

Mali

Exchange rate: US\$1.00 = 625.14 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 monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage is 40,000 CFA francs.

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

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

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

Employer: 5.4% of gross payroll.

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

The legal monthly minimum wage is 40,000 CFA francs.

Employers with 10 or more employees pay contributions monthly; employers with nine 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 58 (age 53 if prematurely aged) with at least 13 years of contributions; age 60 with at least 15 years of coverage 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 coverage if voluntarily insured.

Employment must cease.

Old-age allowance: Age 53 with six to 10 years of coverage; age 60 with 10 to 14 years of coverage if voluntarily insured.

The pension is payable abroad 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: Must be assessed with at least a 66.66% permanent loss of earning capacity and have at least eight years of coverage; at least 10 years of coverage if voluntarily insured.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension.

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 a 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: 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%, is paid; 30% of the insured's average quarterly earnings plus 2% for each year of coverage exceeding 60 quarters for the voluntarily insured.

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

The legal monthly minimum wage is 40,000 CFA francs.

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

The pension is paid monthly.

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

The legal monthly minimum wage is 40,000 CFA francs.

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: 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%, is paid; 30% of the insured's average quarterly earnings plus 2% for each year of coverage beyond 60 quarters for the voluntarily insured. The insured is credited with a six-month period of coverage for each year that a claim is made before the early retirement age.

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

The legal monthly minimum wage is 40,000 CFA francs.

The disability pension ceases at early retirement age 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

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, the pension is split equally.

Orphan's pension: 10% of the old-age or disability pension the deceased received or was entitled to receive is paid for each dependent orphan, 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 old-age pension the deceased received or was entitled to receive (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 Solidarity and Humanitarian Action (<http://www.actionhumanitaire.gouv.ml/>) provides general supervision.

National Social Insurance Institute (<http://www.inps.ml/>), managed by a tripartite board and a director general, administers the programs.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current laws: 1992 (labor code); 1999 (social insurance); 1999 (voluntary coverage), implemented in 2004; 2009 (health insurance), implemented in 2011; and 2009 (health assistance).

Type of program: Social insurance (cash maternity and medical benefits) and employer-liability (cash sickness benefits) system.

Note: The 2009 social assistance law is gradually being implemented. Provisions of the law are not included below.

Coverage

Social insurance: Employed persons and pensioners.

Voluntary coverage for self-employed persons.

Special system for civil servants, magistrates, and military personnel (maternity benefits).

Employer liability: Employed persons.

Exclusions: Self-employed persons.

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

Source of Funds

Insured person

Social insurance (cash maternity benefits): None.

Social insurance (medical benefits): 3.06% of gross earnings; 6.56% for the voluntarily insured; 0.75% of the pension for pensioners.

The minimum monthly earnings used to calculate contributions for employed persons are the legal monthly minimum wage.

The legal monthly minimum wage is 40,000 CFA francs.

Employer liability: None.

Self-employed person

Social insurance (cash maternity benefits): See source of funds under Family Allowances.

Social insurance (medical benefits): 6.56% of quarterly earnings, according to five wage classes.

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

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

Employer liability: Not applicable.

Employer

Social insurance (cash maternity benefits): See source of funds under Family Allowances.

Social insurance (medical benefits): 3.5% of gross payroll.

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

The legal monthly minimum wage is 40,000 CFA francs.

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

Employer liability: The total cost.

Government

Social insurance (cash maternity benefits): See source of funds under Family Allowances.

Social insurance (medical benefits): Provides benefits directly to public-sector employees who are not civil servants.

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

Qualifying Conditions

Cash sickness benefits (employer liability): There is no minimum qualifying period.

Cash maternity benefits (social insurance): 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.

Cash paternity benefits (social insurance): Paid to a father in insured employment for the birth of a child. The benefit is not paid for a stillborn child.

Prenatal allowance (social insurance): See Family Allowances.

Birth grant (social insurance): See Family Allowances.

Medical benefits (social insurance): There is no minimum qualifying period. Pregnant women must undergo three prescribed medical examinations.

Eligible dependents include a spouse, children, and parents.

Sickness and Maternity Benefits

Sickness benefit (employer liability): 100% of the employee's earnings is paid for eight days to three months (depending on the collective agreement or the type of employment) during the first year of employment; may be extended for an additional month at 50% of the employee's earnings during the second and subsequent years of employment.

Maternity benefit (social insurance): 100% of the insured mother's last earnings is paid for six weeks before and eight weeks after the expected date of childbirth; may be extended for up to three weeks if there are complications arising from childbirth.

Paternity benefits (social insurance): 100% of the insured father's last daily earnings is paid for any three days in the first 15 days after childbirth.

Prenatal allowance (social insurance): See Family Allowances.

Birth grant (social insurance): See Family Allowances.

