

THE FRENCH PENSION SYSTEM

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ABSTRACT: *The article presents an insight into the old age pension system in France. There are three topic paragraphs: 1 the evolution of its pension system, 2. the present situation, and 3. challenges and foreseen changes. There, the author's goal was to present both past and present solutions employed by the French pension system, in search for ideas worth consideration in international comparisons. In the summary, the author highlights as a particular French approach, on the background of other countries is existing of the gender equilibrium of the retirement age.*

KEY WORDS: *old age pension system, France, retirement, pension reforms*

1. GENERAL INFORMATION ABOUT THE COUNTRY

The French Republic [19, pp. 314 and further] (*Republique française*) is a country located in Western Europe, on the Atlantic Ocean and the Mediterranean Sea. It consists of 22 regions¹ (*regions*), which embrace 96 departments (*departements*). Additionally, the country contains 4 overseas departments (*departements d'outre-mer*) - French Guiana, Guadeloupe, Martinique and Reunion, 4 overseas collectivities (*collectivites d'outre-mer*) - French Polynesia, Saint Pierre and Miquelon, Wallis and Futuna, and Mayotte, 1 overseas territory (*territoire d'outre-mer*) - French Southern and Antarctic Lands, two overseas collectivities (*collectivite d'outre-mer*) - Saint Martin and Saint Barthelemy and one *sui generis* collectivity (*pays d'outre-mer*) - New Caledonia.

The official language is French. The largest ethnic group were the French, who made up 94% of population. It is estimated that 90% of the French were born in France but at least the great-grandparents of 30% were born outside metropolitan territory, especially in northern and western Africa or Indochina. The largest denomination was the Roman Catholic Church, whose adherents constituted 83-88%. The adherents of

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¹ Including Corsica enjoying the so-called *status specifique*

Islam amounted to 5-10% of the population. According to the Constitution of 1958, the President is the head of state and the Prime Minister is the head of government.

In 1949 France joined the NATO, and in 1957 signed the Treaty of Rome, which established the European Atomic Energy Community (EURATOM) and the European Economic Community. In 1999 France joined the Economic and Monetary Union and replaced the French franc with the euro². The current currency of France is the euro.

The GDP *per capita* (PPP) was estimated at US\$32,700 [27] in 2008, the GDP growth at 0.7%, and the public debt was 68.1% of the GDP; current account deficit was equal to US\$52.91 billion in 2008. The unemployment rate was 7.4%. In July 2009 France had a population of 64,057,792 with the following age structure: 0-14 years of age - 18.6%, 15-64 years of age - 65.0%, 65 years of age and over - 16.4%. Life expectancy at birth for total population was 80.98 years, for men - 77.79 years and for women - 84.33 years.

2. THE HISTORIC DEVELOPMENT OF THE PENSION SYSTEM IN FRANCE

The beginnings of the French pension system date back to 1790, when the pension system for civil servants was established [2, p.167]. In 1898 the first law concerning accident insurance was introduced [14, p. 108] and in 1905 the first unemployment law was implemented [14, p.110]. In 1910 the first pension system based on collecting contributions was established. It was defined as a pension system for workers and farmers (*retraites ouvrières et paysannes*) [2, p.166]. In 1928 the first health insurance law was introduced. It also covered the people at the retirement age [14, p.106]. In 1932 the law concerning family allowances was implemented [14, p.112]. On 1 January 1938, the French National Railway Company (*Société nationale des chemins de fer français*, SNCF), which offered its own pension scheme, was founded [20]. In 1945 the thorough reform of the French pension system took place. Its aim was to create a common solution, which would cover the whole country, which would be based on regional pension funds but coordinated by a national pension fund [10, p.115]. The system implemented at that point was named an unfunded contributory pension system (*systeme de retraite par repartition*) [2, p.166]. The retirement age was 65 and those who retired at that point received a pension benefit equal to 40% of their remunerations.

