

Burkina Faso

Exchange rate: US\$1.00 = 538.70 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, apprentices and interns under a contract.

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.

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.

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.

Employer: 5.5% 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

Old-age pension: Age 56 (blue-collar workers and the voluntarily insured), age 58 (white-collar workers), age 60 (supervisors and managers), age 63 (doctors and university teachers), or 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.

Early pension: Up to five years before the normal retirement age if the insured became unemployed due to economic reasons, or under a mutual agreement with the employer.

Employment must cease.

Child's supplement: Paid for up to six dependent children.

The pension is payable abroad under reciprocal agreement.

Old-age settlement: Age 56 (blue-collar workers and the voluntarily insured), age 58 (white-collar workers), age 60 (supervisors and managers), or age 63 (doctors and university teachers), with less than 180 months of coverage.

Employment must cease.

Disability pension: Must be assessed with at least a 66.7% permanent loss of earning capacity, have at least five years of coverage, including six months in the last year, and be younger than the normal retirement age. There is no minimum qualifying period for a disability that is the result of a nonoccupational accident.

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 under reciprocal agreement.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include 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 not married and had no children).

If the deceased was voluntarily insured, the guardian of an orphan entitled to the survivor pension must provide school attendance and medical certificates annually.

The pension ceases on remarriage.

An orphan receiving the survivor pension may not receive family allowances.

The pension is payable abroad under reciprocal agreement.

Survivor settlement: Paid if the deceased had less than 180 months of coverage and did not qualify for a disability pension at the time of death.

Old-Age Benefits

Old-age pension: 2% of the insured's average monthly earnings in the five best years multiplied by the number of years of contribution (2% of the insured's average monthly covered earnings based on the whole contribution period for the voluntarily insured), up to 80%, is paid.

The minimum pension is 84% of the legal monthly minimum wage.

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

Depending on the amount, the pension is paid monthly or quarterly.

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

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 most recent adjustment took place in 2013).

Permanent Disability Benefits

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

The minimum pension is 84% of the legal monthly minimum wage.

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

Constant-attendance allowance: 50% of the disability 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, plus any constant-attendance allowance and child supplements (if applicable).

A disability pensioner may also receive disability benefits under the work injury program.

Depending on the amount, the pension is paid monthly or 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 most recent adjustment took place in 2013).

Survivor Benefits

Spouse's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid

to the widow(er). If there is more than one widow(er), the pension is split equally.

Depending on the amount, the pension is paid monthly or quarterly.

Orphan's pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is split equally among eligible orphans. The pension amount paid to each orphan is not recalculated if the number of eligible orphans changes.

The minimum orphan's pension is the value of the family allowance benefit.

Depending on the amount, the pension is paid monthly or quarterly.

Dependent parent's pension (if there are no other survivors): 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible parent.

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive.

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

Depending on the amount, the pension is paid monthly or quarterly.

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 most recent adjustment took place in 2013).

Administrative Organization

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

Ministry of Economy and Finance provides financial supervision.

National Social Security Fund (<http://www.cnssbf.org>), managed by a tripartite board and a director, administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1955.

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

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

Coverage

Employed women.

Exclusions: Self-employed, students, interns and apprentices.

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: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Maternity benefit: 100% of the insured's last gross earnings 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

Medical benefits for dependents: The wife 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: 1959.

Current law: 2006 (social security).

Type of program: Social insurance and employer-liability system.

Coverage

Employed persons, temporary workers, including rural laborers, interns and apprentices under a contract.

Exclusions: Civil servants and self-employed persons.

Source of Funds

Insured person

Social insurance and employer liability: None.

Self-employed person

Social insurance and employer liability: Not applicable.

Employer

Social insurance: 3.5% 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.

Employer liability: The total cost.

Government

Social insurance: Contributes as employer for public-sector employees who are not civil servants

Employer liability: Total cost 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

Temporary disability benefit (social insurance): 66.7% of the insured's average daily earnings in the 90 days before the month in which the disability began 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 maximum monthly earnings used to calculate benefits are 600,000 CFA francs.

Temporary disability benefit (employer liability): 33.3% of the insured's average daily earnings in the 90 days before the month in which the disability began 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 maximum monthly earnings used to calculate benefits are 600,000 CFA francs.

Permanent Disability Benefits

Permanent disability pension (social insurance): If the insured is assessed with a total disability, 85% of the insured's average monthly earnings in the three months before the disability began is paid.

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.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 50% of the permanent disability pension (social insurance) 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 if the assessed degree of disability is at least 15% and less than 75%; monthly if at least 75%.

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

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.

Workers' Medical Benefits

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

Survivor Benefits

Spouse's pension: 50% of the deceased's average monthly earnings in the last three months is paid to a widow(er) who was married to the deceased. If there is more than one widow(er), 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 last three months is split equally among eligible dependent parents and grandparents.

All survivor benefits combined must not exceed 85% of the disability pension the deceased received or was entitled to receive.

Funeral expenses: 50% of the maximum monthly 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.

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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, interns and apprentices under a contract.

Exclusions: Self-employed persons and students in vocational training centers.

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).

Children younger than age 6 must undergo prescribed medical examinations. 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 may not receive an orphan's pension and family allowances at the same time.

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.

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