

The Role of Governance in the Performance of Non-State Social Protection Services in Senegal

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This report was produced in the context of a multi-country study on the 'Features, Governance Characteristics and Policy Implications of Non-State Social Protection in Africa', generously supported by the UK Department for International Development (DFID) through the Partnership for African Social and Governance Research (PASGR). The views herein are those of the authors and do not necessarily represent those held by PASGR or DFID.

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Ndiaye, A. S., Dedehouanou, S. F. A., & Faye, M. (2015). *The Role of Governance in the Performance of Non-State Social Protection Services in Senegal*. Partnership for African Social and Governance Research Working Paper No. 007, Nairobi, Kenya.

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Nairobi, Kenya

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ISBN 978-9966-087-06-5

Contents

List of Tables.....	ii
List of Figures	iii
Abbreviations	iv
Executive Summary	v
Abstract.....	vii
1 Introduction	1
2 Governance and Social Protection Framework.....	3
2.1 Defining Social Protection	3
2.2 Conceptualising Governance Within the NSSP Context.....	4
3 An Overview Of Social Protection In Senegal.....	6
3.1 Needs of Social Protection: Some Selected Social Outcomes	6
3.2 The National Social Protection Strategy	8
3.3 Non-State Interventions	9
4 Data and Methodology	11
4.1 Research (Mapping) Area	11
4.2 Strategy for Collecting Survey Data	11
5 Non-State Actors in Social Protection Services in Senegal	13
5.1 Characteristics of Non-State Actors	13
5.2 Organisational Structure of NSAs	14
5.3 Services and Types of Beneficiaries	17
6 Analysis of Provision of NSSP Services	19
6.1 Governance in Service Provision	19
6.2 Performance of NSSP Services	22
6.3 A Sampling of Case Studies	28
7 Conclusion and Policy Implications.....	31
7.1 Summary of Findings	31
7.2 Policy Implications.....	31
References.....	33
Annex.....	35

List of Tables

Table 1: Example of social insecurity in a sample of households in Senegal	6
Table 2: Example of NGO interventions in social protection in Senegal, by 2004	10
Table 3: Number of NSAs identified (mapped) in the research areas	12
Table 4: Number and type of NSAs, by study area.....	13
Table 5: Percentage of NSAs formally registered	16
Table 6: Percentage of NSAs per type of social protection services	17
Table 7: Percentage of beneficiaries targeted NSA services	17
Table 8: Cross-tabulation between most common services provided and targeted beneficiaries: % of NSAs involved	18
Table 9: Composition of NSAs by professional occupation and gender	18
Table 11: Estimated coverage rate of NSSP services provided by 2012	22
Table 13: Potential well-being improvement, 2012	26
Table A 1: Main funding sources of NSA in the rural community of Kahi, Kaffrine	38
Table A 2: Main funding sources of NSAs in the municipality of Guinaw Rail Nord, Dakar ..	38
Table A 4: Characteristics of membership organisations: Definition of categories	39
Table A 6: <i>p</i> -values of Chi-square test for independence between some characteristics of the organisations and governance forms of transparency ^a	40
Table A 7: <i>p</i> values of Chi-squared test test for independence between some characteristics of the organisations and governance forms of accountability ^a	41

List of Figures

Figure 1: Analytical framework used in this report	5
Figure 2: Prevalence of food insecurity in Senegal.....	7
Figure 3: Prevalence of global acute malnutrition of children, 6–59 months	7
Figure 5: Emergence of NSAs in the study areas, 1976–2011	14
Figure 7: Percentage of membership organisations, by gender	15
Figure 9: Percentage of membership organisations where select governance aspects are effective.....	19
Figure 11: Mode of decision-making within NSAs by study area.....	21
Figure 12: Average annual budget per beneficiary.....	22
Figure 13: Correlation between annual operational budget and total beneficiary in 2012	24
Figure 14: Extent to which the last advantage/help received from the organisation has solved members' problems.	26
Figure 15: Extent of the assistance received in 2012 relative to 2011.....	27
Figure 16: Reasons for good performance in 2012	28
Figure 17: Reasons for experiencing poor performance in 2012.....	28

Abbreviations

CBO	community-based organisation
CREA	Centre de Recherches Economiques Appliquées
ESPD	Economic and Social Policy Document
FCFA	Franc of the Communauté Financière Africaine
GDSP	general delegation for social protection
NGO	non-government organisation
NSAs	non-state actors
NSSP	National Strategy for Social Protection
OECD	Organisation for Economic Co-operation and Development
PRSP	Poverty Reduction Strategy Paper

Executive Summary

Senegal's Poverty Reduction Strategy Paper (PRSP, 2010) considers social protection as an important instrument for accelerated growth and sustainable poverty reduction. More recently, social protection has been given greater attention, especially following floods that have made many people more vulnerable. The National Strategy for Social Protection (NSSP) in Senegal includes private insurance schemes, mutual health organisations based on communities and professional groups, socio-professional mutual societies and limited social assistance programmes for the poorest and most vulnerable individuals. Several involve non-state actors such as local community-based organisations (CBOs) and local and national NGOs.

Studies conclude that most social protection programmes are mid-term and narrowly designed. They are isolated and monitored differently by several institutions in terms of approach, management and targeting instruments. This raises governance and accountability issues in the implementation and management of NSSP services in Senegal. Impact assessments of existing social protection schemes show that some programmes have very weak mechanisms for management and control with only a small portion of allocated resources reaching the intended beneficiaries.

Objectives and data collection method

This report investigates i) the significance of three governance aspects: participation, transparency and accountability, ii) the types of services, providers and beneficiaries which characterise the NSSP system, and iii) the correlation between the governance of non-state actors (NSAs) and their social protection performance.

We used a two-step data collection methodology. First, we collected quantitative and qualitative data from NSAs, and then conducted key informant interviews among NSA members and communities. Between January and March 2013, 210 NSAs were identified from a mapping exercise in two municipalities in the capital city of Dakar and in one rural community in Kaffrine, which were studied. The tailored questionnaire had two parts: one was answered by either the president/director or a member of the management committee of each NSA, and the other focused on the NSAs under the form of membership organisations. This part of the questionnaire sought the opinion of NSA members on the governance and services obtained from their membership organisations. A total of 1,181 members were randomly surveyed with a minimum of four and a maximum of 10 within each membership organisation.

Both qualitative and quantitative analyses were used. The research questions were examined through descriptive statistics including comparisons between categorical variables with the Chi-squared test² as well as quantitative variables using mean *t*-test statistics. The analyses focus mainly on membership organisations as most NSAs identified in the mapping area fall into this category. Four case studies were undertaken to explore further governance issues.

Summary of findings

The analysis of characteristics, organisational structures, services and beneficiaries revealed that 97.7 per cent of the NSAs in the study areas are membership organisations. These are often informal, constituted by their own vulnerable members, and tributary to their own resources. The majority are not affiliated; they do not collaborate with other organisations and only a few are formally registered. Their revenue is mainly obtained through activities they develop themselves and the contributions of members. These funding sources do not cover the entire budget of the organisations. External sources of funding assist but they are not substantial.

More than 80 per cent of NSAs offer more than one service, but the mixes and priorities vary according to locale. For example, NSAs favour financial systems intervention in Guinaw Rail Sud, while they focus on physical support (more beneficiaries) in Kahi and Guinaw Rail Nord. Credit provision and help for ceremony are the common denominators.

Coverage rates in the three study areas are low, largely determined by operational budget size and use. In general, organisations that prepare financial reports have significantly larger numbers of beneficiaries. The two most important reasons cited for good performance are fundraising and administrative management. Strong accountability mechanisms do not appear to play a crucial role in good performance, but their absence does correlate with bad performance.

Overall, governance emerges as important and lack of transparency is a severe problem. In most cases members have a voice in the organisation, but decision-making power is restricted to the management committee. There are usually channels for complaints, but their power to sanction or influence the management committee is limited.

Policy implications

Four related implications are drawn from the analysis. First, most NSAs are membership-based development associations. They have evolved to respond to lack of basic social services from state, especially since decentralisation has occurred. The emergence of NSAs is likely to ameliorate social protection shortfalls and tailor services to real demand. To harness this potential, it is important to strengthen the institutional capacity of membership organisations. Formal registration and close collaboration with local councils appears to be crucial in this respect.

Second, there is a need to increase the financial capacity of NSAs. Most can generate only half the funding needed to meet their social protection objectives. Increasing external funding sources is crucial. The currently weak external financing of NSAs may be due also to lack of formal recognition. Greater recognition from central and/or local government would increase the chances and quantum of financial support from national and, most importantly, international NGOs—many of which are not permitted to finance informal associations or individuals.

Third, increasing funding sources of NSAs is not sufficient. Governance issues within NSAs are budget related. Transparent and accountable mechanisms in general, and particularly on budget issues, need to be put in place within NSAs. Regular financial activities need to be not only recorded, but also openly reported to members. Management committees should not be limited to a president and a treasurer, but should be extended to members' representatives. The process of selecting these representatives must also be transparent, as nepotism is a significant danger. Leaders should be selected by open elections, and voting should be the basis of decision-making.

Finally, NSAs would benefit from capacity building in terms of financial management. Members of management committees are often not formally educated. Case studies show the biggest constraints are a vicious cycle of poor management and lack of financial means. Training and external funding could reverse this.

Abstract

The Poverty Reduction Strategy Paper (PRSP, 2010) that Senegal created outlines social protection as being pivotal, both in terms of creating sustainable growth in the economy as well as leading to the alleviation of poverty. A major concern is the prevalence of social protection programmes that are not designed well. Many are plagued by accountability issues and are therefore not serving beneficiaries to their fullest capacities. Both qualitative and quantitative research methods were used for data collection for this report. Key informant interviews have been provided. Two municipalities of Dakar were mapped, Guinaw Rail Nord and Guinaw Rail Sud, along with Kahi, an underserved rural area in Kaffrine. Individuals in these areas were surveyed on their experiences with non-state actors (NSAs). The results of the research indicate that both fundraising and administrative management are the two main factors leading to the success of an NSA. Governance issues and lack of transparency are two of the biggest obstacles. Most NSAs are membership-based development associations. There is a need to increase the financial capacity of NSAs; however, due to prevalent governance issues this is not enough. In the end, more transparency and accountability within these organisations are what is needed.

Key words: social protection/assistance, governance issues, membership organisations, accountability, poverty reduction

1 Introduction

Many poor households adopt negative strategies to cope with shocks. They remove children from schools, delay healthcare and sell livestock, all of which weaken their long-term prospects in the process of solving an immediate crisis. Even with some additional state support, these coping strategies are not sufficient or sustainable. It is in this arena that NSAs are evolving in many developing countries (see Holzmann et al., 2003; Shepherd et al., 2004; Brunori and O'Reilly, 2010). Their services are generally social assistance designed to transfer resources in cash, or in-kind, to eligible groups. They include forms of social insurance financed by contributions and based on the 'rainy day' principle (Norton et al., 2001).

Authors are unanimous about the insufficiency of formal state social protection services and the important role of NSAs (Jones and Holmes, 2010; Mohanty, 2011). NSAs face challenges in the environments in which they work, the quality of the funds they receive (Fowler et al., 2000), administrative issues, moral hazard, adverse selection problems, information asymmetry, and limitations in technical decision-making and management. All of this is in spite of their often superior local knowledge and better targeting (Bhattachamishra and Barret, 2008).

Holmes and Jones (2010) stress that institutional factors play a key role in shaping how social protection strategies and programmes evolve. Tabor (2005) indicates that institutional arrangements have an important influence on the performance of the community-based health insurance schemes (CBHI). Many have evolved in the context of political instability and lack good governance. The failure of many CBHIs is attributed to weak management capacity. The International Labour Organisation (ILO, 2002) concludes that a minority of NSAs are accountable to the communities they support. There is evidence that mismanagement of funds and administrative inefficiency are risks associated with membership of burial societies (Thomson and Posel, 2002). Dercon et al. (2006) argue that the well-defined rules, regulations and inclusiveness practiced by funeral insurance groups in Ethiopia and Tanzania are potential models for broader insurance and other developmental activities in communities.

This report examines the incentives and constraints experienced by NSAs in delivering social protection in Senegal. The Poverty Reduction Strategy Paper (PRSP, 2010) considers social protection as an important instrument for accelerated growth and sustainable poverty reduction in Senegal. More recently, two of the three pivotal elements formulated by the National Strategy for Social and Economic Development for 2013 to 2017 (SNDES, 2012) include social protection and governance as a focus.

In Senegal, NSSP includes formal private insurance schemes, mutual health organisations based on communities and professional groups, socio-professional mutual societies and limited social assistance programmes for the poorest and most vulnerable (Thiam, 2009; Perezniето, 2009). Several forms of social assistance involve non-state actors such as international organisations and development associations. A report from the World Bank (2013) concludes that the social protection programmes are mid-term, narrowly designed and isolated programmes, with diverse approaches, management and targeting instruments. As in many other African countries, this raises governance and accountability issues.

The field research of Perezniето and Fall (2009) suggests some of the social protection programmes have very weak mechanisms for management and control, and only a small proportion of resources allocated reaches the intended beneficiaries (see Perezniето and Fall, 2009:49). There is little evidence available on governance of NSSP in Senegal. This report has a double objective: First, it maps and analyses the characteristics of NSAs, their services, providers and beneficiaries as well as their policies and interactions. Second, we analyse how differences in governance correlate with aspects of social protection performance.

