

Burkina Faso

Exchange rate: US\$1.00 = 503.30 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, temporary workers, students in training centers, and apprentices.

Voluntary coverage is available for self-employed persons and persons previously insured for at least six consecutive months if the coverage begins within five years of the end of compulsory insurance.

Special system for civil servants.

Source of Funds

Insured person: 5.5% of covered earnings. Voluntarily insured persons contribute 11% of declared earnings.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 30,684 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Self-employed person: 11% of declared earnings.

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Employer: 5.5% of covered payroll.

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The legal monthly minimum wage is 30,684 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

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 is any month in which the insured worked for at least 18 days in covered employment. Employment must cease.

Child's supplement: Paid for each of the first six dependent children.

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. Employment must cease.

Disability pension: The insured must be assessed with at least a 66.7% permanent loss of earning capacity and have at least five years of coverage, including six 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.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

Child's supplement: Paid for each of the first six dependent children.

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

The pension ceases on remarriage.

An orphan receiving the pension may not receive family allowances.

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 2% of the insured's average monthly covered earnings for each year of coverage, up to 80%.

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

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The legal monthly minimum wage is 30,684 CFA francs.

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 of 20% of the insured's average monthly covered earnings in the five best years of coverage is paid for each six-month period of coverage.

Benefit adjustment: Benefits are adjusted by decree according to changes in wages and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2009.)

Permanent Disability Benefits

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

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

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

Constant-attendance allowance: 50% of the pension is paid.

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

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.

The insured may also receive disability benefits under the work injury program. The total amount received is 100% of the work injury disability pension plus the portion of the nonwork injury disability pension that exceeds this amount.

The pension is paid quarterly.

Benefit adjustment: Benefits are adjusted by decree according to changes in wages and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2009.)

Survivor Benefits

Survivor pension: 50% of the pension the deceased received or was eligible to receive is paid to the widow. If there is more than one widow, the pension is split equally.

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.

The pension is paid quarterly.

Dependent parent's pension (if there are no other survivors): 25% of the deceased's pension is paid to each eligible parent.

All survivor benefits combined must not exceed 100% of the deceased's pension.

An eligible survivor may also receive survivor benefits under the work injury program. The total amount received is 100% of the work injury survivor pension plus the portion of the nonwork injury survivor pension that exceeds this amount.

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

Benefit adjustment: Benefits are adjusted by decree according to changes in wages and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2009.)

Administrative Organization

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

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

National Social Security Fund (<http://www.cnss.bf>), managed by a tripartite board and a director, 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 women.

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.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: The insured must have at least three months of covered employment.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

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

The minimum earnings used to calculate benefits are the legal minimum wage.

The legal monthly minimum wage is 30,684 CFA francs.

The maximum monthly earnings used to calculate benefits are 600,000 CFA francs.

Some maternity services are provided under Family Allowances.

Workers' Medical Benefits

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

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.

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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, temporary workers, students in training centers, and apprentices.

Exclusions: Civil servants and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7% of covered payroll.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 30,684 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

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 66.7% 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 used to calculate benefits are the legal minimum wage.

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

The maximum monthly earnings used to calculate benefits are 600,000 CFA francs. (The last adjustment was made in 2003.)

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, the monthly pension is 85% of the

insured's monthly average earnings in the three months before the disability began.

The minimum earnings used to calculate benefits are the legal minimum wage.

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

The maximum monthly earnings used to calculate benefits are 600,000 CFA francs. (The last adjustment was made in 2003.)

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 50% of the pension is paid.

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

Partial disability: If the insured is assessed with at least a 15% disability, 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 of three years of disability pension is paid according to the assessed degree of disability.

The insured may also receive disability benefits under the old-age, disability, and survivors program. The benefit is 100% of the work injury disability pension plus the portion of the nonwork injury disability pension that exceeds this amount.

Benefit adjustment: Benefits are adjusted by decree according to changes in wages and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2009.)

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension: The pension is 50% of the deceased's average monthly earnings in the last three months.

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

Orphan's pension: 40% of the deceased's average monthly earnings in the last three months 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 three months before the disability began is split equally among eligible dependent parents and grandparents.

All survivor benefits combined must not exceed 85% of the deceased's average monthly earnings in the last three months.

An eligible survivor may also receive survivor benefits under the old-age, disability, and survivors program. The total benefit is 100% of the work injury survivor pension plus the portion of the nonwork injury survivor pension that exceeds this amount.

Funeral grant: A lump sum of 15 days of maximum earnings used to calculate contributions (300,000 CFA francs) is paid.

Benefit adjustment: Benefits are adjusted by decree according to changes in wages and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2009.)

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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, temporary workers, students in training centers, and apprentices.

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.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 30,684 CFA francs.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

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 three 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 six months of unemployment.

The child must not receive an orphan's pension.

If a 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 three months of covered employment based on at least 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 three 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 nine months. The allowance is paid in three equal parts.

Some health and welfare services are also provided to mothers, children, and pensioners.

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

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