

Burkina Faso

Exchange rate: US\$1.00 equals
479.50 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, self-employed persons, and apprentices.

Voluntary coverage for persons previously insured for at least 6 consecutive months is possible if the coverage begins within 5 years of the end of compulsory insurance.

Exclusions: Temporary workers.

Special system for civil servants.

Source of Funds

Insured person: 5.5% of covered earnings. (Voluntarily insured persons contribute 11% of declared earnings.)

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

The legal monthly minimum wage is 30,684 CFA francs. (The last adjustment was made in 2007.)

The maximum monthly earnings for contribution calculation purposes are 600,000 CFA francs. (The last adjustment was made in 2003.)

Self-employed person: 11% of declared earnings.

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

The legal monthly minimum wage is 30,684 CFA francs. (The last adjustment was made in 2007.)

The maximum monthly earnings for contribution calculation purposes are 600,000 CFA francs. (The last adjustment was made in 2003.)

Employer: 5.5% of covered payroll.

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

The legal monthly minimum wage is 30,684 CFA francs. (The last adjustment was made in 2007.)

The maximum monthly earnings for contribution calculation purposes are 600,000 CFA francs. (The last adjustment was made 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.

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 at least 180 months of coverage. The pension is paid from 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. Retirement from gainful employment is necessary.

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

Child's supplement: Paid for each of the first six dependent children.

The pension is payable abroad.

Old-age settlement: Age 56 (blue-collar workers), age 58 (white-collar workers), age 60 (managers), or age 63 (doctors and teachers in private higher education), with less than 180 months of coverage. Retirement from gainful employment is necessary.

Disability pension: The insured must be assessed with a permanent loss of earning capacity for any work of least 66.7% and have at least 5 years of coverage, including at least 6 months in the last year. There is no minimum qualifying period for a disability that is the result of a nonoccupational accident. The insured must be younger than the normal retirement age.

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.

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

Eligible survivors are 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 unmarried and without children).

The pension ceases on remarriage.

An orphan receiving the pension may not receive family allowances.

The pension is payable abroad.

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

Old-Age Benefits

Old-age pension: The pension is equal to 2% of the insured's average monthly covered earnings for each year of coverage, up to 80%.

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

The legal monthly minimum wage is 30,684 CFA francs. (The last adjustment was made in 2007.)

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

The pension is paid quarterly.

Old-age settlement: A lump sum is paid equal to 20% of the insured's average monthly covered earnings in the 5 best years of coverage for each 6-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 last adjustment was made in 2009.)

Permanent Disability Benefits

Disability pension: The pension is equal to 2% of the insured's average monthly covered earnings in the 5 best years of coverage for each year of coverage, up to 80%. For each year that a claim is made before the insured reaches age 55, the insured is credited with a 6-month coverage period.

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

The legal monthly minimum wage is 30,684 CFA francs. (The last adjustment was made in 2007.)

Constant-attendance allowance: 50% of the 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, including the value of any constant-attendance allowance and child supplements.

The insured may receive disability benefits under the work injury program. The total amount received is calculated based on 100% of the work injury disability pension plus the portion of the nonwork injury disability pension that exceeds this amount.

The pension is paid 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 last adjustment was made in 2009.)

Survivor Benefits

Survivor pension: The widow(er) receives 50% of the pension the deceased received or would have been entitled to receive. If there is more than one widow, the pension is split equally.

The pension is paid quarterly.

Orphan's pension: 50% of the deceased's pension is split equally among eligible orphans. The pension amount paid to each orphan is not recalculated if the number of eligible orphans changes.

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

The pension is paid quarterly.

Dependent parent's pension (in the absence of other survivors): Each eligible parent receives 25% of the deceased's pension.

All survivor benefits combined must not exceed 100% of the deceased's pension; otherwise, the pensions are reduced proportionately.

An eligible survivor may also receive survivor benefits under the work injury program. The total amount received is calculated based on 100% of the work injury survivor pension plus the portion of the nonwork injury survivor pension that exceeds this amount.