This study focused on membership organisations, which constitute 92 per cent of all NSAs in the study areas. These have rapidly increased to meet shortfalls in state protection, and are expected to proliferate. In Senegal the in-depth analysis shows how participation,

transparency and accountability are related to the performance of these organisations, and help identify challenges to better governance.

The second section of this report discusses the conceptual framework of governance and social protection. Section three provides an overview of social protection in Senegal. Section four presents the data and the methodology. Section five examines the characteristics of NSAs, including their organisational structure, their services and the types of beneficiaries they target. Section six analyses governance effectiveness and the performance of NSAs. Section seven concludes and considers some policy implications.

2 Governance and Social Protection Framework

2.1 Defining Social Protection

Social protection is not consistently defined among international organisations, governments and academicians. Brunori and O'Reilly (2010) review the most influential definitions, with special focus on developing countries. Using common denominators, social protection can be viewed as measures or initiatives to help vulnerable people to manage the risks they face (see Box A1 in Annex). The help may come from public, private and/or voluntary organisations and informal networks. The beneficiaries might be communities, households and/or individuals (Shepherd et al., 2004).

The interventions are indicated in Box 1. Particularly, social assistance and social insurance are developed progressively to compensate for the limited impact of traditional coping mechanisms or formal (contributory) social security schemes (Norton et al., 2001). Social assistance is designed to transfer resources in cash or in-kind to eligible groups while social insurance, akin to social security, is financed by contributions and based on the insurance principle. Poverty reduction strategies in many developing countries include mostly social protection programmes or services under these two above-mentioned forms.

Box 1: Social protection schemes

Forms of interventions (services)

Traditional/Informal mechanisms
Informal exchange of transfers and loans
Remittances
Rotating/Accumulating savings and credit associations

Formal (contributory) social security schemes
Sickness benefits
Retirement pensions
Maternity benefits
Disability benefits

Social insurance
Health insurance
Unemployment insurance
Disability insurance
Work injury insurance.

Social assistance
Child support grants
School feeding programmes
Cash transfer programmes

Actors involved

State Actors
Public bodies formally units of national or sub-national governments
Multi-lateral and bilateral donors (i.e. intergovernmental bodies or agencies of non-African governments)
Service providers contracted by or grantees of the above.

Non-State Actors
Formal organisations such as international and national NGOs, religious organisations, etc.
Informal or formal community bodies and groups

Source: Adapted from ERD (2010) and PASGR Framework Paper (2012).

Nino-Zarazua et al. (2010) identify two distinct trends. Social assistance in the form of transfers is developed in both Southern and Middle Africa (Eastern, Western and Central Sub-Saharan Africa). The integration of social service provision and utilisation is additionally developed in Middle Africa. Social protection in Southern Africa is largely delivered by public agencies. In Middle and West Africa there is a greater variety of public organisations, NGOs, and for-profit providers (Devereux and Cipryk, 2009).

Generally, the definitions of social protection follow the objectives of specific studies. A study that is children-specific will tend to use a different definition from a study on the elderly. As our study embraces all NSSP interventions, because of the mapping purpose, we allow for all of the definitions and forms of intervention in Box 1.

2.2 Conceptualising Governance within the NSSP Context

Governance also has many definitions. Despite their variety, a general definition emerges as the process (or manner) through which power (or authority) is exercised to manage the collective affairs of a community, a country, a society or a nation (see Baron, 2003; Gisselquist, 2012). As this general view of governance incorporates the rules and processes, institutions and their interactions, a good departure for discussing governance is to consider the accountability relationships among actors involved in the delivery of social service (Bassett et al., 2012).

The 2004 *World Development Report* describes accountability using the principal–agent relationship: agents (providers) should be accountable to users of services such as clients/citizens (the principals). The principals exercise ‘enforceability’ by getting ‘information’ about performance. However, information asymmetry issues such as adverse selection (hidden information) and moral hazard (hidden action) may often occur, complicating and threatening accountability relationships (see e.g. Collier, 2007). The interests of principals and agents may be incompatible; principals may be unable to fully observe the behaviour of “better-informed” agents. Poor service delivery outcomes may result.¹

Various institutional mechanisms have been devised to deal with problems of information asymmetry and to strengthen accountability in the delivery chain (see e.g. Girishankar, 1998; Azfar et al., 2004; Reinikka and Svensson, 2004). Good governance embraces such mechanisms. Good governance, whether defined, for example, by the African Development Bank or the European Commission or the Organisation for Economic Co-operation and Development, must include ways to effectively influence the behaviour of actors (see Gisselquist, 2012). We consider in this report three of these governance aspects that are common to all definitions (Box 2): a) participation of the beneficiaries in the provision of social protection; b) transparency; c) accountability (enforceability mechanisms) (see Brody, 2009).

Box 2: Three principles of effective governance

Participation considers whether beneficiaries get involved in the delivery of social services. For example, a greater involvement of beneficiaries as members of the board of social service programmes would increase their capacity to influence the decision-making process, and therefore, improve the effectiveness of social services through empowerment.

Transparency and accountability are related. Transparency considers whether effective information mechanisms are available for the beneficiaries and (possibly) contributors about the social service delivery process. For example, transparency refers to the extent to which social service providers inform beneficiaries and contributors about what is happening.

Accountability refers to effective enforcement mechanisms. Accountability considers whether beneficiaries and contributors have opportunities to report bad performance, and whether their complaints are effectively considered (reactively?) and can lead to sanctions and remedy.

These aspects can solve information asymmetry problems and alter the quality of NSSP services and outcomes. The qualitative and the quantitative analyses in this report are based on the analytical framework shown in Figure 1. Different types of NSSP services exist. According to the nature (and the characteristics) of the services provided, various relationships between actors involved in service delivery are likely (relation 1). Governance within NSAs depends then on the type of relationships (relation 2). We hypothesise that close relationships between actors involved in the services delivery would reduce physical

¹ For example error, fraud, and corruption are likely in the supply in the case of non-contributory cash and in-kind benefits for vulnerable groups involving government agencies, religious and civil society organisations. Thus managing targeting and like ages involves managing the flow of information and funds (see Bassett et al., 2012).

proximity and information asymmetry between these actors. This would lead to better performance (relation 3).

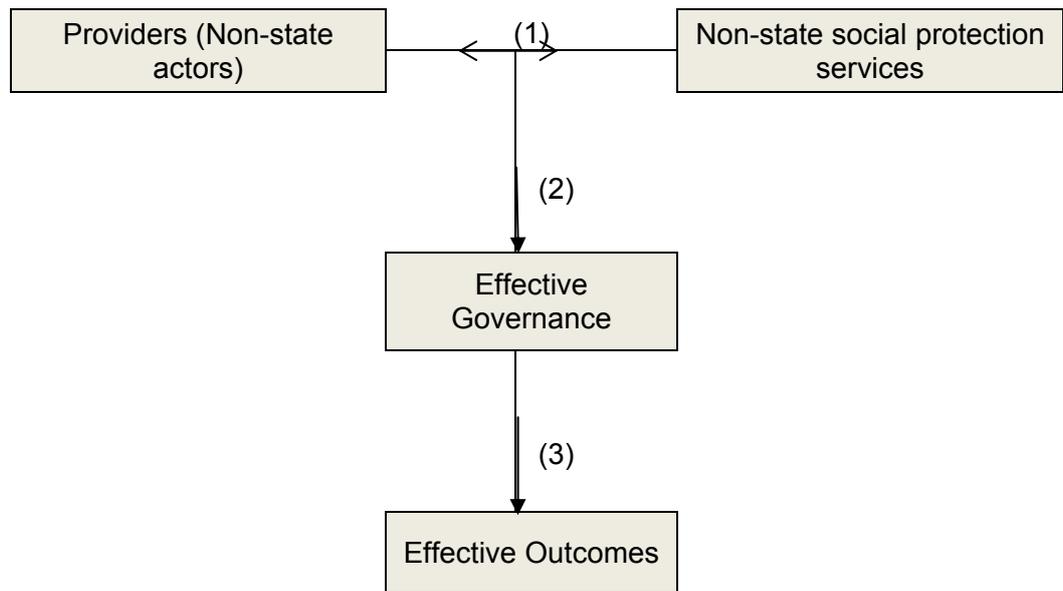


Figure 1: Analytical framework used in this report

The third (3) relation of Figure 1 results from the literature. It has been argued that effective transparency and enforceability mechanisms would make NSSP providers more accountable, and therefore, would improve the effectiveness of services delivery and outcomes (Ahmad et al., 2005; Adato and Hoddinot, 2008). In the case of social protection for example, the effectiveness of social protection programmes can be increased through good governance by improving incentives for policy-makers and providers, and strengthening the accountability of services to beneficiaries (Bassett et al., 2012).

3 An Overview of Social Protection In Senegal

Social protection has received increasing attention in recent years as a powerful mechanism for reducing vulnerability and poverty in Senegal. This section shows that there is still a need for social protection despite numerous plans and programmes.

3.1 Needs of Social Protection: Some Selected Social Outcomes

While many statistics indicate improvement in social performance at the macroeconomic level, they also show lower-than-expected results at the micro level. For example, data from Round 4 of the *Afrobarometer* survey² in Senegal in 2008 reveal that potential regional difference is likely in terms of access to basic social needs (see Table 1). More than half of the individuals surveyed (aged 18 years or older) experience a lack of food, a lack of clean water, a lack of health care and/or a lack of income, at least once during a year. This situation is more common in urban than in rural areas. The lack of cash income for most respondents is revealing of the potential insecurity in all regions of Senegal.

Table 1: Example of social insecurity in a sample of households in Senegal

Region	Number of sample households in		% of households having a member that faced at least once in the past 12 months, a lack of				
	Region	Rural community	Food	Clean water for home use	Medical care	Cooking fuel	Cash income
Dakar	256	16	42.2	54.3	53.1	51.6	88.7
Diourbel	128	48	59.4	54.7	75.0	75.0	80.5
Fatick	72	64	63.9	63.9	84.7	86.1	87.5
Kaolack	128	96	65.6	58.6	80.5	75.0	89.8
Kolda	96	80	69.8	60.4	82.3	52.1	95.8
Louga	80	64	56.3	52.5	77.5	75.0	95.0
Matam	56	48	76.8	69.6	87.5	87.5	96.4
Saint-Louis	80	56	70.0	47.5	80.0	82.5	95.0
Tambacounda	80	64	53.8	60.0	66.3	66.3	92.5
Thiès	168	96	56.0	51.8	78.6	60.1	91.7
Ziguinchor	56	32	60.7	66.1	75.0	67.9	94.6
<i>Zone</i>							
Rural	656		69.5	65.9	87.7	73.5	95.1
Urban	544		44.1	45.4	55.5	59.0	85.1
Total	1,200	664	58.0	56.6	73.1	66.9	90.6

Source: Calculated from Senegal 2008 Afrobarometer survey (<http://afrobarometer.org/fr/pays/senegal>).

Figure 2 shows that food insecurity is still severe in several regions of Senegal. Malnutrition in some departments of these regions is evident (Figure 3). Most of the departments present prevalent rates of undernourishment above the WHO's "alarm signal" level of 10 per cent.

² To ensure national representation of all voting age citizens, the survey was based on national probability samples. The sample size was stratified by key social characteristics in the population, region and residential locality (urban or rural).

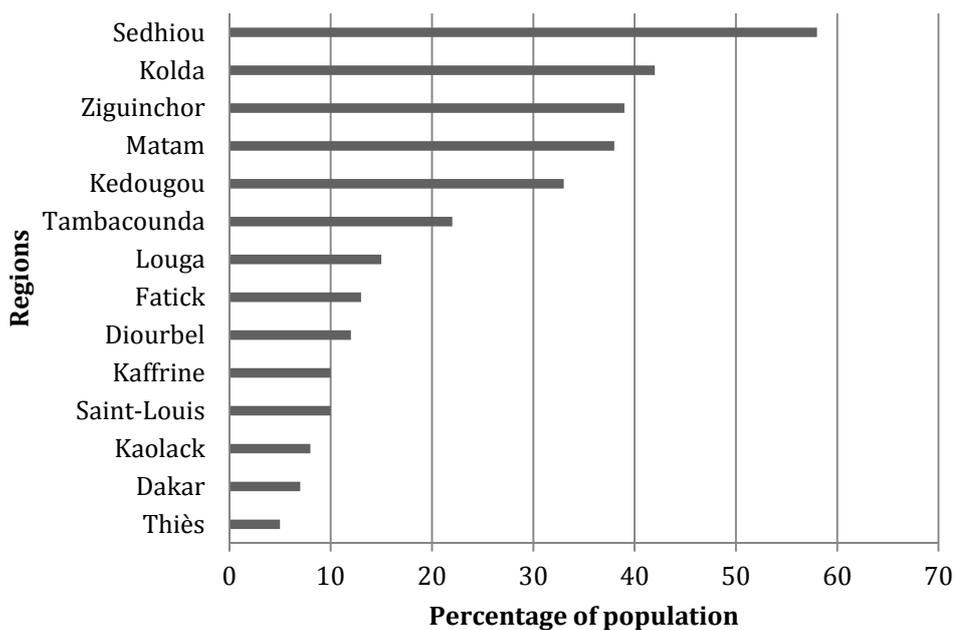


Figure 2: Prevalence of food insecurity in Senegal (Source: Senegal AGVSAN, 2014)

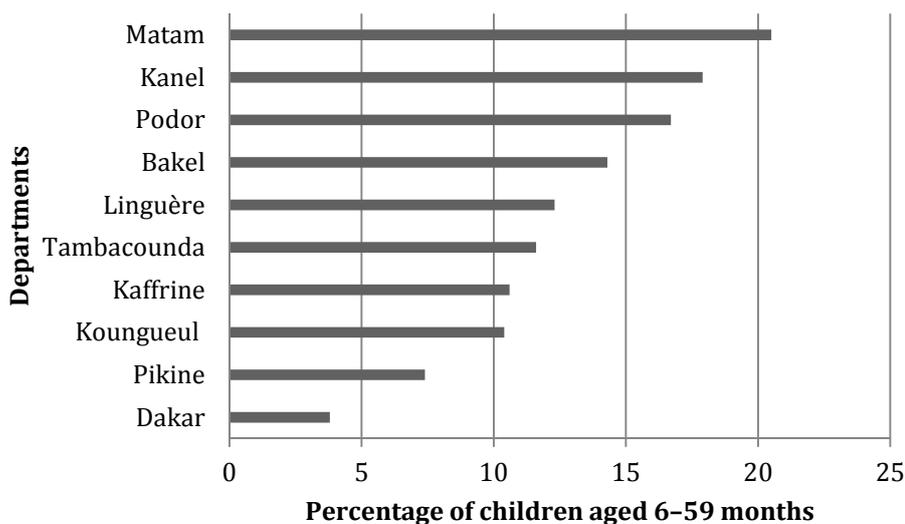


Figure 3: Prevalence (%) of global acute malnutrition of children, 6–59 months (Source: Senegal AGVSAN, 2014)

Young people, who constitute a significant part of the workforce, are most affected by unemployment. Youth unemployment is unevenly distributed by region (Figure 4). The unemployment rate for women was 13.3 per cent and for young people age 15–24 years was 12.7 per cent (ANSD, 2013).

