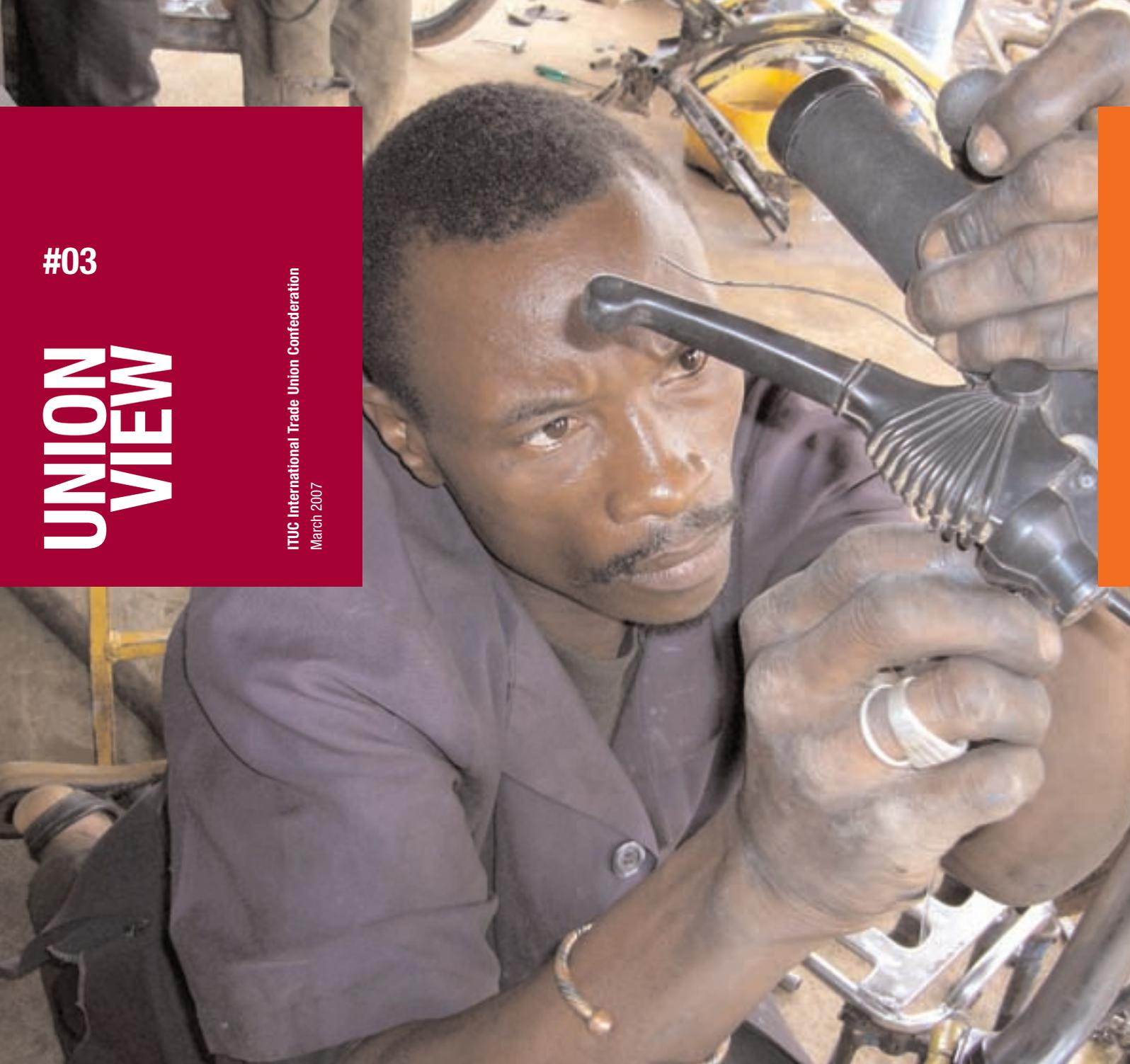


#03

# UNION VIEW

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→ P. Martinot



## Burkina Faso: Informal economy at the centre of new solidarity initiatives

How can new forms of solidarity and social protection be adapted to the needs of informal economy workers?

Having founded five sectoral trade unions, a forum for social dialogue and a mutual fund, Burkina Faso's unions are gradually demarginalizing the informal economy. Reports and firsthand accounts.

# Informal work finally recognised as driving force in the economy

Faced with the increasing economic weight of the informal economy, the State is pursuing a triple strategy: financial support, formalisation and taxation.



**C**all centres, welding workshops, cybercafes, mutual funds, bissap vendors, calligraphers, dyers, joiners, cobblers, private schools, community health centres... The informal economy employs almost 80% of the active population and represents more than 20% of gross domestic product. It is the largest component of the national economy, after agriculture and livestock. In some of cities, like Bobo Dioulasso for example, it contributes to 50% of gross local product.