Survivor settlement: A lump sum is paid equal to 20% of the deceased's average monthly covered earnings in the 5 best years of coverage for each 6-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 last adjustment was made in 2009.)

Administrative Organization

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

Ministry of Finance and Budget (<http://www.finances.gov.bf>) provides financial 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 laws: 1981 (maternity benefit) and 2006 (social security).

Burkina Faso

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

Coverage

Employed women.

Exclusions: Self-employed women.

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: The woman must have at least 3 months of covered 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 covered earnings and the employer pays the remainder). The benefit is paid for 14 weeks, including at least 4 weeks before the expected date of childbirth; may be extended for up to 3 additional weeks in the event of complications arising from pregnancy or childbirth. The full benefit for the period after childbirth is paid for a stillborn child.

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

The legal monthly minimum wage is 30,684 CFA francs. (The last adjustment was made in 2007.)

The maximum monthly earnings for benefit calculation purposes are 600,000 CFA francs. (The last adjustment was made in 2007.)

Some maternity services are provided under Family Allowances, below.

Workers' Medical Benefits

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

The labor code requires employers to provide certain medical services.

Dependents' Medical Benefits

The spouse 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, below.

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Work Injury

Regulatory Framework

First law: 1959.

Current law: 2006 (social security).

Type of program: Social insurance system.

Coverage

Employed persons, including temporary workers, members of cooperatives, students in training centers, and apprentices.

Exclusions: Civil servants and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 7% of covered payroll.

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

The legal monthly minimum wage is 30,684 CFA francs. (The last adjustment was made in 2007.)

The maximum monthly earnings for contribution calculation purposes are 600,000 CFA francs. (The last adjustment was made 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.

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: The benefit is equal to 66.7% of the insured's average daily earnings in the 90 days before the month in which the disability began. 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 30,684 CFA francs. (The last adjustment was made in 2007.)

The maximum monthly earnings for benefit calculation purposes are 600,000 CFA francs. (The last adjustment was made in 2003.)

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, the monthly pension is equal to 85% of the insured's monthly average earnings in the 3 months before the disability began.

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

The legal monthly minimum wage is 30,684 CFA francs. (The last adjustment was made in 2007.)

The maximum monthly earnings for benefit calculation purposes are 600,000 CFA francs. (The last adjustment was made in 2003.)

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 50% of the pension is paid.

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

Partial disability: If the insured is assessed with a disability of 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 at least 75%.

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

The insured may receive disability benefits under the old-age, disability, and survivors program. The total amount received is calculated based on 100% of the work injury disability pension plus the portion of the nonwork injury disability pension that exceeds this amount.

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 last adjustment was made in 2009.)

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 50% of the deceased's average monthly earnings in the last 3 months.

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.

Orphan's pension: 40% of the deceased's average monthly earnings in the last 3 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 3 months before the disability began is split equally among eligible dependent parents and grandparents.

All survivor benefits combined must not exceed 85% of the deceased's average monthly earnings in the last 3 months; otherwise, the pensions are reduced proportionately.

An eligible survivor may receive survivor benefits under the old-age, disability, and survivors program. The total amount received is calculated based on 100% of the work injury survivor pension plus the portion of the nonwork injury survivor pension that exceeds this amount.

Funeral grant: A lump sum is paid equal to the value of 15 days of maximum earnings for contribution calculation purposes (300,000 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. (The last adjustment was made in 2009.)

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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 and social insurance beneficiaries.

Exclusions: Self-employed persons.

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, above.

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

The legal monthly minimum wage is 30,684 CFA francs. (The last adjustment was made in 2007.)

The maximum monthly earnings for contribution calculation purposes are 600,000 CFA francs. (The last adjustment was made 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 16 (age 19 if an apprentice, age 22 if a student or disabled). The parent (or guardian) must have at least 3 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 6 months of unemployment.

The child must not receive an orphan's pension.

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 3 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 3 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 9 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. (The last adjustment was made in 2006.)

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