

Burkina Faso

Exchange rate: US\$1.00 = 625.14 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, including temporary workers, and apprentices and interns under a contract.

Voluntary coverage for self-employed persons and persons who had mandatory coverage for at least six consecutive months in the last five and a half years.

Special system for civil servants.

Source of Funds

Insured person: 5.5% of covered earnings.

The minimum monthly 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 monthly 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 monthly 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 19 or fewer 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, managers, and technicians), or age 63 (doctors and university teachers), with at least 180 months of contributions. A month of contributions is any month in which the insured worked for at least 18 days in covered employment.

Early pension: Age 50 with at least 180 months of contributions and prematurely aged, or unemployed (under certain conditions).

Employment must cease.

Child's supplement: Paid for up to six dependent children younger than age 16 (age 19 if an apprentice, age 22 if a student or disabled). The children must have been born before the insured retired.

The pension is payable abroad under reciprocal agreement.

Old-age settlement: Meets the age requirement for the old-age pension but has less than 180 months of contributions.

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 contributions, including six months in the year before the disability began, 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 up to six dependent children younger than age 16 (age 19 if an apprentice; age 22 if a student or disabled). The child(ren) must have been born before the disability began.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension of the same amount, including the amounts of any constant-attendance allowance and child's supplements.

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 a widow(er), children younger than age 16 (age 19 if an apprentice, age 22 if a student or disabled), or other dependents, including parents and grandparents, if there is no widow(er) or children.

The widow(er)'s pension ceases upon remarriage.

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

The pension is payable abroad under reciprocal agreement.

Survivor settlement: The deceased had less than 180 months of contributions 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 covered earnings in the five best years of contributions (the whole contribution period for the voluntarily insured) is paid for each year of contributions, up to 80%.

The minimum monthly 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.

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

Child's supplement: 2,000 CFA francs a month is paid for each eligible child.

Old-age settlement: A lump sum of 30% of the insured's average monthly covered earnings in the five best years of contributions is paid for each six-month period of contributions.

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 contributions is paid for each year of contributions, up to 80%. The insured is credited with a six-month period of contributions for each year that a claim is made before the normal retirement age.

The minimum monthly 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 eligible child.

A disability pensioner may also receive disability benefits under the work injury program. The total combined benefit is 100% of the work injury disability pension plus the portion of the nonwork injury disability pension that exceeds this amount.

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

Survivor pension

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 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.

Other dependent's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid to other dependents, including parents and grandparents.

The maximum combined survivor benefit is 100% of the old-age or disability pension the deceased received or was entitled to receive.

An eligible survivor 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 30% of the deceased's average monthly covered earnings in the five best years of contributions is paid for each six-month period of contributions.

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 Protection (<http://www.fonction-publique.gov.bf/>) provides technical supervision.

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

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

Sickness and Maternity

Regulatory Framework

First law: 1955.

Current laws: 1981 (maternity benefit), 2006 (social security), and 2015 (health insurance).

Type of program: Social insurance system. Cash maternity benefits only.

Note: The 2015 law introducing universal health insurance has not yet been implemented.

Coverage

Employed women.

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

Special system for civil servants (cash maternity benefits only).

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 monthly earnings used to calculate benefits are the legal monthly 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.

Additional maternity benefits and services are provided under Family Allowances.

Workers' Medical Benefits

Working women receive free medical care during pregnancy and childbirth. (Additional benefits and services are provided under Family Allowances.)

The labor code requires employers to provide certain medical services.

Dependents' Medical Benefits

The wife of an insured man receives free medical care during pregnancy and childbirth.

Some health and welfare services are also provided under Family Allowances.

Administrative Organization

Ministry of Civil Service, Labor, and Social Protection (<http://www.fonction-publique.gov.bf/>) provides technical supervision.

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

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

Work Injury

Regulatory Framework

First law: 1959.

Current law: 2006 (social security).

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

Coverage

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

Exclusions: Civil servants and self-employed persons.

Source of Funds

Insured person

Social insurance: None.

Employer liability: None.

Self-employed person

Social insurance: Not applicable.

Employer liability: Not applicable.

Employer

Social insurance: 3.5% of covered payroll.

The minimum monthly 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 19 or fewer 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: The total cost for public-sector employees who are not civil servants.

Qualifying Conditions

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 monthly earnings used to calculate benefits are the legal monthly 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 employee'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 monthly earnings used to calculate benefits are the legal monthly 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 monthly earnings used to calculate benefits are the legal monthly 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 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 more than 15% and less than 75%; monthly if 75% or more.

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

Survivor pension (social insurance)

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 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.

Other dependent's pension: 10% of the deceased's average monthly earnings in the last three months is split equally among eligible dependent parents and grandparents.

The maximum combined survivor benefit is 85% of the disability pension the deceased received or was entitled to receive.

Funeral expenses (social insurance): A lump sum of 50% of the maximum monthly earnings used to calculate contributions is paid.

The maximum monthly earnings used to calculate contributions are 600,000 CFA francs.

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.

Administrative Organization

Ministry of Civil Service, Labor, and Social Protection (<http://www.fonction-publique.gov.bf/>) provides technical supervision.

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

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

Family Allowances

Regulatory Framework

First law: 1955.

Current law: 2006 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including temporary and casual workers.

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

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7% of covered payroll.

The minimum monthly 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 19 or fewer employees pay quarterly.

The employer's contributions also finance maternity benefits.

Government: Any deficit; contributes as an employer for public-sector employees who are not civil servants.

Qualifying Conditions

Family allowance: Paid for children 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 children 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: Paid for a mother who undergoes prescribed medical examinations. The insured must have at least three months of covered employment based on at least 18 days or 120 hours a month of work. The full benefit is paid if the claim is made in the first three months of pregnancy.

Family Allowance Benefits

Family allowance: 2,000 CFA francs a month is paid for each of the first six eligible children.

Prenatal allowance: 1,000 CFA francs a month is paid for up to nine months.

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.

Administrative Organization

Ministry of Civil Service, Labor, and Social Protection (<http://www.fonction-publique.gov.bf/>) provides technical supervision.

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

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