> Ibid

		<ul style="list-style-type: none"> <li>▪ He also noted, “<i>Senegal’s water and sanitation sector is one of the most developed in sub-Saharan Africa, as the country has already reached the MDG on urban water and has made decisive steps to reach the MDG on rural water.</i>”</li> </ul>
	<b>Programme components</b>	<ul style="list-style-type: none"> <li>▪ The first component of the project is rural water supply. The main objective of this component is to ensure and improve sustainable and satisfactory access to drinking water of the population of the Senegal River Basin (regions of Saint-Louis and Matam and the district of Bakel).</li> <li>▪ The second component of the project is urban water supply. The main objective of this component is to increase the connection rate to water services in urban areas.</li> <li>▪ The third component of the project is rural sanitation. The main objective of the component is to increase the access rate to adequate on-site sanitation of the rural populations in the regions of Saint-Louis and Matam and the district of Bakel.</li> <li>▪ The fourth component of the project is urban sanitation. The main objective of the component is to increase access to sewerage and condominal networks in peri-urban areas of Dakar by completing works contemplated under the Long Term Water Sector Project.</li> <li>▪ The fifth component of the project is institutional strengthening and capacity building. The main objective of this component is to consolidate the achievements and pursue actions already engaged within the framework of the sectoral reforms to improve performances and ensure the effectiveness and efficiency of investments.</li> </ul>
	<b>Programme duration</b>	<ul style="list-style-type: none"> <li>▪ 16<sup>th</sup> February 2010 until 30<sup>th</sup> June 2015.</li> </ul>
	<b>Financial commitments</b>	<ul style="list-style-type: none"> <li>▪ International Development Association credit: USD 55,000,000</li> <li>▪ Borrower: Government of Senegal.</li> </ul>
	<b>Administrative framework</b>	<ul style="list-style-type: none"> <li>▪ Implementing Agencies: PEPAM, ONAS, MHE</li> </ul>

Programme #8: unconditional cash transfers	Programme name	<b>Rapid Response Child-Focused Social Cash Transfer and Nutrition Security Project</b> <sup>42</sup>
	Programme overview	<ul style="list-style-type: none"> <li>The objective of the Rapid Response Child-Focused Social Cash Transfer and Nutrition Security Project is to reduce the risk of nutrition insecurity of vulnerable populations, in particular children under five in poor rural and urban areas in Senegal.</li> </ul>
	Programme components	<ul style="list-style-type: none"> <li>This project consists of four components. The first three components focus on protecting and promoting the nutritional security of mothers and young children by scaling up and intensifying the existing PRN package of community-based nutrition and health services and activities. The fourth component, the child-focused social cash transfer, is a rapid response mechanism to mitigate the adverse effects of high food prices on young children in vulnerable families by providing additional resources to these households.</li> </ul>
	Finance	<ul style="list-style-type: none"> <li>International Development Association: USD 10,000,000.</li> <li>Global Food Crisis Response Program: USD 8,000,000.</li> </ul>
	Administrative framework	<ul style="list-style-type: none"> <li>Cellule de Lutte contre la Malnutrition (CLM).</li> </ul>

Programme #9: welfare and social services	Programme name	<b>Casamance Emergency Reconstruction Support Project</b> <sup>43</sup>
	Programme overview	<ul style="list-style-type: none"> <li>The programme aims to support the government's efforts at reconstructing the Casamance region that will allow a restoration of productive economic activity and lay the groundwork for long-term development.</li> </ul>
	Programme components	<ul style="list-style-type: none"> <li>There are three components to the programme: <ul style="list-style-type: none"> <li>The first component consists of the demobilisation and reintegration into society of combatants and conflict victims in the region of Casamance.</li> <li>The second component will begin efforts to rebuild and rehabilitate infrastructure in the region.</li> <li>The third component will supply technical assistance to help form the basis for future development.</li> </ul> </li> </ul>
	Programme duration	<ul style="list-style-type: none"> <li>9<sup>th</sup> September 2004 until 31<sup>st</sup> December 2009.</li> </ul>
	Finance	<ul style="list-style-type: none"> <li>International Development Association: USD 20,000,000.</li> </ul>
	Administrative framework	<ul style="list-style-type: none"> <li>The Senegalese Ministry of Economics and Finance will administer the programme.</li> </ul>

<sup>42</sup>Table text from *Projects and Operations*. World Bank.

<sup>43</sup>Ibid.



Programme #10: welfare and social services	Programme name	<b>SN-Participatory Local Development Program<sup>44</sup></b>
	Programme overview	<ul style="list-style-type: none"> <li>▪ The Senegal Participatory Local Development Project aims to assist the Government of Senegal in setting up an effective framework for participatory local development, decentralization, resource mobilization, and transfer to local governments and communities, to deliver efficient services in rural areas and targeted cities considered the poorest.</li> </ul>
	Programme components	<ul style="list-style-type: none"> <li>▪ The project will be implemented through three components by the National Local Development Project (PNDL): <ul style="list-style-type: none"> <li>○ The first component will help the government to develop and update legal, fiscal, regulatory and organisational tools necessary for community-driven development.</li> <li>○ The second component will set up local investment mechanisms in an effort to make it easier for local governments to implement social and development projects of their own.</li> <li>○ The third component will provide capacity-building material to ministers and other officials and institutions to further their capacity to be actively and effectively involved in community development.</li> </ul> </li> </ul>
	Programme duration	<ul style="list-style-type: none"> <li>▪ 27<sup>th</sup> April 2006 until 31<sup>st</sup> August 2011.</li> </ul>
	Finance	<ul style="list-style-type: none"> <li>▪ International Development Association: USD 50,050,000.</li> </ul>
	Administrative framework	<ul style="list-style-type: none"> <li>▪ Prime Minister's Office implements this project.</li> </ul>

<sup>44</sup>Table drawn from *Projects and Operations*. World Bank.