"The government now recognises the importance of the informal economy within the national economy, and the weight it represents in the State budget," says Ibrahima Zakari, an informal economy specialist of the International Labour Organisation in Dakar. It was not until the 1980s that the authorities finally decided to consider it as part of the economic landscape. Prior to that, it was the public sector, industry and services that created employment and national wealth. Then came the drastic constraints of the structural adjustment programmes, forcing the State to cut jobs in the public sector.

Thirty years on, the State has been forced to recognise the informal economy, which has absorbed the millions of

workers left jobless and is contributing to the country's economic recovery. It may also help in redressing public finances, through taxation.

The informal economy has become a priority and is being included in urban and rural development plans as well as benefiting from financial assistance.

## Access to financing

In addition to the self-financing mechanisms in the sector ("tontines", mutual funds, etc.) and outside funding (international partners, trade unions, NGOs, etc.), the State has set up a number of financing structures for the various target groups in the informal economy.

The FAARF (Support Fund for Women's Income Generating Activities) was set up in 1990 and is managed by the Ministry of the Economy and Finances. It offers financing to women informal workers, women's cooperatives and women heading small companies. By the end of December 2005, FAARF had allocated more than 20 billion CFA francs (around 30.5 million euros) to 642,000 women.

"The credits are combined with training in management and

marketing,” explains Bernadette Outtara, director of FAARF. “Ninety percent of the women we target are illiterate. They receive constant backing from our support staff on the ground, who follow their financing and repayment files. When taking out a loan, the women also subscribe to a guarantee fund, which forms the basis of their personal savings. The idea in the long term is that they will be able to use these savings to provide each other with credit.”

Access to credit does not necessarily take women out of the informal economy. Only 2 to 3% of them formalise their activities. In most cases, they earn just enough to live on and have very little reinvestment potential.

“In the case of the women’s cooperatives,” continues Bernadette Ouattara, “we no longer put a ceiling on the credit. Their production capacity increases and we examine new commercialisation options with them.”

Another example of public investment in the sector is FASI, the Informal Sector Support Fund, managed by the Ministry of Labour and Youth. This project emerged as part of the national commitments made the President of Burkina Faso. The idea is to fight poverty by promoting activities in the informal economy. FASI receives annual funding of 500,000,000 CFA francs (762,195 euros), allocated from the State budget and aid received as part of a cooperation agreement with the Republic of China.

In 2005, 1202 projects were supported in the commercial, production (sewing, welding workshops, etc.) services (hairdressers, photographers, etc.) and handicrafts sectors.

FASI is also backing activities initiated by disabled people, offering them a preferential interest rate of 4% as opposed to the 13% rate for other borrowers.

“The informal sector is neglected by the commercial banks,” explains Oumar Zoromé, head of research at FASI. “Since the Fund was set up in 1998, we have a 90% credit recovery rate. This reflects the quality of the projects, and the skills and seriousness of their promoters. FASI also creates employment: in 6 years, the projects backed have created 6,795 jobs and consolidated another 16,000.”

The FASI credits can be used to invest in equipment, or as a cash flow advance. Jean Zingo, who makes leather goods, is on his fourth loan. For years his workshop and boutique were based in Gounghin, a poor area of Ouagadougou, rarely visited by tourists. Thanks to his various loans, he has been able to perfect his skills and buy better equipment. He has now opened a leather goods boutique in front of a large hotel in the capital, and has employed four fulltime apprentices.

#### A strategy to optimise tax collection

But the State’s involvement is not free from reproach and many artisans complain about the clientelism surrounding access to loans. The support given to informal workers is also part of a more global strategy to formalise their activities.

To obtain a loan, the workers have to give their identity, making it much easier for the State when it comes to collecting taxes.

“The informal sector evades taxation for the most part,” explains Adama Zerbo, a statistician with the BCEAO, “because the tax authorities don’t have the resources required to locate and identify informal workers. But the less advantaged sections of the informal economy, such as basic

foodstuff vendors, should be exempt from taxation, as it shouldn’t exceed their revenue.”

According to a recent study carried out in Bobo Dioulasso, the second largest city in the country, the tax revenue from the informal economy is only a fifth of what it could be (one billion out of the five billion CFA francs – 7.6 million euros - that the local authorities would receive with a 100% tax collection rate).

“I’m trying to devise of a model to optimise taxation, taking into account the different strata of the informal economy,” concludes Adama Zerbo. “As it can only be effective if the taxpayers see the fruit of their contributions. If people don’t see the impact of the taxes they pay on their community, their aversion to taxes increases.”