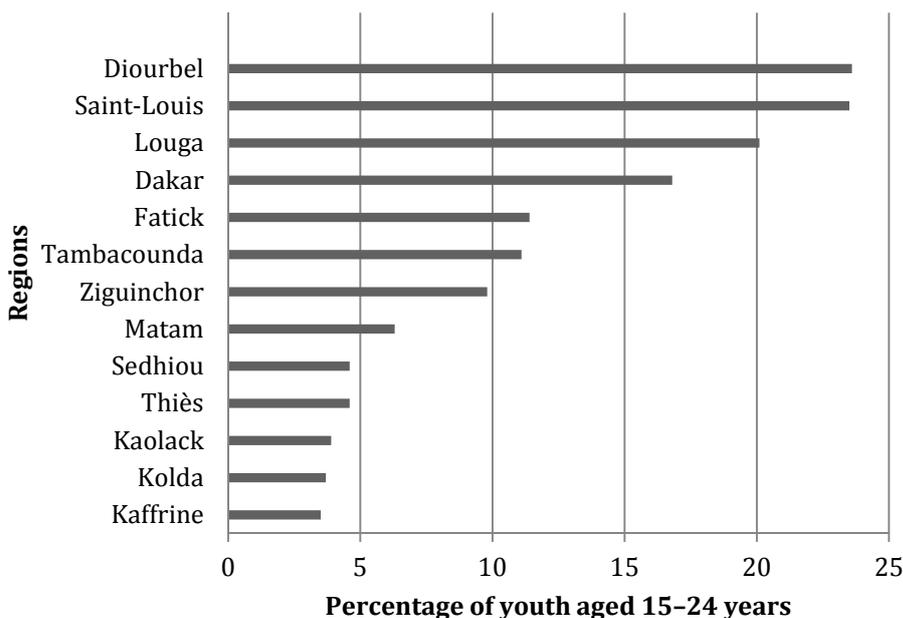


Figure 4: Unemployment rate (%) of youth (15–24 years old) (Source: Senegal ANSD, 2013)

3.2 The National Social Protection Strategy

To achieve the Millennium Development Goals and to establish the programme of debt relief (the Heavily Indebted Poor Countries “HIPC Initiative”), Senegal initiated a participatory process in 2000 to put in place a poverty reduction strategy based on accelerated growth and the provision of basic needs. The aim was to focus on poverty reduction in development programme design. The first PRSP in Senegal was developed in 2002 for the period 2003–2005 with particular emphasis on rural populations. The results were satisfactory, with annual economic growth at 5 per cent. The first progress reports of the PRSP in 2003 and 2004 show significant progress in implementation, but also a lack of investment targeted to vulnerable groups (Republic of Senegal, 2005).

This fact triggered the second PRSP for the period 2006–2010 that aimed to reduce poverty by 50 per cent by 2015. At the end of 2005, the government developed a National Social Protection Strategy to increase healthcare and medical insurance coverage from the existing 20 per cent of the population to 50 per cent of the population by 2015. The updated National Social Protection Strategy adopted in 2008 aims to 1) provide a social protection system that protects the entire workforce and their dependents against sickness; 2) establish a national health insurance fund for workers in the informal sector and for pensioners; 3) establish a healthcare protection system for vulnerable persons; and 4) provide social insurance systems for agricultural and other risks faced by workers employed in the informal sector, crafts, etc. (Thiam, 2009). However, workers in the informal and rural sectors (most people and often the most vulnerable) are not covered by formal arrangements.

A PRSP 3, also known as Economic and Social Policy Document (ESPD), was produced in 2011 to cover a period until 2015. Emphasis was placed on wealth creation, strengthening governance, development of strategic sectors with significant impact on improving well-being, and social demand. The development of the National Strategy for Social and Economic Development was built on the basis of the ESPD. The update was requested by the current Senegalese President. It covers the 2013–2017 time period and follows the political will to take into account the concerns of the people in a context of sustainable development. The cost of implementing this new strategy is estimated at around 5,000 billion FCFA (SNDES, 2012).

Senegalese authorities have established a General Delegation for Social Protection (GDSP) for better vulnerability management. Several programmes have been developed

and based on non-contributory transfers to poor and vulnerable populations to provide a minimum level of income security, livelihood, healthcare, access to education and decent housing. These programmes include, among others: youth employment, agricultural development, the health of the elderly, food aid to the poor, education, and easy access to housing (see ANSD, 2013). The distribution of social issues in various ministries poses the problem of coordination necessary to allocate resources optimally, to maintain the incentive measures advocated, and to reduce the risk of diversion of funds (SNDES, 2012). A large number of organisations are involved in national coordination mechanisms and they demonstrate a willingness to cooperate. However, there are major challenges related to the lack of synergy, communication, accurate information, leadership and financial resources. For example, 36 per cent of those eligible for GDSP programmes are not aware of them, 21 per cent could not provide the required documentation to qualify for programmes, 13 per cent reported that the government had not provided the necessary resources, and 10 per cent had difficulty physically reaching funding centres (ANSD, 2013).

3.3 Non-State Interventions

Many NSSP services are evolving in Senegal related to the national strategy of social protection. These include private or community regimes, formal and informal systems such as community-based solidarity, pooled community funds, and remittances from a growing number of Senegalese migrants abroad (see Perezniето and Fall, 2009). Several forms of social assistance involve NSAs such as NGOs. By 2004, national and international NGO interventions were still limited in some parts of Senegal (Table 2). However, there is currently an explosion of socio-economic initiatives (NGOs, associations, cooperatives, professional organisations, etc.) prompted by the impoverishment of the population and the low supply of basic social services (education, health, housing, social security). NGOs have become key players in the fight against poverty, using their strengths in participatory action, rapid response and flexibility to respond effectively to problematic situations and catastrophes.

Aside from NGOs, there are several types of association based on a family, community or professional groups (mutual savings, farmers' cooperatives, Koranic schools named "dahiras", etc.). They provide a range of support to better assure access to health facilities/treatment, self-help fundraising ceremonies, education and literacy, sharing food, support for income-generating activities, and access to credit. These groups are composed of women trying to help each other while coping with their combined roles of mother, breadwinner and homemaker. Women are the lead participants in family nutrition, health spending, education and children's clothing in Senegal. These associations are people's coping strategy in a social and economic environment marked by a multitude of constraints, the most important of which is a lack of financial resources.

Although membership organisations provide a credible alternative to the development of health protection, education and nutrition, it is important to note that their viability is compromised by the lack of professionalism in their management. Almost all community-based organisations are managed by volunteers who have limited capacity and lack proper tools. The organisational weakness of associations limits the role they can play in expanding social protection coverage.

Table 2: Example of NGOs interventions in social protection in Senegal, by 2004

Region	NGOs		Sector of social protection intervention									
	Number	Involving in social protection	Formation-education-literacy	Business	Child protection	Health	Saving-credit	Agriculture	Disabled	Breeding	Housing	Fishing
Dakar	113	99	x	x	x	x	x					
Diourbel	59	58	x			x	x	x				
Fatick	56	53	x	x		x	x	x				
Kaolack	75	72	x	x		x	x	x				
Kolda	63	59	x			x	x	x	x	x	x	
Louga	61	60	x	x		x	x	x	x			
Matam	24	24	x	x		x	x				x	
Saint-Louis	75	72	x	x		x	x					x
Tambacounda	54	53	x			x	x	x	x			
Thiès	86	84	x	x		x	x	x				
Ziguinchor	70	67	x		x	x	x	x		x		

Note: x means there is a given NGOs social protection intervention in a given sector and in a given region.

(Source: Adapted from CONGAD, 2004)

4 Data and Methodology

We used a two-step data collection methodology. We collected first quantitative and qualitative survey data from NSAs. Additional qualitative information was then gathered from key informant interviews with both non-members and members of selected NSSP organisations in order to better understand the governance characteristics and performance of these organisations (see Annex). Details on the survey data are provided below.

4.1 Research (Mapping) Area

Mapping NSAs and services is an effective way to understand what is happening in a study area. Two regions of Senegal (first cluster) were purposely selected by our research. Two municipalities and one rural community (second cluster) within the two regions were then purposely selected to map³ all NSAs in the social protection field.

The choice of regions was based on national statistics and discussions with policy actors. Dakar, the mainly urban capital, accounts for 20.6 per cent of the total population of Senegal (43.4 per cent of the urban population) in 0.28 per cent of the national territory (ANSD, 2013). The city has a relatively affluent centre; poverty is extreme on the outskirts. Of 43 municipalities, Commune d'Arrondissement, Guinaw Rail Nord and Guinaw Rail Sud were selected for mapping.

The second region chosen, Kaffrine, is 70.3 per cent rural and is one of the poorest areas in Senegal, with 4.5 per cent of the total population of Senegal and 8.5 per cent of the total rural population (ANSD, 2013). There are very few State amenities (schools, hospitals, etc.) and social protection relies on inter-community solidarity. In 2010, Kaffrine had the lowest composite access index for basic social services—the percentage of the population having access to a source of drinking water, a primary school, a health facility, a market, and a road (see Figure A2 in Annex). As it was demarcated as an administrative subdivision quite recently (2009), collection of information on NSAs would be important for government and other organisations seeking to help vulnerable groups. Of the 24 rural communities (*communauté rurale*) of Kaffrine, Kahi was selected for the mapping.

4.2 Strategy for Collecting Survey Data

Mapping was conducted in Dakar and Kaffrine between January and March 2013. To maximise capture, different strategies of identification were used.⁴ In Kahi (Kaffrine) it was possible to physically visit all 32 villages, and to meet every association and NGO with social protection activities. Neighbourhoods in Dakar municipalities are difficult to identify and access. The most feasible strategy was to gather existing local authority and other listings (e.g. members of the Council of Non-Governmental Organisations for Support to Development) and recruit a development actor in the area to identify all other associations in Guinaw Rail Nord and Sud.

A questionnaire was used to collect data (see Annex). One part of the questionnaire was answered either by the president/director of each NSA or a member of its management committee. Information sought included locality, general characteristics, organisational

³ In order to situate the mapping area, Figure A1 in Annex presents the decentralisation scheme in Senegal, according to the geographical administrative subdivision that occurred during the regional and local elections in 2009. New administrative divisions appeared under the forms of local collectivities: the administrative districts—*Commune d'Arrondissement*—managed by an elected municipal council and the rural communities—*Communauté rurale*—managed by an elected rural council. A *Commune d'Arrondissement* is an ensemble of cities and a *Communauté rurale* is an ensemble of villages.

⁴ The main obstacles were related to the difficulty of identifying the non-state actors in the selected areas. In Kaffrine, there are no studies on formal and informal associations working in social protection. Likewise, in Dakar there are no rigorous documents that list all the existing associations and NGOs involved in social protection in the study area.

structure, services provided, beneficiaries, funding sources, governance features, and issues related to performance. A second part⁵ questioned members of organisations for information on the characteristics of members, their opinions on the governance of the organisation and the service obtained. A total of 210 NSAs was interviewed—121 in Dakar and 89 in Kaffrine (Table 3).⁶

Table 3: Number of NSAs identified (mapped) in the research areas

Rural community/municipality	No. of NSAs in region		No. of members surveyed
	Dakar	Kaffrine	
Guinaw Rail Nord	76	0	437
Guinaw Rail Sud	45	0	258
Kahi	0	89	486
Total	121	89	1,181

Both qualitative and quantitative analyses were used. The research questions were examined through descriptive statistics including comparison between categorical variables with the Chi² test and between some quantitative variables using mean *t*-test statistics. The analyses focused mainly on membership organisations, which form the bulk of NSAs and in which governance issues were more likely and relevant. Four case studies—on the most important and common social protection services as revealed by the mapping—were additionally considered to explore further governance issues.⁷

⁵ See Section I of the questionnaire for the sampling frame and selection procedure for the members interviewed.

⁶ In addition, it is worth noting that two and three international NGOs are identified respectively in Kahi and in Guinaw Rail Nord and Sud. During the survey we struggled to obtain their consent for an interview.

