

Mali

Exchange rate: US\$1.00 = 496 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1961.

Current laws: 1999 (social insurance) 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 military personnel.

Source of Funds

Insured person: 3.6% of gross earnings.

The minimum earnings used to calculate contributions are the legal minimum wage.

The monthly legal minimum wage is 28,460 CFA francs.

Self-employed person: 9% of wage class earnings, according to five wage classes.

The minimum earnings used to calculate contributions are 125,000 CFA francs a quarter.

The maximum earnings used to calculate contributions are 1,000,000 CFA francs a quarter.

Employer: 5.4% of gross payroll.

The minimum earnings used to calculate contributions are the legal minimum wage.

The monthly legal minimum wage is 28,460 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with one to nine employees pay quarterly.

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 at least 13 years of contributions; age 60 with at least 15 years of contributions if voluntarily insured.

Employment must cease.

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

Employment must cease.

Old-age allowance: Age 53 with at least six years of coverage; age 60 with at least 10 years of coverage if voluntarily insured.

The pension is payable abroad only under reciprocal agreement; if there is no reciprocal agreement, the insured's contributions are refunded at retirement age or if permanently leaving the country.

Disability pension: The insured must be assessed with at least a 66.7% permanent loss of earning capacity and have at least eight years of coverage; at least 10 years of coverage if voluntarily insured.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension at the time of death.

Eligible survivors include a widow(er) who was married to the deceased for at least two years and dependent orphans younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled).

Survivor allowance: Paid to the widow(er) if the insured had less than 13 years of coverage; less than 15 years of coverage if voluntarily insured.

Old-Age Benefits

Old-age pension: The pension is 26% of the insured's average monthly earnings in the last eight years plus 2% of average monthly earnings for each 12-month period of coverage exceeding 120 months, up to 80%; 30% of the insured's average quarterly earnings plus 2% for each year of coverage exceeding 60 quarters for the voluntarily insured.

The minimum earnings used to calculate benefits are twice the legal minimum wage.

The legal monthly minimum wage is 28,460 CFA francs.

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

The pension is paid quarterly.

Old-age allowance: 52% of the legal minimum wage is paid each month; 30% of the earnings used to calculate contributions for the voluntarily insured.

Benefit adjustment: Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

Permanent Disability Benefits

Disability pension: The pension is 26% of the insured's average monthly earnings in the last eight years plus 2%

of average monthly earnings for each 12-month period of coverage exceeding 120 months, up to 80%; 30% of the insured's average quarterly earnings plus 2% for each year of coverage beyond 60 quarters for the voluntarily insured. Each year remaining from the time the disability occurs up to age 53 is credited as a six-month coverage period.

The minimum earnings used to calculate benefits are twice the legal minimum wage.

The legal monthly minimum wage is 28,460 CFA francs.

The disability pension ceases at age 53 (age 55 if voluntarily insured) and is replaced by the old-age pension.

Benefit adjustment: Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

Survivor Benefits

Survivor pension: 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er) of a deceased pensioner. If there is more than one widow, the pension is split equally.

Orphan's pension: Each dependent orphan receives 10% of the old-age or disability pension the deceased received or was entitled to receive, up to 50%.

The value of the orphan's pension must not be less than the value of family allowances (see Family Allowances).

Survivor allowance: A lump sum of one month of the deceased's old-age pension (calculated based on 156 months of coverage; 80 quarters of coverage for the survivor of a voluntarily insured person) is paid for each six-month period of coverage. If there is more than one widow, the allowance is split equally.

Benefit adjustment: Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

Administrative Organization

Ministry of Social Development, Solidarity, and Aged Persons (<http://www.mdeveloppementsocial.gov.ml>) provides general supervision.

National Social Insurance Institute, managed by a tripartite board and a director general, administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current laws: 1999 (social insurance); 1999 (voluntary coverage), implemented in 2004; and 2009 (sickness), implemented in 2011.

Type of program: Social insurance system.

Coverage

Employed persons.

Voluntary coverage for self-employed persons.

Special system for civil servants, magistrates, and military personnel.

Source of Funds

Insured person: 3.06% of gross earnings; 6.56% for the voluntarily insured; 0.75% of the pension.

Self-employed person: 6.56% of wage class earnings, according to five wage classes.

The self-employed person's contributions finance medical benefits only. For maternity cash benefits, see Family Allowances.

The minimum earnings used to calculate contributions are 125,000 CFA francs a quarter.

The maximum earnings used to calculate contributions are 1,000,000 CFA francs a quarter.

Employer: 3.5% of gross payroll.

The employer's contributions finance medical benefits only. For maternity cash benefits, see Family Allowances.

The minimum earnings used to calculate contributions are the legal minimum wage.

The legal monthly minimum wage is 28,460 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with one to nine employees pay quarterly.

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 reside in Mali and have at least nine consecutive months of insured employment based on at least 18 days or 120 hours of work a month; voluntarily insured self-employed women must have at least two six-month periods of insured employment.

Birth leave: Paid to a father in insured employment for the birth of a child. The benefit is not paid for a stillborn 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: 100% of the employed mother's last earnings is paid six weeks before and eight weeks after (11 weeks if there are complications arising from pregnancy or childbirth) the expected date of childbirth.

Birth leave: 100% of the father's last daily earnings is paid for any three days in the first 15 days after childbirth.

Workers' Medical Benefits

The joint interemployer medical services program run, by the National Social Insurance Institute, provides medical care and some health and welfare services.

Insured and voluntarily insured women receive necessary medical care during pregnancy and childbirth.

Dependents' Medical Benefits

Medical benefits for dependents: Medical benefits for dependents are the same as those for the insured.

Eligible dependents include the spouse and dependent children of the insured.