Workers' Medical Benefits

Medical benefits include hospitalization, medicine, maternity care, and outpatient care including laboratory analysis, dental care, medical imaging, and general and specialist consultations.

Mandatory health insurance covers 80% of hospitalization costs, 70% of outpatient care costs, and the cost of some medicine.

Dependents' Medical Benefits

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

Administrative Organization

Ministry of Solidarity and Humanitarian Action (<http://www.actionhumanitaire.gouv.ml/>) provides general supervision of the social insurance program.

Ministry of Labor and Civil Service provides general supervision of the employer-liability program.

National Social Insurance Institute (<http://www.inps.ml/>), managed by a tripartite board and a director general, administers the social insurance cash benefits program.

National Health Insurance Fund (CANAM) administers medical benefits.

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

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

The legal monthly minimum wage is 40,000 CFA francs.

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

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

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

The legal monthly minimum wage is 40,000 CFA francs.

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

Government: None; contributes as an employer for casual or temporary workers 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

100% of the insured's average daily earnings in the month before the disability began is paid monthly 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 40,000 CFA francs.

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

If the insured is assessed with a total (100%) disability, 100% of the insured's average monthly earnings in the year before the disability began is paid monthly.

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

The maximum monthly pension is 20 times the legal monthly minimum wage.

The legal monthly minimum wage is 40,000 CFA francs.

Partial disability: For an assessed degree of disability of at least 10% but less than 100%, the quarterly pension is the insured's average quarterly earnings in the year before the disability began multiplied by 0.5% for each degree of assessed disability from 1% to 50%, and by 1.5% for the assessed degree of disability greater than 50%.

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

Only 33.3% of the insured's annual earnings exceeding 10 times the legal annual minimum wage are used to calculate benefits. The maximum annual earnings used to calculate benefits are 28 times the legal annual 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

Spouse's pension: 30% of the deceased's average annual earnings in the year before the disability began is paid quarterly 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 upon 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 annual earnings in the year before the disability began is paid quarterly for each of the first two orphans and 10% for each additional orphan; 20% for each full orphan. Eligible orphans must be older than 12 months but younger

than age 14 (age 18 if an apprentice, age 21 if a student or disabled.)

Other dependents' pension: 10% of the deceased's average annual earnings in the year before the disability began is paid quarterly to each dependent parent or grandparent, up to 30%.

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

Only 33% of the deceased's quarterly earnings exceeding 10 times the legal quarterly minimum wage are used to calculate benefits. The maximum monthly earnings used to calculate benefits are 28 times the legal monthly minimum wage.

The legal monthly minimum wage is 40,000 CFA francs.

The maximum combined survivor benefit is 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 480,000 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.

Administrative Organization

Ministry of Solidarity and Humanitarian Action (<http://www.actionhumanitaire.gouv.ml/>) provides general supervision.

National Social Insurance Institute (<http://www.inps.ml/>), managed by a tripartite board and a director general, administers the program.

Unemployment

Regulatory Framework

Under the labor code (1992), employers are required to pay severance pay to a dismissed employee (including household workers) who had a contract of unlimited duration, was employed for at least one year, and had no serious misconduct. The payment is a percentage of the employee's monthly overall wages for each year of service according to the length of service: 20% a year during for the first five years; 25% from the 6th to the 10th year; 30% after the 11th.

An employee who resigns must have more than 10 years of continuous employment with the same employer. The benefit is calculated in the same manner as the severance pay.

Family Allowances

Regulatory Framework

First law: 1955.

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

Type of program: Social insurance system.

Coverage

Employed persons residing in Mali.

Voluntary coverage for self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

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

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

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

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

Employer: 8% of gross payroll.

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

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

The legal monthly minimum wage is 40,000 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: Paid for children older than 12 months but younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled). Preschool children must undergo prescribed medical examinations. The insured 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 coverage for the voluntarily insured. The insured (except apprentices) must earn at least the legal monthly minimum wage.

The legal monthly minimum wage is 40,000 CFA francs.

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

The benefit is payable abroad 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 birth must take place under medical supervision and the child must undergo medical checkups at six months and one year.

Marriage allowance: Paid to an insured person when marrying for the first time. (Voluntarily insured persons are ineligible.)

Family Allowance Benefits

Family allowances: 3,500 CFA francs a month is paid for each eligible child; 4,000 CFA francs if disabled (July 2015).

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

Birth grant: A lump sum of 16,380 CFA francs is paid for each birth in three parts: 8,190 CFA francs at birth, 4,095 CFA francs when the child is age 6 months, and 4,095 CFA francs 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 according to changes in the average salary and the legal minimum wage, depending on the financial resources of the system.

Administrative Organization

Ministry of Solidarity and Humanitarian Action (<http://www.actionhumanitaire.gouv.ml/>) provides general supervision.

National Social Insurance Institute (<http://www.inps.ml/>), managed by a tripartite board and a director general, administers the program.