⁷ These case studies stem from key informant interviews for members and non-members of membership organisations (see in Annex the qualitative interview guide used).

5 Non-State Actors in Social Protection Services in Senegal

5.1 Characteristics of Non-State Actors

Table 4 shows the different types of NSAs delivering social protection in the study area. There are six forms:

- National NGOs
- International NGOs
- Development associations: for-profit groups such as the Economic Interest Group that engage in income-generating activities.
- Networks and alliances: not for profit groups helping raise funds from NGOs for NSSP projects.
- Faith-based organisations: religious non-profit organisations called “darha” involving mostly religious activities and religious education.
- Community-based mutual insurance schemes are formed by communities to assist members, more often in kind than in cash. At least 92 per cent of NSAs identified in each zone were development associations.

Table 4: Number and type of NSAs, by study area

Type of NSA	No. of NSA in study area			Total
	Kahi	Guinaw Rail Nord	Guinaw Rail Sud	
Development association	82	75	43	200
National NGO	2	1	0	3
International NGO	3	0	0	3
Network / Alliance	0	0	2	2
Faith-based organisation	1	0	0	1
Community-based mutual insurance	1	0	0	1
Total	89	76	45	210

Proliferation of NSAs is attributed to the low supply of basic social services such as education, health, housing and social security to an impoverished population. In general, national NGOs focus on women employment, health issues and offer advocacy/advice. International NGOs concentrated on food security issues, especially through increasing farm productivity and NSA management. The other NSAs had the general goal of solidarity between members and development of a community through different services.

A reason⁸ for the particular proliferation of development associations may be related to the decentralisation process undertaken by Senegal since 1996. Article 3 of the Code of Local collectives mandates local groups to conceive and implement economic, educational, social and cultural development initiatives with a municipal or a rural interest.⁹

⁸ One anecdotal reason recorded from some development associations during the survey is that NGOs can finance only associations of members but not individual persons. This may open the door to the emergence of “ghost” associations.

⁹ The transfer of responsibilities to local collectives implies thus an obligation towards the local population in terms of local development such as providing basic social services or creating conditions for the emergence of some NSAs.

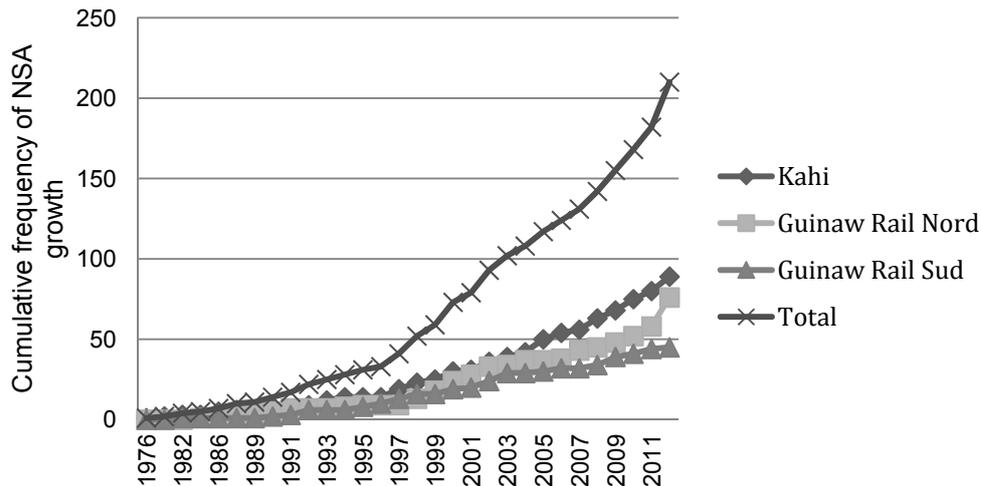


Figure 5: Emergence of NSAs in the study areas, 1976–2011, by study area

This may favour the emergence of NSAs, especially development associations. We analysed trends in line with local (municipal/rural) elections that took place three times in Senegal: 1996, 2002 and 2009. Data shows that only 16 per cent of the 210 NSAs identified were present in the three study areas before decentralisation. An additional 29 per cent emerged during the first local electoral regime (1996 to 2002), 30 per cent were added during 2003 to 2009, and 27 per cent have been established between 2010 and 2012. The increase is exponential, and driven by but not yet adequately meeting demand.

Many NSAs are not affiliated to and do not collaborate with other organisations (Figure 6). Non-affiliation is less acute in the two municipalities of Guinaw Rail Nord and Guinaw Rail Sud. Most NSAs, particularly development associations, are independent and subject to isolation, limiting their synergy, coordination, scale, reach, resources and impact.

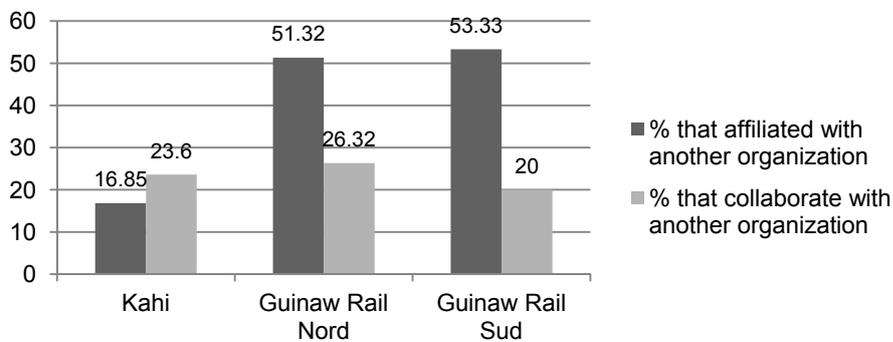


Figure 6: NSA affiliation and collaboration, by study area

5.2 Organisational Structure of NSAs

Nearly all NSAs (96.7 per cent) in the study area are membership organisations: 200 development associations, one network/alliance, one faith-based organisation, and one mutual insurance scheme. Membership organisations are geared to fight poverty, but they are often tributary to their own resources, are organised informally, and are constituted by the most vulnerable, who are predominantly women (see Figure 7).

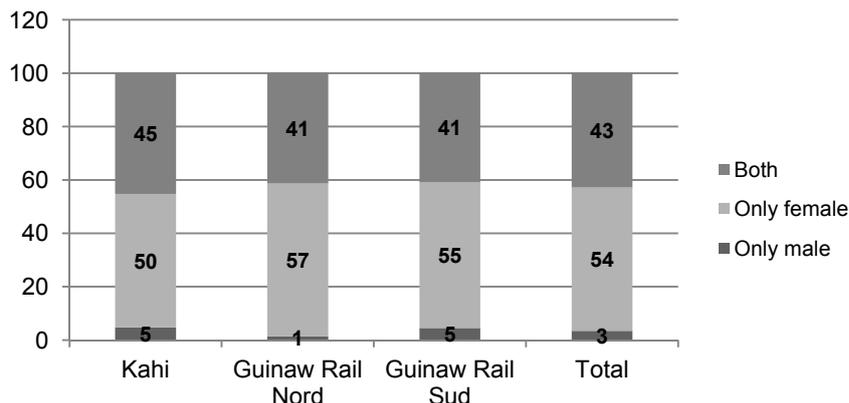


Figure 7: Percentage of membership organisations, by gender and study area

NSAs main funding sources are their own revenue from membership dues and income-generating activities they develop themselves (Tables A1 to A3 in Annex).¹⁰ Figure 8 shows the pattern in the three study areas. As the main sources of funding cover about half the total spending on services to beneficiaries, limited access to external financing severely reduces reach and impact. The key informant interviews confirm this (see the case studies below).

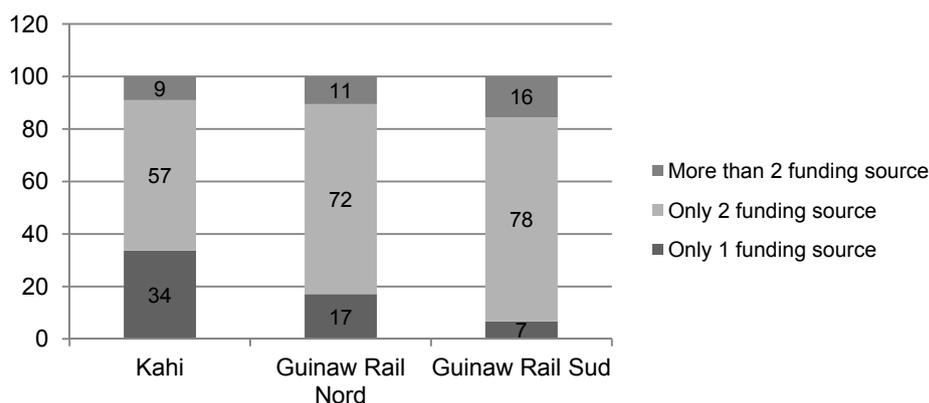


Figure 8: Diversity of NSAs' funding sources (%), by study area

In addition to overall budget constraints, there are also cash flow issues; for example, delays in membership contribution payments (see tables A1 to A3 in Annex). In urban areas, where life is more cash and wage based, members are generally able to pay more consistently than in rural areas where income is seasonal. NSAs are better organised and access to finance is more likely in Dakar where most of the NGOs are located. The weak external financing of NSAs in general may also be due to the lack of formal recognition. Table 5 shows stark differences among the three study areas.

¹⁰ To be a member of these organisations, individuals must regularly contribute a fixed amount, which is the initial funding of the organisation. Once active, associations organise activities that allow them to earn revenue. In rural areas, these are generally agricultural activities where half of a crop is sold and the money put in the cash box of the organisation. The other half is distributed in the village to help the poor. This system delivers direct food help to beneficiaries and generates a cash source for credit systems, etc.

Table 5: Percentage of NSAs formally registered

Type of NSA	Percentage formally registered in a given year after its creation											
	All	Kahi			All	Guinaw Rail Nord			All	Guinaw Rail Sud		
		Same year	One year	> one year		Same year	One year	> one year		Same year	One year	> one year
National NGO	66.67	50	0	50	33.3	100	0	0	0	0	0	0
International NGO	100	100	0	0	0	0	0	0	0	0	0	0
Development association	25.7	50	14.3	35.7	51.4	42.9	19.6	37.5	22.9	36	16	48
Network/Alliance	0	0	0	0	0	0	0	0	100	0	0	100
Faith-based organisation	100	100	0	0	0	0	0	0	0	0	0	0
Community-based mutual insurance	0	0	0	0	0	0	0	0	0	0	0	0
Total	29.1	55.9	11.8	32.4	48.7	43.9	19.3	36.8	22.2	34.6	15.4	50
Number	34	19	4	11	57	25	11	21	26	9	4	13

Note: The percentages are calculated with respect to all NSAs in the research areas (the three zones).

5.3 Services and Types of Beneficiaries

NSA services vary according to location; the common denominators indicate universal demand. Help for ceremony (funerals) and credit are conspicuously dominant (Table 6).

Table 6: Percentage of NSAs per type of social protection services

Services provided	% of NSAs receiving service			Total
	Kahi	Guinaw Rail Nord	Guinaw Rail Sud	
Cash transfer	3.4	18.4	4.4	9.1
Water delivery	3.4	0.0	2.2	1.9
Information	6.7	11.8	4.4	8.1
Transfer in kind	10.1	39.5	26.7	24.3
Education provision	12.4	7.9	20.0	12.4
Food provision	33.7	15.8	11.1	22.4
Agriculture input provision	34.8	1.3	0.0	15.2
Help for ceremony	44.9	48.7	66.7	51.0
Health insurance	49.4	7.9	24.4	29.1
Credit	53.9	71.1	68.9	63.3

In all three study areas the unemployment rate is high and loan schemes might be vital to starting income-generating activities. NSAs in rural Kahi are much more involved in agricultural inputs and food provision. Kahi is a rural area where the population relies mostly on agriculture. Generally, healthcare access in rural Senegal is almost non-existent (Lépine and Le Nestour, 2011).

Most NSAs (81 per cent) focus on multiple categories of beneficiaries (Table 7). In rural Kahi, NSAs offered services to older persons, pregnant women, the disabled, and to women in general. NSAs in the municipalities provide services to youth and offer much less to older persons and pregnant women. This reflects the low average age in Guinaw Rail, and the relatively accessible health infrastructure.

Table 7: Percentage of beneficiaries targeted

Beneficiaries targeted	% of beneficiaries receiving NSA services			Total
	Kahi	Guinaw Rail Nord	Guinaw Rail Sud	
Associations	11.2	9.2	8.9	10.0
Students	16.9	13.2	20.0	16.2
Children	20.2	15.8	20.0	18.6
Youth	29.2	34.2	31.1	31.4
Adults	29.2	31.6	22.2	28.6
Older persons	41.6	19.7	13.3	27.6
Pregnant women	42.7	17.1	24.4	29.5
Members of the organisation	43.8	84.2	84.4	67.1
Persons with disabilities	48.3	25.0	28.9	35.7
Women	60.7	57.9	48.9	57.1

Cross-tabulation between most services provided and most targeted beneficiaries shows the importance of health insurance and credit in both rural and urban areas (Table 8); however, location variations persist. For example, family and community care for the elderly is intrinsically stronger in rural areas; unemployment is more rapidly debilitating in municipalities.

