

## 7. Country profile: Cameroon



### 1. Development profile

Cameroon has enjoyed a relatively stable political environment since it gained independence in 1961, where former French Cameroon and part of British Cameroon merged and thereby became the Cameroon we know today. The country is situated in Western Africa with a population of about 19 million that differs greatly in ethnicity, religion and language. There are eight different ethnic groups, where Cameroon Highlanders counts for the biggest part of 31 percent, 24 major African language groups (English and French are the official languages), and 40 percent with indigenous beliefs, 40 percent Christians, and 20 percent Muslims.<sup>1</sup>

Cameroon is blessed with great natural resources of oil, high value timber species and favourable agricultural conditions, and the country is considered as having “one of the best-endowed primary commodity economies in sub-Saharan Africa.”<sup>2</sup> Despite its strong economic foundation, Cameroon performs well below its potential and is faced with: stagnant per capita income levels; a high population growth rate; in equal income distribution- the urban poverty rate was 12 percent in 2007 while the rural poverty rate was 55 percent the same year; inefficient civil service; and an unfavourable climate for business enterprise. In 1985, sharp declines in coffee, cocoa, and oil prices resulted in a 60 percent decrease in external terms of trade and a negative GDP growth of 4.6 percent, exposing economic and political weaknesses.<sup>3</sup> The terms of trade shock, “combined with an over-valued exchange rate, fiscal crisis, and economic mismanagement resulted in prolonged economic stagnation and rapid accumulation of public debt.”<sup>4</sup> During the decade 1997-2007, average annual GDP growth was only 1.5 percent. In 2006, Cameroon qualified for debt relief under the Enhanced Heavily Indebted Poor Countries initiative which should have aided economic growth, but in 2009 economic growth was only 2.5 percent, “due mainly to postponed reforms on business climate, public enterprises reforms, the rapid decline in oil production, and the lower electricity supply that adversely affected industrial activities.”<sup>5</sup>

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<sup>1</sup> *The World Factbook: Cameroon*. (2010, February). Retrieved from United States Central Intelligence Agency. <https://www.cia.gov/library/publications/the-world-factbook/geos/cm.html>

<sup>2</sup> Ibid.

<sup>3</sup> *Country of Origin, Information Report: Cameroon*. (2008, January). Retrieved from United Kingdom Border and Immigration Agency: [rds.homeoffice.gov.uk/rds/pdfs08/cameroon-220108.doc](https://rds.homeoffice.gov.uk/rds/pdfs08/cameroon-220108.doc)

<sup>4</sup> *Country Brief: Cameroon*. (2010, January). Retrieved from World Bank. <http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/AFRICAEXT/CAMEROONEXTN/0,,menuPK:343823~pagePK:141132~piPK:141107~theSitePK:343813,00.html>

<sup>5</sup> Ibid.

One the major concerns in Cameroon is it poverty where the percent of the population living below the poverty line has remained at 40 percent since 2001 and poverty in rural areas is thought to be increasing, “in particular in the provinces in the extreme north of the country which have simultaneously the highest population density and the lowest yielding drought-prone land.” The main reason behind the inability to reduce rural poverty rates is food insecurity, caused by “poor agricultural production, low education and income levels, and inadequate infrastructure.”<sup>6</sup> At least 18 percent of children under 5 are underweight, 26 percent of the population is malnourished<sup>7</sup>, and 70 percent of the urban population have no access to public utilities or basic services.<sup>8</sup>

While 70 percent of the population is dependent on the agricultural industry, the Government allocated only 3 percent of the national budget to the sector. The increase in food prices in 2008 incited riots and the Government ambitiously promised to double food production outputs by 2012 and to begin subsidies for seed and fertiliser.

As the situation is now, Cameroon will probably not achieve any of its millennium goals. Though, there has been some progress within areas of universal education and gender equality, where for example, primary education completion rate has risen from 67 percent in 2006/07 to 71 percent in 2007/08. There have also been made some efforts to increase female enrolment, but literacy rates for women are still significantly lower than for men; 59.8 percent for women, 77 percent for men.<sup>9</sup>

Socioeconomic indicators <sup>10</sup>	
Population (millions)	18.90
GNI per capita, PPP (current USD)	2,180
GDP (current USD) (billions)	23.40
GDP composition by sector (%)	Agriculture - 20 Industry- 33 Services- 48
GDP growth rate (%)	3.9
Percent below poverty line (%)	40
Inflation (%)	1.7
GINI index	45
Adult literacy rate (%)	67.9
Life expectancy (years)	50
Child dependency ratio	73.2
Elderly dependency ratio	6.4
HIV prevalence (%)	5.1
Overseas development aid per capita (current USD)	102.28

<sup>6</sup> *Countries: Cameroon*. (n.d). Retrieved from World Food Programme: <http://www.wfp.org/countries/cameroon>

<sup>7</sup> Ibid.

