

Burkina Faso

Exchange rate: US\$1.00 equals
498.16 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1960.

Current law: 2006 (social security).

Type of program: Social insurance system.

Coverage

Employed persons and apprentices.

Persons previously insured for at least 6 consecutive months can insure on a voluntary basis on the condition that they do so in the first 5 years following the end of compulsory insurance.

Exclusions: Self-employed persons and temporary workers.

Special system for civil servants.

Source of Funds

Insured person: 5.5% of covered earnings. (Voluntarily insured persons contribute 11% of declared earnings. The declared earnings for contribution purposes must be between the minimum and maximum earnings levels.)

The minimum earnings for contribution and benefit calculation purposes are equal to the legal monthly minimum wage. The legal monthly minimum wage is 30,684 CFA francs. (The legal monthly minimum wage was last adjusted in 2007.)

The maximum monthly earnings for contribution and benefit calculation purposes are 600,000 CFA francs. (The maximum earnings for contribution and benefit calculation purposes were last adjusted in 2003.)

Self-employed person: Not applicable.

Employer: 5.5% of covered payroll.

The minimum earnings for contribution and benefit calculation purposes are equal to the legal monthly minimum wage. The legal monthly minimum wage is 30,684 CFA francs. (The legal monthly minimum wage was last adjusted in 2007.)

The maximum monthly earnings for contribution and benefit calculation purposes are 600,000 CFA francs. (The maximum earnings for contribution and benefit calculation purposes were last adjusted in 2003.)

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Old-age pension: Age 56 (blue-collar workers), age 58 (white-collar workers), age 60 (managers), or age 63 (doctors and teachers in private higher education), with at least 180 months of coverage. The pension is paid from age 50 if prematurely aged, with at least 180 months of coverage. A month of coverage represents any month in which the insured worked for at least 18 days in covered employment. Retirement from gainful employment is necessary.

For a transitional period until 2009, the old-age pension is paid from age 55.

The pension is payable abroad.

Old-age settlement: Age 56 (blue-collar workers), age 58 (white-collar workers), age 60 (managers), or age 63 (doctors and teachers in private higher education), with less than 180 months of coverage. Retirement from gainful employment is necessary.

Disability pension: The insured must be assessed with a permanent loss of 2/3 of earning capacity for any work and have at least 5 years of coverage including at least 6 months in the last year. There is no minimum qualifying period for a disability that is the result of a nonoccupational accident. The insured must be younger than the normal retirement age.

The pension is payable abroad.

Survivor pension: The deceased met the qualifying conditions for the old-age pension or disability pension, was a pensioner, or had at least 180 months of coverage at the time of death.

Eligible survivors are the widow(er), orphans younger than age 16 (age 19 if an apprentice, age 22 if a student or disabled), and parents if the deceased was unmarried and without children.

The pension is payable abroad.

Survivor settlement: Paid if the deceased had less than 180 months of coverage and did not meet the qualifying conditions for a disability pension.

Old-Age Benefits

Old-age pension: The pension is equal to 2% of the insured's average monthly covered earnings for each year of coverage, up to a maximum of 80%.

The minimum pension is equal to 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 30,684 CFA francs. (The legal monthly minimum wage was last adjusted in 2007.)

Child's supplement: 2,000 CFA francs a month is paid for each of the first six dependent children.

The pension is paid quarterly.

Old-age settlement: A lump sum is paid equal to 20% of the insured's average monthly covered earnings in the 5 best years of coverage for each 6-month period of coverage.

Benefit adjustment: Benefits are adjusted by decree for changes in wages and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2005.)

Permanent Disability Benefits

Disability pension: The pension is equal to 2% of the insured's average monthly covered earnings in the 5 best years of coverage for each year of coverage, up to a maximum of 80%. For each year that a claim is made before the insured reaches age 55, the insured is credited with a 6-month coverage period.

The minimum pension is equal to 60% of the legal monthly minimum wage.

The legal monthly minimum wage is 30,684 CFA francs. (The legal monthly minimum wage was last adjusted in 2007.)

Constant-attendance allowance: Equal to 50% of the pension.

Child's supplement: 2,000 CFA francs a month is paid for each of the first six dependent children.

The pension is paid quarterly.

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 allowance and child supplements payable.

If the insured also receives a disability pension under the work injury program, the work injury disability pension is paid in full along with the portion of the nonwork injury permanent disability pension that exceeds this amount.

Benefit adjustment: Benefits are adjusted by decree for changes in wages and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2005.)