Table 8: Cross-tabulation between most common services provided and targeted beneficiaries: % of NSAs involved

(Some) most common services provided	(Some) most targeted beneficiaries						
	Kahi			Guinaw Rail Nord		Guinaw Rail Sud	
	Older persons	Pregnant women	Women	Youth	Women	Youth	Women
Health insurance	61.4	70.5	59.1	34.2	50	54.6	72.7
Credit	52.1	50	56.3	24.1	55.6	25.8	58.1

A diversity of people could potentially benefit from the services of membership organisations (Table 9). For example, 62.1 per cent of the membership organisations generally include self-employed members irrespective of the other professional occupation. Moreover, unemployed members are more present in the membership organisations in the rural zone compared to the urban areas. Females are more represented in membership organisations in both Kahi and Guinaw Rail Nord.

Table 9: Composition of NSAs by professional occupation and gender

Study area	% of NSAs by professional occupation of members			Average size of members in 2012	
	Salaried	Unemployed	Self-employed	Total	Female
Kahi	3.6	53.6	79.8	51	41
Guinaw Rail Nord	16.0	29.3	46.7	69	57
Guinaw Rail Sud	18.2	47.7	54.6	34	21
Total	11.3	43.4	62.1	54	43

6 Analysis of Provision of NSSP Services

6.1 Governance in Service Provision

We examined the effectiveness of three components of governance within membership organisations: participation, transparency and accountability. We considered six types of questions that members were asked about these aspects (see Table 10 and section I2 of the annexed questionnaire for more details). The general question was formulated as follows: *How well or badly do you think the management committee of the organisation is practicing the following procedures or haven't you heard enough to have an opinion?* (Table 10)

Table 10 presents the percentage of members that judged the management committee as performing well in these respects. Most (80 per cent) respondents scored their management committee well on 'participation' through involvement and consultation, on 'transparency' through programme and budget information, and on 'accountability' through complaint and guaranteeing that revenues are used for services and not for private gain. Percentages ranged from 80 to 100 per cent in the three study areas. The governance of the management committee of the membership organisations seems relatively effective in general according to the opinions of their members.

However, scores fell dramatically when answers were tested against specific knowledge (e.g. actual number of times consulted, what their organisation had in the cash box). Transparency fared especially badly, as only 11 per cent of members interviewed in Guinaw Rail Nord, 7 per cent in Guinaw Rail Sud and 29 per cent Kahi knew their organisation's cash balance.

Accountability in general seems more likely in rural Kahi than in the two urban zones (Figure 9). At least 67 per cent of the membership organisations in Kahi acknowledge having oversight, monitoring and evaluation mechanisms against barely half that number in Guinaw Rail Nord (37 per cent) and Guinaw Rail Sud (43 per cent). Nevertheless, even if most membership organisations give opportunities to their members to report bad performance, enforceability (remedial action) is weak; complaints have no power to sanction or influence improvement. Linked to this, there is no rigorous mode of selection of leaders.

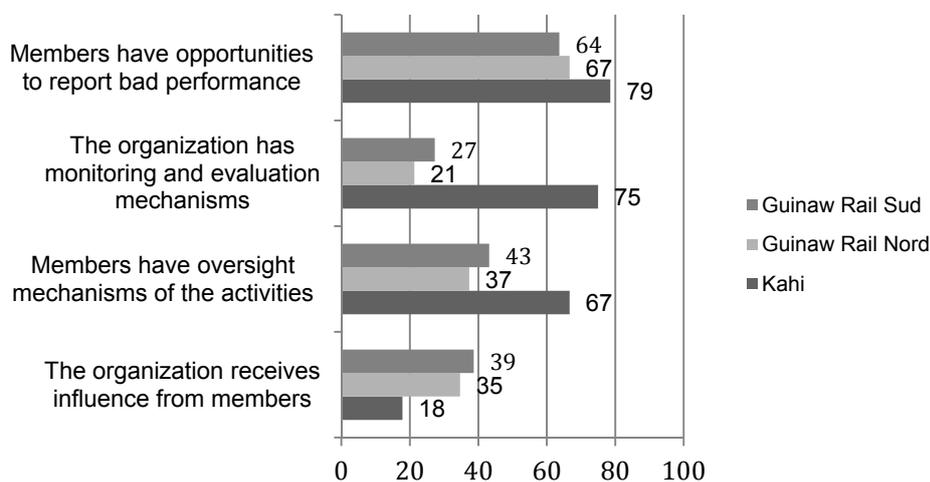


Figure 9: Percentage of membership organisations where select governance aspects are effective, by study area

Table 10: Members' perceptions on governance aspects

Zone	% of respondents who judged the management committee of the organisation as performing well on governance procedures											
	Allowing participation				Showing transparency				Practicing accountability			
	Involvement ^a	Consultation ^b	Once consulted	Sample	Info programme ^c	Info budget ^d	know what org. has in cash box	Sample	Complaint ^e	Guarantee ^f	Could sanction mngmt committee	Sample
Kahi	85.96	86.39	58.10	463	85.59	86.49	29.28	444	79.87	92.42	56.93	462
Guinaw Rail Nord	98.86	96.58	53.53	439	99.08	96.78	10.57	435	89.21	98.56	57.79	417
Guinaw Rail Sud	99.21	99.60	51.19	252	100.00	98.84	6.98	258	98.81	98.42	60.47	253

Note: The management committee a) allows members like the respondent to participate in decision-making, and b) consults other members before making decisions, c) makes the action programme known to members, and d) provides members with budget information, (e) provides effective ways to handle complaints about the management committee, and f) guarantees that revenues are used for services and not for private gain.

The original answers from the survey were coded such as: 1 'Very badly', 2 'Fairly badly', 3 'Fairly well', 4 'Very well', 5 'Don't know/Haven't heard enough'. We reordered the four first scales into a dummy variable which equals 1 if the answer enters into the categories three or four, and equals zero if the answer enters into the categories one or two. We additionally consider a second form of questions that enters into each of the three aspects of governance above: whether or not the respondent has been consulted once by the management committee in the decision-making process; whether or not the respondent knows what their organisation has in the cash box, and whether or not the respondent could sanction the management committee for bad performance.

Leaders are chosen mainly by informal consensus or by their success, or appointment, often based on affinity. Only to a small extent are they chosen by election (Figure 10).

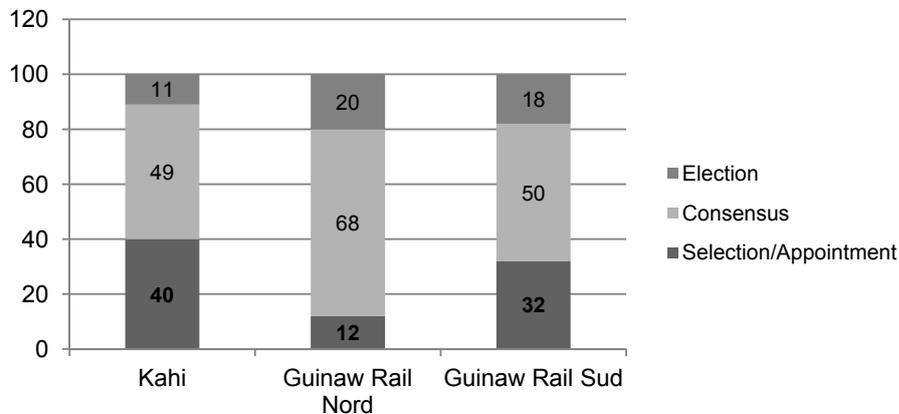


Figure 10: Mode of selecting leaders of NSAs: % of NSAs by study area

Decisions are taken either during the general assembly, or by the management committee, and to a small extent by vote (Figure 11). Each member is thus in a position to be involved and have a voice, provided this member is present during important or decisive meetings. However, members may be timid in their involvement, and in most cases decisions are restricted to and taken by the management committee.

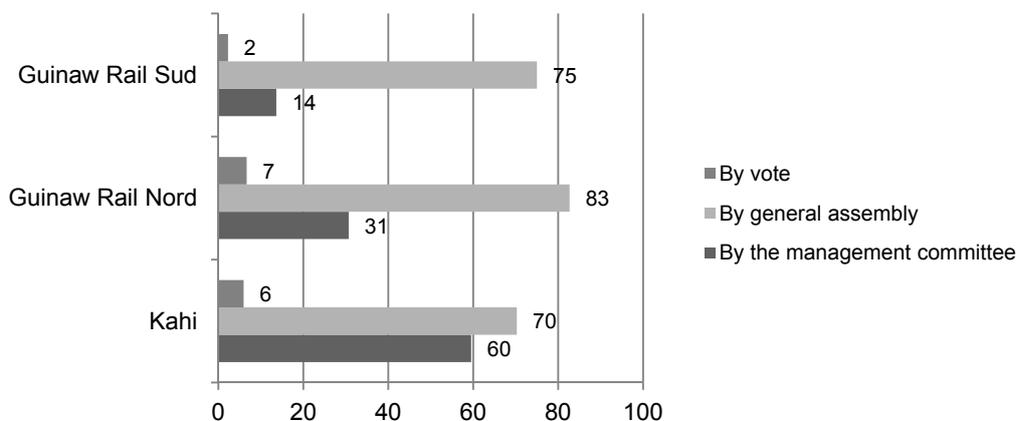


Figure 11: Mode of decision-making within NSAs: % of NSAs by study area.

A Chi-squared test shows that the distribution of the opinions of members on the governance of the management committee is not due to chance and is dependent on some characteristics of membership organisations (Tables A5 to A7 in Annex).¹¹

¹¹ A Chi-squared test would allow a check on how likely it is that a characteristic and a governance aspect are completely independent.

6.2 Performance of NSSP Services

Coverage Effect

Table 11 shows the estimated coverage rate of membership organisations. Two coverage rates are calculated from the survey data. The first is the “potential” rate, which assumes members are more likely to receive first the service provided by the organisations they belong to. The second is the “effective” coverage rate, which counts the actual number of persons (whether members or not) who have received a service from a membership organisation in 2012. Statistics indicate that 20.3 per cent of the population in Kahi, 14.4 per cent of the population in Guinaw Rail Nord and 3.2 per cent of the population in Guinaw Rail Sud have received such services. This means that in 2012 membership organisations achieved coverage of 12.7 per cent of the population in Kahi, 14.2 per cent in Guinaw Rail Nord and 2.3 per cent in Guinaw Rail Sud.

Table 11: Estimated coverage rate of NSSP services provided by 2012

	Kahi	Guinaw Rail Nord	Guinaw Rail Sud
Total number of membership organisations	84	75	44
Total number of members (potential beneficiaries) (a)	4,299	5,177	1,476
Total number of effective beneficiaries (b)	2,686	5,108	1,073
Estimated total number of persons (population) (c)	21,146	35,885	45,742
Estimated coverage rate (potential) (a/c) (%)	20.3	14.4	3.2
Estimated coverage rate (effective) (b/c) (%)	12.7	14.2	2.3
Average operational budget (FCFA)	267,865	1,018,341	896,679
Average percentage spent (FCFA) for beneficiaries (projector programme costs)	83.2	73.6	72.0

Note: 1FCFA=500 \$US.

It is striking that coverage in Guinaw Rail Sud is about seven times that of Guinaw Rail Nord, its homologous urban area. One explanation is that coverage rates depend both on the number of membership organisations and the population in each area. Guinaw Rail Nord has more membership organisations per capita.

Also, membership organisations make a trade-off between physical and financial coverage. Figure 12 shows membership organisations in rural Kahi spend annually on average FCFA 9,000 per beneficiary, in Guinaw Rail Nord FCFA 11,000 and in Guinaw Rail Sud FCFA 28,000. This partly reflects their different physical/financial priorities, and is partly subject to their overall operational budgets.

