



# Social Security Programs Throughout the World: Africa, 2003

This publication is substantially based on information collected and summarized by the International Social Security Association.

Social Security Administration  
Office of Policy  
Office of Research, Evaluation, and Statistics





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## Preface

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This issue marks a significant change in *Social Security Programs Throughout the World*, which the Social Security Administration (SSA) first published 65 years ago. The report is now divided into a four-volume series and will be published in 6-month intervals. Each volume will be dedicated to one of four geographic regions: Europe, Asia and the Pacific, Africa, and the Americas.

The information contained in these volumes is crucial to our efforts, and those of researchers in other countries, to review different ways of approaching social security challenges that will enable us to adapt our social security systems to the evolving needs of individuals, households, and families. These efforts are particularly important as each nation faces major demographic changes, especially the increasing number of aged, as well as economic and fiscal issues.

*Social Security Programs Throughout the World* is the product of a cooperative effort between SSA and the International Social Security Association (ISSA). Founded in 1927, the ISSA is a nonprofit organization bringing together institutions and administrative bodies from countries throughout the world. The ISSA deals with all forms of compulsory social protection that by legislation or national practice are an integral part of the countries social security systems.

For the first time, the research and writing has been contracted out to the ISSA. The ISSA has conducted the research largely through its numerous country-based correspondents, as well as its Social Security Worldwide Database and a myriad of other types of data that must be drawn together to update this report. Members of the ISSA's Information System and Databases Unit analyzed the information and revised the publication to reflect detailed changes to each social security program. *Social Security Programs Throughout the World* is based on information available to the ISSA and SSA with regard to legislation in effect in July 2002, or the last date for which information has been received.

Questions about the report should be sent to Barbara Kritzer at [ssptw@ssa.gov](mailto:ssptw@ssa.gov). Corrections, updated information, and copies of relevant documentation and legislation are also welcome and may be sent to:

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This report is available at [www.socialsecurity.gov/policy](http://www.socialsecurity.gov/policy). For additional copies, please telephone 202-358-6274 or e-mail [op.publications@ssa.gov](mailto:op.publications@ssa.gov).

SSA staff members were responsible for technical and editorial assistance and production. Barbara Kritzer served as technical consultant and provided overall project management. Emil Loomis designed the report and, with assistance from Kathryn Winstead, produced it for publication. Sherry Snyder edited the report, with assistance from Celine Houget. Laurie Brown prepared the Web versions of this publication.

**Susan Grad**  
Acting Associate Commissioner  
for Research, Evaluation, and Statistics

September 2003

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## Guide to Reading the Country Summaries

This edition of *Social Security Programs Throughout the World* marks a significant break with previous editions. It now comprises four separate volumes—Europe, Asia and the Pacific, Africa, and the Americas—that will be published on a rolling basis between September 2002 and March 2004. The combined findings of this report highlight the principal features of social security programs throughout the world. This guide serves as an overview of programs in all four regions. A few political jurisdictions have been excluded because they have no social security system or have issued no information regarding their social security legislation. In this volume on Africa, the data reported are based on laws and regulations in force at the beginning of 2003 or on the last date for which information has been received.<sup>1</sup> Information for each country on types of social security programs, types of mandatory systems for retirement income, contribution rates, and demographic and other statistics related to social security is shown in Tables 1–4 beginning on page 16.

The country summaries show each system's major features. Separate programs in the public sector and specialized funds for such groups as agricultural workers, collective farmers, or the self-employed have not been described in any detail. Benefit arrangements of private employers or individuals are not described in any detail, even though such arrangements may be mandatory in some countries or available as alternatives to statutory programs.

The country summaries also do not refer to international social security agreements that may be in force between two or more countries. Those agreements may modify coverage, contributions, and benefit provisions of national laws summarized in the country write-ups. Since the summary format requires brevity, technical terms have been developed that are concise as well as comparable and are applied to all programs. The terminology may therefore differ from national concepts or usage.

### **Sources of Information**

Most of the information in this report was collated from the *Social Security Programs Throughout the World*

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<sup>1</sup> The names of the countries in this report are those used by the U.S. Department of State. The term *country* has been used throughout the volume even though in some instances the term *jurisdiction* may be more appropriate.

survey conducted by the International Social Security Association (ISSA) under the sponsorship of the U.S. Social Security Administration (SSA). This information was supplemented by data collected from the ISSA's Developments and Trends Annual Survey. Empirical data were also provided by numerous social security officials throughout the world. (For a listing of countries and jurisdictions, see page 2.) Important sources of published information include the ISSA Documentation Center; the legislative database of the International Labour Office; and official publications, periodicals, and selected documents received from social security institutions. Information was also received from the Organization for Economic Cooperation and Development, the World Bank, and the International Monetary Fund. During the compilation process, international analysts at both SSA and the ISSA examined the material for factual errors, ambiguous statements, and contradictions in material from different sources.

### **Types of Programs**

The term social security in this report refers to programs established by statute that insure individuals against interruption or loss of earning power and for certain special expenditures arising from marriage, birth, or death. This definition also includes allowances to families for the support of children.

Protection of the insured person and dependents usually is extended through cash payments to replace at least a portion of the income lost as the result of old age, disability, or death; sickness and maternity; work injury; unemployment; or through services, primarily hospitalization, medical care, and rehabilitation. Measures providing cash benefits to replace lost income are usually referred to as income maintenance programs; measures that finance or provide direct services are referred to as benefits in kind.

Three broad approaches to coverage provide cash benefits under income-maintenance programs; namely, employment-related, universal, and means-tested systems. Under both the employment-related and the universal approaches, the insured, dependents, and survivors can claim benefits as a matter of right. Under means-tested approaches, benefits are based on a comparison of a person's income or resources against a standard measure. Some countries also provide other types of coverage.



## Employment-Related

Employment-related systems, commonly referred to as social insurance systems, generally base eligibility for pensions and other periodic payments on length of employment or self-employment or, in the case of family allowances and work injuries, on the existence of the employment relationship itself. The amount of pensions (long-term payments, primarily) and of other periodic (short-term) payments in the event of unemployment, sickness, maternity, or work injury is usually related to the level of earnings before any of these contingencies caused earnings to cease. Such programs are financed entirely or largely from contributions (usually a percentage of earnings) made by employers, workers, or both and are in most instances compulsory for defined categories of workers and their employers.

The creation of notional defined contributions (NDC) is a relatively new method of calculating benefits. NDC schemes are a variant of contributory social insurance that seek to tie benefit entitlements more closely to contributions. A hypothetical account is created for each insured person that is made up of all contributions during his or her working life and, in some cases, credit for unpaid activity such as caregiving. A pension is calculated by dividing that amount by the average life expectancy at the time of retirement and indexing it to various economic factors. When benefits are due, the individual's notional account balance is converted into a periodic pension payment.

Some social insurance systems permit voluntary affiliation of workers, especially the self-employed. In some instances, the government subsidizes such programs to encourage voluntary participation.

The government is, pro forma, the ultimate guarantor of many benefits. In many countries, the national government participates in the financing of employment-related as well as other social security programs. The government may contribute through an appropriation from general revenues based on a percentage of total wages paid to insured workers, finance part or all of the cost of a program, or pay a subsidy to make up any deficit of an insurance fund. In some cases, the government pays the contributions for low-paid workers. These arrangements are separate from obligations the government may have as an employer under systems that cover government employees. Social security contributions and other earmarked income are kept in a dedicated fund and are shown as a separate item in government accounts. (For further details on the government's role in financing social security, see Source of Funds under Old Age, Disability, and Survivors.)

## Universal

Universal, or demogrant, programs provide flat-rate cash benefits to residents or citizens, without consideration of income, employment, or means. Typically financed from general revenues, these benefits may apply to all persons with sufficient residency. Universal programs may

### Countries in Africa that Responded to the Social Security Programs Throughout the World Survey

Benin	Ghana	Nigeria
Botswana	Guinea	Senegal
Burundi	Kenya	Sierra Leone
Cameroon	Liberia	South Africa
Cape Verde	Libya	Tanzania
Congo (Kinshasa)	Madagascar	Togo
Côte d'Ivoire	Malawi	Tunisia
Egypt	Mauritania	Uganda
Ethiopia	Morocco	Zambia
Gambia	Niger	Zimbabwe



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include old-age pensions for persons over a certain age; pensions for disabled workers, widow(er)s, and orphans; and family allowances. Most social security systems incorporating a universal program also have a second-tier earnings-related program. Some universal programs, although receiving substantial support from income taxes, are also financed in part by contributions from workers and employers.

### **Means-Tested**

Means-tested programs establish eligibility for benefits by measuring individual or family resources against a calculated standard usually based on subsistence needs. Benefits are limited to applicants who satisfy a means test. The size and type of benefits awarded are determined in each case by administrative decision within the framework of the law.

The specific character of means, needs, or income tests, as well as the weight given to family resources, differ considerably from country to country. Such programs, commonly referred to as social pensions or equalization payments, traditionally are financed primarily from general revenues.

Means-tested systems constitute the sole or principal form of social security in only a few jurisdictions. In other jurisdictions, contributory programs operate in tandem with income-related benefits. In such instances, means- or income-tested programs may be administered by social insurance agencies. Means-tested programs apply to persons who are not in covered employment or whose benefits under employment-related programs, together with other individual or family resources, are inadequate to meet subsistence or special needs. Although means-tested programs can be administered at the national level, they are usually administered locally.

In this report, when national means-tested programs supplement an employment-related benefit, the existence of a means-tested program is generally noted, but no details concerning it are given. When a means-tested program represents the only or principal form of social security, however, further details are provided.

### **Other Types of Programs**

Three other types of programs are mandatory private insurance, publicly operated provident funds, and employer-liability systems.

**Mandatory Private Insurance.** This type of coverage may have been introduced to substitute for, or to complement, social insurance systems that are mainly pay-as-you-go (PAYG). Private insurance is funded either through mandatory employee contributions or a combination of mandatory employee and employer contributions.

Contributions are assigned to an employee's individual account. The employee must pay administrative fees for the management of the private account and usually purchase a separate policy for disability and survivors insurance.

**Provident Funds.** These funds, which exist primarily in developing countries, are essentially compulsory savings programs in which regular contributions withheld from employees' wages are enhanced, and often matched, by employers' contributions. The contributions are set aside and invested for each employee in a single, publicly managed fund for later repayment to the worker when defined contingencies occur. Typically, benefits are paid out in the form of a lump sum with accrued interest, although in certain circumstances drawdown provisions enable partial access to savings prior to retirement or other defined contingencies. On retirement, some provident funds also permit beneficiaries to purchase an annuity or opt for a pension. Some provident funds provide pensions for survivors.

**Employer-Liability Systems.** Under these systems, workers are usually protected through labor codes that require employers, when liable, to provide specified payments or services directly to their employees. Specified payments or services can include the payment of lump-sum gratuities to the aged or disabled; the provision of medical care, paid sick leave, or both; the payment of maternity benefits or family allowances; the provision of temporary or long-term cash benefits and medical care in the case of a work injury; or the payment of severance indemnities in the case of dismissal. Employer-liability systems do not involve any direct pooling of risk, since the liability for payment is placed directly on each employer. Employers may insure themselves against liability, and in some jurisdictions such insurance is compulsory.

