

Mali

Exchange rate: U.S.\$1.00 equals
628.89 CFA francs.

Note: This information is from 1999.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1961.

Current laws: 1962 and 1986 (old-age and survivors).

Type of program: Social insurance system.

Coverage

Employed persons.

Special system for public-sector employees.

Source of Funds

Insured person: 3.6% of earnings.

Employer: 5.4% of payroll.

Government: None.

Qualifying Conditions

Old-age pension: Age 55 with at least 10 years of contributions. Retirement from all gainful activity is necessary.

Early pension: Age 50, with a 5% reduction for each year that the pension is taken before age 55. The pension is not reduced if the insured person is deemed incapable of work.

The pension is payable abroad if there is a reciprocal agreement. Otherwise, the insured's contributions are refunded at retirement or upon permanent departure from the country.

Disability pension: At least 5 years of coverage and a 2/3 loss in earning capacity. The disability is reviewed every 6 months. At age 50, the benefit is converted to an early old-age pension.

Survivor pension: The insured person was a pensioner or met the pension requirements at the time of death. The widow(er) must have been married to the insured for at least 2 years. Children must qualify for family allowance benefits.

Survivor allowance: Payable to the insured's widow if the insured had at least 10 years of coverage.

Old-Age Benefits

Old-age pension: An annual benefit of 1/60 of average monthly earnings in the last 5 years before retirement times the number of months of insurance coverage.

The minimum pension is 60% of the minimum wage.

Benefit adjustment: Pensions are adjusted automatically for cost-of-living changes.

Permanent Disability Benefits

Disability pension: An annual benefit of 1/60 of average monthly earnings in the last 5 years before the onset of disability times the number of months of insurance coverage.

The minimum pension is 60% of the minimum wage.

Benefit adjustment: Pensions are adjusted automatically for cost-of-living changes.

Survivor Benefits

Survivor pension: 50% of the insured's pension, payable to a widow(er) of any age.

Orphan's pension: 10% of the insured's pension for each dependent orphan under age 14 (age 18 if an apprentice; age 21 if a student or disabled).

The maximum orphan's pension is 50% of the insured's pension.

Benefit adjustment: Pensions are adjusted automatically for cost-of-living changes.

Administrative Organization

Ministry of Labor, Employment, and Public Service provides general supervision.

Managed by a tripartite board and director general, the National Social Insurance Institute administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current law: 1962.

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

Coverage

Employed persons.

Source of Funds

Insured person: None.

Employer: 2% of payroll. Maternity benefits only.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: Nine months of insured employment.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided. (Employers are required to provide paid sick leave for employees.)

Maternity benefit: 100% of earnings, payable for 6 weeks before and 8 weeks (11 weeks in the case of complications) after the expected date of childbirth.

Workers' Medical Benefits

Working women receive necessary medical care during pregnancy and childbirth.

Employers are required to provide certain medical services and medicines to their employees and their dependents, in part through a joint interemployer medical services program operated by the National Social Insurance Institute.

Dependents' Medical Benefits

The wife of an insured person receives the same maternity care as an insured woman. (Some maternity and child health and welfare services are provided under Family Allowances, below.)

Administrative Organization

Ministry of Health, Solidarity, and Aged Persons provides general supervision.

National Social Insurance Institute administers the program.

Work Injury

Regulatory Framework

First law: 1932.

Current law: 1962.

Type of program: Social insurance system.

Coverage

Employed persons, members of cooperatives, and apprentices.

Special systems for public-sector employees and seamen.

Source of Funds

Insured person: None.

Employer: 1% to 4% of payroll, according to the assessed degree of risk.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

100% of earnings, payable from the day following the onset of disability until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings.

Partial disability: Average earnings multiplied by 0.5 times the assessed degree of disability for the portion of disability between 10% and 50% and by 1.5 times the assessed degree of disability for the portion above 50%.

The maximum pension is 900,000 CFA francs a year.

Constant-attendance supplement: 40% of the pension.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 30% of the insured's earnings, payable to the widow(er).

Orphan's pension: 15% of the insured's earnings each for the first and second orphan and 10% for each additional orphan (20% for each full orphan) under age 14 (age 18 if an apprentice; age 21 if a student or disabled).

Dependent parents and grandparents: 10% of the insured's earnings each, up to a maximum of 30%.

The maximum survivor pension is 85% of the insured's earnings.

Funeral grant: The cost of the burial.

Administrative Organization

Ministry of Labor, Employment, and Public Service provides general supervision.

National Social Insurance Institute administers contributions and benefits.

Family Allowances

Regulatory Framework

First law: 1955.

Current law: 1962.

Type of program: Employment-related system.

Coverage

Employees with one or more children.

Special system for public-sector employees.

Source of Funds

Insured person: None.

Employer: 8% of payroll.

Government: Subsidies to cover any deficits.

Qualifying Conditions

Family allowances: The child must be under age 14 (age 18 if an apprentice; age 21 if a student or disabled). Evidence of receiving pediatric care for preschool children is necessary. The parent must have had 9 consecutive months of employment and be currently working 18 days a month (or be the widow(er) of a beneficiary).

Prenatal allowance: Subject to medical examinations and care specified in law.

Birth grant: Subject to medical examinations and care specified in law.

Family Allowance Benefits

Family allowances: 880 CFA francs a month for each child.

Prenatal allowance: 4,089 CFA francs.

Birth grant: 5,450 CFA francs for each birth, payable in three installments.

Some maternity and child health and welfare services are also provided.

Administrative Organization

Ministry of Labor, Employment, and Public Service provides general supervision.

National Social Insurance Institute administers the program.