

Mali

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1961.

Current laws: 1999 (social insurance), with 2003 and 2006 amendments; and 1999 (voluntary coverage), implemented in 2004.

Type of program: Social insurance system.

Coverage

Employed persons.

Voluntary coverage for self-employed persons.

Special system for civil servants, magistrates, and armed forces personnel.

Source of Funds

Insured person: 3.6% of gross earnings.

The minimum earnings for contribution purposes are equal to the legal minimum wage. The monthly legal minimum wage is 28,460 CFA francs.

Self-employed person: A flat-rate voluntary contribution of 9% of earnings, according to five earnings classes.

The minimum earnings for contribution purposes are 125,000 CFA francs a quarter.

The maximum earnings for contribution purposes are 1,000,000 CFA francs a quarter.

Employer: 5.4% of gross payroll.

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

Contributions are paid monthly by employers with 10 or more employees or quarterly by employers with 1 to 9 employees.

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

Qualifying Conditions

Old-age pension: Age 58 (age 53 if prematurely aged) with at least 13 years of contributions; age 60 with at least 15 years of contributions if voluntarily insured. Retirement from all gainful activity is necessary.

Early pension: Age 53 with at least 13 years of contributions; age 55 with at least 15 years of contributions if

voluntarily insured. Retirement from all gainful activity is necessary.

Old-age allowance: Age 53 with at least 6 years of coverage (age 60 with at least 10 years of coverage if voluntarily insured) and does not meet the qualifying conditions for the old-age pension or early pension.

The pension is payable abroad only if there is a reciprocal agreement; in the absence of a reciprocal agreement, the insured's contributions are refunded at retirement age or if permanently leaving the country.

Disability pension: The insured must be assessed with a permanent loss of 2/3 of earning capacity for any work and have at least 8 years of coverage; at least 10 years of coverage if voluntarily insured.

Survivor pension: The deceased was a pensioner or met the contribution qualifying condition for a pension at the time of death.

Eligible survivors are a widow(er) who was married to the deceased for at least 2 years and dependent orphans younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled).

Survivor allowance: Paid to the widow(er) if the insured had less than 13 years of coverage; less than 15 years of coverage if voluntarily insured.

Old-Age Benefits

Old-age pension: The pension is equal to 26% of the insured's average monthly earnings in the last 8 years, plus 2% for each 12-month period of coverage exceeding 120 months up to a maximum of 80% (30% of the insured's average quarterly earnings, plus 2% for each year of coverage exceeding 60 quarters, for voluntarily insured persons).

The minimum earnings for benefit calculation purposes are equal to twice the legal minimum wage. The legal monthly minimum wage is 28,460 CFA francs.

Early pension: The pension is reduced by 5% for each year that the pension is taken before age 58; age 60 if voluntarily insured.

The pension is paid quarterly.

Old-age allowance: 52% of the legal minimum wage is paid each month (30% of the earnings used for contribution purposes, for voluntarily insured persons).

Benefit adjustment: Benefits 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 2001.)

Permanent Disability Benefits

Disability pension: The pension is equal to 26% of the insured's average monthly earnings in the last 8 years, plus 2% for each 12-month period of coverage exceeding

120 months up to a maximum of 80% (30% of the insured's average quarterly earnings, plus 2% for each year of coverage beyond 60 quarters, for voluntarily insured persons). For each year that a claim is made before age 50, the insured is credited with a 6-month coverage period.

The minimum earnings for benefit calculation purposes are equal to twice the legal minimum wage. The legal monthly minimum wage is 28,460 CFA francs.

The disability pension is reassessed if the insured recovers partially or totally.

The disability pension ceases at age 53 (age 55 if voluntarily insured) and is replaced by the old-age pension.

Benefit adjustment: Benefits 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 2001).

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.

Orphan's pension: Each dependent orphan receives 10% of the pension paid or payable to the deceased.

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

The total orphan's pension must not exceed 50% of the pension paid or payable to the deceased; otherwise, the pensions are reduced proportionately.

Survivor allowance: A lump sum is paid equal to 1 month of the deceased's old-age pension (calculated on the basis of 156 months of coverage; or 80 quarters of coverage for the survivor of a voluntarily insured person) for each 6-month period of coverage. If there is more than one widow, the allowance is split equally among them.

Benefit adjustment: Benefits 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 2001.)

Administrative Organization

Ministry of Social Development, Solidarity, and Aged Persons provides general supervision.