However, it was possible to retire early, at the age of 60. A person who took advantage of early retirement received a pension benefit equal to 20% of the earnings [2, pp. 166-167]. In 1945 the reform of health insurance was also carried out [14, p. 106]. In 1946 the state pension system for the self-employed was formed (Rubel wrote that the system applied to non-workers and nonfarmers) [10, p. 119]. In 1946 the changes were also introduced into accident insurance [14, p. 108] and family allowances [14, p. 112]. In 1947 the system of auxiliary pensions for people in managerial positions in the private sector was founded. It was administered by the

² French francs (FRF) were converted into the euro (EUR) at the exchange rate of FRF6.55957 per EUR1. Cf.: [24].

General Association of Executive Pension Institutions (*Association Generale des Institutions de Retraite des Cadres*, AGIRC) [1, p.111]. In 1948 the separate pension schemes for craftsmen, traders and freelancers [10, p.115], including *Caisse Autonome de Retraite des Medecins de France* (CARMF) [21], were introduced. In 1949 the Scheme for Non-Titular Employees of Public Sector (*l'Ipacte pour les cadres non titulaires du secteur public*, IPACTE) was implemented.

In 1956 the Retirement Solidarity Fund (*Fonds de solidarite vieillesse*) [2, p.167] was formed and the minimum pension regulated by acts of Parliament was introduced [10, p.116]. In 1958 the unemployment law was revised [14, p.110]. In 1960 the IPACTE was converted into the IGRANTE (*l'Igrante pour les non cadres non titulaires du secteur public*). In 1961 the auxiliary system for workers of private sector was established. It was managed by the Association of Supplementary Pension Schemes (*Association pour le regime de Retraite Complementaire des salaries*, ARRCO) [10, p.118].

In 1967 the National Retirement Pension Fund for Employees (*Caisse nationale de l'assurance vieillesse des travailleurs salaries*, CNAVTS) was set up. In the state sector there were four separate pension schemes:

- 1) for civil servants;
- 2) for the employees of local government administration (CNRACL);
- 3) for railway workers (SNCF);
- 4) for the employees of energy and gas industry (*Electricite de France – Gaz de France*, EDG-GDF).

There were also five separate pension schemes for the self-employed:

- 1) farmers (managed by the Agricultural Social Mutual Fund *Mutualite sociale agricole*, MSA);
- 2) for manufacturers and traders (managed by the Mutual Insurance Fund *de l'Organisation autonome nationale de l'industrie et du commerce*, (ORGANIC);
- 3) for artists (*Caisse Nationale d'Assurance Vieillesse des Artisans*, CANCAVA);
- 4) for health care employees (CARMF);
- 5) for other self-employed people (*Caisse Nationale d'Assurance Vieillesse des Professions Liberales*, CNAVPL) [1, p.112], including:
 - a. craftsmen (managed by the mutual insurance association *Assurances Vieillesse des Artisans*, AVA);
 - b. barristers (*Caisse national des barreaux francaise*, CNBF);
 - c. freelancers (*Caisse nationale de l'assurance*, CNA).

In 1970 the IGRANTE was converted into the Complementary Pension Fund for Non-titular Civil and Public Servants (*Institution de retraite complementaire des agents non titulaires de l'etat et des collectives*, IRCANTEC) [25]. In 1972 the auxiliary tier of the common pension system became mandatory [5, p.237] and accident insurance started applying to farmers [14, p.108]. In 1980 expenditures on pensions amounted to 9.5% of the GDP [11, p.193]. In 1982 the retirement age was decreased to 60 years [1, p.111]. The publication of *Livre Blanc sur les Retraites*, i.e. *The White Paper on Pensions*, started a national discussion on the future of pension system in France [1, p.110]. In 1991 a new fixed tax (*contribution sociale generalisee*,

CSG), whose aim was to finance pensions, was introduced. It was equal to 1.1% of any income, including pensions [11, p.260].