<sup>8</sup> *Country Brief: Cameroon*. World Bank.

<sup>9</sup> Ibid.

<sup>10</sup> *Country data: Cameroon*. (2009, March). Retrieved from World Bank; <http://data.worldbank.org/country/cameroon>  
*Countries: Cameroon* (2009, March). Retrieved from United Nations Development Programme: <http://hdrstats.undp.org/en/countries/profiles/CMR.html>

Net official development assistance (USD Millions)	1,933
Remittances as % of GDP	.71
2009 Human Development Index (HDI) ranking	153

## 2. Vulnerability analysis

### 2.1 External shocks

Cameroon is vulnerable to external shocks because of its dependency on commodities for export earnings and fiscal revenue, but even though, Cameroon has not been too affected by the global economic crisis. GDP has only fallen from 2.9 percent in 2008 to 2.0 percent in 2009, primarily due to lower demand and prices of some of Cameroons main exports.<sup>11</sup>

### 2.2 HIV/AIDS

Even though the HIV prevalence has fallen from 6.0 percent in 2001 to 5.1 percent in 2007, it still remains high and 180,000 people are currently in need for antiretroviral therapy. Another concern is that the prevalence rate is significantly higher for young female than men; 3.1 percentages point higher, and that the number of orphans due to AIDS has increased by almost 200 percent from 2001 to 2007.<sup>12</sup>

### 2.3 Foreign aid and remittances

Over the past 2 decades, emigration from Cameroon has increased. This has resulted in larger in-flows of remittances. The 2008 global financial crisis negatively affected remittances, especially as one-fourth of them come from the United States, which was the epicentre of the downturn.<sup>13</sup>

## 3. Monitoring and evaluation

In order to monitor the Poverty Reduction Strategies and progress toward the Millennium Development Goals, “the government has introduced a steering and control system to provide timely information and indicators allowing progress to be measured.”<sup>14</sup> It is based on an institutional steering framework, statistical database, and a participatory monitoring tool. Two technical support agencies, the Technical Committee for the Monitoring of Economic Programmes and the Advisory Committee

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<sup>11</sup> *IMF Executive Board Concludes 2010 Article IV Consultation with Cameroon*. (2010, July). Retrieved from International Monetary Fund:  
<http://www.imf.org/external/np/sec/pn/2010/pn1094.htm>

<sup>12</sup> *Epidemiological Fact Sheet on HIV and AIDS: Cameroon*. (2008, September). Retrieved from World Health Organisation:  
[http://apps.who.int/globalatlas/predefinedReports/EFS2008/full/EFS2008\\_CM.pdf](http://apps.who.int/globalatlas/predefinedReports/EFS2008/full/EFS2008_CM.pdf)

<sup>13</sup> Molua, E. *Migrant Remittance and Farm Production Decisions in Cameroon*. 2009. (2010, January). Retrieved from Diaspora Journey:  
<http://diasporajourney.blogspot.com/2010/01/cameroon-remittance-from-cameroon.html>

<sup>14</sup> *Cameroon: Poverty Reduction Strategy Paper- Progress Report*. (2008, January). Retrieved from International Monetary Fund:  
<http://www.imf.org/external/np/prsp/prsp.asp>

on the Management of HIPC Resources, have been established in order to reinforce existing structures. The collection of statistics allows the government “and all the partners involved: (i) to monitor the raising and use of resources; (ii) to assess the progress of the physical implementation of projects and programs; (iii) to measure the results obtained and the impact on improving living conditions and reducing poverty.”<sup>15</sup> Annual surveys and reports will help to monitor progress. Provincial commissions also conduct participatory monitoring activities.<sup>16</sup>