“The town councils are also starting to provide vendors with financing, as a means of stabilising their activities,” says Bernadette Outtara of FAARF. “The sector is so mobile that it’s impossible to tax everyone. The vendors who have formalised their status complain about the unfair competition from their informal counterparts who don’t pay taxes. The way things stand at present, the taxpayers are subsidising the non-taxpayers. In the future, if the sector is well organised and everyone is registered, the rate of taxation will fall.”

With taxation strategies counterpoising the offers of financial support, the relationship between the informal economy and State remains ambiguous. But the resolve to reach a better understanding and limit the sources of tension is clearly there. Having been integrated within the country’s development strategies, the informal economy is gradually being demarginalised and is benefiting from a policy aimed at improving its structure and boosting its production.



- 80 % of the active population works in the informal economy.
- 70% of the men and women working in the informal economy are under 40.
- Educational level of informal economy workers: 80% illiterate, 16% primary school educated, 3.8% secondary school, 0.2% higher education.
- Contribution of the informal economy to gross domestic product: 27%.

## Legal limbo

The inappropriateness and shortcomings of the labour legislations keeps informal economy workers on the edge of the law.



**G**eorge works in a neighbourhood brewery. He carries crates of beer and soft drinks 12 hours a day, for a monthly wage of 18,000 CFA francs. Fifteen-year-old Solange works as a domestic. She is up at 5.30 every morning and works seven days a week. Moussa is a welding apprentice. He welds without safety glasses. Yacouba works as a journalist for a local radio station. He has no employment contract and earns 30,000 CFA a month.

It's the same story everywhere you turn. The informal economy is operating on the margins of any labour legislation. "In any case, is it really possible to regulate the informal economy?" asks Colette Lefevre, regional director of the Labour Inspectorate for Ouagadougou. "If it is regulated, it will no longer be informal!"

Several people are standing in line behind the door of her office. Men and women, old and young. ... The tension is painted on their faces, showing signs of pent up resentment over their working conditions left to fester for too long. But today, they are taking an important step. They have come to file a complaint against their employers.

"Informal workers only come to us when they are in dispute with their bosses, be it over wage arrears, indecent pay or the

right to time off," continues Colette Lefevre. "We register their complaint and if it proves to be founded, which in most cases it is, we apply the provisions of the Labour Law. Even if a contract is verbal, the worker must be allowed to claim his or her rights. The difficulty with this type of contract is determining when the employment relationship began. It depends on the good faith of the parties. It's not easy."

### Underpaid and undeclared

The labour legislation of Burkina Faso ignores informal workers as such, recognising them only by assimilation to formal workers. The legal minimum wage in Burkina Faso is 28,811 CFA francs (44 euros), but many employers do not respect this benchmark. The workers are not declared to the CNSS (National Social Security Fund) and do not benefit from any social coverage. Some unscrupulous employers even put children to work (see page 12). The picture is gloomy and the violations numerous.

The Labour Ministry has created a department for the promotion of the informal economy. It is a first step forward. Some new legislation is starting to emerge, such as that regulating the work of domestic staff.

Progress is being made, but it is invariably civil society (trade

union, NGOs, associations, etc.) that is at the forefront of any legal and social innovations.

“At the request of the unions,” confirms Colette Lefevre, “the government of Burkina Faso has just passed a piece of legislation extending social security benefits to informal economy workers. Negotiations are underway with the CNSS (National Social Security Fund) to extend the rights to these workers.”

PRASEI (involving national unions, the ILO and DANIDA) has thus been able to set up a mutual provident fund (MUPRESSI), which is open to all informal economy workers (see page 10). But workers still have to contribute to it, ... which is not that simple, either because they do not earn enough to do so, or because they still do not see the need to subscribe to such a fund.

The lack of social protection is not the only gap created by the State's failure to fully recognise informal economy workers. Still today, the institutional framework does not take on board the specific characteristics of informal economy workers and informal production units in its statutes.

The legislation governing the handicraft trade is, in itself, enough to expose the authorities' lack of recognition. It refers to the technical education diplomas and certificates needed to obtain worker status, a provision that would, in fact, deprive the vast majority of informal economy artisans of this status, given that many are illiterate or have received very little schooling. The same incoherence is found in the Articles related to obtaining handicraft company status. Without this status, workers cannot register with the Chamber of Commerce and cannot therefore access the various public procurement markets.

The absence of specific provisions thus prevents large numbers of workers from formalising their activities, obliging them continue to operate illegally.

The State will eventually bow to the pressure of civil society, adapting the labour legislation, taxation, and the institutional framework, but in the meantime informal economy workers have to get by as best they can, flirting with the law or the absence of law on a day-to-day basis.