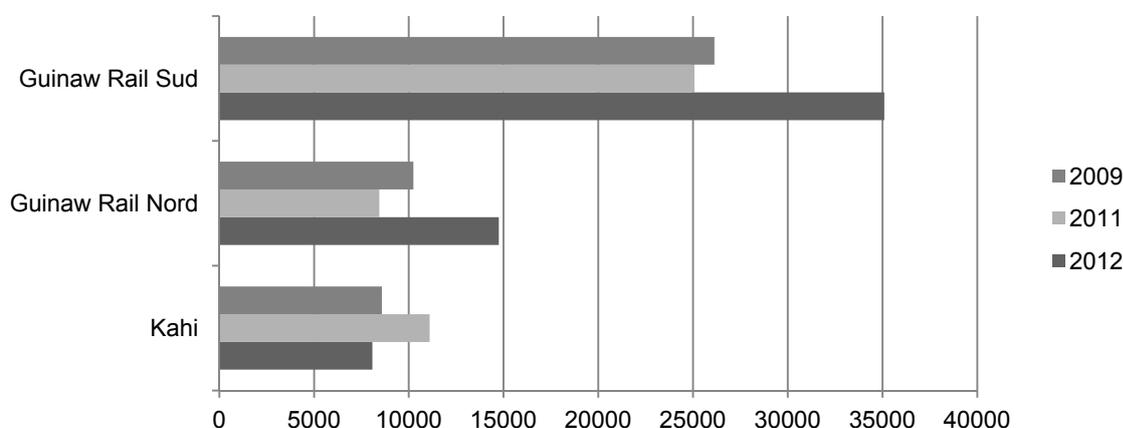
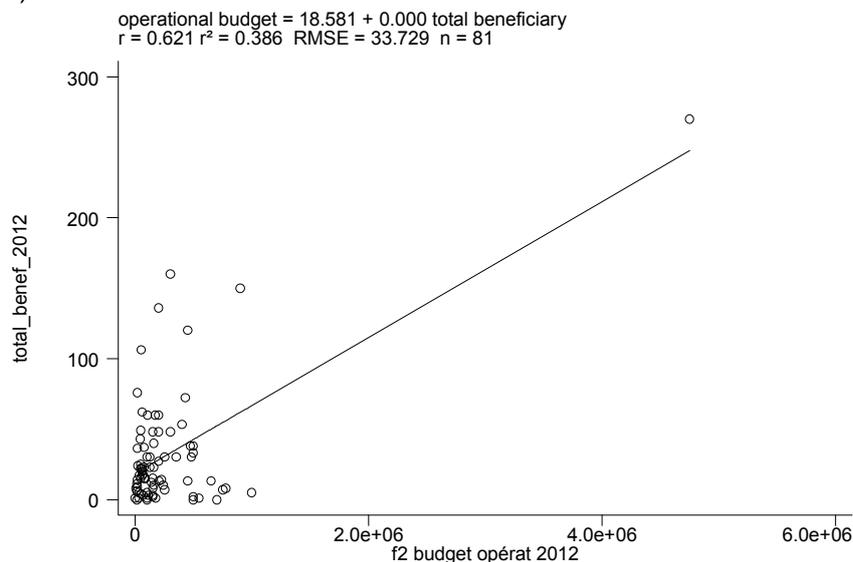


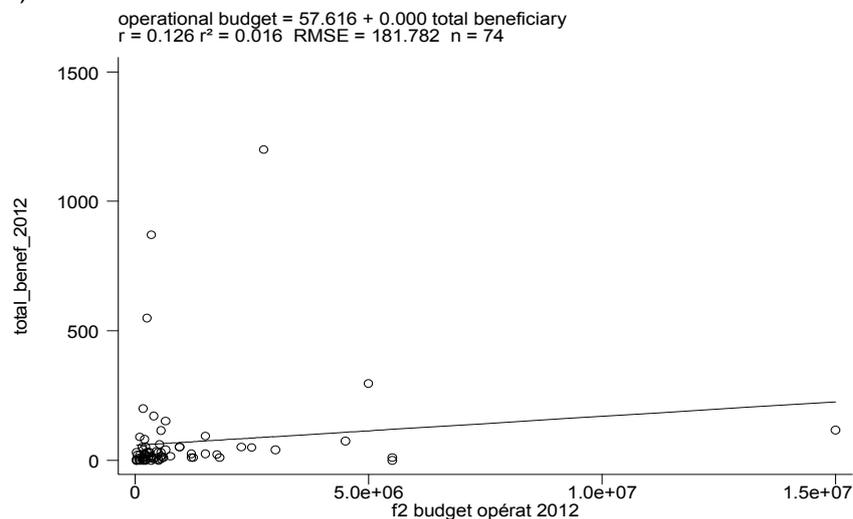
Figure 12: Average annual budget per beneficiary (in FCFA), by study area and years.

More than 70 per cent of the organisations' budgets is devoted to project/programme costs in each zone (Table 11). Figure 13 shows the relationship between budget and performance in the three study areas for 2012. For each area, the figure provides a scatter plot and regression line for the predicted variable 'operational budget' from the variable 'total beneficiary'; r is the coefficient of correlation between the two variables, and r^2 the coefficient of determination of the regression.

a) Kahi



b) Guinaw Rail Nord



c) Guinaw Rail Sud

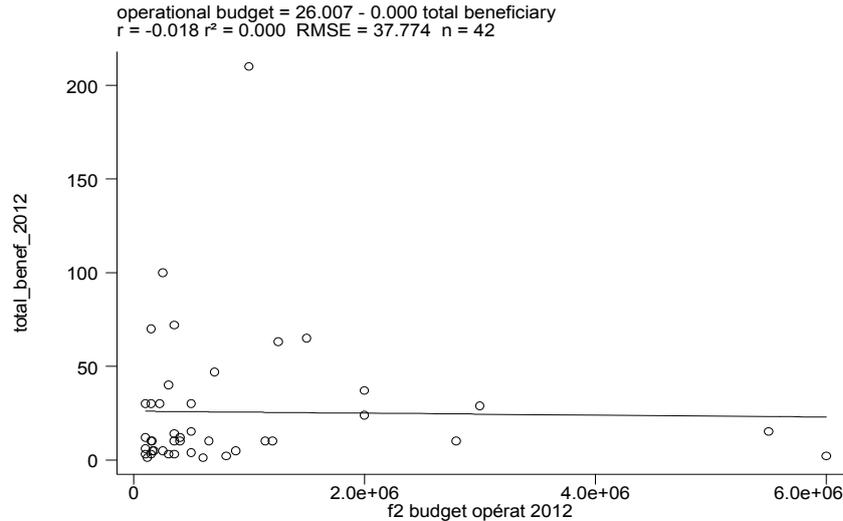


Figure 13: Correlation between annual operational budget and total beneficiary in 2012

Both the visual observation and the two coefficients show that the number of beneficiaries and the operational budget are correlated in rural Kahi. The operational budget seems not to be related to the number of beneficiaries in the municipalities of Guinaw Rail Nord and Sud in 2012. Further investigation shows this relationship is probable in Kahi and Guinaw Rail Nord: the average amount received by members is correlated with the operational budget.¹² Lack of such a relationship indicates a probable governance problem. Given the high percentage of budget devoted to beneficiaries, it is likely that the governance problem is budget related. Preparation of financial reports supposes transparency and accountability in the budget issues. We use t-test statistics to explore any performance linkage between financial reporting and beneficiary numbers.

Organisations that prepared financial reports covered considerably larger numbers of beneficiaries in two of the study areas (one urban and one rural), but there was no significant difference in the third area (Table 12). This indicates in some cases that the performance of membership organisations was not random: it seems to be relatively transparent with accountable organisations in budget-related issues that reach a high coverage rate of services provided.¹³

¹² The coefficients of correlation are 0.35 in Kahi, 0.64 in Guinaw Rail Nord and 0.38 in Guinaw Rail Sud. The coefficients are only significant at 5 per cent level in the two first areas.

¹³ Obviously, the observed differences cannot be interpreted as a causal impact of transparency and accountability on the average number of total beneficiaries. A regression analysis would give more insights on this relationship.

Table 12: Comparison of total beneficiaries across organisations that prepare financial reports and those that do not

	Total sample	Organisations that prepare financial reports	Organisations that do not prepare financial reports
<i>Total</i>			
No. of membership organisations	203	77	126
Average no. of total beneficiaries in 2012	44	69	28***
<i>Rural community of Kahi</i>			
No. of membership organisations	84	34	50
Average no. of total beneficiaries in 2012	32	44	24**
<i>Municipality of Guinaw Rail Nord</i>			
No. of membership organisations	75	31	44
Average no. of total beneficiaries in 2012	68	113	36**
<i>Municipality of Guinaw Rail Sud</i>			
No. of membership organisations	44	12	32
Average no. of total beneficiaries in 2012	24	22	25

Comparisons are made using t-tests. Significant differences are indicated with ** $p < 0.10$; *** $p < 0.05$.

Well-being improvement

Another important aspect is whether, and to what extent, NSSP services improve well-being as a clear outcome. To test this we focused on the probable well-being effects within the membership organisations, assuming each member is *ex ante* at a given level of well-being and their decision is guided by the fact that they would expect to be better-off after joining a membership organisation.¹⁴

We asked members: *To what extent has the last advantage/help received from the organisation solved your problem?* Figure 14 shows generally low satisfaction, with 70–87 per cent of members reporting partial or no remedy in different areas. Some acknowledged that the help received enabled them to initiate or further develop an income-generating activity (mostly trading) or to help their family or acquire essential agricultural inputs such as seed.

Help from organisations is likely not to be consistent as the services received are below expectation for most members (Figure 14). Further investigation confirms that the services provided to the members may be somewhat questionable. We asked members: *In 2012, how did your contribution compare with what you received?* In general, the percentage of members likely to experience an improvement in their well-being due to their membership was 27 per cent in the research area (Table 13). This is much higher in rural Kahi than in the municipalities. These figures suggest that well-being improvement in the research areas is still low, revealing the insufficiency or the instability of assistance received (Box 3). This creates potential situations of vulnerability for members.

¹⁴ This is one advantage of membership organisations as echoed by the literature on risk sharing.

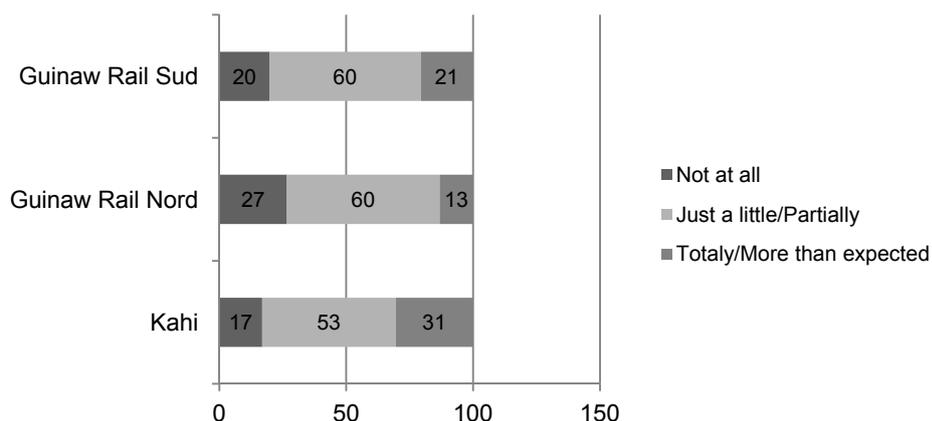


Figure 14: Extent to which the last advantage/help received from the organisation has solved members' problems (% of members).

Table 13: Potential well-being improvement, 2012

Research area	% of members likely to experience well-being improvement ^a	% of members likely to stay at same level of well-being ^b	% of members likely to experience well-being worsening ^c	Sample
Kahi	38	22	40	428
Guinaw Rail Nord	23	11	67	436
Guinaw Rail Sud	16	23	61	256
All	27	18	55	1120

^a Members have contributed less than they received from the organisation

^b Members have contributed and received equally from the organisation

^c Members have contributed more than they received from the organisation

Box 3: Perceptions of members of services received

"The last two assistances that I received are respectively FCFA 30,000 and FCFA 25,000. The FCFA 25,000 was used to buy two fertiliser bags at FCFA 12,500 each. The FCFA 30,000 helped me buy seeds for my fields. With this help I can grow some of my fields, but it is far from sufficient because agricultural products are expensive and I have to have at least five bags of fertiliser for my fields".

A member of the organisation Takkou Ligueye in rural Kahi.

"I received assistance once of FCFA 10,000. Half was used to buy and to sell millet. The other part was used to buy supplies and some clothes for my son. The tontine (annuity) system allows women to save money and leads to income-generating activities. However, this help is not enough because we are producers and we do not have other sources of income. I have received only FCFA 10,000 since the creation of the organisation."

A member of the organisation Bokkligueysadeuk in rural Kahi.

"I received FCFA 12,000 from the organisation. Each time, I used the money to buy the inputs to produce juice that I sell. This aid is useful because I stayed a time without working and the FCFA 12,000 I received allowed me to restart my activities. I do not think that money is enough because I cannot buy everything I need for my business, but it helps me a little. If I had this help more frequently, I could get benefit. I try to cover the expenses of the house with my work but it's not easy because we do not earn a lot by selling juice and ice. Unfortunately, we cannot ask for more because we know that the organisation does not have the means. The assistance we receive depends on our contributions and we all know that our contributions are not much. It is true that aid has increased because we went from FCFA 10,000 to FCFA 12,000. This is due to the fact that contributions have also increased and

by interests accrued on loans.”

A member of the organisation Bolo Done Bene in Guinaw Rail Nord

“I received FCFA 20,000 for the feast of the “aid el Kebir” called Feast of Sacrifice. This amount is attributed to all members in order to cover their spending on ceremony. I used this money to buy food. Expenses for the party can be very high because you have to buy clothes for the children, cook a lot for family and friends and kill a sheep. Many heads of households borrow money to cover these expenses and end with debts after ceremonies. This help from the association prevents us from taking loans since there are other problems to deal with every day. This money is not enough, but with that amount I can help my husband who does not earn much.”

A member of the organisation Rak Top Mak in Guinaw Rail Sud

Figure 15 summarizes answers of some members to the question on the extent of assistance they received in 2012 in comparison to 2011. More than half the respondents in Guinaw Rail Sud found that the assistance from 2012 had either decreased or was similar to 2011 levels. In Kahi and Guinaw Rail Nord, the percentage of members that fall into this category is not negligible: 44 per cent and 52 per cent of the members interviewed in the two areas respectively have received a service from the organisation in 2012 that is less than the help they had received in 2011.