Survivor Benefits

Survivor pension: The widow(er) receives 50% of the pension paid or payable to the deceased. If there is more than one widow, the pension is split equally among them. The pension ceases on remarriage.

The pension is paid quarterly.

Orphan's pension: 50% of the deceased's pension is split equally among eligible orphans. The pension amount paid to each orphan is not recalculated if the number of eligible orphans changes.

The value of the orphan's pension must not be less than the value of family allowances. An orphan receiving the pension may not receive family allowances.

The pension is paid quarterly.

Dependent parent's pension (in the absence of other survivors): Each eligible parent receives 25% of the deceased's pension.

All survivor benefits combined must not exceed 100% of the deceased's pension; otherwise, the pensions are reduced proportionately.

If an eligible survivor also receives a survivor pension under the work injury program, the work injury survivor pension is paid in full along with the portion of the nonwork injury survivor pension that exceeds this amount.

Survivor settlement: A lump sum is paid equal to 20% of the deceased's average monthly covered earnings in the 5 best years of coverage for each 6-month period of coverage.

Benefit adjustment: Benefits are adjusted by decree for changes in wages and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2005.)

Administrative Organization

Ministry of Labor and Social Security (<http://www.emploi.gov.bf>) provides technical supervision.

Ministry of Finance and Budget (<http://www.finances.gov.bf>) provides financial supervision.

Managed by a tripartite board and a director, the National Social Security Fund (<http://www.cnss.bf>) administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current laws: 1981 (maternity benefit) and 2006 (social security).

Type of program: Social insurance system. Maternity benefits only.

Coverage

Employed women.

Exclusions: Self-employed persons and temporary workers.

Special system for civil servants (cash maternity benefits only).

Voluntary private health insurance programs are available.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: See source of funds under Family Allowances, below.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: The woman must be in insured employment.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Maternity benefit: The benefit is equal to 100% of the insured's last gross earnings (of which the National Social Security Fund pays a sum equal to 100% of covered earnings and the employer pays the remainder). The benefit is paid for 14 weeks, including at least 4 weeks before the expected date of childbirth; may be extended for up to 3 additional weeks in the event of complications arising from pregnancy or childbirth. The full benefit period after childbirth is paid for a stillborn child.

The minimum earnings for benefit calculation purposes are equal to the legal minimum wage. The legal monthly minimum wage is 30,684 CFA francs. (The legal monthly minimum wage was last adjusted in 2007.)

The maximum monthly earnings for benefit calculation purposes are 600,000 CFA francs. (The maximum earnings for benefit calculation purposes were last adjusted in 2003.)

Some maternity services are provided under Family Allowances, below.

Workers' Medical Benefits

Working women receive free medical care during pregnancy and childbirth. (Additional benefits for mothers are provided under Family Allowances, below.)

The labor code requires employers to provide certain medical services.

Dependents' Medical Benefits

The spouse of an insured man receives free medical care during pregnancy and childbirth.

Some health and welfare services are also provided to mothers and children under Family Allowances, below.

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Work Injury

Regulatory Framework

First law: 1932.

Current law: 2006 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including temporary workers, members of cooperatives, students in training centers, and apprentices.

Persons previously insured for at least 6 consecutive months can insure on a voluntary basis on the condition that they do so in the first 5 years following the end of compulsory insurance.

Exclusions: Civil servants.

Source of Funds

Insured person: None. (Voluntarily insured persons contribute 3.5% of declared earnings. The declared earnings for contribution purposes must be between the minimum and maximum earnings levels.)

Self-employed person: Not applicable.

Employer: 3.5% of covered payroll; up to 7% of covered payroll if the employer does not comply with occupational risk prevention guidelines.

The minimum earnings for contribution and benefit calculation purposes are equal to the legal minimum wage. The legal monthly minimum wage is 30,684 CFA francs. (The legal monthly minimum wage was last adjusted in 2007.)

The maximum monthly earnings for contribution and benefit calculation purposes are 600,000 CFA francs. (The maximum earnings for contribution and benefit calculation purposes were last adjusted in 2003.)

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: None; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

The benefit is equal to 2/3 of the insured's average daily earnings in the 90 days before the month in which the disability began. The benefit is paid from the day after the

disability began until full recovery or certification of permanent disability.

The minimum earnings for benefit calculation purposes are equal to the legal minimum wage. The legal monthly minimum wage is 30,684 CFA francs. (The legal monthly minimum wage was last adjusted in 2007.)

The maximum monthly earnings for benefit calculation purposes are 600,000 CFA francs. (The maximum earnings for benefit calculation purposes were last adjusted in 2003.)