## 4. Social assistance programmes overview

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

- 1 XAF = 0.00204 USD
- 1 EUR = 1.369 USD
- 1 GBP = 1.57161 USD<sup>17</sup>

Programme# 1: in-kind transfer	<b>Programme name</b>	<b>School Feeding Programme<sup>18</sup></b>
	<b>Programme overview</b>	<ul style="list-style-type: none"> <li>Targets the three Northern provinces where enrollment rates are lower than 30 percent, and gender disparity is as high as 50 percent.</li> </ul>
	<b>Programme objective</b>	<ul style="list-style-type: none"> <li>School feeding programs can help lift children and their families out of the poverty trap.</li> </ul>
	<b>Programme components</b>	<ul style="list-style-type: none"> <li>Meals provided to students.</li> </ul>
	<b>Programme coverage</b>	<ul style="list-style-type: none"> <li>In the 2007/2008 school year, WFP assisted a total of 51,017 pupils in the three Northern Provinces (Adamaoua, North and Extreme North). Some 7,200 girls in the last three grades of primary school at the end of each school term benefited from take home dry rations. In the upcoming academic year 2008/2009, starting in September the total number of beneficiaries will increase to 53,040 and some 7,560 girls will receive dry rations.</li> </ul>
	<b>Beneficiary determination process</b>	<ul style="list-style-type: none"> <li>Targets the three Northern provinces.</li> </ul>
	<b>Finance</b>	<ul style="list-style-type: none"> <li>World Food Programme.</li> </ul>
	<b>Programme barriers</b>	<ul style="list-style-type: none"> <li>On the other hand, WFP assisted schools are witnessing a rapid increase in the number of children and classrooms are sometimes crowded. However, WFP has drawn the attention of the government on this issue and all necessary measures are being taken to beef up school infrastructure and also recruitment of additional teachers</li> <li>The rising food prices have greatly impacted on WFP activities generally as well as the school feeding component. It should be noted that WFP is now purchasing most of the commodities at local and international markets at very high prices, above what was budgeted. Furthermore, the projects are not well resourced.</li> </ul>

<sup>15</sup> Ibid.

<sup>16</sup> Ibid.

<sup>17</sup> *Currency Converter*. (n.d.). Retrieved from OANDA: <http://www.oanda.com/currency/converter/>

<sup>18</sup> Table text from Lambers, W. (2009, March). *Ending Child Hunger: School Feeding in Cameroon*. Retrieved from *American Chronicle*: <http://www.americanchronicle.com/articles/view/94503-Cameroon>

		<ul style="list-style-type: none"> <li>▪ Even if the projects are resourced at 100 percent, WFP Cameroon will not be able to efficiently and adequately purchase the required amounts of commodities nor pay for the transportation and other associated costs.</li> </ul>
	<b>Socioeconomic impacts</b>	<ul style="list-style-type: none"> <li>▪ School meals have significantly boosted school attendance. In the Mayo Rey, and Logone and Chari divisions that used to record the lowest attendance rates, schools attendance has increased up to 72 percent. Since the targeted areas are the most food insecure in the country, thanks to the school feeding program, the nutritional status of children and families have improved. According to education authorities we met during field monitoring visits, the children's performance in WFP assisted schools is far better than in schools without WFP assistance.</li> </ul>

<b>Programme# 2: cash and in-kind transfer</b>	<b>Programme name</b>	<b>Femmes Pour Christ<sup>19</sup></b>
	<b>Programme overview</b>	<ul style="list-style-type: none"> <li>▪ UNICEF-supported non-governmental organisation.</li> </ul>
	<b>Programme components</b>	<ul style="list-style-type: none"> <li>▪ Cash transfer.</li> <li>▪ In-kind transfer of vitamins, antibiotics.</li> <li>▪ Nutrition counselling grants of up to \$300 USD are provided for activities ranging from selling food items in the market to setting up small timber businesses.</li> </ul>
	<b>Programme coverage</b>	<ul style="list-style-type: none"> <li>▪ 234 families that support more than 1000 vulnerable children.</li> </ul>
	<b>Beneficiary determination process</b>	<ul style="list-style-type: none"> <li>▪ Targets the three Northern provinces.</li> </ul>
	<b>Finance</b>	<ul style="list-style-type: none"> <li>▪ UNICEF.</li> </ul>
	<b>Administrative framework</b>	<ul style="list-style-type: none"> <li>▪ Femmes Pour Christ administers.</li> </ul>
	<b>Monitoring and evaluation</b>	<ul style="list-style-type: none"> <li>▪ Regular home visits.</li> </ul>
	<b>Socioeconomic impacts</b>	<ul style="list-style-type: none"> <li>▪ The income generation grant allows beneficiaries to plant more crops in the fields and buy stocks of vegetables, spices and nuts to sell in the local market and to send more children to school.</li> </ul>

