

## Burkina Faso

Exchange rate: US\$1.00 = 568.65 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1960 (pension insurance).

**Current law:** 2006 (social security).

**Type of program:** Social insurance system.

#### Coverage

Employed persons, including temporary workers, public-sector employees who are not civil servants, and apprentices and interns under a contract.

Voluntary coverage for self-employed persons and persons who previously had mandatory coverage for at least six consecutive months in the last five and a half years (old age and survivors only).

Special system for civil servants.

#### Source of Funds

**Insured person:** 5.5% of monthly 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; 34,664 CFA francs for private-sector employees under collective agreements.

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

**Self-employed person:** 11% of monthly covered 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.

Contributions are paid monthly or quarterly.

**Employer:** 5.5% of monthly 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; 34,664 CFA francs for private-sector employees under collective agreements.

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

Contributions are paid monthly with at least 20 employees or quarterly with one to 19 employees.

**Government:** None; contributes as an employer for public-sector employees who are not civil servants.

#### Qualifying Conditions

**Old-age pension (Pension de vieillesse):** 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 (Pension anticipée): Age 50 with at least 180 months of contributions and prematurely aged or unemployed (under certain conditions).

Employment must cease.

Child supplement (Bonification pour enfant à charge): 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 insured retired.

The old-age pension is payable abroad under reciprocal agreement.

**Old-age settlement (Allocation de vieillesse):** Meets the age requirement for the old-age pension but has less than 180 months of contributions.

A month of contributions is any month in which the insured worked for at least 18 days in covered employment.

Employment must cease.

**Disability pension (Pension d'invalidité):** Must be younger than the normal retirement age, be assessed with at least a 66.7% permanent loss of earning capacity, and have at least five years of coverage, including six months of contributions in the year before the disability began. If the disability is the result of a non-work related accident, the insured must have been in covered employment when the accident occurred.

A month of contributions is any month in which the insured worked for at least 18 days in covered employment.

Constant-attendance allowance (Supplément pour assistance constante): Paid if the insured requires the constant attendance of others to perform daily functions.

Child supplement (Bonification pour enfant à charge): 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 disability pension is payable abroad under reciprocal agreement.

**Survivor pension (Pension de survivant):** The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors include a widow(er), orphans 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 orphan.

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

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

The survivor pension is payable abroad under reciprocal agreement.

**Survivor settlement (Allocation de survivant):** The deceased did not qualify for a disability pension at the time of death and had less than 180 months of contributions.

A month of contributions is any month in which the deceased worked for at least 18 days in covered employment.

Eligible survivors include a widow(er), orphans 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 orphan.

### Old-Age Benefits

**Old-age pension (Pension de vieillesse):** 2% of the insured's average monthly covered earnings in the five highest years of contributions (the whole contribution period for the voluntarily insured) is paid for each year of contributions.

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

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

The maximum monthly old-age pension is 80% of the insured's average monthly covered earnings in the five highest years of contributions (the whole contribution period for the voluntarily insured).

Early pension (Pension anticipée): Calculated in the same way as the old-age pension.

Child supplement (Bonification pour enfant à charge): 2,000 CFA francs a month is paid for each eligible child.

Schedule of payments: The old-age pension is paid monthly or quarterly, depending on the amount.

**Old-age settlement (Allocation de vieillesse):** A lump sum of 30% of the insured's average monthly covered earnings in the five highest years of contributions is paid for every six months of contributions.

Benefit adjustment: Benefits are adjusted by decree based on 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 (Pension d'invalidité):** 2% of the insured's average monthly covered earnings in the five highest years of contributions is paid for each year of contributions. 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 disability pension is 84% of the legal monthly minimum wage.

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

The maximum monthly disability pension is 80% of the insured's average monthly covered earnings in the five highest years of contributions.

Constant-attendance allowance: 50% of the disability pension is paid.

Child supplement (Bonification pour enfant à charge): 2,000 CFA francs a month is paid for each eligible child.

The disability pension can be combined with 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.

Schedule of payments: The disability pension is paid monthly or quarterly, depending on the amount.

Benefit adjustment: Benefits are adjusted by decree based on 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 (Pension de survivant)

*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.

*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.

*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.

The survivor pension can be combined with 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.

Schedule of payments: The survivor pension is paid monthly or quarterly, depending on the amount.

### Survivor settlement (Allocation de survivant)

*Spouse's settlement:* 50% of the old-age settlement the deceased was entitled to receive is paid to the surviving widow(er); 100% in the absence of eligible orphans. The settlement is split equally if there is more than one widow.

*Orphan's settlement:* 50% of the old-age settlement the deceased was entitled to receive is split equally among eligible orphans; 100% in the absence of a surviving widow(er).