(Source: "Secteur informel – fonctions macro-économiques et politiques gouvernementales : le cas du Burkina-Faso", Bertrand Gaufryau and Carlos Maldonado, ILO)

## Prioritising unionisation and social protection

**In the framework of the PRASEI pilot project, trade unions have gained the trust of informal economy workers, created a platform for tripartite social dialogue and set up a mutual fund.**

**R**ood Wooko, Ouagadougou's central market, is one of the largest markets in West Africa. On 27 May, when the market was consumed by fire, a whole section of Burkina Faso's economy went up in flames. On the morning when the fire broke out, 10,000 traders were busy behind their stalls, 7,000 more than the number legally authorised by the City Council, and 7000 too many for the insurance companies, which proved reluctant to intervene. Within minutes, a whole section of the central market was reduced to cinders. The fire spared nothing, neither the merchandise on display, nor the stocks, nor the hundreds of millions of CFA francs in small notes. The market traders are in the habit of carefully wrapping their savings in small black plastic bags and hiding them at the back of their premises rather than depositing them in the bank. The 5000 and 10,000 CFA notes fuelled the flames, and the fury of the market traders.

The tragic fire gave way to an intense debate over the source of the tragedy and the possible social consequences for the traders, large and small, as well as the thousands of “pieceworkers” employed every day in the alleyways of the market.

Today, all that is left of Rood Wooko is a ghost market. The charred old billboards and metal bars bent by the heat of the fire pay testimony, still now, to the disaster. And whilst the deliberations continue over the market's reconstruction at the highest levels of the government, thousands of men and women without any kind of social protection are still waiting to find another job.

### The long road toward unionisation

Burkina Faso's unions did not wait for this incident to set out on the road toward unionising informal economy workers, to better defend their rights and interests, both material and moral.

The CNTB national workers' confederation started to draw informal workers into its ranks as early as in 1948. In 1966, these workers, following their charismatic leader Joseph Ouedraogo and accompanied by several political parties including the National Liberation Movement of Professor Ki-Zerbo, were to trigger a historic uprising, overthrowing President Maurice Yaméogo. Trade union mobilisation was to triumph once again in 1975. Denouncing the planned wage cuts to finance the purchase of official cars, the unions launched a general strike leading the authorities to abandon their plans. Created in 1991, the ONSL (National Organisation of Free Trade Unions) also decided to organise informal economy workers, conscious of the force they represent in both urban and rural areas.

“At the time,” recalls Jean Apollinaire Kafando, ONSL national secretary for training, education and research, “our trade union was the only one to have a structured approach to this sector. We had relations with the butchers, the taxi drivers, the fruit and vegetable vendors, the planters. . . We saw that these different trade sectors were receptive to trade union action, but they expected some kind of financial resources to back their support, and we had none to give.” It was a long road full of obstacles, with a few spurts of mobilisation during certain strikes.

### Focusing on women

The other trade union centres of Burkina Faso, the Confédération Générale du Travail du Burkina (CGTB), the Confédération Syndicale Burkinabè (CSB), Force Ouvrière/Union Nationale des Syndicats Libres (FO/UNSL), the Union Générale des Travailleurs du Burkina (UGTB) and the Union Syndicale des Travailleurs du Burkina (USTB) were also to develop structures to defend the interests of informal



economy workers, placing particular emphasis on women.

Traditionally geared towards the professional and structured sectors of the modern economy, the unions are weighing up possible lines of action and, based on the 1992 law

concerning freedom of association in not-for-profit enterprises, intend to step up initiatives aimed at promoting the work furnished by these workers at the same time as defending their interests. Corporate and cooperative production and commercial associations are emerging by the dozens. Through them, the trade unions hope to help the

## Eliane Ouedraogo (SYNACEB)



### **Taxes, AIDS and the status of apprentices... Eliane, a beautician, juggles on a day-to-day basis between her work and her trade union objectives.**

Her hair and beauty salon is located in Cité An III, a stone's throw away from the Place de la Révolution and just in front of the headquarters of the most widely read satirical newspaper of Burkina, the JJ (Journal du Jeudi). It is a relatively prosperous district.

Saturday, 9 am. On lifting the mechanical shutter of her salon, Eliane Ouedraogo examines the sky. Heavy with dark clouds, it announces a storm, a frequent sight during the winter season in Ouagadougou. Not a good day for business... Customers are reticent to come and have their hair done when it's raining. Eliane dare not imagine the takings of the day. On the other hand, she knows the monthly costs of her salon by heart: 52,000 CFA (€80) in rent, 20,000 CFA (€30.50) in bills, plus the salaries of the two hairdressers and the informal sector tax that the fiscal officers could come and demand at any moment.

It was the arbitrary nature of this tax that persuaded Eliane Ouedraogo to get involved in the trade union, despite her husband's reservations. "He worries about the length of time I spend outside the family home. There are a lot of meetings and all the hours spent away from the salon constitute a serious loss of earnings." Now an active member of SYNACEB (National Union of Hairdressers and Beauticians of Burkina), one of the five unions founded by PRASEI, Eliane is placing 17 years of experience in the business at the service of her profession. The taxation issue is not the only problem she wants to resolve in between beauty treatments.