<sup>19</sup>Table text from Zulfiqar, S and John Nkuo.(2009, December). *Income Generation Grant Gives Mother living with HIV a New Lease on Life*. Retrieved from United Nations Children's Fund: [http://www.unicef.org/infobycountry/cameroon\\_51961.html](http://www.unicef.org/infobycountry/cameroon_51961.html)

Programme# 3: social insurance	Programme name	Old Age, Disability and Survivors <sup>20</sup>
	Programme components	<ul style="list-style-type: none"> <li>▪ <b>Old-age pension:</b> <ul style="list-style-type: none"> <li>○ The pension is equal to 30% of average monthly earnings in the last 3 or 5 years (whichever amount is greater) plus 1% of average monthly earnings for each 12-month period of contributions exceeding 180 months.</li> <li>○ The minimum pension is equal to 50% of the legal mini-mum wage.</li> <li>○ The maximum pension is equal to 80% of the insured's average monthly earnings.</li> <li>○ Constant-attendance supplement: 40% of the old-age pension is paid.</li> <li>○ Early pension: Calculated in the same way as the old-age pension.</li> </ul> </li> <li>▪ <b>Old-age grant:</b> A lump sum is paid equal to the insured's average monthly earnings multiplied by the number of 12-month periods of coverage.</li> <li>▪ <b>Disability pension:</b> <ul style="list-style-type: none"> <li>○ The pension is equal to 30% of average monthly earnings in the last 3 or 5 years (whichever amount is greater) plus 1% of average monthly earnings for each 12-month period of contributions exceeding 180 months. For each year that a claim is made before the insured reaches age 60, the insured is credited with a 6-month insurance period.</li> <li>○ Constant-attendance supplement: 40% of the disability pension is paid.</li> </ul> </li> <li>▪ <b>Survivor Pension:</b> 50% of the deceased's old-age pension is paid to the widow(er). If there is more than one widow, the pension is split equally.</li> <li>▪ <b>Orphan's pension:</b> Each eligible orphan receives 15% of the deceased's old-age pension; 25% for each full orphan.</li> <li>▪ <b>Dependent parent and grandparent's pension:</b> Each eligible parent receives 10% of the deceased's old-age pension.</li> <li>▪ <b>Other eligible survivors:</b> In the absence of a surviving widow(er), child, or dependent parent, the pension is split equally among other relatives.</li> <li>▪ <b>Survivor grant:</b> A lump sum is paid equal to 30% of average monthly earnings multiplied by the number of 6-month periods of contributions.</li> <li>▪ <b>Funeral grant:</b> In the absence of eligible survivors, the cost of the funeral is paid.</li> </ul>
	Programme coverage	<ul style="list-style-type: none"> <li>▪ Employed persons.</li> <li>▪ Exclusions: Self-employed persons.</li> <li>▪ Voluntary insurance for previously covered workers (not yet implemented).</li> </ul>
	Beneficiary determination process	<ul style="list-style-type: none"> <li>▪ <b>Old-age pension:</b> <ul style="list-style-type: none"> <li>○ Age 60 with at least 20 years of coverage and at least 180 months of contributions, including at least 60 months in the last 10 years.</li> </ul> </li> </ul>

<sup>20</sup>Table text from *Social Security Programs Throughout the World: Africa 2009*. (2009, August). Retrieved from United States Government, Social Security Administration: <http://www.socialsecurity.gov/policy/docs/progdesc/ssptw/2008-2009/africa/index.html>

