

Burkina Faso

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

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1960.

Current law: 1972.

Type of program: Social insurance system.

Coverage

Employed persons, technical students, and apprentices.

Voluntary insurance is available to self-employed persons who were previously covered as employed persons.

Exclusions: Temporary workers; temporarily employed aliens covered in another country.

Special system for public-sector employees.

Source of Funds

Insured person: 4.5% of earnings.

Employer: 4.5% of payroll.

Government: None.

The maximum monthly earnings for contribution and benefit purposes are 200,000 CFA francs.

Qualifying Conditions

Old-age pension: Age 55 (age 50 if prematurely aged or age 53 if a civil servant) with 180 months of coverage. Retirement from gainful employment is necessary.

The pension is payable abroad.

Old-age settlement: Age 55 and not entitled to a pension. Retirement from gainful employment is necessary.

Disability pension: The permanent loss of 2/3 of earning capacity for any work with 5 years of coverage including 6 months in the last year. (There is no minimum qualifying period for a nonoccupational accident; for occupational accidents, see Work Injury, below.)

Survivor pension: The insured person met the old-age pension or disability pension qualifying requirements or was a pensioner at the time of death. The pension is payable to a widow who was married to the insured for at least 1 year or who is caring for a child or is pregnant. The pension is also payable to a dependent disabled widower. The pension ceases on remarriage.

Old-Age Benefits

Old-age pension: 20% of average monthly earnings in the last 3 or 5 years (whichever is higher), plus 1.33% for every 12-month period of coverage beyond 180 months.

The minimum pension is 60% of the national minimum wage.

The maximum pension is 80% of the insured's average monthly earnings.

Old-age settlement: If ineligible for the old-age pension, a lump sum equal to 1 month's regular pension for every 6-month period of coverage is payable at age 55.

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

Permanent Disability Benefits

Disability pension: 20% of average monthly earnings in the last 3 or 5 years (whichever is higher), plus 1.33% for every 12-month period of coverage beyond 180 months (for each year that a claim is made before the insured person reaches age 55, the insured person is credited with a 6-month coverage period).

The minimum pension is 60% of the national minimum wage.

The maximum pension is 80% of the insured's average monthly earnings.

Constant-attendance supplement: 50% of the pension.

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

Survivor Benefits

Survivor pension: 50% of the pension paid or accrued to the insured person.

Orphan's pension: 25% of the insured's pension for each orphan under age 14 (age 18 if an apprentice; age 21 if a student or disabled); 40% for each full orphan.

The maximum survivor pension is 100% of the insured's pension.

Survivor settlement: If the insured person did not meet the qualifying conditions for a pension, a lump sum equal to 1 month's old-age pension for every 6-month period of coverage is payable.

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

Administrative Organization

Ministry of Labor provides technical supervision.

Ministry of Finance provides financial supervision.

Ministry of Economic Development provides administrative supervision.

Managed by quadripartite board and a director, the National Social Security Fund administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current law: 1972.

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

Coverage

Employed women.

Source of Funds

Insured person: None.

Employer: See source of funds under Family Allowances, below.

Government: None.

The maximum monthly earnings for benefit purposes are 200,000 CFA francs.

Qualifying Conditions

Maternity benefit: Three months of insured employment.

Sickness and Maternity Benefits

Maternity benefit: 100% of earnings (earnings up to the contribution ceiling are paid for by the National Social Security Fund, and earnings above the ceiling are paid for by the employer). The benefit is payable for 14 weeks, including at least 2 weeks before the expected date of childbirth. The benefit may be extended for up to 3 additional weeks in case of complications.

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 the same medical benefits as the insured woman. (Some maternity and child health and welfare services are provided under Family Allowances, below.)

Administrative Organization

Ministry of Labor provides technical supervision.

Ministry of Finance provides financial supervision.

Ministry of Economic Development provides administrative supervision.

National Social Security Fund administers contributions and benefits.

Work Injury

Regulatory Framework

First law: 1932.

Current law: 1972.

Type of program: Social insurance system.

Coverage

Employed persons (including temporary workers), members of cooperatives, technical students, apprentices, and casual workers.

Source of Funds

Insured person: None.

Employer: 2.5% of payroll.

Government: None.

The maximum monthly earnings for contribution and benefit purposes are 200,000 CFA francs.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

Two-thirds of average daily insurable earnings during 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.

Permanent Disability Benefits

Permanent disability pension: 85% of average earnings, if totally disabled.

Partial disability: The pension is proportionate to the assessed degree of disability. The assessed degree of disability must be at least 15%.

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

Constant-attendance supplement: 50% of the pension.

Workers' Medical Benefits

Medical, surgical, and dental care; hospitalization; medicines; X-rays; laboratory services; rehabilitation; retraining; appliances; and transportation.

Survivor Benefits

Survivor pension: 30% of the insured's earnings, payable to a widow or to a dependent disabled widower.

Orphan's pension: 10% of the insured's earnings for each orphan under age 14 (age 18 if an apprentice; age 21 if a student or disabled); 30% for each full orphan.

Dependent parents and grandparents: 10% of earnings each.

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

Funeral grant: A lump sum equal to 15 days of the insured's covered earnings.

Administrative Organization

Ministry of Labor provides general supervision.

Ministry of Finance provides financial supervision.

Ministry of Economic Development provides administrative supervision.

National Social Security Fund administers contributions and benefits.

Family Allowances

Regulatory Framework

First law: 1955.

Current law: 1972.

Type of program: Employment-related system.

Coverage

Employees (including temporary workers) and social insurance beneficiaries with one or more children.

Special system for public employees.

Source of Funds

Insured person: None.

Employer: 11.5% of payroll.

Government: Any deficit.

The maximum monthly earnings for contribution purposes are 200,000 CFA francs.

The above contributions also finance maternity benefits.

Qualifying Conditions

Family allowances: The child must be under age 14 (age 18 if an apprentice; age 21 if a student or disabled). The parent (or guardian) must have 3 months of covered employment. The allowance is payable to a pensioner or to a person who is unemployed for no more than 6 months.

Family and prenatal allowances are subject to medical care prescribed for the mother and child.

Family Allowance Benefits

Family allowances: 1,000 CFA francs a month for each child (maximum of six children).

Prenatal allowance: 350 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.

Administrative Organization

Ministry of Labor provides technical supervision.

Ministry of Finance provides financial supervision.

Ministry of Economic Development provides administrative supervision.

National Social Security Fund administers the program.