### **Format of Country Summaries**

Each country summary discusses five types of programs:

- Old age, disability, and survivors;
- Sickness and maternity;
- Work injury;
- Unemployment; and
- Family allowances.

### **Old Age, Disability, and Survivors**

Benefits under old age, disability, and survivor programs usually cover long-term risks, as distinct from short-term risks such as temporary incapacity resulting from sickness and maternity, work injury or unemployment. The benefits are normally pensions payable for life or for a considerable number of years. Such benefits are

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usually provided as part of a single system with common financing and administration as well as interrelated qualifying conditions and benefit formulas.

The laws summarized under Old Age, Disability, and Survivors focus first on benefits providing pensions or lump-sum payments to compensate for loss of income resulting from old age or permanent retirement. Such benefits are usually payable after attaining a specified statutory age. Some countries require complete or substantial retirement in order to become eligible for a pension; other countries pay a retirement pension at a certain age regardless of whether workers retire or not.

The second type of long-term risk for which pensions are provided is disability (referred to in some countries as invalidity). Disability may be generally defined as long-term and more or less total work impairment resulting from a nonoccupational injury or disease. (Disability caused by a work injury or occupational disease is usually compensated under a separate program; see Work Injury, below.)

The third type of pension is payable to dependents of insured workers or pensioners who die. (Pensions for survivors of workers injured while working are usually provided under a separate Work Injury program.)

**Coverage.** The extent of social security coverage in any given country is determined by a number of diverse factors, including the kind of system, sometimes the age of the system, and the degree of economic development. A program may provide coverage for the entire country or some portion of the workforce.

In principle, universal (or demogrant) systems cover the entire population for the contingencies of old age, disability, and survivorship. A person may have to meet certain conditions, such as long-term residence or citizenship. Many countries exclude aliens from benefits unless there is a reciprocal agreement with the country of which they are nationals.

The extent of employment-related benefits is usually determined by the age of the system. Historically, social security coverage was provided first to government employees and members of the armed forces, then to workers in industry and commerce, and eventually extended to the vast majority of wage earners and salaried employees through a general system. As a result, public employees (including military personnel and civil servants), teachers, and employees of public utilities, corporations, or monopolies are still covered by occupation-specific separate systems in many countries.

In many countries, special occupational systems have been set up for certain private-sector employees, such as miners, railway workers, and seamen. Qualifying conditions and benefits are often more liberal than under the general system. The risk involved in an occupation,

its strategic importance for economic growth, and the economic and political strength of trade unions may have had a role in shaping the type and size of benefits offered by the particular program.

Groups that might be considered difficult to administer—family workers, domestics, day workers, agricultural workers, and the self-employed—were often initially excluded from coverage. The trend has been to extend coverage to these groups under separate funds or to bring them gradually under the general system. In some countries, noncovered workers become eligible for the right to an eventual pension if they make voluntary contributions at a specified level. Some systems also provide voluntary coverage for women who leave the labor force temporarily to have children or to raise a family, or for self-employed persons not covered by a mandatory program. Some developed countries with younger programs have constructed a unified national program, thus largely bypassing the need for developing separate industrial or agricultural funds.

Most developing countries have extended coverage gradually. Their first step toward creating a social security system has commonly been to cover wage and salary workers against loss of income due to old age and, less commonly, disability.

In a number of developing countries, particularly in those that were once British colonies, this initial step has come via the institutional form of provident funds. Most provident funds provide coverage for wage and salary workers in the government and private sector. A few funds have exclusions based on the worker's earnings or the size of the firm. Funds that exclude employees with earnings above a certain level from compulsory coverage may in some cases give them the option to affiliate or continue to participate voluntarily.

**Source of Funds.** The financing of benefits for old-age, disability, and survivor programs can come from three possible sources:

- A percentage of covered wages or salaries paid by the worker,
- A percentage of covered payroll paid by the employer, and
- A government contribution.

Almost all pension programs under social insurance (as distinct from provident funds or universal and demogrant systems) are financed at least in part by employer and employee contributions. Many derive their funds from all three sources. Contributions are determined by applying a percentage to salaries or wages up to a certain maximum. In many cases the employer pays a larger share.

The government's contribution may be derived from general revenues or, less commonly, from special earmarked or excise taxes (for example, a tax on tobacco,

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gasoline, or alcoholic beverages). Government contributions may be used in different ways to defray a portion of all expenditures (such as the cost of administration), to make up deficits, or even to finance the total cost of a program. Subsidies may be provided as a lump sum or an amount to make up the difference between employer/employee contributions and the total cost of the system. A number of countries reduce or, in some cases, eliminate contributions for the lowest-paid wage earners, financing their benefits entirely from general revenues or by the employer's contribution.

The contribution rate apportioned between the sources of financing may be identical or progressive, increasing with the size of the wage or changing according to wage class. Where universal and earnings-related systems exist side by side, and the universal benefit is not financed entirely by the government, separate rates may exist for each program. In other instances, flat-rate weekly contributions may finance basic pension programs. These amounts are uniform for all workers of the same age and sex, regardless of earnings level. However, the self-employed may have to contribute at a higher rate than wage and salary workers, thereby making up for the employer's share.

For administrative purposes, a number of countries assess a single overall social security contribution covering several contingencies. Benefits for sickness, work injury, unemployment, and family allowances as well as pensions may be financed from this single contribution. General revenue financing is the sole source of income in some universal systems. The contribution of the resident or citizen may be a percentage of taxable income under a national tax program. General revenues finance all or part of the means-tested supplementary benefits in many countries.

Contribution rates, as a rule, are applied to wages or salaries only up to a statutory ceiling. A portion of the wage of highly paid workers will escape taxation but will also not count in determining the benefit. In a few cases, an earnings ceiling applies for the determination of benefits but not for contribution purposes. In some countries, contribution rates are applied not to actual earnings but to a fixed amount that is set for all earnings falling within a specified range or wage class.

**Qualifying Conditions.** Qualifying to receive an old-age benefit is usually conditional on two requirements: attainment of a specified age and completion of a specified period of contributions or covered employment. Another common requirement is total or substantial withdrawal from the labor force. In some instances, eligibility is determined by resident status or citizenship.

Old-age benefits generally become payable between ages 60 and 65. In some countries, length-of-service

benefits are payable at any age after a certain period of employment, most commonly between 30 and 40 years. Reflecting public pressure to lower the age limits, a major policy issue in the 1970s and 1980s was the age at which retirement benefits first become payable. More recently, several countries have increased the age limit for entitlement, due, in part, to budgetary constraints.

Many programs require the same pensionable age for women as for men. Others permit women to draw a full pension at an earlier age, even though women generally have a longer life expectancy. Although the norm has been for the differential to be about 5 years, there is now an emerging international trend toward equalizing the statutory retirement age.

Many programs offer optional retirement before the statutory retirement age is reached. A reduced pension, in some instances, may be claimed up to 5 years before the statutory retirement age. Some countries pay a full pension before the regular retirement age if the applicant meets one or more of the following conditions: work in an especially arduous, unhealthy, or hazardous occupation (for example, underground mining); involuntary unemployment for a period near retirement age; physical or mental exhaustion (as distinct from disability) near retirement age; or, occasionally, an especially long period of coverage. Some programs award old-age pensions to workers who are older than the statutory retirement age but who cannot satisfy the regular length-of-coverage requirement. Other programs provide increments to workers who have continued in employment beyond the normal retirement age.

Universal old-age pension systems usually do not require a minimum period of covered employment or contributions. However, most prescribe a minimum period of prior residence.

Some old-age pension systems credit periods during which persons, for reasons beyond their control, were not in covered employment. Credits can be awarded for reasons such as disability, involuntary unemployment, military service, education, child rearing, or training. Other systems disregard these periods and may proportionately reduce benefits for each year below the required minimum. Persons with only a few years of coverage may receive a refund of contributions or a settlement in which a proportion of the full benefit or earnings is paid for each year of contribution.

The majority of old-age pensions financed through social insurance systems require total or substantial withdrawal from covered employment. Under a retirement test, the benefit may be withheld or reduced for those who continue working, depending on the amount of earnings or, less often, the number of hours worked. Universal systems usually do not require retirement from

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work for receipt of a pension. Provident funds pay the benefit only when the worker leaves covered employment or emigrates.

Some countries provide a number of exemptions that act to eliminate the retirement condition for specified categories of pensioners. For instance, the retirement test may be eliminated for workers who reached a specified age above the minimum pensionable age or for pensioners with long working careers in covered employment. Occupations with manpower shortages may also be exempted from the retirement test.

The principal requirements for receiving a disability benefit are loss of productive capacity after completing a minimum period of work or having met the minimum contribution requirements. Many programs grant the full disability benefit for a two-thirds loss of working capacity in the worker's customary occupation, but this requirement may vary from one-third to 100 percent.

The qualifying period for a disability benefit is usually shorter than for an old-age benefit. Periods of 3 to 5 years of contributions or covered employment are most common. A few countries provide disability benefits in the form of an unlimited extension of ordinary cash sickness benefits.

Entitlement to disability benefits may have age limitations. The lower limit in most systems is in the teens, but it may be related to the lowest age for social insurance or employment or to the maximum age for a family allowance benefit. The upper age limit is frequently the statutory retirement age, when disability benefits may be converted to old-age benefits.

For survivors to be eligible for benefits, most programs require that the deceased worker was a pensioner, completed a minimum period of covered employment, or satisfied the minimum contribution conditions. The qualifying contribution period is often the same as that for the disability benefit. The surviving spouse and orphans may also have to meet certain conditions, such as age requirements.

**Old-Age Benefits.** The old-age benefit in most countries is a wage-related, periodic payment. However, some countries pay a universal fixed amount that bears no relationship to any prior earnings; others supplement their universal pension with an earnings-related pension.

Provident fund systems make a lump-sum payment, usually a refund of employer and employee contributions plus accrued interest. In programs that have mandatory individual accounts, options for retirement include purchasing an annuity, making withdrawals from an account regulated to guarantee income for an expected lifespan (programmed withdrawals), or a combination of the two (deferred annuity).

Benefits that are related to income are almost always based on average earnings. Some countries compute the average from gross earnings, including various fringe benefits; other countries compute the average from net earnings. Alternatively, some countries have opted to use wage classes rather than actual earnings. The wage classes may be based on occupations or, for administrative convenience, on earnings arranged by size using the midpoint in each step to compute the benefit.

Several methods are used to compensate for averages that may be reduced by low earnings early in a worker's career or by periods without any credited earnings due, for example, to unemployment or military service, and for the effects of price and wage increases due to inflation. One method is to exclude from consideration a number of periods with the lowest (including zero) earnings. In many systems the period over which earnings are averaged may be shortened to the last few years of coverage, or the average may be based on years when the worker had his or her highest earnings. Other systems revalue past earnings by applying an index that usually reflects changes in national average wages or the cost of living. Some assign hypothetical wages before a certain date. Alternatively, others have developed mechanisms for automatic adjustment of workers' wage records based on wage or price changes.