		<p>Retirement from employment is necessary.</p> <ul style="list-style-type: none"> <li>○ Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.</li> <li>○ Early pension: Age 50 with at least 20 years of coverage and at least 180 months of contributions, including 60 months in the last 10 years.</li> <li>○ The pension is payable abroad only under reciprocal agreement.</li> </ul> <ul style="list-style-type: none"> <li>▪ <b>Old-age grant:</b> Age 60 (age 50 for early retirement) and ineligible for the old-age pension, with at least 12 months of contributions.</li> <li>▪ <b>Disability pension:</b> <ul style="list-style-type: none"> <li>○ The insured must be younger than age 60, have an assessed loss of earning capacity of at least 66.7%, and have at least 5 years of coverage, including at least 6 months of contributions in the last year. No contributions are required if the disability is the result of a non work-related accident.</li> <li>○ Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.</li> <li>○ The disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same value, including the value of any constant-attendance supplement.</li> </ul> </li> </ul> <p><b>Survivor pension:</b></p> <ul style="list-style-type: none"> <li>○ The deceased was a pensioner or met the pension requirements at the time of death or had at least 180 months of coverage.</li> <li>○ Eligible survivors are a widow(er) of any age, children younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled), and dependent parents.</li> <li>○ The widow(er)'s pension ceases on remarriage.</li> </ul> <p><b>Survivor grant:</b> The deceased met the requirements for the old-age grant.</p>
	<b>Finance</b>	<ul style="list-style-type: none"> <li>▪ <b>Insured person:</b> 2.8% of covered earnings. The maximum monthly earnings for contribution calculation purposes are 300,000 CFA francs (\$605.18 USD).</li> <li>▪ <b>Employer:</b> 4.2% of covered payroll. The maximum monthly earnings for contribution calculation purposes are 300,000 CFA francs (\$605.18 USD).</li> </ul>
	<b>Legal framework</b>	<ul style="list-style-type: none"> <li>▪ 1969 (pensions), implemented in 1974, with 1984 and 1990 amendments.</li> </ul>
	<b>Administrative framework</b>	<ul style="list-style-type: none"> <li>▪ Ministry of Labour and Social Security provides general supervision.</li> <li>▪ Managed by a tripartite council and a director general, the National Social Insurance Fund administers the program.</li> </ul>

Programme# 4: social insurance	Programme name	Sickness and Maternity <sup>21</sup>
	Programme components	<ul style="list-style-type: none"> <li>▪ <b>Sickness benefit:</b> No statutory benefits are provided (the labour code requires employers to provide some paid sick leave).</li> <li>▪ <b>Maternity benefit:</b> The benefit is equal to 100% of the last monthly earnings and is paid for 4 weeks before and 10 weeks after the expected date of childbirth; may be extended to 13 weeks after childbirth in the event of complications arising from pregnancy or childbirth.</li> <li>▪ <b>Worker medical benefits:</b> <ul style="list-style-type: none"> <li>○ 1,400 CFA francs (1.82 USD) toward childbirth expenses and 200 CFA francs (0.40 USD) for each prenatal examination and for paediatric care examinations for up to 6 months.</li> <li>○ Some free medical care is provided by government health facilities.</li> <li>○ The labour code requires employers to provide certain medical services.</li> </ul> </li> <li>▪ <b>Medical benefits for dependents:</b> <ul style="list-style-type: none"> <li>○ No statutory benefits are provided.</li> <li>○ Some health care and welfare services are provided to mothers and children under Family Allowances.</li> </ul> </li> </ul>
	Programme coverage	<ul style="list-style-type: none"> <li>▪ Employed women.</li> <li>▪ Exclusions: Self-employed women.</li> </ul>
	Beneficiary determination process	<ul style="list-style-type: none"> <li>▪ <b>Cash sickness benefits:</b> No statutory benefits are provided (the labour code requires employers to provide some paid sick leave).</li> <li>▪ <b>Cash maternity benefits:</b> The insured must have at least 6 consecutive months of employment and be in insured employment on the date of childbirth.</li> </ul>
	Finance	<ul style="list-style-type: none"> <li>▪ <b>Employer:</b> 7% of covered payroll; 5.65% (agriculture); 3.7% (private schools).</li> </ul>
	Legal framework	<ul style="list-style-type: none"> <li>▪ 1967, with 1995 amendment.</li> </ul>
Programme# 5: social insurance	Administrative framework	<ul style="list-style-type: none"> <li>▪ Ministry of Labour and Social Security provides general supervision.</li> <li>▪ Managed by a tripartite council and a director general, the National Social Insurance Fund administers the program.</li> </ul>

Programme# 5: social insurance	Programme name	Work Injury <sup>22</sup>
	Programme components	<ul style="list-style-type: none"> <li>▪ <b>Temporary disability benefits:</b> The benefit is equal to 66.7% of average monthly earnings in the 3 months before the disability began. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability. The daily earnings for benefit calculation purposes are subject to a maximum.</li> <li>▪ <b>Permanent disability pension:</b> If the insured is assessed with a total disability, the pension is equal to 85% of the insured's average monthly earnings in the 3 months before the disability began.</li> </ul>

<sup>21</sup> Ibid.

<sup>22</sup> Ibid.