The status of hairdressing apprentices, for example, needs to be clarified: "The absence of a contract poisons work relations. The bosses don't respect the working hours of the apprentices, and these do not respect their commitments. They can leave you high and dry, for example, on the eve of holiday celebrations, to go and work for the competition..."

Another issue Eliane is fighting to resolve through the trade union action is occupational hazards. HIV/AIDS is serious concern in hair and beauty salons. The repeated use of the same razors for hair removal treatments, for example, constitutes a real risk for the clients. "Thanks to SYNACEB, we have benefited from HIV/AIDS education. We, in turn, organise awareness raising sessions for the other members."

Eliane Ouedraogo is part of a new generation of trade unionists in Burkina Faso who want to organise concrete actions, actions as effective as her scissor cuts.

workers benefit from social protection, boost their production capacity and create a balance of power that will lead to their recognition by the authorities. Particular focus was placed on women, the priority being their access to education.

Within a few years, the various trade unions have developed real policies in favour of the informal economy, identifying occupational training and trade union awareness raising as the action priorities. The unions are encouraging informal economy workers to equip themselves with representative organisations and to set up consultation mechanisms with a view to helping the national organisations to improve the technical and financial initiatives aimed at improving pay and working conditions in the informal economy. They are also bringing informal economy actors closer to the public authorities so that micro-enterprises can gain access to public procurement markets.

#### PRASEI, an ambitious sub-regional project

Initiatives are also being devised at international level. Social protection for workers has become a major priority for the international trade union movement as well as for the International Labour Organisation (ILO). In November 1998, within the framework of a sub-regional project, the ILO, DANIDA (Danish development agency) and Burkina Faso's national trade unions (CGTB – CNTB – CSB – FO/UNSL – ONSL – UGTB – USTB) decided to support the embryonic structuring of the sector. The project required the participation of the workers, the chief aim being to develop the human resources in the sector. The challenge set by the Programme for the Reinforcement of Trade Union Action in the Informal Economy (PRASEI) was ambitious: to mobilise and organise workers within representative structures (sectoral groupings followed by trade unions) and to develop social structures (cooperatives and mutual funds). The idea was to progressively put these workers in a position where they would be able to resolve their problems themselves, to develop a climate of confidence and mutual understanding between the workers and trade union organisations, then between these two and the public authorities. For Mamadou Nama, general secretary of the USTB (Burkina Faso Workers' Union) "this project has given a soul to the movement and has assisted in better structuring protest activities and the presentation of demands".

In 1999, research carried out in the context of the project led to the identification of five trade sectors that were to gradually become national sectoral groupings: fruit and vegetable sales, two-wheeler repairs, hairdressing, blacksmith/welding and garment making. The rationale behind the project was to ultimately convert these groupings into trade unions.

#### Collective bargaining power

Initially, this trade union interest in the informal economy met with a mixed reception. One source of tension was the authorities' wish to take a census of the workers to include them in the State's statistics. "The State wanted to identify the workers to assess the wealth produced by the informal economy," explains the national coordinator of PRASEI,



Soumaïla Lingani. "The authorities were hoping to be able to collect extra taxes by issuing cards to informal economy workers." This measure impacted negatively on the trade union initiatives and the launch of the project, as the workers, for fear of being identified, were wary of the trade unions approaching them.

"In 1999, we covered the whole country," recalls Soumaïla Lingani. "Without money or promotional material, we raised awareness among the workers. We spoke to them about their rights, their duties and the spirit of solidarity that forms the basis of relations in the world of work."

This awareness raising finally paid off in the year 2000. During a campaign to clean up the town, one of specialities of Simon Compaoré, the Mayor of Ouagadougou, on the eve of international summits, the vendors installed on the pavements of the capital were decamped. Several thousand informal vendors were pushed to the outskirts of the city. But the cleanup campaign marked a turning point in the recognition of the informal sector. The trade union centres mobilised and called on the Mayor to extend certain markets and provide stable sites for street vendors. Their demands were heard in part by the authorities. For Soumaïla Lingani, "this incident and this demonstration of bargaining power allowed the trade union organisations to gain the trust of informal economy workers".

This trust was to prove vital to the 550 PRASEI campaigners, in their work to raise trade union awareness among as many workers as possible. After benefiting from trade union



...we covered the whole country, without money or promotional material, we raised awareness among the workers. We spoke to them about their rights, their duties and the spirit of solidarity...