A variety of formulas are used in determining the benefit amount. Instead of a statutory minimum, some systems pay a percentage of average earnings—for instance, 35 percent or 50 percent—that is unchanged by length of coverage once the qualifying period is met. A more common practice is to provide a basic rate—for example, 30 percent of average earnings—plus an increment of 1 percent or 2 percent of earnings either for each year of coverage or for each year in excess of a minimum number of years. Several countries have a weighted benefit formula that returns a larger percentage of earnings to lower-paid workers than to higher-paid workers.

Most systems limit the size of the benefit. Many do so by establishing a ceiling on the earnings taken into account in the computation. Others establish a maximum cash amount or a maximum percentage of average earnings set, for example, at 80 percent. Some systems combine these and other, similar methods.

Most systems supplement the benefit for a wife or child. The wife's supplement may be 50 percent or more of the basic benefit, although in some countries the supplement is payable only for a wife who has reached a specified age, has children in her care, or is disabled. It may also be payable for a dependent husband.

Minimum benefits are intended to maintain a minimum standard of living in many countries, although that objec-



tive is not always achieved. A maximum that reduces the effect large families have on benefits is commonly used to limit total benefits, including those of survivors, in the interest of the financial stability of the program.

In some countries, benefits are automatically adjusted to reflect price or wage changes. In other countries, the process is semiautomatic—the adequacy of pensions is reviewed periodically by an advisory board or other administrative body that recommends a benefit adjustment to the government, usually requiring legislative approval.

**Disability Benefit.** Under most programs, provisions for disability benefits for persons who are permanently disabled as the result of nonoccupational causes are very similar to those for the aged. The same basic formula usually applies for total disability as for old age—a cash amount usually expressed as a percentage of average earnings. Increments and dependents' supplements are generally identical under the total disability and old-age programs. For the totally disabled, a constant-attendance supplement, usually 50 percent of the benefit, may be paid to those who need help on a daily basis. Partial disability benefits, if payable, are usually reduced, according to a fixed scale. The system may also provide rehabilitation and training. Some countries provide higher benefits for workers in arduous or dangerous employment.

**Survivor Benefit.** Most systems provide periodic benefits for survivors of covered persons or pensioners, although some pay only lump-sum benefits. Survivor benefits are generally a percentage of either the benefit paid to the deceased at death or the benefit to which the insured would have been entitled if he or she had attained pensionable age or become disabled at that time.

Survivor benefits are paid to some categories of widows under nearly all programs. The amount of a widow's benefit usually ranges from 50 percent to 75 percent of the deceased worker's benefit or, in some cases, 100 percent. In some countries, lifetime benefits are payable to every widow whose husband fulfills the necessary qualifying period. More commonly, the provision of widows' benefits is confined to widows who are caring for young children, are above a specified age, or are disabled.

Lifetime benefits are ordinarily payable to aged and disabled widows. Those awarded to younger mothers, however, are usually terminated when all children have passed a certain age, unless the widow has reached a specified age or is disabled. Most widows' benefits also terminate on remarriage, although a final lump-sum grant may be payable under this circumstance. Special provisions govern the rights of the divorced. Age limits for orphan's benefits are in many cases the same as for

children's allowances. Many countries fix a somewhat higher age limit for orphans attending school or undergoing an apprenticeship or for those who are incapacitated. The age limit is usually removed for disabled orphans as long as their incapacity continues. Most survivor programs distinguish between half orphans (who have lost one parent) and full orphans (who have lost both parents), with the latter receiving benefits that are 50 percent to 100 percent larger than those for half orphans. Special payments are also made to orphans under the family allowance programs of some countries.

Benefits are payable under a number of programs to widowers of insured workers or pensioners. A widower usually must have been financially dependent on his wife and either disabled or old enough to receive an old-age benefit at her death. A widower's benefit is usually computed in the same way as a widow's benefit.

Many systems also pay benefits to other surviving close relatives, such as parents and grandparents, but only in the absence of qualifying widows, widowers, or children. The maximum total benefit to be divided among survivors is usually between 80 percent and 100 percent of the benefit of the deceased.

**Administrative Organization.** Responsibility for administration generally rests with semiautonomous institutions or funds. These agencies are usually subject to general supervision by a ministry or government department but otherwise are largely self-governing, headed by a tripartite board that includes representatives of workers, employers, and the government. Some boards are bipartite with representatives of workers and employers only or of workers and the government. Where coverage is organized separately for different occupations, or for wage earners and salaried employees or self-employed workers, each program usually has a separate institution or fund. In a few cases, the administration of benefits is placed directly in the hands of a government ministry or department.

### **Sickness and Maternity**

Sickness benefit programs are generally of two types: cash sickness benefits, which are paid when short-term illnesses prevent work, and health care benefits, which are provided in the form of medical, hospital, and pharmaceutical benefits. Some countries maintain a separate program for cash maternity benefits, which are paid to working mothers before and after childbirth. In most countries, however, maternity benefits are administered as part of the cash sickness program. (Benefits provided as a result of work injury or occupational disease are provided either under work injury or sickness programs. Details of the benefits are discussed under Work Injury.)

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Cash sickness and maternity benefits as well as health care are usually administered under the same branch of social security. For this reason, these programs are grouped together in the country summaries.

An important reason for grouping these numerous benefits together is that each deals with the risk of temporary incapacity. Moreover, in most instances, such benefits are furnished as part of a single system with common financing and administration. Most countries provide medical care services for sickness and maternity as an integral part of the health insurance system and link those services directly with the provision of cash benefits. In some instances, however, maternity cash grants are covered under family allowance programs. Occasionally, medical care services are provided under a public health program, independent of the social insurance system. Where this dual approach is followed, it has been indicated in the summaries.

Where health care is dispensed directly by the government or its agencies and the principal source of funds is general revenue, the cash benefit program usually continues to be administered on an insurance basis, funded by payroll contributions, and merged in some instances with other aspects of the social insurance system such as old age and disability. However, countries that deliver health care primarily through private facilities and private funding are also likely to have developed separate programs. Where the social security program operates its own medical facilities, both types of benefits are usually administered jointly.

Benefits designed to assist in the provision of long-term care, often at home, are generally supported by a special tax. Benefit levels are normally set to the level of care required. These benefits may be payable in cash, as care services, or as a combination of the two.

**Coverage.** The proportion of the population covered by sickness programs varies considerably from country to country, in part because of the degree of economic development. Coverage for medical care and cash benefits is generally identical in countries where both types of benefits are provided through the same branch of social insurance. In a number of systems, particularly in developing countries, health care insurance extends only to employees in certain geographic areas. A common procedure is to start the program in major urban centers, then extend coverage gradually to other areas. Both cash sickness and health care programs may exclude agricultural workers, who, in some countries, account for a major proportion of the working population. Where a health insurance system (as distinguished from a national health service program) exists, most workers earning below a certain ceiling participate on a compulsory basis. Others, such as the self-employed,

may be permitted to affiliate on a voluntary basis. In several countries, higher-paid employees are specifically excluded from one or both forms of sickness insurance, although some voluntary participation is usually permitted.

Many countries include pensioners as well as other social security beneficiaries under the medical care programs, in some cases without cost to the pensioner. Elsewhere, pensioners pay a percentage of their pension or a fixed premium for all or part of the medical care coverage. Special sickness insurance systems may be maintained for certain workers, such as railway employees, seamen, and public employees.

Where medical care coverage is provided through a national health service rather than social insurance, the program is usually open in principle to virtually all residents. However, restrictions on services to aliens may apply.

**Source of Funds.** Many countries have merged the financing of sickness programs with that of other social insurance benefits and collect only a single contribution from employees and employers. More commonly, however, a fixed percentage of wages, up to a ceiling, is contributed by employees and employers directly to a separate program that administers both health care and cash benefits for sickness and maternity. Some countries also provide a government contribution. Where medical care is available to residents, generally through some type of national health service, the government usually bears at least the major part of the cost from general revenues.

**Qualifying Conditions.** Generally, a person becoming ill must be gainfully employed, incapacitated for work, and not receiving regular wages or sick-leave payments from the employer to be eligible for cash sickness benefits. Most programs require claimants to meet a minimum period of contribution or to have some history of work attachment prior to the onset of illness to qualify. Some countries, however, have eliminated the qualifying period.

The length of the qualifying period for cash sickness benefits may range from less than 1 month to 6 months or more and is ordinarily somewhat longer for cash maternity benefits. Usually the period must be fairly recent, such as during the last 6 or 12 months. In the case of medical benefits, a qualifying period is usually not required. In instances where such a requirement does exist, it is generally of a short duration. Most programs providing medical services to dependents of workers, as well as to the workers themselves, do not distinguish in their qualifying conditions between the two types of beneficiaries. A few programs require a longer period of covered employment before medical services are provided to dependents.



**Cash Benefits.** The cash sickness benefit is usually 50 percent to 75 percent of current average earnings, frequently with supplements for dependents. Most programs, however, fix a maximum benefit amount or do so implicitly through a general earnings ceiling for contributions and benefits. Benefits may be reduced when beneficiaries are hospitalized at the expense of the social insurance system.

A waiting period of 2 to 7 days is imposed under most cash sickness programs. As a result, benefits may not be payable if an illness or injury lasts for only a few days. Similarly, in the case of a prolonged inability to work, benefits may not be payable for the first few days. Under some programs, however, benefits are retroactively paid for the waiting period when the disability continues beyond a specified time, commonly 2 to 3 weeks. A waiting period reduces administrative and benefit costs by excluding many claims for short illnesses or injuries during which relatively little income is lost and can also help reduce the potential for the inappropriate use of the system by workers.

The period during which a worker may receive benefits for a single illness or injury, or in a given 12-month period, is ordinarily limited to 26 weeks. In some instances, however, benefits may be drawn for considerably longer and even for an unlimited duration. A number of countries permit the agency to extend the maximum entitlement period to 39 or 52 weeks in specific cases. In most countries, when cash sickness benefits are exhausted, the recipient is paid a disability benefit if the incapacity continues.

Cash maternity benefits are usually payable for a specified period, both before and after childbirth. A woman is almost always required to stop working while receiving maternity benefits, and usually she must use the prenatal and postnatal medical services provided by the system. In some countries, cash maternity benefits are also payable to working men who stay home to care for a newborn child while the mother returns to work. Cash payments may also be available for a parent, usually the mother, who is absent from work to care for a sick child under a specified age.

The proportion of earnings payable as a cash maternity benefit differs considerably from country to country but, like cash sickness benefits, is usually between 50 percent and 75 percent of current earnings. However, in a number of countries, maternity benefits are set at 100 percent of wages. Benefit payments usually start approximately 6 weeks before the expected date of childbirth and end 6 to 8 weeks afterward.

A nursing allowance—usually 20 percent or 25 percent of the regular maternity benefit and payable for up to 6 months or longer—may be provided in addition to the basic cash maternity benefit. A grant for the purchase of

a layette—clothes and other essentials for the new-born baby—or the provision of a layette itself is furnished under some programs. Finally, a lump-sum maternity grant may be paid on the birth of each child. The wives of insured men may be eligible for this grant. Similar benefits may be provided under the family allowance program.

**Medical Benefits.** Medical services usually include at least general practitioner care, some hospitalization, and essential drugs. Services of specialists, surgery, maternity care, some dental care, a wider range of medicines, and certain appliances are commonly added. Transportation of patients and home-nursing services may be included.