		<ul style="list-style-type: none"> <li>○ The minimum monthly earnings for benefit calculation purposes are equal to the legal minimum wage (28,216 CFA francs, 56.92 USD).</li> <li>○ The monthly earnings for benefit calculation purposes are subject to a maximum.</li> <li>○ Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, the legal minimum wage of the insured's sector of activity is paid.</li> </ul> <ul style="list-style-type: none"> <li>▪ <b>Partial disability:</b> If the assessed degree of disability is at least 20%, a percentage of the full pension is paid according to the assessed degree of disability; if the assessed degree of disability is less than 20%, a lump sum is paid equal to 10 years of partial disability pension.</li> <li>▪ <b>Workers' medical benefits:</b> Benefits include medical and surgical care, hospitalisation, medicines, appliances, X-rays, laboratory services, and rehabilitation.</li> <li>▪ <b>Survivor pension:</b> <ul style="list-style-type: none"> <li>○ The pension is equal to 85% of the deceased's average monthly earnings in the last 3 months.</li> <li>○ The pension is split among the eligible survivors according to the schedule in law. Eligible survivors are a surviving spouse, children younger than age 14 (age 18 if an apprentice, age 21 if a full-time student or disabled), and dependent parents.</li> </ul> </li> <li>▪ <b>Funeral grant:</b> The cost of the burial is paid.</li> </ul>
	<b>Programme coverage</b>	<ul style="list-style-type: none"> <li>▪ Employed persons, apprentices, seamen, technical students, and persons in training.</li> <li>▪ Exclusions: Civil servants.</li> <li>▪ Voluntary coverage for self-employed persons (not yet implemented).</li> </ul>
	<b>Beneficiary determination process</b>	<ul style="list-style-type: none"> <li>▪ Work injury benefits: There is no minimum qualifying period.</li> </ul>
	<b>Finance</b>	<ul style="list-style-type: none"> <li>▪ Employer: 1.75%, 2.5%, or 5% of gross payroll, according to the assessed degree of risk.</li> </ul>
	<b>Legal framework</b>	<ul style="list-style-type: none"> <li>▪ Current law passed in 1977.</li> </ul>
	<b>Administrative framework</b>	<ul style="list-style-type: none"> <li>▪ Ministry of Labour and Social Security provides general supervision.</li> <li>▪ Managed by a tripartite council and a director general, the National Social Insurance Fund administers the program.</li> </ul>

Programme# 6: social insurance	Programme name	Family Allowances <sup>23</sup>
	Programme components	<ul style="list-style-type: none"> <li>▪ <b>Birth Grant:</b> 21,600 CFA francs (43.57 USD) is paid for each birth.</li> <li>▪ <b>Family allowances:</b> 1,800 CFA (3.63USD) francs a month is paid for each child. The allowance is paid quarterly.</li> <li>▪ <b>Prenatal allowance:</b> 1,800 CFA (3.63 USD) francs a month is paid for 9 months. The allowance is paid in two equal instalments: during the 3rd or 4th month of pregnancy and during the 7th or 8th month of pregnancy.</li> <li>▪ Some health care and welfare services are also provided to mothers and children.</li> </ul>
	Beneficiary determination process	<ul style="list-style-type: none"> <li>▪ <b>Family allowances:</b> <ul style="list-style-type: none"> <li>○ The child must be younger than age 14 (age 18 if an apprentice, age 21 if a full-time student or disabled). The parent must be working at least 18 days or 120 hours a month.</li> <li>○ Benefits continue to be paid during periods of work-related disability, for a 6-month period of sick leave, a 14-week period of maternity leave, a 3-month period of involuntarily unemployment, and during statutory vacation periods.</li> <li>○ Allowances are also paid to old-age pensioners who retire with dependent children and to eligible survivors with dependent children.</li> </ul> </li> <li>▪ <b>Prenatal allowance:</b> The pregnant woman must undergo two prescribed medical examinations.</li> <li>▪ <b>Birth grant:</b> The mother and child must undergo a prescribed medical examination.</li> </ul>
	Finance	<ul style="list-style-type: none"> <li>▪ <b>Employer:</b> <ul style="list-style-type: none"> <li>○ 7% of covered payroll; 5.65% (agriculture); 3.7% (private schools).</li> <li>○ The maximum monthly earnings for contribution calculation purposes are 300,000 CFA francs (605.18 USD).</li> </ul> </li> </ul>
	Legal framework	<ul style="list-style-type: none"> <li>▪ Current law passed in 1967, with 1995 amendment.</li> </ul>
	Administrative framework	<ul style="list-style-type: none"> <li>▪ Ministry of Labour and Social Security provides general supervision.</li> <li>▪ Managed by a tripartite council and a director general, the National Social Insurance Fund administers the program.</li> </ul>

<sup>23</sup> Ibid.