The discussion, inspired by *The White Paper on Pensions*, gave birth to Balladur's reform of 1993, according to which 1) the previous pension indexation based on an average remuneration replaced the pension indexation with consumer prices, 2) gradual changes were introduced into the method of pension calculation, which took into account the remuneration within the period of last 25 years instead of last 10 years³, 3) the required contribution period was gradually raised from 37.5 to 40 years⁴ and 4) the Retirement Solidarity Fund (*Fonds de solidarite vieillesse*, FSV) was established. It was financed through the CSG tax, which was raised from 1.3% to 2.4%, and through taxes levied on drinks (including all alcoholic and some non-alcoholic drinks) [11, p.195]. In July 1993 French banks started to offer the opening of saving pension funds *fonds d'epargne retraite* [6, p.105].

In 1993 the level of a contribution within the ARRCO system was increased from 4% to 6% of remuneration [11, p.204]. In 1997 the Thomas's Law (*Loi Thomas*) introduced the opportunity to take advantage of voluntary pension funds. It was abolished in 1998, when the rules were taken over by the Left. In 1998 the Pension Reserve Fund (*Fonds de reserve des retraites*, FRR) was established [1, pp.118 and 120]. Although it was managed by the state, it invested free assets of the public system on capital markets [11, p.261]. In 1999 a very pessimistic report, Charpin's Report, was published. It did not contain any recommendations of changes but only potential development plans of the pension system until 2040. The main conclusion of the report was the necessity to increase the retirement age to 65 [1, p.121].

In 2000 the Pensions Advisory Council (*Conseil d'orientation des retraites*) was founded [23]. According to the statistics of 1 July 2000, the following pension schemes had the highest number of members: the general scheme *Regime general* (67.23% of those insured), the scheme for civil and military servants *Fonctionnaires civils et militaires* (10.50%), and the scheme for local communities *Collectivites locales* (7.08%) [22]. In 2001 the employees' pension schemes were introduced [1, p.125]. In 2002 the minimum pension was equal to €525 a month [18, p.71], the maximum pension amounted to €14,112 a year [2, p.171], and the expenditures on pensions accounted for 12% of the GDP [4, p.29].

In 2003 the contribution period required for the pension reached the intended level of 160 quarters, predicted in the reform of 1993 [5, pp.235-236]. In 2003 another reform of the French pension system took place. It introduced the chance of 'buying out' the missing quarters required for the contribution period, it gave privileges to economically active people at the retirement age, it established the common pension information system for all pension schemes and it implemented individual pension savings funds (*plan d'epargne individuelle pour la retraite*, PEIR), which constituted a part of the 3rd pillar [10, p.116].

Since 1 January 2004, it has been possible to combine earned income and pension benefits provided the incomes come from two separate schemes [10, p.127].

³ The beginning of changes took place in 1994 and the final period of 25 years was to be reached in 2008.

⁴ The changes began in 1994 and the required contribution period was raised by one contribution per a quarter until 2003.

Since 2004 there has been an opportunity to save assets for a pension in the form of company or departmental pension schemes: the PERP (*Plan d'Epargne Retraite Populaire*) and the PERCO (*Plan d'epargne pour la retraite collectif*) [15, p.44]. In 2005 the pension contribution in the primary layer of pension system was equal to 14.6%, out of which the employer paid 8.2% and the employee paid 6.4% [11, p.191].

3. THE PRESENT STATE OF THE PENSION SYSTEM IN FRANCE

The French pension system consists of: 1) public mandatory pension system, which embraces the parts of the 1st and 2nd pillar, 2) voluntary pension savings schemes, which constitute the 3rd pillar. The system is supervised by the Central Social Security Agency (*Agence centrale des organismes de securite sociale*) [2, p. 169]. The present state of the pension system in France is presented in figure 1.