There are three principal methods of meeting the cost of health care: direct payment to providers by the public system or its agents, reimbursement of patients, and direct provision of medical care. These methods may be used in different combinations and may be varied for different kinds of services.

Under direct payment, the social security or public medical care system pays providers directly for services. Patients usually have little or no direct financial dealings with the care provider. Payments for care are commonly made on the basis of contracts with service providers or the professional groups representing them, such as practitioner or hospital associations. Remuneration may take the form of a specified fee for each service, a capitation payment in return for providing all necessary services to a given group of persons, or a salary.

Under the reimbursement method, the patient makes the initial payment and is reimbursed by social security for at least part of the cost. A maximum is sometimes placed on the refund, expressed as a percentage of the bill or a flat amount that can vary with the nature of the service as stipulated in a schedule of fees. The ceiling on medical bills can be placed on the provider when presenting the bill or on the patient when applying for reimbursement. In the latter case, the patient may be reimbursed for only a small portion of the bill.

Under the direct-provision method, the social security system or the government owns and operates its own medical facilities, largely manned by salaried staff. Countries using this method may contract for services of public or private providers. The patient normally pays no fee for most of these services, except insofar as part of the social security contribution may be allotted toward health care funding.

Regardless of the funding method used, all national health care programs provide for at least a small degree of cost-sharing by patients, usually on the assumption that such charges discourage overuse. Thus, the patient either pays part of the cost to the provider or social

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security agency or receives less than full reimbursement. Even under the direct-provision method, with its emphasis on basically free medical services to the whole population, patients are generally required to pay a small fixed fee per medical treatment or prescription or per day of hospitalization.

Some health care systems have no limit on how long medical care may be provided. Other systems fix a maximum, such as 26 weeks, for services provided for any given illness. Some set limits only on the duration of hospitalization paid for by social security. Where time limits are imposed, they may be extended.

**Maternity Care.** Prenatal, obstetric, and postnatal care for working women is provided in most countries under the medical services program. Obstetric care is sometimes limited to the services of a midwife, although a doctor is usually available in case of complications. Care in a maternity home or hospital, as well as essential drugs, are ordinarily furnished where necessary.

**Medical Care for Dependents.** When medical benefits for insured workers are provided through social insurance, similar services are typically furnished to their spouse and young children (and, in some cases, other adults or young relatives living with and dependent on the insured). Maternity care is generally provided to the wife of an insured man.

In some countries, however, medical services available to dependents are more limited than those provided to insured workers or heads of families. Dependents may be subject to a shorter maximum duration for hospital stays, for example, and may have to pay a larger percentage of the cost of certain services such as medicines.

**Administrative Organization.** The administrative organization for the sickness and maternity program is similar to that of the old-age, disability, and survivor program in many countries. Most commonly, such programs are administered by some form of national social security institution. Under some systems, social security agencies own and operate their own medical facilities, furnishing at least part of the services available under their programs.

In most countries with a national health insurance program, responsibility for detailed administration lies with semiautonomous, nongovernment health funds or associations. All workers covered by the program must join one of these funds.

Each health fund usually requires government approval and must satisfy certain requirements. Workers and, in some countries, employers participate in the election of governing bodies. The funds normally collect contributions within minimum and maximum limits. Funds may also receive government subsidies related to their expenditures or to the number of affiliated members.

National law usually prescribes the minimum (and, in some cases, the maximum) cash benefits and medical services the health funds may provide. In a few countries, individual funds may determine what specific health care benefits and services to provide and arrange to furnish medical care to their members. This arrangement can involve delivery through contracts with care and service providers in the region.

Less commonly, government departments are responsible for the actual provision of medical services, usually through a national health service program. The administrative responsibility for delivering medical services in some countries is often separated from the administration of cash benefit programs, which tend to be linked with other types of social security benefits.

### **Work Injury**

The oldest type of social security—the work injury program—provides compensation for work-connected injuries and occupational illnesses. Such programs usually furnish short- and long-term benefits, depending on both the duration of the incapacity and the age of survivors. Work injury benefits nearly always include cash benefits and medical services. Most countries attempt to maintain separate work injury programs that are not linked directly with other social security measures. In some countries, however, work injury benefits are paid under special provisions of the general social security programs. Both types of programs are dealt with under Work Injury.

**Types of Systems.** There are two basic types of work injury systems: social insurance systems that use a public fund, and various forms of private or semiprivate arrangements required by law. In most countries, work injury programs operate through a central public fund, which may or may not be part of the general social insurance system. All employers subject to the program must pay contributions to the public carrier, which in turn pays the benefits.

Countries that rely primarily on private arrangements require employers to insure their employees against the risk of employment injury. However, in some of these countries, only private insurance is available. In the remainder, a public fund does exist, but employers are allowed the option of insuring with either a private carrier or the public fund.

The premiums charged by private or mutual insurance companies for work injury protection usually vary according to the experience of work accidents in different undertakings or industries, and the cost of protection may vary widely. In some countries, however, experience rating has been eliminated, and all employers contribute to the program at one rate.

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In other instances, workers' compensation laws simply impose on employers a liability to pay direct compensation to injured workers or their survivors. Employers covered under such laws may simply pay benefits from their own funds as injuries occur or may voluntarily purchase a private or mutual insurance contract to protect themselves against risk.

**Coverage.** Work injury programs commonly cover wage and salary workers and exclude the self-employed. The programs of some of the more highly industrialized nations cover practically all employees. However, many countries either exclude all agricultural employees or cover only those who operate power-driven machinery. Some programs also exclude employees of small enterprises.

**Source of Funds.** Work injury benefits are financed primarily by employer contributions, reflecting the traditional assumption that employers should be liable when their employees suffer work injuries. Where certain elements of the work injury program are meshed with one or more of the other branches of the social insurance system, however, financing usually involves contributions from employees, employers, and the government. Another exception occurs in countries that provide medical treatment for work-connected illnesses under their ordinary public medical care programs.

**Work Injury Benefits.** Work injury programs provide cash benefits and medical benefits. Cash benefits under work injury programs may be subdivided into three types: benefits for temporary disability, those for permanent total disability, and those for permanent partial disability. No qualifying period of coverage or employment is ordinarily required for entitlement to work injury benefits. The concept of work-connected injury has gradually been liberalized in a number of countries to cover injuries occurring while commuting to and from work.

Temporary disability benefits are usually payable from the start of an incapacity caused by a work injury, though some programs require a waiting period of 1 to 3 days. Benefits normally continue for a limited period, such as 26 to 52 weeks, depending on the duration of incapacity. If incapacity lasts longer, the temporary disability benefit may be replaced by a permanent disability benefit. In some systems, temporary benefits may continue for an extended period, particularly if the temporary and permanent benefit amounts are identical.

The temporary benefit is nearly always a fraction of the worker's average earnings during a period immediately before injury, usually at least one-third to one-half. A ceiling may be placed on the earnings considered in computing a benefit. Temporary benefits under work injury programs may be significantly higher than in the

case of ordinary sickness. Benefits are reduced under some programs when a worker is hospitalized.

The second type of cash work injury benefit is provided in cases of permanent total disability. Generally, it becomes payable immediately after the temporary disability benefit ceases, based on a medical evaluation that the worker's incapacity is both permanent and total. The permanent total disability benefit is usually payable for life, unless the worker's condition changes. A minority of programs, however, pay only a single lump-sum grant equal to several years' wages.

The permanent total disability benefit usually amounts to two-thirds to three-fourths of the worker's average earnings before injury, somewhat higher than for ordinary disability benefits. In addition, unlike ordinary disability benefits, the rate usually does not vary based on the length of employment before the injury. Supplements may be added for dependents and for pensioners requiring the constant attendance of another person, in which case benefits may exceed former earnings. In some countries, the benefits of apprentices or new labor force entrants who become permanently disabled as a result of work-connected injury or disease are based on hypothetical lifetime wages or on the wage of an average worker in the particular industry. This mechanism overcomes the problem of establishing a lifetime benefit based on a very low starting wage.

The third type of cash work injury benefit is provided when permanent partial disability results in a worker's loss of partial working or earning capacity. It is usually equal to a portion of the full benefit corresponding to the percentage loss of capacity. Alternatively, permanent partial disability benefits may be paid in the form of a lump-sum grant. Partial disability payments are generally smaller and are usually stipulated in a schedule of payments for particular types of injuries. Some systems pay the benefit as a lump sum when the extent of disability is below a stated percentage, such as 20 percent.

Medical and hospital care and rehabilitation services are also provided to injured workers. Nearly always free, they may include a somewhat wider range of services than the general sickness program. Ordinarily, they are available until the worker recovers or the condition stabilizes. In some countries, however, free care is limited, the amount being based on the duration of services or their total cost.

**Survivor Benefits.** Most work injury programs also provide benefits to survivors. These benefits are customarily payable to a widow, regardless of her age, until her death or remarriage; to a disabled widower; and to orphans below specified age limits. If the benefit is not exhausted by the immediate survivors' claims, dependent parents or other relatives may be eligible for



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small benefits. No minimum period of coverage is required.

Survivor benefits are computed as a percentage of either the worker's average earnings immediately before death or the benefit payable (or potentially payable) at death. These percentages are typically larger than those for survivor benefits under the general program and do not normally vary with the length of covered employment. They are usually about one-third to one-half of the worker's average earnings for a widow, about half as much for each half orphan, and about two-thirds as much for each full orphan. A limit is commonly placed on the combined total of survivor benefits.

Not all countries, however, provide work injury benefits to survivors, and some do not differentiate between survivors in this category and survivors entitled to benefits under other social insurance programs. Some schemes pay only a lump sum equal to the worker's earnings over a specified number of years. Most systems also pay a funeral grant equivalent to a fixed sum or a percentage of the worker's earnings.

**Administrative Organization.** The functions involved in administering work injury programs differ widely between countries in which employers are not required to insure or can insure with private carriers and those in which a public agency or fund has sole responsibility for both collecting contributions and paying benefits.

### **Unemployment**

Benefits in this category provide compensation for the loss of income resulting from involuntary unemployment. In some countries, these programs are independent of other social security measures and may be closely linked with employment services. In other countries, the unemployment programs are included with social security measures covering other short-term risks, although employment services may continue to verify unemployment and assist in a job search.

Unemployment programs, which exist mainly in industrialized countries, are compulsory and fairly broad in scope in many countries. Some restrict benefits to those who satisfy a means or income test. In addition to the programs offering scheduled payments, a number of countries provide lump-sum grants, payable by either a government agency or the employer. In addition, employers in many instances are required to pay lump-sum severance indemnities to discharged workers.

**Coverage.** About half of the compulsory unemployment programs cover the majority of employed persons, regardless of the type of industry. Coverage under the remaining programs is limited to workers in industry and commerce. A few exclude salaried employees earning

more than a specified amount. Some have special provisions covering temporary and seasonal employees. Several countries have special occupational unemployment programs, most typically for workers in the building trades, dockworkers, railway employees, and seafarers.

Voluntary insurance systems are limited to industries in which labor unions have established unemployment funds. Membership in these funds is usually compulsory for union members in a covered industry and may be open on a voluntary basis to nonunion employees. Noninsured workers, such as recent school graduates or the self-employed, for example, may be eligible for a government-subsidized assistance benefit when they become unemployed.

