

Burkina Faso

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1960.

Current law: 1972 (social security), implemented in 1973, with 2005 (retirement age) amendment.

Type of program: Social insurance system.

Coverage

Employed persons and apprentices.

Voluntary coverage for persons previously insured for at least 6 consecutive months.

Exclusions: Self-employed persons and temporary workers.

Special system for civil servants.

Source of Funds

Insured person: 5.5% of gross earnings. (Voluntarily insured persons contribute 11% of declared earnings. The declared earnings for contribution purposes are chosen by the self-employed person from between the minimum and maximum earnings levels.)

The minimum earnings for contribution and benefit purposes are equal to the legal monthly minimum wage.

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

Self-employed person: Not applicable.

Employer: 5.5% of gross payroll.

The minimum earnings for contribution and benefit purposes are equal to the legal monthly minimum wage.

The maximum monthly earnings for contribution and benefit purposes are 600,000 CFA francs. (The maximum earnings for contribution and benefits 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.

The legal monthly minimum wage is 28,811 CFA francs. (The legal monthly minimum wage was last adjusted in 1999.)

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 180 months of

insurance coverage. The pension is payable from age 50 if prematurely aged. Retirement from gainful employment is necessary.

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

Deferred pension: A deferred pension is possible.

The pension is payable abroad.

Old-age settlement: Payable if the insured is not eligible for a pension at the normal retirement age. Retirement from gainful employment is necessary.

Disability pension: A permanent loss of 2/3 of earning capacity for any work with 5 years of insurance coverage including at least 6 months in the last year. The insured must be younger than the normal retirement age. There is no minimum qualifying period for a disability that is the result of a nonoccupational accident. The loss in working capacity is assessed by a doctor approved or designated by the National Social Security Fund.

The pension is payable abroad.

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

The pension is payable to a widow who was married to the deceased for at least 1 year or who has a child or is pregnant by the deceased, to a dependent disabled widower, and to orphans younger than age 15 (age 19 if an apprentice, age 22 if a student or disabled).

The pension is payable abroad.

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

Old-Age Benefits

Old-age pension: The pension is equal to 20% of the insured's average monthly covered earnings in the last 3 or 5 years (whichever is higher), plus 1.33% for each 12-month period of insurance coverage beyond 180 months. The pension is paid quarterly.

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

The legal monthly minimum wage is 28,811 CFA francs. (The legal monthly minimum wage was last adjusted in 1999.)

The maximum pension is 80% of the insured's average monthly covered earnings in the last 3 or 5 years, whichever is higher.

Deferred pension: The pension is calculated in the same way as the old-age pension.

Old-age settlement: A lump sum equal to 20% of the insured's average monthly covered earnings in the last 3 or 5 years (whichever is higher) for each 6-month period of insurance coverage.

Benefit adjustment: Pensions are adjusted by decree for changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1999.)

Permanent Disability Benefits

Disability pension: The pension is equal to 20% of the insured's average monthly covered earnings in the last 3 or 5 years (whichever is higher), plus 1.33% for each 12-month period of insurance coverage beyond 180 months. For each year that a claim is made before the insured reaches the normal retirement age, the insured is credited with a 6-month coverage period. The pension is paid quarterly.

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

The legal monthly minimum wage is 28,811 CFA francs. (The legal monthly minimum wage was last adjusted in 1999.)

The maximum pension is 80% of the insured's average monthly covered earnings in the last 3 or 5 years, whichever is higher.

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

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 payable.

The insured may be required to undergo medical examination by a doctor approved or designated by the National Social Security Fund.

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 part of the nonwork injury permanent disability pension that exceeds this amount.

Benefit adjustment: Pensions are adjusted by decree for changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1999.)

Survivor Benefits

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

The pension ceases on remarriage.

Orphan's pension: The pension is equal to 25% of the deceased's pension for each orphan; 40% for each full orphan.

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

The total survivor pension 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 part of the nonwork injury survivor pension that exceeds this amount.

Survivor settlement: A lump sum equal to 1 month of the deceased's average monthly earnings in the last 3 or 5 years (whichever is higher) before death for each 6-month period of coverage.

Benefit adjustment: Pensions are adjusted by decree for changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1999.)

Administrative Organization

Ministry of Labor, Employment, and Youth (<http://www.emploi.gov.bf>) provides technical supervision.

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

Ministry of Trade, Economic Development, and Craftsmen provides administrative 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 law: 1972 (social security), with 1981 (maternity benefit) amendment.

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: At least 3 months of 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 insurable earnings and the employer pays the remainder). The benefit is payable for 14 weeks, including at least 2 weeks before the expected date of childbirth; may be extended for up to 3 additional weeks in case of complications. The benefit period after childbirth is payable for a stillborn child.

The minimum earnings for benefit calculation purposes are equal to the legal minimum wage. The legal monthly minimum wage is 28,811 CFA francs. (The legal monthly minimum wage was last adjusted in 1999.)

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.