1 st pillar			2 nd pillar			3 rd pillar
supervised by the Central Social Security Agency <i>Agence centrale des organismes de securité sociale</i>						
public mandatory pension system						
general scheme <i>Régime generale</i>		scheme for the self-employed		scheme for farmers		
a primary tier						
managed by the National Retirement Pension Fund for Employees (CNAVTS)			an auxiliary tier			
an auxiliary tier			managed by central fund CANCAVA	managed by 12 occupational funds		special schemes <i>régimes spéciaux</i>
managed by the Association of Supplementary Pension Schemes (ARRCO)	managed by the General Association of Executive Pension Institutions (AGIRC)	managed by the Complementary Pension Fund for Non-titular Civil and Public Servants (IRCANTEC).		the ORGANIC (traders and entrepreneurs)	the AVA (craftsmen)	
			farmers	agricultural entrepreneurs		pension savings schemes

Source: Own elaboration

Figure 1. The present state of the pension system in France

Public pension system embraces a few hundred pension schemes, which can be divided into four basic categories: a) general scheme (*Regime generale*), b) special schemes (*regimes speciaux*), c) scheme for the self-employed, and d) scheme for farmers. The public pension system covers 98% of pension spending and is financed through pension contributions and taxes [15, p. 44].

The general scheme, which is of unfunded character, consists of two tiers:

- a primary tier managed by the National Retirement Pension Fund for Employees (CNAVTS)
- an auxiliary tier, which is managed by three separate institutions:
 - the Association of Supplementary Pension Schemes (ARRCO);
 - the General Association of Executive Pension Institutions (AGIRC);
 - the Complementary Pension Fund for Non-titular Civil and Public Servants (IRCANTEC).

The primary fund is common for all insured people. It is based on a defined benefit (DB) rule and may be perceived as the 1st pillar in France.

The primary tier contribution amounts to 14.95%-32.70% of remunerations, out of which the employer pays from 8.30% to 16.35%, and the employee pays from 6.65% to 16.35% [2, p. 171]. The level of contribution may not be higher than the gross remuneration equal to €2,773 [14, p. 104]. The contributions paid are converted into pension points. A person has the right to the full pension if he or she is over 60 and provided the insurance period has not been shorter than 160 quarters, i.e. 40 years [10, p. 122]. The level of the benefit is calculated according to the following formula [10, p. 123]:

$$P = F \cdot R \cdot C / 160 \quad (1)$$

where:

P - annual pension benefits

F - percent rate, which fluctuates from 25% (for people aged 60) to 50% (for people aged 65)

R - an average gross remuneration

C - the contribution period expressed in quarters

160 - the number of quarters

Postponed retirement means the increase in the rate by 0.75% for each quarter, up to 15%. Each missing quarter, required to reach the number of 160 quarters, means the decrease in the level of pension by 1.25% [3, p.197]. It is possible to buy out missing quarters for the period of studies or for the employment period of low income before a certain person retires [10, p.124]. In 2008 average gross remuneration was calculated based on 25 years of employment⁵. The full base pension is equal to 50% of average remuneration of an insured person [14, p.105]. Pensions are subject to an income tax according to general rules. Additionally, the pensioners pay the CSG tax equal to 6% [18, p.72].

⁵ In 2008 the period taken into account while calculating the pension has been raised to 25 years.

The auxiliary tier is mandatory within the ARRCO for all hired workers, who are obliged to join the general primary scheme, within the AGIRC for engineers and management personnel, and within the IRCANTEC for civil and public servants who are not subject to special schemes [10, pp.117-118]. The assets gathered in auxiliary funds are administered by institutions supervised by the so-called social partners, and are invested on capital markets [6, p.95]. They may be perceived as the part of the 2nd pension pillar⁶.

The ARRCO covers 43 pension schemes [2, p.168]. In the ARRCO the pension contribution amounts to from 6.0% to 7.5% of earnings [2, p.171]. There are 67 pension schemes in the AGIRC [2, p.168]. The pension contribution in the AGIRC is equal to 16.0%-20.0% of remuneration [2, p.171]. In the IRCANTEC the pension contribution accounts for 4.5%-17.5% [26]. The full auxiliary pension is equal to 25% of the insured person's remuneration [14, p.105]. Within the general scheme, there is a minimum pension⁷.

Special schemes were formed for workers of mining industry, railway system, gas industry, energy industry, merchant navy, opera house, Comedie-Francaise, hospitals, Paris Metro, Bank of France, and for notaries, military servants, local authorities, local government employees and some civil servants [2, p.168]. There is only one tier within special schemes [15, p.44]. According to Rubel, there were 120 special schemes, out of which only 15 accepted new members and the remaining ones only paid out pensions [10, p.119].