**Source of Funds.** The methods used to finance unemployment insurance are usually based on the same contributory principles as for other branches of social insurance—contributions amounting to a fixed percentage of covered wages are paid on a scheduled basis. In many cases, the government also grants a subsidy, particularly for extended benefits.

Unemployment insurance contributions are shared equally between employees and employers in many countries. Alternatively, the entire contribution may be made by the employer. However, government subsidies may be quite large, amounting to as much as two-thirds of the program's expenditures. Means-tested unemployment assistance programs are financed entirely by governments, with no employer or employee contribution.

**Qualifying Conditions.** To be entitled to unemployment benefits, a worker must be involuntarily unemployed and have completed a minimum period of contributions or covered employment. The most common qualifying period is 6 months of coverage within the year before employment ceased. In a number of industrialized countries, however, students recently out of school who are unable to find jobs may be eligible for unemployment benefits, even without a work record. This benefit provides a transition from school to work, particularly in periods of recession.

Nearly all unemployment insurance programs, as well as those providing unemployment assistance, require that applicants be capable of, and available for, work. An unemployed worker, therefore, is usually ineligible for unemployment benefits when incapacitated or otherwise unable to accept a job offer. Usually, the unemployed worker must register for work at an employment office and report regularly for as long as payments continue. This close linkage between unemployment benefits and placement services ensures that benefits will be paid only after the person has been informed of any current job opportunities and been found unsuitable.

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An unemployed worker who refuses an offer of a suitable job without good cause usually will have benefits temporarily or permanently suspended. Most programs stipulate that the job offered must have been suitable for the worker. The definitions of suitable employment vary considerably. Generally, the criteria include the rate of pay for the job being offered in relation to previous earnings; distance from the worker's home; relationship to the worker's previous occupation, capabilities, and training; and the extent to which the job may involve dangerous or unhealthy work. In some countries, long-term unemployed workers may also be obliged to undertake employment retraining programs. Some countries also provide the unemployed with access to educational placements. If an unemployed worker refuses a place on a retraining program or fails, without good cause, to attend an educational placement, benefits can be temporarily or permanently suspended.

An unemployed worker may satisfy all of the qualifying conditions for a benefit but still be temporarily or permanently disqualified. Nearly all unemployment systems disqualify a worker who left voluntarily without good cause, was dismissed because of misconduct, or participated in a labor dispute leading to a work stoppage that caused the unemployment. The period of disqualification varies considerably, from a few weeks to permanent disqualification.

**Unemployment Benefits.** Weekly benefits are usually a percentage of average wages during a recent period. A system of wage classes rather than a single fixed percentage is used in some countries. The basic rate of unemployment benefits is usually between 40 percent and 75 percent of average earnings. However, a ceiling on the wages used for benefit computations or maximum benefit provisions may considerably narrow the range within which the basic percentage of wages applies.

Flat-rate amounts are sometimes payable instead of graduated benefits that vary with past wages and customarily differ only according to the family status or, occasionally, the age of the worker. Supplements for a spouse and children are usually added to the basic benefit of unemployed workers who are heads of families. These supplements are either flat-rate amounts or an additional percentage of average earnings.

Most countries have a waiting period of several days before unemployment benefits become payable to reduce the administrative burden of dealing with a very large number of small claims. Most waiting periods are between 3 and 7 days. Some programs have a waiting period for each incident of unemployment, and others limit eligibility to once a year. Longer waiting periods may be prescribed for certain workers, such as the seasonally employed.

Most countries place a limit on the period during which unemployment benefits may be continuously drawn. Typically, this limit varies from 8 to 36 weeks but may be longer in certain cases.

Duration of benefits may also depend on the length of the preceding period of contribution or coverage under the program. That criterion may reduce the maximum duration of unemployment benefits for workers with brief work histories. However, workers with a long history of coverage may, under some programs, have their benefit period extended well beyond the ordinary maximum.

Many unemployed workers who exhaust the right to ordinary benefits continue to receive some assistance, provided their means or incomes are below specified levels. Recipients are usually required to continue registering and reporting at an employment exchange. Some countries that have unemployment assistance but no insurance program do not place any limit on the duration of payments. A number of countries require that insured workers approaching retirement age who have been out of work for a specified period be removed from the unemployment rolls and granted a regular old-age benefit.

**Administrative Organization.** Unemployment insurance systems may be administered by government departments or self-governing institutions that are usually managed by representatives of insured persons, employers, and the government.

Unemployment insurance and placement service programs usually maintain a close administrative relationship that ensures that benefits are paid only to workers who are registered for employment. At the same time, this liaison increases the effectiveness of the placement services by providing an incentive, through payment of benefits, for unemployed persons to register and report regularly.

Some countries have merged the administration of unemployment insurance and employment service programs, especially at the lower administrative levels where claims are received and benefits are paid by the local employment office. Other countries require persons to register with a local employment office, but the receipt of claims and payment of benefits are handled by a separate insurance office.

In addition to providing an income for the unemployed, many governments have elaborate measures to prevent or counteract unemployment. The typical procedure is for government employment services to work with industry to promote occupational and geographic mobility of labor and to minimize unemployment caused by economic or technological developments; they do that by subsidizing the retraining and relocation of workers in industries that are declining or being restructured. Gov-

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ernments may grant tax and other incentives to industry to locate in areas of high unemployment, or they may allocate funds to create jobs in anticipation of periods of seasonal unemployment.

### **Family Allowances**

The general purpose of family allowance programs is to provide additional income for families with young children in order to meet at least part of the added costs of their support. These programs may either be integrated with other social security measures or kept entirely separate. In this report, family allowances primarily include regular cash payments to families with children. In some countries, they also include school grants, birth grants, maternal and child health services, and allowances for adult dependents.

Most industrialized countries have family allowance programs that originated in Europe in the 19th century when some large companies began paying premiums to workers with large families. The idea spread gradually, and several European countries enacted programs during the 1920s and 1930s. Most programs in operation today, however, have been in place since 1945.

**Types of Systems and Coverage.** Family allowance programs are of two types: universal and employment-related. The first category, in principle, provides allowances to all resident families with a specified number of children. The second category provides allowances to all wage and salary workers and, in some cases, the self-employed. A few systems cover some categories of nonemployed persons as well. Most employment-related programs continue to pay family allowances to insured persons with dependent children in their care when they retire or are temporarily off the job and receiving sickness, unemployment, work injury, disability, or other benefits. Employment-related family programs also pay allowances to widows of social security beneficiaries.

**Source of Funds.** The differences in family allowance programs are reflected in the methods used for financing. In universal systems, the entire cost is usually covered by general revenue. By contrast, countries linking eligibility with employment meet the cost of allowances entirely or in considerable part from employer contributions, usually at a uniform percentage-of-payroll rate. If employer contributions do not cover the entire cost, the remainder is usually met from a government subsidy. Few countries require an employee contribution toward family allowances, although some require self-employed persons to contribute.

**Eligibility.** Eligibility is commonly related to the size of the family and, in some cases, to family income. Many countries pay allowances beginning with the first child. In addition, some countries pay an allowance for a nonemployed wife or other adult dependent, even if there are no children.

In some countries, families with only one child are ineligible. Age requirements vary but are usually tied to the last year of school or the minimum working age, which are often the same and fall somewhere between ages 14 and 18. Under most programs, the continuation of schooling, apprenticeship, or vocational training qualifies a child for an extension of the age limit. In the case of disabled children, many countries extend the age limit beyond that for continued education or pay allowances indefinitely.

**Benefits.** Whether a program pays a uniform rate for all children or an increasing or decreasing amount for each additional child may reflect the history or the intent of the program. The allowance structure may vary, for example, depending on whether the primary intent is to provide assistance or stimulate population growth. The allowance in most countries is a uniform amount for every child, regardless of the number of children in a family. The allowance in most of the other countries increases for each additional child; the payment for a fifth child, for example, may be considerably larger than that for the first or second child. In a few countries, the allowance per child diminishes or ceases with the addition of children beyond a certain number. In some countries, family allowances (and tax exemptions for dependent family members) have been replaced or supplemented by credits or other forms of a negative income tax.

**Administrative Organization.** In countries where family allowances are available to all families and financed from general revenues, the program is usually administered by a government department. Where allowances are payable mainly to families of employed persons and financed primarily from employer contributions, the administration may be by a semiautonomous agency under public supervision. Equalization funds may handle the program's financial operations. Each employer pays family allowances to its employees with their wages. The firm then settles with the local fund only the surplus or deficit of contributions due, after deducting allowances the firm has paid. A similar procedure of settling only surpluses or deficits is followed by the local funds in relation to the regional equalization funds under whose supervision they operate. The equalization process makes it possible to fix a uniform contribution rate for all



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employers, regardless of the number of children in their employees' families. It also eliminates any effect allowances might have in inducing employers to discriminate in hiring workers with children.

**Table 1.**  
**Types of social security programs**

Country	Old age, disability, survivors	Sickness and maternity		Work injury	Unemployment	Family allowances
		Cash benefits for both	Cash benefits plus medical care <sup>a</sup>			
Algeria	X	X	X	X	X	X
Benin	X	c	d	X	b	X
Botswana	e	b	b	X	b	b
Burkina Faso	X	c	X	X	b	X
Burundi	X	b	b	X	b	X
Cameroon	X	c	X	X	b	X
Cape Verde	X	X	X	X	b	X
Central African Republic	X	c	d	X	b	X
Chad	X	c	d	X	b	X
Congo (Brazzaville)	X	c	d	X	b	X
Congo (Kinshasa)	X	b	d	X	b	X
Côte d'Ivoire	X	c	X	X	b	X
Egypt	X	X	X	X	X	b
Equatorial Guinea	X	X	X	X	b	X
Ethiopia	X	b	b	X	b	b
Gabon	X	c	X	X	b	X
Gambia	X	b	b	X	b	b
Ghana	X	b	b	X	b	b
Guinea	X	X <sup>f</sup>	X	X	b	X
Kenya	X	b	g	X	b	b
Liberia	X	b	b	X	b	b
Libya	X	X	X	X	b	b
Madagascar	X	c	X	X	b	X
Malawi	b	b	g	X	b	b
Mali	X	c	X	X	b	X
Mauritania	X	c	X	X	b	X
Mauritius	X	b	g	X	d	X
Morocco	X	X	d	X	b	X
Niger	X	c	X	X	b	X
Nigeria	X	h	d	X	d	b
Rwanda	X	b	b	X	b	b
São Tomé and Príncipe	X	X	d	X	b	b
Senegal	X	c	X	X	b	X
Seychelles	X	X	d	X	d	b
Sierra Leone	X	b	b	X	b	b

(Continued)

**Table 1.**  
**Continued**

Country	Old age, disability, survivors	Sickness and maternity		Work injury	Unemployment	Family allowances
		Cash benefits for both	Cash benefits plus medical care <sup>a</sup>			
South Africa	X <sup>i</sup>	d	g	X	X	X
Sudan	X	b	b	X	b	b
Swaziland	X	b	b	X	b	b
Tanzania	X	b	g	X	b	b
Togo	X	c	d	X	b	X
Tunisia	X	X	X	X	X	X
Uganda	X	b	b	X	b	b
Zambia	X	b	g	X	b	b
Zimbabwe	X	b	g	X	b	b

SOURCE: Based on information in the country summaries in this volume.