Administrative Organization

Ministry of Health, Solidarity, and Aged Persons (<http://www.mdeveloppementsocial.gov.ml>) provides general supervision.

National Social Insurance Institute, managed by a tripartite board and a director general, 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, certain members of cooperatives, and students in technical schools.

Voluntary coverage for self-employed persons.

Special systems for civil servants and seamen.

Source of Funds

Insured person: None.

Self-employed person: 1% to 4% of gross earnings, according to the assessed degree of risk.

The minimum earnings used to calculate voluntary contributions are the legal minimum wage.

The maximum earnings used to calculate voluntary contributions are 10 times the legal minimum wage.

The legal monthly minimum wage is 28,460 CFA francs.

Employer: 1% to 4% of gross payroll, according to the assessed degree of risk.

The minimum earnings used to calculate contributions are the legal minimum wage.

The maximum earnings used to calculate contributions are 10 times the legal minimum wage.

The legal monthly minimum wage is 28,460 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with one to nine employees pay quarterly.

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

Temporary disability benefit: 100% of the insured's last earnings is paid monthly from the day after the disability began until full recovery or certification of permanent disability.

The minimum earnings used to calculate benefits are the legal minimum wage.

The legal monthly minimum wage is 28,460 CFA francs.

Benefit adjustment: Benefits may be adjusted according to changes in the average salary and the legal minimum wage after two months of payment.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, 100% of the insured's average earnings in the year before the disability began is paid.

Constant-attendance supplement: 40% of the disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

The maximum pension is 20 times the legal minimum wage.

The legal monthly minimum wage is 28,460 CFA francs.

Partial disability: The benefit is the insured's average earnings in the year before the disability began multiplied by 0.5 for each degree of assessed disability from 10% to 50%, plus average insurable annual earnings multiplied by 1.5 for each degree of assessed disability greater than 50%. The pension is paid as a lump sum if the assessed disability is less than 10%.

For an assessed degree of disability of at least 10%, the minimum earnings used to calculate benefits are 1.3 times the legal minimum wage.

Only 33.3% of earnings over 10 times the legal minimum wage are taken into account to calculate benefits. The maximum earnings used to calculate benefits 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% to 99%, monthly or quarterly; otherwise, quarterly or annually.

If the assessed degree of disability is greater than 20%, the pension may be partially paid as a lump sum after receiving the pension for five 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 five years.

A medical examination by a doctor approved or designated by the National Social Security Fund may be required every six months during the first two years; thereafter, once a year.

Benefit adjustment: Benefits are adjusted by decree according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, medicine, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 30% of the deceased's average earnings in the year before the disability began is paid to the widow(er) if the marriage occurred before the deceased's accident. If there is more than one widow, the pension is split equally.

Remarriage settlement: The widow(er)'s pension ceases on remarriage, and a lump sum of three years of pension is paid unless the widow(er) has a child receiving an orphan's pension.

Orphan's pension: 15% of the deceased's average earnings in the year before the disability began is paid for each of the first two orphans and 10% for each additional orphan; 20% for each full orphan. Eligible 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: 10% of the deceased's average earnings in the year before the disability began is paid to each dependent parent or grandparent, up to 30%.

The minimum earnings used to calculate benefits are 1.3 times the legal minimum wage.

33% of earnings over 10 times the legal minimum wage are used to calculate benefits. The maximum earnings used to calculate benefits are 28 times the legal minimum wage.

The legal monthly minimum wage is 28,460 CFA francs.

All survivor benefits combined must not exceed 85% of the deceased's average earnings in the year before the disability began.

Funeral grant: The cost of the burial is paid, up to 25% of the legal annual minimum wage.

The legal annual minimum wage is 341,520 CFA francs.

Benefit adjustment: Benefits are adjusted according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system. (The last adjustment was made in 2008.)

Administrative Organization

Ministry of Social Development, Solidarity, and Aged Persons (<http://www.mdeveloppementsocial.gov.ml>) provides general supervision.

National Social Insurance Institute, managed by a tripartite board and a director general, 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.

Voluntary coverage for self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: 8% of wage class earnings, according to five wage classes.

The self-employed person's contributions also finance maternity cash benefits under Sickness and Maternity.

The minimum earnings used to calculate contributions are 125,000 CFA francs a quarter.

The maximum earnings used to calculate contributions are 1,000,000 CFA francs a quarter.

Employer: 8% of gross payroll.

The employer's contributions also finance maternity cash benefits under Sickness and Maternity.

The minimum earnings used to calculate contributions are the legal minimum wage.

The legal monthly minimum wage is 28,460 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with one to nine employees pay quarterly.

Government: Any deficit; 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 at least nine consecutive months of covered employment and be currently working at least 18 days or 120 hours a month; at least six months of covered employment for a voluntarily insured parent.

The benefit is also paid to social insurance pensioners and to the widow(er) of an insured person.

The benefit is payable abroad only under reciprocal agreement.

Prenatal allowance: Paid to an insured woman or the wife of an insured man. The woman must undergo prescribed medical examinations.

Birth grant: Paid to an insured woman or the wife of an insured man. The woman must undergo prescribed medical examinations.

Marriage allowance: Paid to an insured person when marrying for the first time. (Voluntarily insured persons are not eligible.)

Family Allowance Benefits

Family allowances: 1,500 CFA francs a month is paid for each child.

Prenatal allowance: 12,285 CFA francs is paid in three parts: 2,730 CFA francs, 5,460 CFA francs, and 4,095 CFA francs.

Birth grant: 16,380 CFA francs is paid for each birth in three parts: 8,190 CFA at birth, 4,095 CFA when the child is age 6 months, and 4,095 CFA when the child is age 1.

Marriage allowance: A lump sum of 13,650 CFA francs is paid.

Benefit adjustment: Benefits are adjusted by decree.

Administrative Organization

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