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed as totally disabled, the monthly pension is equal to 85% of the insured's monthly average earnings in the 3 months before the disability began.

The minimum earnings for benefit calculation purposes are equal to the legal minimum wage. The legal monthly minimum wage is 30,684 CFA francs. (The legal monthly minimum wage was last adjusted in 2007.)

The maximum monthly earnings for benefit calculation purposes are 600,000 CFA francs. (The maximum earnings for benefit calculation purposes were last adjusted in 2003.)

Constant-attendance supplement: Equal to 50% of the pension.

The pension may be paid partially as a lump sum after 5 to 7 years, subject to conditions.

Partial disability: If the assessed degree of disability is at least 15%, a percentage of the full pension is paid according to the assessed degree of disability.

The pension is paid quarterly; monthly if the assessed degree of disability is at least 75%.

If the assessed degree of disability is less than 15%, a lump sum equal to 3 years' disability pension is paid according to the assessed degree of disability.

If the insured also receives a disability pension under the old-age, disability, and survivors program, the work injury permanent disability pension is paid in full along with the portion of the nonwork injury disability pension that exceeds this amount.

Benefit adjustment: Benefits are adjusted by decree for changes in wages and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2005.)

Workers' Medical Benefits

Benefits include medical, surgical, and dental care; hospitalization; medicines; X-rays; laboratory services; rehabilitation; retraining; appliances; and transportation.

Survivor Benefits

Survivor pension: The pension is equal to 50% of the deceased's average monthly earnings in the 3 months before the disability began.

Eligible survivors are a widow who was married to the deceased for at least 1 year (or who has a child or is pregnant by the deceased) or a dependent disabled widower. If there is more than one widow, the pension is split equally among them.

Orphan's pension: 40% of the deceased's average monthly earnings in the 3 months before the disability began is split equally among eligible orphans. The pension amount paid to each orphan is not recalculated if the number of eligible orphans changes.

Eligible orphans must be younger than age 16 (age 19 if an apprentice, age 22 if a student or disabled).

An orphan receiving the pension may not receive family allowances.

Dependent parent's and grandparent's pension: 10% of the deceased's average monthly earnings in the 3 months before the disability began is split equally among eligible dependents.

All survivor benefits combined must not exceed 85% of the deceased's average monthly earnings in the 3 months before the disability began; otherwise, the pensions are reduced proportionately.

If an eligible survivor also receives survivor benefits under the old-age, disability, and survivors program, the work injury survivor pension is paid in full along with the portion of the nonwork injury survivor pension that exceeds this amount.

Funeral grant: A lump sum is paid equal to the value of 15 days' maximum earnings for contribution purposes (300,000 CFA francs in 2005).

Benefit adjustment: Benefits are adjusted by decree for changes in wages and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2005.)

Administrative Organization

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Family Allowances

Regulatory Framework

First law: 1955.

Current law: 2006 (social security).

Type of program: Employment-related system.

Coverage

Employed persons and social insurance beneficiaries.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7% of covered payroll.

The employer's contributions also finance maternity benefits, above.

The minimum earnings for contribution purposes are equal to the legal monthly minimum wage. The legal monthly minimum wage is 30,684 CFA francs. (The legal monthly minimum wage was last adjusted in 2007.)

The maximum monthly earnings for contribution purposes are 600,000 CFA francs. (The maximum earnings for contribution purposes were last adjusted in 2003.)

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

Government: Any deficit; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Family allowances: The child must be younger than age 16 (age 19 if an apprentice, age 22 if a student or disabled). The parent (or guardian) must have at least 3 months of covered employment based on 18 days or 120 hours a month of work. The allowance is also paid to a pensioner or to an unemployed person for the first 6 months of unemployment.

The child must not receive an orphan's pension.

If any parent is also entitled to family allowances from the special system for civil servants, only the higher benefit award is paid.

Prenatal allowance: A parent must have at least 3 months of covered employment based on 18 days or 120 hours a month of work. The mother must undergo prescribed medical examinations. The full benefit is paid if the claim is made in the first 3 months of pregnancy.

Family Allowance Benefits

Family allowances: 2,000 CFA francs a month is paid for each of the first six children.

Prenatal allowance: 1,000 CFA francs a month is paid for up to 9 months. The allowance is paid in three installments. Some health and welfare services are also provided to mothers and children.

Benefit adjustment: Benefits are adjusted depending on the financial resources of the system. (Benefits were last adjusted in 2006.)

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