**Soumaïla Lingani**  
(PRASEI  
Coordinator)

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education and training, they went out into the 14 provinces of the country to inform workers about their rights and obligations. Visiting markets, workshops and roadside stalls, they met with thousands of workers from the five trade sectors identified. "During the awareness raising sessions, many workers realised that they could regain their rights and their dignity through the trade union," explains Moussa Nama of the ONSL informal sector bureau. "But convincing them to group was more difficult. The politicians had gone there before us, placing them on their guard by telling them that the unions are enemies of the government. Remarks like

these obstructed the unionisation campaign."

### Overcoming the mistrust

"The female vendors were not motivated at first," says Victorine Ouedraogo, president of the ONSL Women's Committee. "They wanted concrete assistance, cold storage for their vegetables and fruit drying equipment. They also asked for technical training. In short, they wanted to see concrete results before committing themselves. Unlike the political parties that come and woo them with pagnes and t-shirts, the unions have nothing to give. But they finally showed interest when we spoke to them about the mutual

## Antoine Ouedraogo (SYNATEDRA)

### Hygiene, safety, training... Antoine, a two-wheeler mechanic, wants to shake the authorities out of their inertia.

Bicycle forks realigned, wheels trued, chains shortened... Having clocked up 29 years in the trade, thousands of P50s (the best selling moped in Burkina Faso) have benefited from the mechanical skills of Antoine Ouedraogo. His workshop is confined to a 8m<sup>2</sup> plot covered with a corrugated roof, to protect from the sun, in the Samandin bike market, the largest two-wheeler market in Burkina Faso, since the bike mechanics from the Rood Wooko market left their stands there following the fire in May 2003.

His decision to become an active member of SYNATEDRA was motivated by the desire to denounce the authorities' neglect of this market that crowds together almost 2000 workshops. Antoine is fighting against the insalubrity of the premises. He has proposed that a large basin be built for washing the two wheelers and that the fire brigade should make frequent calls there to collect the waste water.

Antoine is also working on improving safety in the market. He has gathered the different trades by geographic zone, placing the welders on the perimeter of the market. He is also working to secure the future, organising occupational retraining to prepare the mechanics for the technical evolution of the motorbikes arriving from China and South Korea.

In short, Antoine sees his trade union action as a succession of concrete measures. He has found in the two-wheeler union a channel for building morale among mechanics and confronting the authorities with their responsibilities, because he too has to pay a municipal tax for his workshop every month.



fund for social protection.”

In 2005, the 5 sectoral groupings were converted into trade unions and registered with the authorities. These representative structures (SYNATEDRA, SYNATRAFLA, SYNACEB, SYNATRAFOS, SYNATRACA) provide the workers with a channel through which they can voice their concerns. But the unions above all constitute a platform for their demands, a way of finally making their voice heard by the State. A space for consultation and dialogue has been created in the form of the National Council for the Informal Economy (CNEI).

“The CNEI brings State, employer and informal economy representatives around the same table,” explains Soumaïla Lingani. “It is a channel for presenting the workers’ demands, for reflecting on the living conditions of these workers, and for examining possible solutions with the different social partners.”

#### Easing the tax burden

The number one priority for informal economy workers is easing the tax burden. Not a day passes without a workshop being forced to close its doors because the owner has not paid the taxes. The tax officers leave with a clear conscience, able to congratulate themselves on a job well done. But these procedures are often arbitrary, leaving the worker totally perplexed. “They are asking me to pay 42,000 CFA for the year, which is more than my capital,” protests Moussa, the owner of a roadside stationary kiosk. “And what does the State give me in return?”

The workers’ representatives plan to bring up the arbitrary nature of the taxes at the next CNEI meeting. They will also ask the tax authorities to set up an information system and organise awareness-raising sessions to explain the reasons behind the tax. Finally, in response to the demand of a large majority of informal economy workers they will request that the tax payments be spread.

#### Tripartite dialogue and a mutual fund

Aside from the CNEI, the setting up of a mutual fund for the

social protection of informal workers (MUPRESSI) is undoubtedly the key structure that will allow PRASEI to reach its objectives (see article on MUPRESSI on page 10).

In conclusion, at the end of seven years of activities, the project has been successful in organising 5 trade sectors into national sectoral groupings then independent trade unions. MUPRESSI and the CNEI complement this structuring, offering the workers social protection and a bargaining platform.

“The impact on the workers is considerable,” underlines Soumaïli Lingani. “Prior to this, they were grouped within disparate associations often manipulated by politicians. Thanks to this project, informal economy workers have realised that the only structure capable of improving their working conditions is the trade union movement, which now involves them in all its activities.”

“Seeing the five trade unions that have emerged from this project carrying out awareness raising and trade union education on the ground is very encouraging,” concludes Ibrahima Zakari of ILO/ACTRAV. “They are even developing more initiatives than the confederations. Of course, the workers’ readiness to pay affiliation fees is not optimal. More time and perseverance is still needed to explain the benefits of unionising, to explain that the affiliation fees are less than the price of the beer that the workers often drink on a daily basis.