- a. Coverage is provided for medical care, hospitalization, or both.
- b. Has no program or information is not available.
- c. Maternity benefits only.
- d. Coverage is provided under other programs or through social assistance.
- e. Old-age benefits only.
- f. Maternity benefits are provided under Family Allowances.
- g. Medical benefits only.
- h. Sickness benefits only.
- i. Old-age and disability benefits only.

**Table 2.**  
**Types of mandatory systems for retirement income**

Country	Flat-rate	Earnings-related	Means-tested	Flat-rate universal	Provident funds	Occupational retirement schemes	Individual retirement schemes
Algeria		X					
Benin		X					
Botswana				X			
Burkina Faso		X					
Burundi		X					
Cameroon		X					
Cape Verde		X					
Central African Republic		X					
Chad		X					
Congo (Brazzaville)		X					
Congo (Kinshasa)		X					
Côte d'Ivoire		X					
Egypt		X					
Equatorial Guinea		X					
Ethiopia		X					
Gabon		X					
Gambia		X			X		
Ghana		X					
Guinea		X					
Kenya					X		
Liberia		X	X				
Libya		X					
Madagascar		X					
Malawi <sup>a</sup>							
Mali		X					
Mauritania		X					
Mauritius		X		X <sup>b</sup>			
Morocco		X					
Niger		X					
Nigeria		X					
Rwanda		X					
São Tomé and Príncipe		X					
Senegal		X	X				
Seychelles	X	X					
Sierra Leone		X					
South Africa			X				
Sudan		X					

(Continued)

**Table 2.**  
**Continued**

Country	Flat-rate	Earnings-related	Means-tested	Flat-rate universal	Provident funds	Occupational retirement schemes	Individual retirement schemes
Swaziland					X		
Tanzania		X			X		
Togo		X					
Tunisia		X					
Uganda					X		
Zambia		X					
Zimbabwe		X					

SOURCE: Based on information in the country summaries in this volume.

NOTE: The types of mandatory systems for retirement income are defined as follows:

**Flat-rate pension:** A pension of uniform amount or based on years of service or residence but independent of earnings. It is financed by payroll tax contributions from employees, employers, or both.

**Earnings-related pension:** A pension based on earnings. It is financed by payroll tax contributions from employees, employers, or both.

**Means-tested pension:** A pension paid to eligible persons whose own or family income, assets, or both fall below designated levels. It is generally financed through government contributions, with no contributions from employers or employees.

**Flat-rate universal pension:** A pension of uniform amount normally based on residence but independent of earnings. It is generally financed through government contributions, with no contributions from employers or employees.

**Provident funds:** Employee and employer contributions are set aside for each employee in publicly managed special funds. Benefits are generally paid as a lump sum with accrued interest.

**Occupational retirement schemes:** Employers are required by law to provide private occupational retirement schemes financed by employer and, in some cases, employee contributions. Benefits are paid as a lump sum, annuity, or pension.

**Individual retirement schemes:** Employees and, in some cases, employers must contribute a certain percentage of earnings to an individual account managed by a public or private fund manager chosen by the employee. The accumulated capital in the individual account is used to purchase an annuity, make programmed withdrawals, or a combination of the two and may be paid as a lump sum.

- a. No mandatory system for retirement income.
- b. The benefit increases with age.

**Table 3.**  
**Demographic and other statistics related to social security, 2003**

Country	Total population (millions)	Percentage 65 or older	Dependency ratio <sup>a</sup>	Life expectancy at birth (years)		Statutory pensionable age		Early pensionable age <sup>b</sup>		GDP per capita (U.S.\$)
				Men	Women	Men	Women	Men	Women	
Algeria	30.2	4.1	63.8	68.7	71.8	60	55	50	45	5,308
Benin	6.2	2.7	96.5	52.5	55.7	55	55	c	c	990
Botswana	1.5	2.8	81.6	36.5	35.6	65	65	c	c	7,184
Burkina Faso	11.5	3.2	108.1	47.0	49.0	55	55	c	c	976
Burundi	6.3	2.9	101.7	39.8	41.4	60	60	c	c	591
Cameroon	14.8	3.7	87.8	49.3	50.6	60	60	50	50	1,703
Cape Verde	0.4	4.6	78.2	67.0	72.8	65	60	c	c	4,863
Central African Republic	3.7	4.0	88.8	42.7	46.0	55	50	c	c	1,172
Chad	7.8	3.1	98.4	45.1	47.5	55	55	c	c	871
Congo (Brazzaville)	3.0	3.3	98.4	49.6	53.7	55	55	c	c	825
Congo (Kinshasa)	50.9	2.9	106.8	51.0	53.3	65	60	c	c	765
Côte d'Ivoire	16.0	3.1	82.5	47.7	48.1	55	55	50	50	1,630
Egypt	67.8	4.1	65.3	66.7	69.9	60	60	c	c	3,635
Equatorial Guinea	0.4	3.9	91.0	50.4	53.6	60	60	c	c	15,073
Ethiopia	62.9	3.0	92.8	42.8	43.8	55	55	c	c	668
Gabon	1.2	5.8	85.3	51.8	54.0	55	55	c	c	6,237
Gambia	1.3	3.1	76.6	45.7	48.5	55	55	45	45	1,649
Ghana	19.3	3.2	79.1	56.0	58.5	60	60	55	55	1,964
Guinea	8.1	2.8	88.0	48.0	49.0	55	55	50	50	1,982
Kenya	30.6	2.8	86.2	48.7	49.9	55	55	c	c	1,022
Liberia	2.9	2.9	83.6	54.6	56.7	60	60	c	c	1,100
Libya	5.2	3.4	59.5	69.2	73.3	65	60	c	c	7,570
Madagascar	15.9	3.0	91.4	52.5	54.8	60	55	c	c	840
Malawi	11.3	2.9	97.1	39.6	39.0	d	d	d	d	615
Mali	11.3	4.0	100.5	51.1	53.0	55	55	50	50	797
Mauritania	2.6	3.2	89.8	50.9	54.1	60	55	c	c	1,677
Mauritius	1.1	6.2	46.7	68.4	75.8	60	60	c	c	10,017
Morocco	29.8	4.1	63.4	66.8	70.5	60	60	c	c	3,546
Niger	10.8	2.0	107.8	45.9	46.5	60	60	c	c	746
Nigeria	113.8	3.0	92.7	52.0	52.2	60	60	c	c	896
Rwanda	7.6	2.6	88.4	40.2	41.7	55	55	c	c	943
São Tomé and Príncipe	0.1	4.0	107.0	64.4	67.4	62	57	c	c	1,792

(Continued)



**Table 3.**  
**Continued**

Country	Total population (millions)	Percentage 65 or older	Dependency ratio <sup>a</sup>	Life expectancy at birth (years)		Statutory pensionable age		Early pensionable age <sup>b</sup>		GDP per capita (U.S.\$)
				Men	Women	Men	Women	Men	Women	
Senegal	9.4	2.5	88.1	52.5	56.2	55	55	53	53	1,510
Seychelles	0.08	6.2	51.5	65.4	76.6	63	63	c	c	12,508
Sierra Leone	4.4	2.9	89.2	39.2	41.8	60	60	c	c	490
South Africa	43.3	3.6	60.2	46.5	48.3	65	60	c	c	9,401
Sudan	31.0	3.4	77.2	55.6	58.4	60	55	45	45	1,797
Swaziland	0.9	3.5	81.9	38.1	38.1	50	50	45	45	4,492
Tanzania	35.1	2.4	90.2	50.1	52.0	55	55	c	c	523
Togo	4.5	3.1	90.1	51.1	53.3	55	55	c	c	1,442
Tunisia	9.4	5.9	55.2	69.6	72.2	60	60	50	50	6,363
Uganda	23.3	2.5	107.1	45.3	46.8	55	55	50	50	1,208
Zambia	10.4	2.9	97.9	42.6	41.7	55	55	c	c	780
Zimbabwe	12.6	3.2	93.8	43.3	42.4	60	60	c	c	2,635

SOURCES: United Nations Population Division, Department of Economic and Social Affairs. 2002. *World Population Ageing 1950-2050*. New York: United Nations; *Human Development Report 2002*. 2002. Prepared for the United Nations Development Programme. New York: Oxford University Press; U.S. Central Intelligence Agency. 2002. *The World Factbook, 2002*. Washington D.C.: Central Intelligence Agency. Information on statutory and pensionable ages is taken from the country summaries in this volume.

NOTE: GDP = gross domestic product.

- a. Population aged 14 and under plus population aged 65 or older, divided by population aged 15–64.
- b. General early pensionable age only; excludes early pensionable ages for specific groups of employees.
- c. The country has no early pensionable age, has one only for specific groups, or information is not available.
- d. There is no statutory old-age pension system.

**Table 4.**  
**Contribution rates for social security programs, 2003 (in percent)**

Country	Old age, disability, survivors			All social security programs <sup>a</sup>		
	Insured person	Employer	Total	Insured person	Employer	Total
Algeria <sup>b</sup>	5.5 <sup>c</sup>	8 <sup>c</sup>	13.5 <sup>c</sup>	8.5	24 <sup>d</sup>	32.5
Benin	3.6	6.4	10	3.6	17.4	21
Botswana	0	0	0 <sup>e</sup>	0	0 <sup>f</sup>	0 <sup>e</sup>
Burkina Faso <sup>g</sup>	4.5	4.5	9	4.5	18.5	23
Burundi <sup>g</sup>	2.6	3.9	6.5	2.6	6.9 <sup>h</sup>	9.5
Cameroon <sup>g</sup>	2.8	4.2	7	2.8	12.95	15.75
Cape Verde	3	7	10	7	16	23
Central African Republic <sup>b, g</sup>	2	3	5	2	18	20
Chad <sup>b, g</sup>	2	4	6	2	12.5	14.5
Congo (Brazzaville) <sup>b, g</sup>	2.4	3.6	6	2.4	16.08	18.48
Congo (Kinshasa)	3.5	3.5	7	3.5	9	12.5
Côte d'Ivoire <sup>g</sup>	3.2	4.8	8	3.2	12.55	15.75
Egypt <sup>g</sup>	13	17	30	14	26	40
Equatorial Guinea <sup>b</sup>	4.5 <sup>i</sup>	21.5 <sup>i</sup>	26 <sup>i</sup>	4.5	21.5	26
Ethiopia	4	6	10	8	12	20
Gabon <sup>b, g</sup>	2.5	5	7.5	2.5	20.1	22.6
Gambia <sup>g</sup>	5	14.5	19.5	5	15.5	20.5
Ghana	5	12.5	17.5	5	12.5 <sup>f</sup>	17.5
Guinea <sup>g</sup>	2.5 <sup>j</sup>	4 <sup>i</sup>	6.5 <sup>i</sup>	5	18	23
Kenya <sup>g</sup>	5	5	10	5 <sup>k</sup>	5 <sup>f</sup>	10
Liberia	3	3	6	3	4.75	7.75
Libya	3.75 <sup>i</sup>	10.5 <sup>i</sup>	14.25 <sup>i</sup>	5.25	12.95 <sup>l</sup>	18.2
Madagascar <sup>g</sup>	1	9.5	10.5	1	13	14
Malawi	0 <sup>m</sup>	0 <sup>m</sup>	0 <sup>m</sup>	0	0 <sup>f</sup>	0
Mali <sup>b</sup>	3.6	5.4	9	3.6	16.4	20
Mauritania <sup>g</sup>	1	2	3	1	15	16
Mauritius	3 <sup>i</sup>	6 <sup>i</sup>	9 <sup>i</sup>	3	6	9 <sup>n</sup>
Morocco <sup>g</sup>	3.96	7.93	11.89	4.29	16.1 <sup>i</sup>	20.39
Niger <sup>g</sup>	1.6	2.4	4	1.6	15.4	17
Nigeria	3.5	6.5	10	3.5	6.5 <sup>f</sup>	10
Rwanda <sup>b</sup>	3	3	6	3	5	8
São Tomé and Príncipe <sup>b</sup>	4 <sup>i</sup>	6 <sup>i</sup>	10 <sup>i</sup>	4	6	10
Senegal <sup>g</sup>	4.8	7.2	12.0	7.8	19.7	27.5
Seychelles <sup>b, g</sup>	5 <sup>i</sup>	10 <sup>i</sup>	15 <sup>i</sup>	5	10	15
Sierra Leone	5	10	15	5	10 <sup>f</sup>	15
South Africa	0	0	0 <sup>e</sup>	1	1 <sup>e</sup>	2 <sup>e, n</sup>