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

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current laws: 1999 (social insurance); and 1999 (voluntary coverage), implemented in 2004.

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

Coverage

Employed persons.

Voluntary coverage for self-employed persons.

Special system for civil servants, magistrates, and armed forces personnel.

Source of Funds

Insured person: None.

Self-employed person: A flat-rate voluntary contribution of 2% of earnings, according to five earnings classes.

The above contributions finance medical benefits only. Maternity cash benefits are financed under Family Allowances, below.

The minimum earnings for contribution purposes are 125,000 CFA francs a quarter.

The maximum earnings for contribution purposes are 1,000,000 CFA francs a quarter.

Employer: 2% of gross payroll.

The above contributions finance medical benefits only. Maternity cash benefits are financed under Family Allowances, below.

The minimum earnings for contribution purposes are equal to the legal minimum wage. The legal monthly minimum wage is 28,460 CFA francs.

Contributions are paid monthly by employers with 10 or more employees or quarterly by employers with 1 to 9 employees.

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

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: The mother must reside in Mali and have at least 9 consecutive months of insured employment based on at least 18 days or 120 hours a month of work; for voluntarily insured self-employed women, two 6-month periods of coverage.

Birth leave: Paid to a father in insured employment for the birth of a child. The benefit is not payable for a stillborn child.

Medical benefits: Must be in insured employment or voluntarily insured.

Sickness and Maternity Benefits

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

Maternity benefit: The benefit is equal to 100% of the employed mother's last earnings. The benefit is paid for 6 weeks before and 8 weeks after (11 weeks in the event of complications arising from pregnancy or childbirth) the expected date of childbirth.

Birth leave: The benefit is equal to 100% of the father's last earnings. The benefit is paid for any 3 days in the first 15 days after childbirth.

Workers' Medical Benefits

Medical care and some health and welfare services are provided through the joint interemployer medical services program operated by the National Social Insurance Institute.

Insured and voluntarily insured women receive necessary medical care during pregnancy and childbirth.

Dependents' Medical Benefits

Medical care and some health and welfare services are provided to the dependents of insured and voluntarily insured persons through the joint interemployer medical services program operated by the National Social Insurance Institute.

Eligible dependents are the spouse and dependent children.

The wife of an insured or voluntarily insured person receives medical care during pregnancy and childbirth.

Administrative Organization

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

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

Work Injury

Regulatory Framework

First law: 1932.

Current laws: 1999 (social insurance); and 1999 (voluntary coverage), implemented in 2004.

Type of program: Social insurance system.

Coverage

Employed persons, including temporary and seasonal workers, members of production cooperatives, nonsalaried managers of cooperatives and their assistants, apprentices, students at technical schools, managers of companies under certain conditions, and convicted persons working in prison workshops.

Voluntary coverage for self-employed persons.

Special systems for civil servants and seamen.

Source of Funds

Insured person: None.

Self-employed person: Voluntary contributions of between 1% and 4% of gross earnings.

The minimum earnings for voluntary contribution purposes are equal to the legal minimum wage. The monthly legal minimum wage is 28,460 CFA francs.

The maximum earnings for voluntary contribution purposes are equal to 10 times the legal minimum wage.

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

The minimum earnings for contribution purposes are equal to the legal minimum wage. The legal monthly minimum wage is 28,460 CFA francs.

Contributions are paid monthly by employers with 10 or more employees or quarterly by employers with 1 to 9 employees.

Government: None.

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 monthly benefit is equal to 100% of the insured's last earnings. 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 28,460 CFA francs.

Benefit adjustment: Benefits may be adjusted for changes in the average salary and the legal minimum wage after 2 months of payment.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed as totally disabled, the monthly pension is equal to 100% of the insured's average earnings in the year before the disability began.

Constant-attendance supplement: Equal to 40% of the pension.

The maximum pension is equal to 20 times the legal minimum wage. The legal monthly minimum wage is 28,460 CFA francs.

Partial disability: The pension is equal to the insured's average earnings in the year before the disability began 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 greater than 50%. The pension is paid as a lump sum if the assessed disability is less than 10%.

For an assessed degree of disability of at least 10%, the minimum earnings for benefit calculation purposes are equal to 1.3 times the legal minimum wage.

Only 1/3 of earnings over 10 times the legal minimum wage is taken into account for benefit calculation purposes. The maximum earnings for benefit calculation purposes are 28 times the legal minimum wage.