#### A pilot project capable of inspiring other countries

The reconstruction of the Rood Wooko market is on the list of demands being presented by informal economy workers. Although scattered across the four corners of Ouagadougou since the fire, the fruit and vegetable vendors, the two-wheeler mechanics and the garment makers, etc., have found in PRASEI the collective strategies needed to secure their demands.

For the ILO, this pilot project carried out in Burkina Faso as well as in Niger and Mali deserves to be taken further. “After having drawn up the conclusions,” promises Ibrahima Zakari, “the ILO will certainly discuss the project with its development partners, with a view to extending it to other countries.”



**Women are organising as they can see the benefits of being unionised.**



**Hélène Sawadogo**  
(General secretary  
SYNATRAFLA)

## Maternity protection

To mark International Women’s Day, the ITUC is releasing a video portrait of Salissa, illustrating the international trade union movement’s priority line of action, maternity protection, to be launched on 8 March 2007.

**S**alissa works as a market gardener in Loubila, a small village on the outskirts of Ouagadougou.

She has recently had a second child. Just ten days after giving birth, she was already back at work, doing ten hours of gardening a day to be able to feed her family.

Maternity leave is a luxury enjoyed by a small minority of salaried women covered by social security in Burkina Faso. But in this video, Helene Sawadogo, head of SYNATRAFLA (National Union of Fruit and Vegetable and Associated Workers) explains how the drive to unionise informal Economy workers is set to benefit new mothers and how the new mutual fund, MUPRESSI, hopes to help them benefit from maternity leave in the future.



You can view this video on the ITUC Web site at: [http://www.ituc-csi.org/video/burkina\\_en.wv](http://www.ituc-csi.org/video/burkina_en.wv)

# A mutual fund to protect informal workers

**For 1000 CFA francs (1.52 euros) a month, informal workers can benefit from social coverage for health care and occupational diseases. A major step forward in terms of social protection.**

**E**stablished on 27 February 2001, MUPRESSI (Social Providence Fund for Informal Workers) is an essential component of the Programme for the Reinforcement of Trade Union Action in the Informal Economy - PRASEI. It is headed by a 9-member Steering Committee elected at a General Meeting attended by workers from 10 trade sectors in different parts of the country. This Committee is, in turn, supervised by an Audit Committee that monitors the proper running of the mutual fund.

MUPRESSI is open to all informal sector workers, without distinction. Subscribing to fund costs 5000 CFA francs (7.60 euros) and the monthly contribution is 1000 CFA francs (1.52 euros). The subscription procedure could not be simpler: the workers go one of the branch offices located in the four largest cities of Burkina Faso (Ouagadougou, Bobo Dioulasso, Tenkodogo and Koudougou), and a personal file is opened to track the contributions made and the benefits claimed.

## Full social coverage

MUPRESSI, as a mutual fund, offers its members full social coverage, insuring them against risks such as health and safety hazards at work and occupational disease. Workers not able work for a month due to illness are eligible for sickness benefits equal to 25,000 CFA francs (38 euros), in addition to 15,000 CFA francs to cover their prescription fees. The fund is also a means of promoting solidarity among the workers. Other benefits include a premium of 25,000 CFA francs when members marry or have a child, and financial support (10,000 CFA) to assist with the cost of a dependent's funeral. In the months to come, at the close of the negotiations with

the CNSS (National Social Security Fund), MUPRESSI will offer the possibility of subscribing to a pension fund. Workers making contributions for at least 15 years will be entitled to a retirement pension. Finally, the fund also offers its paid-up members access to microcredits, made possible thanks to the capital granted by the ILO/DANIDA.

## Still not enough members

MUPRESSI currently has 332 members, a figure that falls far short of the expectations of the fund organisers and their project partners. For the promoters, the fund has been slow to get off the ground for the lack of resources devoted to publicising it, which explains the low subscription rate. As a result, its revenue is not yet large enough to finance the services proposed. The workers, in turn, are reticent to subscribe if access to the benefits promised is not guaranteed. Many also reproach the fact that MUPRESSI is not devoting all the start-up capital (25,000,000 CFA, 38,109 euros) to the provision of microcredits.

Conscious of these limitations, the ILO/DANIDA is giving MUPRESSI additional support, to help it finalise the documents providing the fund with official recognition, to train its staff in management procedures, as well as providing them with specialised software to manage the mutual fund.

"We hope to see the results soon," says Soumaila Lingana, "because the workers have high expectations from MUPRESSI. In any case, it's the best asset we have to draw members to the trade union movement."