(Continued)

**Table 4.**  
**Continued**

Country	Old age, disability, survivors			All social security programs <sup>a</sup>		
	Insured person	Employer	Total	Insured person	Employer	Total
Sudan <sup>b</sup>	8	17	25	8	19	27
Swaziland <sup>b</sup>	5	5	10	5	5 <sup>f</sup>	10
Tanzania	7.5	10	17.5	7.5	10 <sup>f</sup>	17.5
Togo	4	8	12	4	18.5	22.5
Tunisia	3.68	7.37	11.05	7.74	15.91	23.65
Uganda	5	10	15	5	10 <sup>f</sup>	15
Zambia	5	5	10	5	5 <sup>f</sup>	10
Zimbabwe <sup>g</sup>	3	3	6	3	3 <sup>f</sup>	6

SOURCE: Based on information in the country summaries in this volume.

- a. Includes old age, disability, and survivors; sickness and maternity; work injury; unemployment; and family allowances. In some countries, the rate may not cover all of these programs. In some cases, only certain groups, such as wage earners, are represented. When the contribution rate varies, either the average or the lowest rate in the range is used.
- b. Data are at least 4 years old.
- c. Contributions finance old-age benefits only.
- d. A lump sum contribution is also paid for Family Allowances.
- e. Government pays the total cost of the Old Age, Disability, and Survivors program.
- f. Employers pay the total cost of Work Injury.
- g. Contributions are subject to an upper earnings limit for some benefits.
- h. Employers pay the total cost of Family Allowances.
- i. Also includes the contribution rates for other programs.
- j. Disability benefits are financed through the Sickness and Maternity program.
- k. Insured persons pay the total cost of maternity benefits.
- l. Employers pay the total cost of maternity benefits.
- m. There is no Old Age, Disability, and Survivors program.
- n. Government pays the total cost of Family Allowances.





# Country Summaries



## Algeria

Exchange rate: U.S.\$1.00 equals 61.04 dinars.

Note: This information is from 1999.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1949.

**Current laws:** 1983 and 1994 (early retirement).

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

#### Coverage

All employed and self-employed persons.

Special early retirement provisions for the unemployed.

Special system for members of the armed forces.

#### Source of Funds

**Insured person:** 5.0% of earnings, plus 0.5% for early retirement.

**Employer:** 7.5% of payroll, plus 0.5% for early retirement.

**Government:** None.

Contributions finance old-age benefits only. Disability and survivor benefits are financed under Sickness and Maternity.

#### Qualifying Conditions

**Old-age pension:** Age 60 (men) or 55 (women and veterans) with 15 years of coverage.

Early retirement is available for those in arduous or unhealthy work, female workers who have raised a child for at least 9 years (the retirement age is reduced by 1 year per child up to a maximum of 3 years), and permanently disabled workers with 15 years of coverage who are unable to meet the disability pension requirements. Retirement from work is necessary.

**Retirement settlement:** Age 65 with 5 years or 20 quarters of coverage and ineligible for the old-age pension. There is no minimum allowance.

Early retirement: Age 50 (men) or 45 (women) with at least 20 years of employment and 10 years of contributions with 3 years of contributions preceding unemployment. The insured person must not receive any income from any professional activity. The employer must be current with social security contributions according to the schedule in law.

**Disability pension:** For total disability, the loss of all working capacity. Currently covered with 60 days of employment in the last 12 months or 180 days in the last 3 years.

Partial disability: The loss of at least 50% of earning capacity.

**Survivor pension:** The insured was a pensioner or met the requirements for a pension.

**Survivor settlement:** The insured person did not meet the qualifying conditions for a pension.

All of the above benefits are payable abroad only if there is a reciprocal agreement.

#### Old-Age Benefits

**Old-age pension:** 2.5% of the average monthly wage during the last 3 years or the best 3 years of earnings (whichever is higher) times the number of years of coverage.

The minimum pension is 2,300 times the minimum hourly wage.

The maximum pension is 80% of the final salary.

Dependent's supplement: 600 times the minimum hourly wage.

**Retirement settlement:** 2.5% of the average monthly wage during the last 3 years or the best 3 years of earnings (whichever is higher) times the number of years of coverage.

Constant-attendance supplement: 40% of the pension is payable to permanently disabled pensioners who fail to meet the disability pension requirements.

Early retirement benefits: The pension is reduced by 1% for each year that the pension is awarded before reaching the legal age for full retirement benefit.

The minimum early retirement benefit is 75% of the National Guaranteed Minimum Salary.

Dependent spouse allowance: 12.5% of the National Guaranteed Minimum Salary.

#### Permanent Disability Benefits

**Disability pension:** 80% of average earnings during last the year or the best 3 years of earnings (whichever is higher), if totally disabled.

Constant-attendance supplement: 40% of the pension.

Partial disability: 60% of earnings.

#### Survivor Benefits

**Survivor pension:** A widow of any age receives 75% of the old-age pension or disability pension (50% if there are other survivors) paid or accrued to the insured. If there is more than one widow, the pension is divided equally.

Other eligible survivors: Children under age 18 (age 25 if an apprentice; age 21 if a student; no limit if disabled or a female without income) and dependent parents. The pension equals 30% for one survivor; 40% is divided equally if there is more than one eligible survivor.

If there is no surviving spouse, the pension is divided among other survivors as follows: 45% (full orphan) and 30% (dependent parent).

The maximum survivor pension is 90% of the pension paid or accrued to the insured.



**Survivor settlement:** A lump sum of 12 times the best monthly earnings during the year prior to death.

The minimum survivor settlement is 12 times the minimum monthly wage.

### **Administrative Organization**

Ministry of Labor, Social Protection, and Professional Training provides general supervision.

National Retirement Fund administers the old-age program.

National Social Insurance Fund for Salaried Workers administers the disability program for salaried employees.

National Social Security Fund for Wage Earners administers the old-age and disability program for wage earners.

National Social Security Fund for Nonwage Earners administers the old-age and disability program for nonwage earners.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1949.

**Current law:** 1983, implemented in 1984.

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

#### **Coverage**

All employed persons are entitled to cash sickness, medical, and maternity benefits. Spouses of workers or of pensioners receiving old-age, disability, or work injury (when the incapacity is at least 50%) pensions are covered for medical and maternity benefits. Spouses, dependent children, and dependent parents of workers, of pensioners receiving an old-age, disability, or work injury pension (when the incapacity is at least 50%), or of certain prisoners are covered for sickness benefits. Beneficiaries of unemployment compensation or early retirement, national liberation war pensioners, disabled persons, and unemployed students and their dependents are eligible for sickness and maternity benefits.

#### **Source of Funds**

**Insured person:** 1.5% of total earnings.

**Employer:** 12.5% of payroll.

**Government:** None.

All of the above contributions also finance disability and survivor benefits and the death allowance.

#### **Qualifying Conditions**

**Cash sickness and medical benefits:** In covered employment at the time of the onset of illness. For entitlement to the first 6 months of sickness benefits, the insured must have been employed for 15 days (or 100 hours) in the last

quarter or 60 days (or 400 hours) in the last 12 months. For extended benefits (beyond the first 6 months), the insured must have been employed for 60 days (or 400 hours) during the last 12 months or 180 days during the last 3 years.

**Cash maternity benefit:** 15 days (or 100 hours) of insured employment in the last 3 months or 60 days (or 400 hours) in the last 12 months prior to the date of onset of pregnancy.

**Medical benefits:** 15 days (or 100 hours) of insured employment during the 4 months prior to the year of the onset of the illness or 60 days (or 400 hours) of employment during the 12 previous months.

#### **Sickness and Maternity Benefits**

**Sickness benefit:** 50% of daily earnings (100% for an extended illness or hospitalization) for the first 15 days; thereafter, 100% of daily earnings from the 16th day up to a maximum of 3 years (4 years under certain circumstances).

The minimum daily benefit (at the 100% rate) is 8 times the minimum hourly wage.

**Maternity benefit:** 100% of earnings, payable for up to 14 weeks.

The minimum daily benefit is 8 times the minimum hourly wage.

#### **Workers' Medical Benefits**

A cash refund of 80% (100% in certain cases) of medical expenses. (The insured person normally pays for services and is subsequently reimbursed by the appropriate fund.)

Benefits include medical treatment, surgery, hospitalization, drugs, laboratory services, ophthalmology and optician services, some dental care, prostheses, functional and vocational rehabilitation, thermal and specialized cures, and transportation.

Maternity benefits are reimbursed at 100%; hospital charges are limited to 8 days.

Complete medical care in government hospitals is provided free and for unlimited time for certain categories of sickness; some categories may require a copayment.

#### **Dependents' Medical Benefits**

Same as for the insured person.

Maternity medical benefits only; same as for the insured person (payable to spouses only).

#### **Administrative Organization**

Ministry of Labor, Social Protection, and Professional Training provides general supervision.

National Social Insurance Fund for Salaried Workers administers the program for salaried employees.

National Social Security Fund for Wage Earners administers the program for wage earners.



## Work Injury

### Regulatory Framework

**First law:** 1919.

**Current law:** 1983, implemented in 1984.

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

### Coverage

All employed persons, including students in technical schools, persons undergoing medical or vocational rehabilitation, voluntary social security administrators, wards of juvenile courts, students, and certain prisoners.

### Source of Funds

**Insured person:** None.

**Employer:** 1% of payroll.

**Government:** None.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

### Temporary Disability Benefits

100% of earnings. The benefit is payable from the day after the onset of disability until full recovery or the certification of permanent disability.

The minimum daily benefit is 8 times the minimum hourly wage.

### Permanent Disability Benefits

**Permanent disability pension:** Average earnings during the previous 12 months times the assessed degree of disability. (A lump sum is paid if the assessed degree of disability is less than 10%.)

The minimum pension is 2,300 times the minimum hourly wage.

A lump sum of 3 times the annual benefit is payable to injured foreign workers who leave the country, unless they are covered under a bilateral social security agreement.