The labor code requires employers to provide certain medical services.

Dependents' Medical Benefits

The spouse of an insured woman receives some medical benefits.

Some child health and welfare services are provided under Family Allowances, below.

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Ministry of Trade, Economic Development, and Craftsmen provides administrative supervision.

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

Work Injury

Regulatory Framework

First law: 1932.

Current law: 1972 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, members of cooperatives, technical students, apprentices, and temporary workers.

Voluntary coverage for persons previously insured for at least 6 consecutive months.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None. (Voluntarily insured persons contribute 3.5% of declared earnings. The declared earnings for contribution purposes are chosen by the voluntarily insured person from between the minimum and maximum earnings levels.)

Self-employed person: Not applicable.

Employer: 3.5% of gross payroll.

The minimum earnings for contribution and benefit purposes are equal to the legal minimum wage.

The maximum monthly earnings for contribution and benefit purposes are 600,000 CFA francs. (The maximum earnings for contribution and benefit 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.

The legal monthly minimum wage is 28,811 CFA francs. (The legal monthly minimum wage was last adjusted in 1999.)

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 of the onset of disability. The benefit is payable from the day after the onset of disability until full recovery or the certification of permanent disability.

The minimum earnings for benefit purposes are equal to the legal minimum wage. The legal monthly minimum wage is 28,811 CFA francs. (The legal monthly minimum wage was last adjusted in 1999.)

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 totally disabled, the pension is equal to 85% of the insured's monthly

average earnings in the 3 months before the onset of disability. The pension is paid monthly.

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

The minimum earnings for benefit calculation purposes are equal to the legal minimum wage. The legal monthly minimum wage is 28,811 CFA francs. (The legal monthly minimum wage was last adjusted in 1999.)

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

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

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 75% or more.

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

The insured may be required to undergo medical examination by a doctor approved or designated by the National Social Security Fund.

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 part of the nonwork injury disability pension that exceeds this amount.

Benefit adjustment: Pensions are adjusted by decree for changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1999.)

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 30% of the deceased's monthly average earnings in the 3 months before the onset of disability.

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: Each receives a pension equal to 10% of the deceased's monthly average earnings in the 3 months before the onset of disability for each orphan younger than age 15 (age 19 if an apprentice, age 22 if a student or disabled); 30% for each full orphan.

An orphan receiving the pension may not receive family allowances.

Dependent parent's and grandparent's pension: Each receives a pension equal to 10% of the deceased's monthly average earnings in the 3 months before the onset of disability.

The minimum earnings for benefit calculation purposes are equal to the legal minimum wage. The legal monthly minimum wage is 28,811 CFA francs. (The legal monthly minimum wage was last adjusted in 1999.)

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

The total survivor pension must not exceed 85% of the deceased's full permanent disability pension; 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 part of the nonwork injury survivor pension that exceeds this amount.

Funeral grant: A lump sum equal to 1/2 of the maximum monthly earnings for contribution purposes (600,000 CFA francs in 2005).

Benefit adjustment: Pensions are adjusted by decree for changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 1999.)

Administrative Organization

Ministry of Labor, Employment, and Youth (<http://www.emploi.gov.bf>) provides technical supervision.

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

Ministry of Trade, Economic Development, and Craftsmen provides administrative supervision.

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

Family Allowances

Regulatory Framework

First law: 1955.

Current law: 1972 (social security), implemented in 1973.

Type of program: Employment-related system.

Coverage

Employed persons and social insurance beneficiaries with one or more children.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7% of gross payroll.

The employer contributions also finance maternity benefits, above.

The minimum earnings for contribution and benefit purposes are equal to the legal monthly minimum wage. The legal monthly minimum wage is 28,811 CFA francs. (The legal monthly minimum wage was last adjusted in 1999.)

The maximum monthly earnings for contribution and benefit purposes are 600,000 CFA francs. (The maximum earnings for contribution and benefit 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 15 (age 19 if an apprentice, age 22 if a student or disabled). The parent (or guardian) must have 3 months of covered employment and be currently working 18 days or 120 hours a month. The allowance is payable to a pensioner or to an unemployed person for a maximum of 6 months.

The child must not receive an orphan's pension.

If both parents qualify for family allowances, the benefit is paid on behalf of the husband only. If one of the parents receives family allowances from the special system for civil servants, only the higher benefit award is paid.

The mother and child must undergo prescribed medical examinations.

Prenatal allowance: The mother must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 1,000 CFA francs a month for each of the first six children.

Prenatal allowance: 500 CFA francs a month for 9 months. The allowance is paid in three installments.

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

Benefit adjustment: The benefits are adjusted depending on the financial resources of the system. (Family allowances were last adjusted in 1992, and prenatal allowances were last adjusted in 1993.)

Administrative Organization

Ministry of Labor, Employment, and Youth (<http://www.emploi.gov.bf>) provides technical supervision.

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

Ministry of Trade, Economic Development, and Craftsmen provides administrative supervision.

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