

## Mali

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

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1961.

**Current laws:** 1999 (social insurance), with 2003 amendment; 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 13 years of contributions; age 60 with 15 years of contributions if voluntarily insured. Retirement from all gainful activity is necessary.

Early pension: Age 53 with 13 years of contributions; age 55 with 15 years of contributions if voluntarily insured.

Retirement from all gainful activity is necessary.

**Old-age allowance:** Age 53 with 6 years of insurance coverage (age 60 with 10 years of insurance 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:** A permanent loss of 2/3 of earning capacity for any work with 8 years of insurance coverage; 10 years of insurance 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.

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

**Survivor allowance:** Payable to the widow(er) if the insured had less than 13 years of insurance coverage; less than 15 years of insurance 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. If the insured has more than 156 months of insurance coverage, the pension is increased by 2% of the insured's average monthly earnings in the last 8 years for each 12-month period of insurance coverage beyond 120 months. The pension is paid quarterly.

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

The pension must not exceed 80% of the insured's average monthly earnings in the last 8 years.

The pension for voluntarily insured persons is equal to 30% of the insured's average quarterly earnings. If the insured has more than 60 quarters of insurance coverage, the pension is increased by 2% of the insured's average quarterly earnings for each year of insurance coverage beyond 60 quarters.

The minimum old-age pension for voluntarily insured persons is equal to 30% of earnings used for contribution purposes, according to five earnings classes.

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

**Old-age allowance:** A monthly lump sum equal to 52% of the legal minimum wage.

The allowance for voluntarily insured persons is equal to 30% of the earnings used for contribution purposes, according to five earnings classes.

Benefit adjustment: Pensions 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. If the insured has more than 156 months of insurance coverage, the pension is increased by 2% of the insured's average monthly earnings in the last 8 years for each 12-month period of insurance coverage beyond 120 months. 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 monthly legal minimum wage is 28,460 CFA francs.

The pension must not exceed 80% of the insured's average monthly earnings in the last 8 years.

The pension for voluntarily insured persons is equal to 30% of the insured's average quarterly earnings. If the insured has more than 60 quarters of insurance coverage, the pension is increased by 2% of the insured's average quarterly earnings for each year of insurance coverage beyond 60 quarters.

The minimum disability pension for voluntarily insured persons is equal to 30% of the earnings used for contribution purposes, according to five earnings classes.

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:** Pensions 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 pension payable to the widow(er) is equal to 50% of the pension paid or accrued to the deceased. If there is more than one widow, the pension is split equally among them.

**Orphan's pension:** The pension is equal to 10% of the pension paid or accrued to the deceased for each dependent orphan younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled).

The value of the orphan pension must not be less than the value of family allowances. An orphan receiving the pension may receive family allowances.

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

**Survivor allowance:** The lump sum is equal to 1 month of the deceased's old-age pension for each 6-month period of insurance coverage. The deceased's old-age pension is calculated on the basis of 156 months of insurance coverage.

The lump sum for the survivor of a voluntary insured person is equal to 1 month of the deceased's old-age pension for each

6-month period of insurance coverage. The deceased's old-age pension is calculated on the basis of 40 quarters of insurance coverage multiplied by two.

If there is more than one widow, the allowance is split equally among them.

The lump sum for the survivor of a voluntarily insured person is equal to 1 month of the old-age pension that would have been payable to the deceased with 40 quarters of insurance coverage multiplied by two, for each 6-month period of insurance coverage.

**Benefit adjustment:** Pensions 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 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 monthly legal 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 be resident in Mali and have 9 consecutive months of insured employment (at least 18 days or 120 hours a month); for voluntarily insured self-employed women, two 6-month periods of insurance coverage.

**Birth leave:** Payable to a father in insured employment for the birth of a live 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 payable for 6 weeks before and 8 weeks after (11 weeks in the case of complications) the expected date of childbirth.

**Birth leave:** The benefit is equal to 100% of the father's last earnings. The benefit is payable 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 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 equal to 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.

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 payable from the day following the onset of disability until full recovery or certification of permanent disability.

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

Benefit adjustment: After 2 months, the benefit may be adjusted for changes in the average salary and the legal minimum wage.

### **Permanent Disability Benefits**

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

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

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

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

For an assessed degree of disability of 10% or more, the minimum earnings for benefit calculation purposes are equal to 1.3 times the legal minimum wage. The monthly legal minimum wage is 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.

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

If the assessed degree of disability is more 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: Pensions paid for an assessed degree of disability of more than 10% 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) pension is equal to 30% of the deceased's average earnings in the year before the onset of disability, 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) pension ceases on remarriage, except if the widow(er) has a child receiving an orphan pension.

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

**Orphan's pension:** The first and second orphan each receive 15% of the deceased's average earnings in the year before the onset of disability; 10% for each additional orphan. Full orphans receive 20% each. The 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 onset of disability, up to a maximum of 30%.

The minimum earnings for benefit calculation purposes are equal to 1.3 times the legal minimum wage. The monthly legal 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.

The total combined pension for all survivors must not exceed 85% of the deceased's average earnings in the year before the onset of disability; otherwise, all pensions are reduced proportionately.

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

Benefit adjustment: Pensions 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 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.

Voluntarily 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 5 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 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 monthly legal 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:** 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 9 consecutive months of insured employment and be currently working 18 days or 120 hours a month; 6 months of insurance coverage for a voluntarily insured parent.

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

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

The child may receive an orphan's pension.

**Prenatal allowance:** Must undergo prescribed medical examinations. Payable to an insured woman or the wife of an insured man.

**Birth grant:** Must undergo prescribed medical examinations. Payable to an insured woman or the wife of an insured man.

**Marriage allowance:** Payable to an insured person when marrying for the first time. (Not payable to voluntarily insured persons.)

### Family Allowance Benefits

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

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

**Birth grant:** 10,980 CFA francs for each birth. The grant is payable 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:** 9,155 CFA francs.

**Benefit adjustment:** Benefits were last adjusted by decree in 2003.

### Administrative Organization

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

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