Every special scheme has its own regulations. For example, a pension contribution for various groups of civil and military servants does not exceed the level of 7.85% and is entirely financed from the state budget [2, p.171]. The average retirement age is 60 but for some occupational groups it is lower and may be even equal to 50. An average period taken into account while calculating the pension is equal to 25 years but within some special schemes the period of last 6 months is taken into consideration.

Scheme for the self-employed consists of a central fund CANCAVA and 12 occupational funds, which may be divided into three groups: the ORGANIC (traders and entrepreneurs), the AVA (craftsmen), and the CNA (freelancers) [10, p.121]. That scheme, similarly to the general scheme, consists of two tiers [15, p.44].

Scheme for farmers applies to two groups of people: farmers and agricultural entrepreneurs [10, p. 121]. That system consists of two tiers as well [15, p.44].

Pension savings schemes, which may be perceived as the equivalent of the 3rd pillar in France, operates in the form of a voluntary, auxiliary pension scheme. There is a possibility to choose the company, which would manage the assets gathered within the scheme, i.e. a state company (*Caisse Nationale de Prevoyance de la Fonction Publique*, PREFON) or an insurance company offering pension insurance contracts [2,

⁶ In literature, there are two terms used to define the 1st pillar: the primary tier as well as the auxiliary tier. However, according to the classification of the World Bank of 1994, it seems that the auxiliary tier may be perceived as the part of the 2nd pillar. Such a classification may be supported by the fact that that tier is connected with employers and the investment of the assets on capital markets. A similar conclusion may be drawn from the classification in the latest thesis by da Conceicao-Heldt. Cf.: [2, pp.168 and 170].

⁷ In 2005 the minimum pension amounted to €599 a month. Cf.: [15, p.44].

p.168]. Pension savings scheme may be an auxiliary private pension scheme (*plan partenarial d'epargne salariale volontaire pour la retraite*, PPESVR) or subsidized by the state pension savings in banks or pension contracts in life insurance companies (PEIR) [2, pp.170 and 173].

There is a separate voluntary pension scheme for the hospital personnel (*Comite de Gestion des Oeuvres Sociales*, CGOS) [2, p.173]. Moreover, there may be company or departmental pension schemes in the form of the PERP or the PERCO, in which the participation is connected with tax relief [15, p.44].

4. CHALLENGES AND PLANNED CHANGES IN THE PENSION SYSTEM IN FRANCE

The main challenge France has to face is to order the fragmented pension system for particular occupations. Another problem is the demographical situation, which may lead to the crisis due to the fact that baby-boomers started retiring since 2007 [6, p.94]. From 2009 to 2012 the required insurance period will rise by one quarter every year until it reaches the level of 164 quarters in 2012. From 2013 the number of quarters required for the retirement will depend on demographical factors [10, p.123]. According to the forecasts, the level of pension contribution will have to be raised to 25.9% in 2040 [11, p.193].

5. SUMMARY

The main element of the French pension system is the mandatory public system, which is divided into four categories for various groups of occupations. Three of those categories consist of a primary tier and an auxiliary tier. Those tiers may be generally perceived as the 1st and 2nd pension pillar. The 3rd pillar, which covers voluntary pension insurances, has a marginal meaning in France. The general scheme (*Regime generale*), which underwent parametrical reforms in 1993 and 2003, plays the most important role.

The auxiliary tiers of the general scheme, the scheme for the self-employed and the scheme for farmers constitute a big mosaic of various solutions, partially based on investments on capital markets. It seems that the French spend more time on discussing the necessity of introducing changes than on executing them. Further reports, which were the subject of hot discussions, led only to parametrical reforms, leaving the changes in the system to next generations. The attempts to implement more radical changes are connected with a big resistance of the public, especially of trade unions.

Among solutions introduced in France, it is difficult to indicate those which particularly or favourably distinguish it from other countries. The only thing worth noticing is the equal retirement age for men and women. However, that solution is not unique internationally.

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