If the assessed degree of disability is 100%, pensions are paid monthly; if the assessed degree of disability is 75% to 99%, monthly or quarterly; otherwise, quarterly or annually.

If the assessed degree of disability is greater than 20%, the pension may be partially paid as a lump sum after receiving the pension for 5 years; if the assessed degree of disability is 20% or less, the total remaining pension may be paid as a lump sum after receiving the pension for 5 years.

The insured may be required to undergo medical examinations by a doctor approved or designated by the National Social Security Fund every 6 months during the first 2 years; thereafter, once a year.

Benefit adjustment: Benefits 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 2001.)

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension: The widow(er)'s pension is equal to 30% of the deceased's average earnings in the year before the disability began, if the marriage took place before the deceased's accident. If there is more than one widow, the pension is split equally among them.

The widow(er)'s pension ceases on remarriage and a lump sum is paid; except if the widow(er) has a child receiving an orphan's pension.

Remarriage settlement: A lump sum is paid equal to 3 years' pension.

Orphan's pension: The first two eligible orphans each receive 15% of the deceased's average earnings in the year before the disability began; 10% for each additional orphan. Full orphans receive 20% each. Eligible orphans must be younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled).

Dependent parent's and grandparent's pension: Each receives 10% of the deceased's average earnings in the year before the disability began, up to a maximum of 30%.

The minimum earnings for benefit calculation purposes are equal to 1.3 times the legal minimum wage. The legal monthly minimum wage is equal to 28,460 CFA francs.

Only 1/3 of earnings over 10 times the legal minimum wage is taken into account for benefit calculation purposes. The maximum earnings for benefit calculation purposes are 28 times the legal minimum wage.

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

Funeral grant: The cost of the burial is paid, up to 1/4 of the legal annual minimum wage.

Benefit adjustment: Benefits are adjusted 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 2001.)

Administrative Organization

Ministry of Social Development, Solidarity, and Aged Persons provides general supervision.

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

Family Allowances

Regulatory Framework

First law: 1955.

Current laws: 1999 (social insurance); and 1999 (voluntary coverage), implemented in 2004.

Type of program: Employment-related system.

Coverage

Employees with one or more children.

Voluntary coverage for self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: A voluntary flat-rate contribution of 8% of earnings, according to five earnings classes.

The above contributions also finance maternity cash benefits under Sickness and Maternity, above.

The minimum earnings for contribution purposes are 125,000 CFA francs a quarter.

The maximum earnings for contribution purposes are 1,000,000 CFA francs a quarter.

Employer: 8% of gross payroll.

The above contributions also finance maternity cash benefits under Sickness and Maternity, above.

The minimum earnings for contribution purposes are equal to the legal minimum wage. The legal monthly minimum wage is 28,460 CFA francs.

Contributions are paid monthly by employers with 10 or more employees or quarterly by employers with 1 to 9 employees.

Government: Provides subsidies to cover any deficits; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Family allowances: The child must be older than 12 months and younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled). Preschool children must undergo prescribed medical examinations. The parent must have at least 9 consecutive months of insured employment and be currently working 18 days or 120 hours a month; 6 months of coverage for a voluntarily insured parent.

The benefit is also paid to social insurance pensioners and to the widow(er) of a beneficiary.

The benefit is payable abroad only if there is a reciprocal agreement.

Prenatal allowance: Paid to an insured woman or the wife of an insured man. The woman must undergo prescribed medical examinations.

Birth grant: Paid to an insured woman or the wife of an insured man. The woman must undergo prescribed medical examinations.

Marriage allowance: Paid to an insured person when marrying for the first time. (Voluntarily insured persons are not eligible.)

Family Allowance Benefits

Family allowances: 1,000 CFA francs a month is paid for each child.

Prenatal allowance: 8,235 CFA francs is paid. The allowance is paid in three installments: 1,830 CFA francs, 3,660 CFA francs, and 2,745 CFA francs.

Birth grant: 10,980 CFA francs is paid for each birth. The grant is paid in three installments: half the total grant at birth, 1/4 of the grant when the child is aged 6 months, and 1/4 when the child is aged 12 months.

Marriage allowance: A lump sum of 9,155 CFA francs is paid.

Benefit adjustment: Benefits were last adjusted in 2003.

Administrative Organization

Ministry of Social Development, Solidarity, and Aged Persons provides general supervision.

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