# Bringing hope to disabled women through work and solidarity

An original idea, the support of the ONSL union centre, and a firm determination to succeed... these are the ingredients of the exemplary human and economic adventure led by Djigui Espoir, which has brought new purpose to the lives of disabled women.



The colour, the aroma ... it is all there, but the bissap is in granules! It is a revolution in the culinary tradition of Burkina Faso, cutting the time spent simmering the hibiscus flowers in boiling pans to make bissap juice, a very popular natural drink in West Africa. Behind this innovation, presented in 200 gram sachets, is Djigui Espoir, an association of disabled women based in Pissy, on the outskirts of Ouagadougou.

"I'm disabled myself," explains Marie Dominique Toe, president of Djigui Espoir. "When I came to live in Ouagadougou, I was marked by the number of disabled people living in deplorable conditions, left to their fate, ignored even by their own families. That's what motivated me to set up this association."

Marie Dominique has an ambition: to teach disabled women trades adapted to their physical state and to strengthen the solidarity between them. The beginnings were to prove difficult. All her savings and her family's money were consumed by travelling around to look for partners, buying stationary and production equipment, covering the cost of the telephone, the raw materials...

"Two partners were soon to place their trust in us: Handicap International, which provided us with a solar powered oven, and the national trade union centre ONSL. I wasn't familiar with the trade union movement. It was very attentive and showed obvious interest in the personal development of disabled people."

With the support of the ONSL, Marie Dominique was able to finalise the association's statutes and draw up the internal regulations. Djigui Espoir officially launched its activities in 1996. To free disabled women from marginalisation and financial dependence, the association developed economic activities in the agri-food sector. Dried mangos, sesame cakes, millet couscous, ground pepper, instant bissap juice... their products proved popular and orders were quick to come in.

"Djigui Espoir provides women with moral and financial support. When they meet up every morning and get down to work they forget about their disability. It also offers them a means of making a living and contributing to the household income. One of our members is now able to send her children to school."

## 64% women

In 1996, the National Statistics and Demography Institute (INSD) counted 168 698 disabled people, of whom 64.44% were women. 91.82% of the disabled population have had no schooling. 4.70% have been educated to primary level, 1.93% to secondary school level and 0.24 % to higher education level. This low level of schooling partly explains the absence of special education structures.



The ONSL has also involved Djigui Espoir in the various training activities organised for informal economy workers. The team now has a better knowledge of management skills, workers' rights, budget management, etc. The same kind of support had been requested from the public authorities, but to no avail.

"We are pressing the State to integrate disabled people into its development programmes. It is vital that the disabled be allowed to find a place in society, without being marginalized. Disabled women are doubly penalised: on the one hand, because they are women and, on the other, because of their handicap. What we have succeeded in doing with the ONSL and other partners should also be possible with the State."

Bearing witness to the association's growth, Djigui Espoir has now left the yard of the Toe family home, which had become too small and ill equipped to sustain the development of the association, which is in the process of becoming a veritable enterprise. With the help of the ONSL, it embarked on the process of applying for a plot of land with the Town Council of Boulmiougou. The new premises are, of course, designed to accommodate increased production, but above all to respect the workers' different kinds of handicap. Access ramps for wheel chairs, lowered sinks for washing the fruit and vegetables, adapted solar ovens... Even the working hours have been reorganised so that the women can combine their job with their domestic tasks.

At present, 18 women work for Djigui Espoir. Others are set to join the team after the next General Meeting.

"For these women, it's a whole new world that's being opened up to them. They used to live in despair. Their life lacked purpose. Now they are making food products that able-bodied people are buying. They feel they have a use in society. The association also invites them to raise awareness among other disabled women, so that they too can believe in



Marie Dominique Toe, president of Djigui Espoir.

their potential."

The ONSL's support for this human venture has served as a catalyst for the ideas and ambitions of the association, benefiting an all-too-often marginalized group of workers.

## Child labour

**A**t the request of six trade union centres in Burkina Faso, Colette Lefevre has carried out a study into child labour in the metal construction sector. "Poor families do not send their children to school, and rather than see them hanging out on the streets, they send them to work. The luckiest will earn 1000 CFA (1.52 euros) a day, the others 50 or 100 CFA (0.08 to 0.16 euros), or even nothing at all! However modest the amount, it contributes to feeding the family. During the survey, we asked these children if they would like to change jobs. Their response was no! No doubt for fear of their bosses or parents, and also because they are earning something."

The study has given rise to a series of recommendations: to ensure respect for age limits, in conformity with the measures of the IPEC programme; to introduce apprenticeship contracts; to legislate security measure in the workplace; to adapt the weekly workload. It is up to the various trade unions to promote them, through advocacy and social mobilisation. And it is up to employers and the State to assume their direct responsibilities in the fight against child labour.