*Other dependent's settlement:* If there is no eligible widow(er) or orphan, 100% of the old-age settlement the deceased was entitled to receive is split equally among surviving parents and grandparents. In the absence of a surviving parent or grandparent, the survivor settlement may be paid fully or partially to the deceased's surviving siblings.

Benefit adjustment: Benefits are adjusted by decree based on 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 program and collects contributions.

### Sickness and Maternity

#### Regulatory Framework

**First law:** 1955 (family allowances).

**Current laws:** 1981 (maternity benefit), 2006 (social security), 2008 (labor code), and 2015 (health insurance).

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

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

### Coverage

Employed women, including public-sector employees who are no civil servants.

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

### Qualifying Conditions

**Cash sickness benefit:** No statutory benefits are provided.

**Cash maternity benefit (Prestation de maternité):** There is no minimum qualifying period.

### Sickness and Maternity Benefits

**Sickness benefit:** No statutory benefits are provided.

**Maternity benefit (Prestation de maternité):** 100% of the insured's last gross covered 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 still-born 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; 34,664 CFA francs for private-sector employees under collective agreements.

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.)

### 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.cnssbf.org/>), managed by a tripartite board and a director, administers the program and collects contributions.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1959 (work injury and occupational diseases).

**Current law:** 2006 (social security).

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

#### **Coverage**

Employed persons, including public-sector employees who are not civil servants, 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; 34,664 CFA francs for private-sector employees under collective agreements.

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

Contributions are paid monthly with at least 20 employees or quarterly with one to 19 employees.

*Employer liability:* The total cost.

##### **Government**

*Social insurance:* Contributes as an 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**

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

### **Temporary Disability Benefits**

**Temporary disability benefit (Indemnité journalière d'incapacité temporaire, social insurance):** 66.7% of the insured's average monthly covered earnings in the three months before 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; 34,664 CFA francs for private-sector employees under collective agreements.

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

**Temporary disability benefit (Indemnité journalière d'incapacité temporaire, employer liability):** 33.3% of the employee's average monthly covered earnings in the three months before 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; 34,664 CFA francs for private-sector employees under collective agreements.

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

### **Permanent Disability Benefits**

**Permanent disability pension (Rente d'incapacité permanente, social insurance):** For a total (100%) disability, 85% of the insured's average monthly covered 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; 34,664 CFA francs for private-sector employees under collective agreements.

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

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

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

**Partial disability (Rente d'incapacité permanente partielle):** For an assessed degree of disability of at least a 15% but less than 100%, a percentage of the full permanent disability pension is paid based on to the assessed degree of disability.

If the assessed degree of disability is less than 15%, a lump sum of three years of the partial disability pension the insured would be entitled to is paid (Allocation d'incapacité permanente).

**Schedule of payments:** The pension is paid monthly if the assessed degree of disability is 100%; quarterly if the assessed degree of disability is at least 15% but less than 100%. If the assessed degree of disability is at least 75%, the insured may request a monthly pension.

**Benefit adjustment:** Benefits are adjusted by decree based on 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 (Rente de survivant, 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. The pension is split equally if there is more than one widow(er).

**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 (Allocation des frais funéraires, 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 based on 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 social insurance program and collects contributions.

Employers pay employer-liability benefits directly to their employees.

### **Unemployment**

#### **Regulatory Framework**

Under a 1974 collective agreement, employers are required to provide severance pay to employees with at least one year of continuous employment (except if dismissed due to misconduct). The payment amount is a percentage of the employee's average monthly salary in the last six months before termination of employment for each year of service based on the length of service: 25% a year is paid for one to five years of service; 30% a year for six to 10 years; and 40% a year for more than 10 years of service.

#### **Family Allowances**

##### **Regulatory Framework**

**First law:** 1955 (family allowances).

**Current law:** 2006 (social security).

**Type of program:** Social insurance system.

##### **Coverage**

Employed persons, including public-sector employees who are not civil servants, and 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 monthly 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; 34,664 CFA francs for private-sector employees under collective agreements.

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

Contributions are paid monthly with at least 20 employees or quarterly with one to 19 employees.

The employer's contributions also finance the cash maternity benefit.

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

### **Qualifying Conditions**

**Family allowance (Allocation familiale):** 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, be a pensioner, or be an unemployed person who ceased covered employment within the last six months.

A child may not receive an orphan's pension and family allowance at the same time.

If a parent or guardian is also entitled to family allowances from the special system for civil servants, only the higher benefit is paid.

**Prenatal allowance (Allocation prénatale):** 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 (Allocation familiale):**

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

Benefit adjustment: Benefits are adjusted based on the financial resources of the system.

#### **Prenatal allowance (Allocation prénatale):**

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 based 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 and collects contributions.