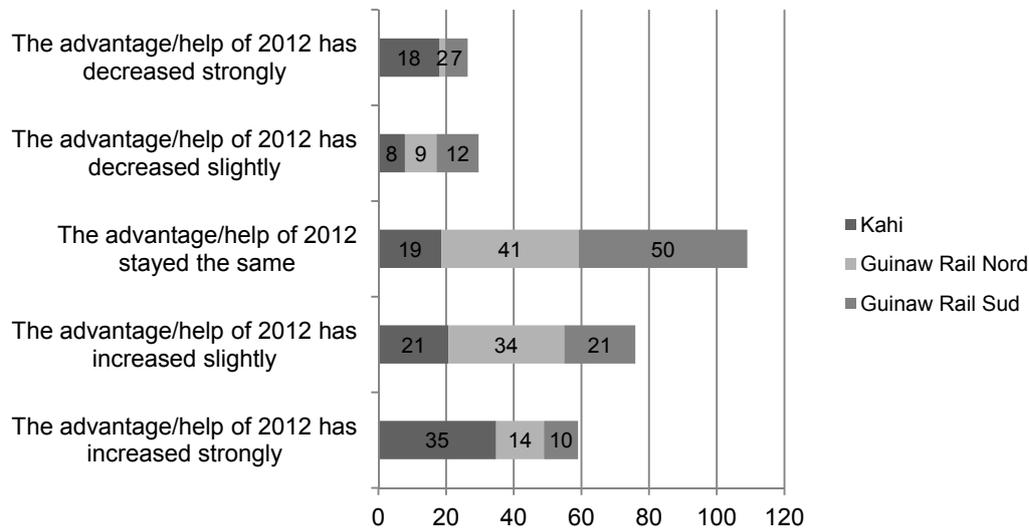


Figure 15: Extent of the assistance received in 2012 relative to 2011 (% of members)

Overall, despite the relatively mitigated performance of membership organisations revealed in Figure 15, more than 83 per cent of organisations in the study areas report having experienced good performance in 2012. The reasons given for both good (and poor) organisational performance are fundraising and administrative management (Figure 16). Strong accountability mechanisms do not define good performance in Guinaw Rail nord and Guinaw Rail sud. However, weak accountability mechanisms appear to be important in explaining the poor performance experienced by the organisations in 2012 and to a large extent in rural Kahi (Figure17).

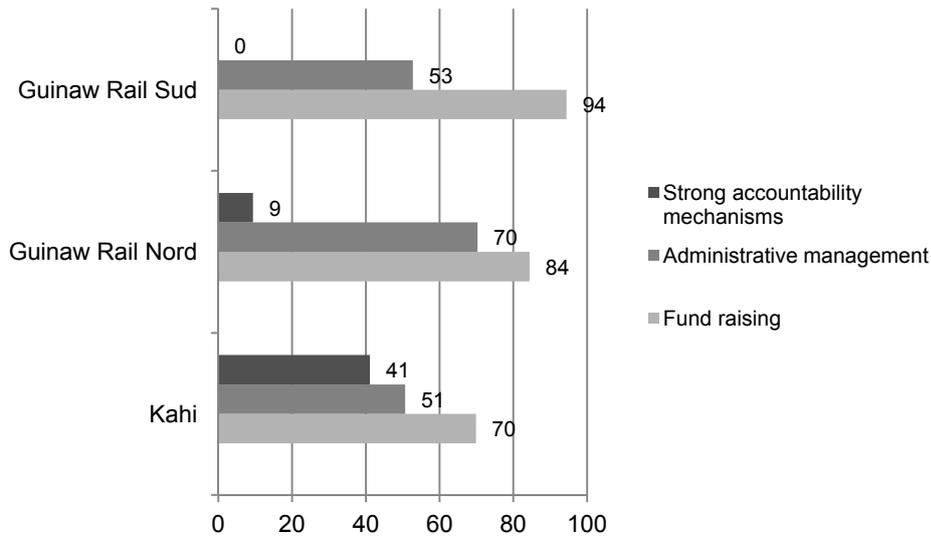


Figure 16: Reasons for good performance in 2012 (% of membership organisations), by study area

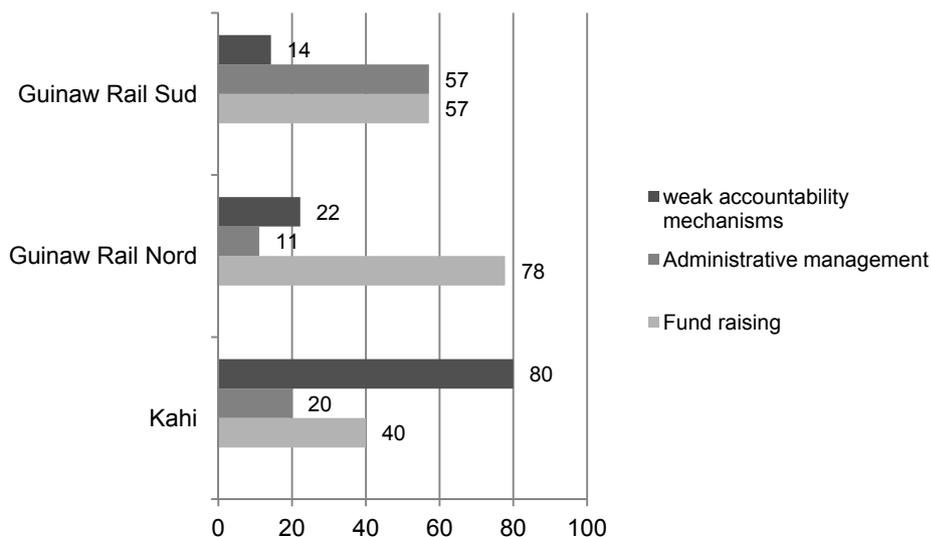


Figure 17: Reasons for experiencing poor performance in 2012 (% of membership organisations), by study area.

6.3 A Sampling of Case Studies

A membership organisation providing credit services

Yaayedji is a membership organisation of women created in 1991. It is neither affiliated to nor collaborating with any other organisation. It was created to support its 15 members with credit services through membership fees, trade and tontines. The organisation has no written rules: everything is oral, including the leaders' reports at meetings. The financial activities are recorded in a book that is not accessed by other members. Members can ask for explanations and sometimes there are disputes, but out of respect for the more elderly, they always reach a consensus. Informal management leads to some mistakes and misunderstandings. Members are the direct beneficiaries of the credit services provided by the organisation. They strengthen family activities with the money they receive, as many are

widows or their husbands do not have money to meet the needs of the family. Most women use the credit they receive to create income-generating activities. As reported in a key informant interview: “The biggest constraint to achieve greater coverage is the lack of financial means and the informal management. If women had more money in their fund, the organisation would have more impact in the services it provides to members.”

A mutual health organisation

Weerakwerle is a membership organisation created in 2001 affiliated to and collaborating with another organisation. Monthly contributions of members entitle residents from the quarter to primary healthcare in some hospitals at half price. Although the contributions are modest, the service provided has increased, thanks to the help of partners in making agreements with some health centres. The organisation prepares written financial reports. Members have oversight mechanisms through a monthly balance sheet issued by the management committee stating the input and output of money. According to one member, the office “has experience” (is skilled) and nobody complains about lack of transparency because the management committee is available and gives all the information needed. The mutual organisation has established rules of procedure and holds regular meetings. The challenge is a lack of financial means to cover a higher share of the costs so that members can go to more specialised hospitals for treatment of diseases like cancer, hypertension or diabetes; all of which are major causes of death in the community.

Food provision from Bokkou Dioubo Ndigui Wilanène

Bokkou Dioubo Ndigui Wilanène is a membership organisation of men set up in 1998. It has a collective field of millet. A part of the crop is distributed among members during the lean off-season, and the other share is sold and the money put in a cash box and used when needed. Millet is the staple food in the villages, so this system ensures a basic level of food security and reduces the need for “borrowing to eat”. The millet distributed to members is consumed by family members. This aid is important because the lean period is difficult for farmers who have nothing to eat during this time. Now the members are organised for trade. Currently, they buy millet for resale and no longer share the crops. The operational rules of the organisation are developed during annual, general and regular “Saturday” meetings. The President manages the office and convenes meetings where major decisions are taken after discussion with the group. The organisation has a notebook where all expenses are recorded. It does not make financial reports, but the management committee explains all use of funds from the cash box. Meetings are an opportunity for members to be apprised of activities and to control the work of the management committee, and therefore, constitute informal mechanisms for monitoring and evaluation. For claims or complaints, the organisation acts according to the rules of the village if it wants the problems to be resolved by the village chief. However, one key informant was not comfortable with the situation: *The management committee is limited to two people and can lack transparency. The organisation lacks experience and is facing constraints related to the lack of training of the management committee.*

A women’s organisation providing help for ceremony in rural Kahi

This is a membership organisation of women without a formal denomination. There are no particular membership conditions other than paying a monthly membership fee of 1,000 FCFA. Help for ceremonies is its first purpose. The organisation has no established operating rules. The president and a treasurer manage the fund but do not make financial reports. The other members are limited to the explanations of the treasurer during meetings and have no control mechanisms in choice of activities or expenditure; they must simply trust their leaders. Members do not complain for fear of creating problems that might cause the break-up of the group. The resources are limited, but in 2012 women were able to make profit by selling peanut butter, thanks to loans from the organisation. According to a senior villager, “Men feel the change especially for ceremonies. Before they were obliged to give

money to women for clothes. But now women buy themselves their clothes and sometimes they participate in the expenses of ceremonies.”

In summary, organisations suffer from weak systems and structure. Governance mechanisms are not sector or service specific. Whether providing credit services, food provision or help for ceremonies, whether they are of men or women, these membership associations face the same problems of limited management systems and institutional capacity. They stoutly share their own difficulties, but are unable to draw additional strength from outside of themselves.

7 Conclusion and Policy Implications

In this report we have examined how governance mechanisms such as participation, accountability and transparency, particularly in membership organisations, are effective in delivering social protection services by NSAs in Senegal.

7.1 Summary of Findings

Membership organisations account for 96.7 percent of the total NSAs. These are often tributary to their own resources, are organised informally and are constituted by the most vulnerable members, that is, women.

Only a few NGOs are present in the areas of study, and none of the NSAs collaborate with State institutions. Most NSAs are not registered, not affiliated, and they do not collaborate with other organisations.

NSAs mainly work with their own revenue obtained through activities they develop and the contributions of members. These funding sources do not finance an adequate budget and are not regular. External sources of funding exist but they are not substantial.

Most NSAs offer several types of services, tending to target all categories of beneficiaries, but focus mainly on women. The main services provided have different weights in the three study areas, but credit provision and help for ceremonies are universally predominant.

Coverage rates in terms of the range of services and the number of beneficiaries are still low in the three areas of study. The number of people reached and the level of help provided per capita is ever a compromise. Budgets are chronically constrained. In general, organisations preparing financial reports (as an indicator of transparency and accountability) have significantly larger coverage in number of beneficiaries.

In all respects, demand for NSSP service is growing faster than supply. The quality of services is inevitably stretched and risks declining. The two most important reasons advanced for good performance are successful fundraising and effective administrative management. Strong accountability mechanisms seem to play a less important role.

Governance is a serious issue. Where members are involved they are more observers than decision-makers. When their grievances are heard they lack the power to make sanctions; real transparency is rare. Leaders are “chosen” by informal (but not always unpressured) consensus, or by elite selection/appointment. To a small extent, they are determined by rigorous election.

7.2 Policy Implications

Four implications are drawn from the analysis. First, most NSAs in the study areas are development associations constituted by local membership. Their formation has been driven by severe unmet needs, and encouraged by decentralisation. Now NSAs have emerged as Senegal’s front line of social protection. To meet rising demand for such services, they need stronger institutional capacity. Most NSAs are informal, independent and subject to isolation and this limits impact. Formal registration of membership organisations and close collaboration with local councils is crucial.

Second, there is a need to increase the financial capacity of NSAs. As existing sources of funding are insufficient, increasing external funding is essential. Lack of formal recognition reduces NSAs’ chances of receiving aid from national or, most importantly, international NGOs, which finance only formal associations.

Third, NSA performance is directly related to governance. The study shows that organisations with good governance (transparency, accountability, involvement and reporting disciplines) deliver considerably more benefits to more people. Members need access to effective control mechanisms; financial activities need to be recorded and reported; places on the management committee should be extended to more members to increase participation and transparency. Nepotism needs to be curbed by formal election processes.

Fourth, membership organisations largely run by people with limited formal education would benefit from basic training in financial and general management.

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Annex

Box A1: Some views on social protection

International organisations definitions

“Social protection encompasses a range of public actions carried out by the state and others that address risk, vulnerability, discrimination and chronic poverty...” (The African Union)

“The set of policies and programmes that enable vulnerable groups to prevent, reduce and/or cope with risks that are targeted at the vulnerable groups; involve cash or in-kind transfer; ...” (The Asian Development Bank)

“Public interventions to assist individuals, households, and communities to better manage risk, and provide support to the critically poor” (The World Bank).

“Policies and actions which enhance the capacity of poor and vulnerable people to escape from poverty and enable them to manage risks and shocks better...” (OECD)

Academic definitions

“Viewed through the lens of risk and vulnerability, [...] social protection can be interpreted as offering the potential means for addressing the multiple factors causing persistent poverty and rising vulnerability.” (Ellis, Devereux and White, 2009)

“Social protection consists of the public actions [governmental or non-governmental] taken in response to levels of vulnerability, risk and deprivation [...]” (Norton, Conway and Foster, 2001)

“Strategies to deal with social vulnerability must address the social justice that arises from structural inequalities and abuses of power, and transformative social protection must aim to achieve empowerment, equity and the realisation of economic social and cultural rights.” (Sabates-Wheeler and Devereux, 2007)

Sub Saharan African Governments definitions

“A collective system for managing risks faced by individuals” (Government of Mali, 2002)

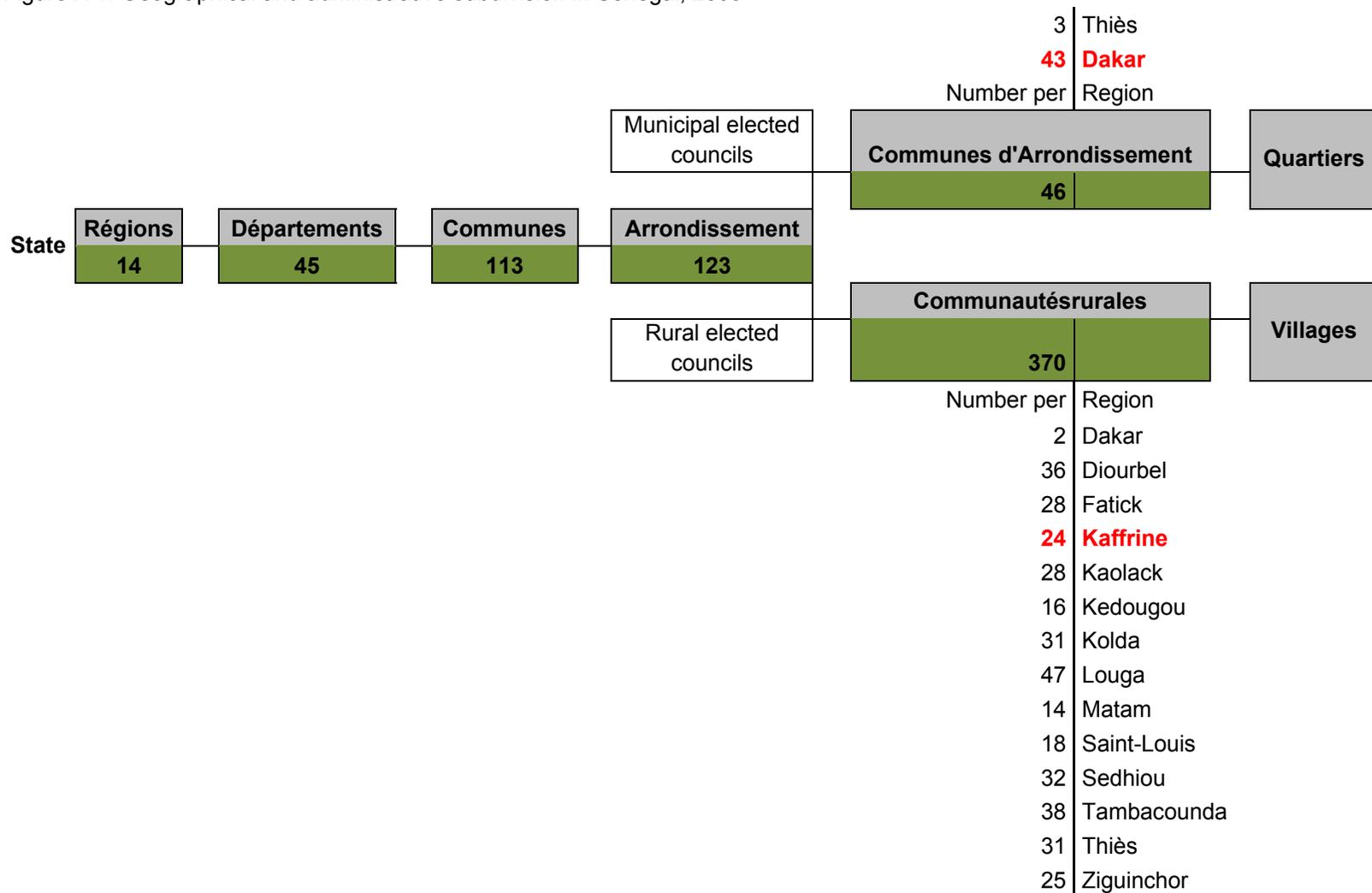
“Social protection comprises all systems and measures that provide social assistance and various social services to the different social and professional groups” (Republic of Benin, 2002).

“Traditional family and community support structures, and interventions by state and non-state actors that support individuals, households and communities to prevent, manage, and overcome the risks threatening their present and future security and well-being [...]” (United Republic of Tanzania, 2008, p. 5).

“Social Protection entails all public and private interventions that address vulnerabilities, [...] that facilitates risk-taking endeavours and also enables the poor to prevent, cope with, and mitigate, risks.” (Republic of Uganda, 2010)

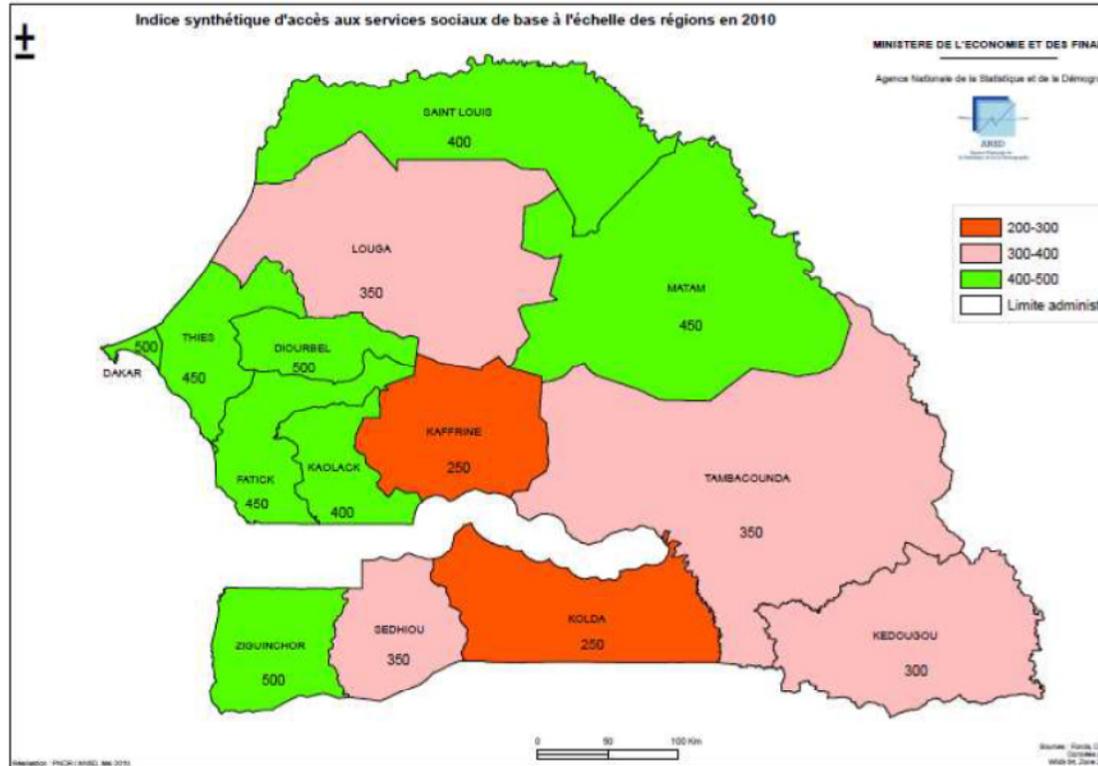
Source: Adapted from Brunori and O'Reilly (2010), and Oduro (2010).

Figure A 1: Geographical and administrative subdivision in Senegal, 2009



Source: Authors' computations using data from the National Agency for Statistics and Demography (ANSD, 2009).

Figure A2: Composite Index of access to basic social services in the regions of Senegal, 2010



Source: National Agency for Statistics and Demography (ANSD, 2009)

Table A 1: Main funding sources of NSA in the rural community of Kahi, Kaffrine

Funding sources	% of NSAs	Average % in total resources	% of NSA with average frequency of receiving resource	
			One/two /some times	Several /always
Own revenue	61.8	55.2	38.2	58.2
Contributions of members	86.5	58.8	33.8	64.9
National donors	9.0	54.4	75.0	25.0
International donors	5.6	78.0	20.0	80.0
Fund raising from the rural community/municipality	2.3	22.5	50.0	50.0
Volunteers contributions	13.5	29.3	58.3	41.7

Table A 2: Main funding sources of NSAs in the municipality of Guinaw Rail Nord, Dakar

Funding sources	% of NSAs	Average % in total resources	% of NSAs with average frequency of receiving resource	
			One/two /some times	Several /always
Own revenue	76.3	45.2	32.8	67.2
Contributions of members	94.7	59.5	16.7	83.3
National donors	2.6	32.5	50	50
International donors	1.3	20	100	0.0
Fund raising from the rural community/municipality	4	8.3	100	0.0
Volunteer contributions	17.1	39.6	53.9	46.2

Table A 3: Main funding sources of NSAs in the municipality of Guinaw Rail Sud, Dakar

Funding sources	% of NSAs	Average % in total resources	% of NSA with average frequency of receiving these resource	
			One/two /some times	Several /always
Own revenue	75.6	45.7	14.7	85.3
Contributions of members	95.6	51.2	11.9	88.1
National donors	6.7	30	66.7	33.3
International donors	2.2	45	0	100
Fund raising from the rural community/municipality	13.3	34.2	100	0
Volunteers contributions	17.8	44.9	75	25

Table A 4: Characteristics of membership organisations: Definition of categories

Category	Characteristics
<i>Gender type</i>	
1	Men's organisation
2	Women's organisation
3	Mixed organisation
<i>Diversification of services</i>	
1	Provide only one service
2	Provide two services
3	Provide three services
4	more than three services
<i>Date of creation</i>	
1	<1996
2	>1996 & ≤2002
3	>2002 & ≤2009
4	>2009 & ≤2012
<i>Affiliation</i>	
1	Affiliated to another organisation
0	Not affiliated to another organisation
<i>Collaboration</i>	
1	Collaborate with another organisation
0	Not collaborate with another organisation
<i>Registration</i>	
1	Formally registered
0	Not formally registered
<i>Diversification of funding source</i>	
1	Only one funding source
2	Only two funding sources
3	More than two funding sources

Table A 5: *p* values of Chi-squared test for independence between some characteristics of the organisations and governance forms of participation^a

Characteristics of membership organisations ^b	Kahi			Guinaw Rail Nord			Guinaw Rail Sud		
	Involvement	Consultation	Once consulted	Involvement	Consultation	Once consulted	Involvement	Consultation	Once consulted
Gender type	0.174	0.249	0.012**	0.027**	0.135	0.000***	0.247	1.000	0.616
Diversification of services	0.500	0.000***	0.000***	0.435	0.533	0.000***	0.714	0.230	0.000***
Date of creation	0.563	0.452	0.144	0.087*	0.002***	0.000***	0.491	0.655	0.002***
Affiliation	0.028**	0.232	0.000***	0.372	0.032**	0.725	0.233	1.000	0.004***
Collaboration	0.039**	0.944	0.004***	0.118	0.000***	0.000***	1.000	1.000	0.000***
Registration	0.322	0.627	0.430	0.607	0.373	0.586	0.179	1.000	0.336
Diversification of funding source	0.002***	0.183	0.000***	0.020**	0.000***	0.000***	1.000	0.044**	0.000***

^a See text for more details.

^b Each characteristic is a categorical variable (see the definition of the categories in Table A4 in Annex).

Significant relationships are indicated with **p* < 0.15; ***p* < 0.10; ****p* < 0.05.

Table A 6: *p*-values of Chi-square test for independence between some characteristics of the organisations and governance forms of transparency^a

Characteristics of membership organisations ^b	Kahi			Guinaw Rail Nord			Guinaw Rail Sud	
	Info program	Info budget	know what org has in cash box	Info program	Info budget	know what org has in cash box	Info budget	know what org has in cash box
Gender type	0.024**	0.187	0.000***	0.362	0.683	0.005***	0.365	0.004***
Diversification of services	0.002***	0.000***	0.639	0.032**	0.814	0.068*	0.462	0.001***
Date of creation	0.197	0.006***	0.144	0.889	0.901	0.032**	0.094*	0.009***
Affiliation	0.675	0.554	0.011**	1.000	0.291	0.195	0.249	0.048**
Collaboration	0.103	0.111	0.007***	0.286	1.000	0.294	1.000	0.746
Registration	0.140	0.090*	0.000***	1.000	0.534	0.680	0.265	0.845
Diversification of funding source	0.027	0.110	0.000***	0.063*	0.389	0.562	0.000***	0.163

^a See text for more details.

^b Each characteristic is a categorical variable (see the definition of the categories in Table A4 in Annex).

Significant relationships are indicated with **p* < 0.15; ***p* < 0.10; ****p* < 0.05.

Table A 7: *p* values of Chi-squared test for independence between some characteristics of the organisations and governance forms of accountability^a

Characteristics of membership organisations ^b	Kahi			Guinaw Rail Nord			Guinaw Rail Sud		
	Complaint	Guarantee	Could sanction management committee	Complaint	Guarantee	Could sanction management committee	Complaint	Guarantee	Could sanction the mgmt committee
Gender type	0.053*	0.386	0.000***	0.416	0.323	0.001***	0.352	0.697	0.354
Diversification of services	0.000***	0.007***	0.000***	0.081*	0.120	0.000***	1.000	0.311	0.000***
Date of creation	0.018**	0.114	0.000***	0.000***	0.064*	0.000***	0.739	0.900	0.000***
Affiliation	0.242	0.451	0.000***	0.007***	1.000	0.766	0.248	0.623	0.005***
Collaboration	0.481	0.526	0.000***	0.726	0.352	0.000***	1.000	0.528	0.000***
Registration	1.000	1.000	0.831	0.158	0.351	0.548	1.000	0.144	0.013**
Diversification of funding source	0.060*	0.929	0.100	0.027**	0.067*	0.000***	1.000	0.015**	0.000***

^a See text for more details.

^b Each characteristic is a categorical variable (see the definition of the categories in Table A4 in Annex).

Significant relationships are indicated with **p* < 0.15; ***p* < 0.10; ****p* < 0.05.



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ISBN 978-9966-087-06-5



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