Constant-attendance supplement: 40% of the pension.

### Workers' Medical Benefits

Medical treatment, surgery, hospitalization, drugs, laboratory services, ophthalmology and optician services, some dental care, prostheses, functional and vocational rehabilitation, thermal and specialized cures, and transportation. There is no limit to duration.

### Survivor Benefits

**Survivor pension:** A widow of any age receives 75% of the insured's average wages in the 12 months before an accident

resulting in the insured's death; otherwise, 75% of the pension paid or accrued to the insured person. If there is more than one widow, the pension is divided equally.

Other eligible survivors: Children under age 18 (age 25 if an apprentice; age 21 if a student; no limit if disabled or a female without income) and dependent parents.

The pension equals 30% if there is one eligible survivor; 40% is divided equally if there is more than one.

If there is no surviving spouse, the pension is divided among other survivors as follows: 45% (full orphan) and 30% (dependent parent).

The maximum survivor pension is 90% of the pension paid or accrued to the insured.

Survivor settlement: A lump sum of 12 times the highest monthly earnings in the year prior to the death of the insured.

The minimum survivor settlement is 12 times the minimum monthly wage.

Survivors of foreign workers are eligible for benefits if they are residents or are covered by a reciprocal agreement at the time of the accident.

### Administrative Organization

Ministry of Labor, Social Protection, and Professional Training provides general supervision.

National Social Insurance Fund for Salaried Workers administers the program.

## Unemployment

### Regulatory Framework

**First and current law:** 1994.

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

### Coverage

Salaried workers who are laid off.

### Source of Funds

**Insured person:** 1.5% of earnings.

**Employer:** 2.5% of payroll.

**Government:** None.

### Qualifying Conditions

**Unemployment benefit:** The insured person must have contributed to social security for a total of 3 years with 6 months of contributions prior to unemployment, must receive no income from any professional activity, must have been looking for work for at least 3 months, and must be a resident of Algeria. The previous employer must be current with social security contributions.

## **Unemployment Benefits**

Employer pays one contribution equal to 80% of the employee's monthly earnings for each year of employment up to 12 months if the employee has 3 years of employment.

The benefit is calculated according to a reference salary that is equal to the average monthly salary plus the monthly National Guaranteed Minimum Salary divided by 2.

The minimum salary is 75% of the monthly National Guaranteed Minimum Salary.

The maximum salary is 3 times the monthly National Guaranteed Minimum Salary.

The benefit is payable for 2 months for each year of service.

The minimum duration of benefit is 12 months.

The maximum duration of benefit is 36 months.

The benefit is paid quarterly as a percentage of the reference salary: 100% for the first quarter, 80% for the second quarter, 60% for the third quarter, and 50% for the fourth quarter.

Spouse allowance: 500 dinars a month if the husband receives an unemployment benefit of less than 7,000 dinars a month.

While receiving unemployment benefits, the insured and his or her dependents are eligible for sickness and maternity and family allowance benefits for 12 months.

## **Administrative Organization**

Ministry of Labor, Social Protection, and Professional Training provides general supervision.

National Unemployment Insurance Fund administers the program.

## **Family Allowances**

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### **Regulatory Framework**

**First and current law:** 1941.

**Type of program:** Employment-related system.

### **Coverage**

Nonagricultural employees and social insurance beneficiaries with one or more children.

Special systems for public-sector employees and employees of certain agricultural cooperatives.

### **Source of Funds**

**Insured person:** None.

**Employer:** 25% of the cost of family allowances for employees.

**Government:** 75% of the cost of family allowances for employees; the total cost of family allowances for nonworking beneficiaries.

## **Qualifying Conditions**

**Family allowances:** The child must be under age 17 (age 18 if an apprentice; age 21 if a student or disabled). The insured person must have earned half the National Guaranteed Minimum Salary; be disabled or ill; or be receiving an unemployment benefit, early retirement benefit, or old-age pension.

## **Family Allowance Benefits**

**Family allowances:** When family earnings are 15,000 dinars a month or less, the benefit is 600 dinars a month for each of the first five children and 300 dinars for each additional child. When earnings exceed 15,000 dinars a month, the benefit is 300 dinars a month for each child.

School allowance for children over age 6: When family earnings are 15,000 dinars a month or less, the benefit is 800 dinars for each of the first five children and 400 dinars for each additional child. When earnings exceed 15,000 dinars a month, the benefit is 400 dinars for each child. The allowance is payable once a year in addition to regular family allowances.

## **Administrative Organization**

Ministry of Labor, Social Protection, and Professional Training provides general supervision.

National Social Insurance Fund for Salaried Workers administers the program.

## Benin

Exchange rate: U.S.\$1.00 equals  
628.89 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1970.

**Current law:** 2003.

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

#### Coverage

Employed persons.

Special system for public-sector employees.

Special system for informal economy workers.

Voluntary provident fund for citizens working abroad.

#### Source of Funds

**Insured person:** 3.6% of earnings.

**Employer:** 6.4% of payroll.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 55 with 180 months of contributions. Retirement from gainful employment is necessary.

**Disability pension:** A loss of 2/3 of earning capacity with 60 months of insurance and 6 months of contributions in the 12 months preceding the onset of disability.

**Survivor pension:** The insured was a pensioner or met the pension requirements at the time of death or had 180 months of insurance coverage.

All pensions are payable abroad if there is a reciprocal agreement.

#### Old-Age Benefits

**Old-age pension:** 20% of average monthly earnings during the last 10 years. An increment of 2% is paid for every year of insurance coverage beyond 15 years.

The minimum pension is 60% of the guaranteed minimum wage.

The maximum pension is 60% of average monthly earnings.

**Old-age settlement:** If ineligible for an old-age pension at age 55 but with at least 12 months of contributions, the settlement is equal to 1 month's wages for each year of insurance coverage.

**Benefit adjustment:** Pensions are adjusted for cost-of-living changes, depending on the financial resources of the system.

#### Permanent Disability Benefits

**Disability pension:** 20% of average monthly earnings during the last 10 years. For each year that a claim is made before the insured person reaches age 55, the insured person is credited with a 6-month coverage period. An increment of 2% is paid for every 12-month period of insurance coverage beyond 180 months.

The minimum pension is 60% of the guaranteed minimum wage.

The maximum pension is 60% of average monthly earnings.

Constant-attendance supplement: 40% of the pension.

**Benefit adjustment:** Pensions are adjusted for cost-of-living changes, depending on the financial resources of the system.

#### Survivor Benefits

**Survivor pension:** 40% of the insured's pension is paid to a widow. The pension is also payable to a dependent disabled widower if married at least 1 year before the death of the spouse.

**Orphan's pension:** 20% of the insured's pension for one orphan; 40% for two or more orphans; 30% for a full orphan who is a single child.

The maximum survivor pension is 80% of the insured's pension.

**Survivor settlement:** If the insured person failed to meet the qualifying conditions for a pension, 1 month of the insured's accrued pension for each 6-month period of insurance coverage. In the absence of an eligible spouse or orphans, the settlement is paid to the insured's parents.

**Benefit adjustment:** Pensions are adjusted for cost-of-living changes, depending on the financial resources of the system.

#### Administrative Organization

Ministry of Public Administration, Labor, and Administrative Reform provides general supervision.

National Social Security Fund administers the program.

### Sickness and Maternity

#### Regulatory Framework

**First law:** 1952.

**Current law:** 1998.

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

### **Coverage**

Employed women.

### **Source of Funds**

**Insured person:** None.

**Employer:** 0.2% of payroll.

**Government:** None.

### **Qualifying Conditions**

**Maternity benefit:** Six months of covered employment.

### **Sickness and Maternity Benefits**

**Sickness benefit:** No statutory benefits are provided. (The labor code requires employers to provide paid sick leave.)

**Maternity benefit:** 100% of earnings (the employer pays half). The benefit is payable for up to 6 weeks before and 8 weeks after the expected date of childbirth.

### **Workers' Medical Benefits**

No statutory benefits are provided. (The 1998 labor code requires employers to pay 60% of health and medical services for employees.)

### **Dependents' Medical Benefits**

The insured's spouse and dependent children receive the same benefits as the insured according to the labor code. (Some maternity and child health and welfare services are provided under Family Allowances, below.)

### **Administrative Organization**

Ministry of Public Administration, Labor, and Administrative Reform provides general supervision.

National Social Security Fund administers the program.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1959.

**Current law:** 2003.

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

#### **Coverage**

Employed persons, apprentices, students at technical schools, and members and nonsalaried managers of cooperatives.

#### **Source of Funds**

**Insured person:** None.

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

**Government:** None.

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

#### **Temporary Disability Benefits**

2/3 of the insured's daily earnings, payable from the day after the onset of disability until full recovery or death. The maximum duration of benefit is 12 months.

#### **Permanent Disability Benefits**

**Permanent disability pension:** For total disability, 100% of average earnings.

Partial disability: Average earnings multiplied by 0.5 times the assessed degree of disability for the portion of disability between 1% and 50% and by 1.5 times the assessed degree of disability for the portion above 50%.

Constant-attendance supplement: 40% of earnings.

Disability allowance: A lump sum for an assessed degree of disability of less than 20%.

#### **Workers' Medical Benefits**

Benefits include medical and surgical care, hospitalization, medicines, appliances, prostheses, and transportation.

#### **Survivor Benefits**

**Survivor pension:** 30% of the insured's annual earnings is payable to a widow or a dependent disabled widower.

**Orphan's pension:** 15% of the insured's earnings each for the first and second orphan and 10% for each additional orphan.

**Dependent parents and grandparents:** 10% of the insured's earnings each.

The maximum survivor pension is 85% of the insured's annual earnings.

#### **Administrative Organization**

Ministry of Public Administration, Labor, and Administrative Reform provides general supervision.

National Social Security Fund administers the program.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1955.

**Current law:** 2003.

**Type of program:** Employment-related system.

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## **Coverage**

Employees and social insurance beneficiaries with one or more children.

Special system for public-sector employees.

## **Source of Funds**

**Insured person:** None.

**Employer:** 8.8% of payroll.

**Government:** None.

## **Qualifying Conditions**

**Family allowances:** The child must be under age 15 (age 21 if an apprentice, a student, or disabled). The parent must either have 6 months of employment and be currently working at least 18 days a month or be a social insurance beneficiary (or a widow of a beneficiary).

**Prenatal allowance:** Must undergo prescribed medical examinations.

## **Family Allowance Benefits**

**Family allowances:** 1,500 CFA francs a month for each child, payable from the date of birth.

**Prenatal allowance:** 1,500 CFA francs a month for 9 months.

Some maternity and child health and welfare services are also provided.

## **Administrative Organization**

Ministry of Public Administration, Labor, and Administrative Reform provides general supervision.

National Social Security Fund administers the program.



## Botswana

Exchange rate: U.S.\$1.00 equals 5.44 pula.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1996.

**Type of program:** Universal old-age pension program.

#### Coverage

All citizens of Botswana aged 65 or older.  
Special system for public-sector employees.

#### Source of Funds

**Insured person:** None.

**Employer:** None.

**Government:** Total cost.

#### Qualifying Conditions

**Old-age pension:** Age 65 and resident.

#### Old-Age Benefits

**Old-age pension:** A flat-rate monthly pension of 151 pula.

#### Administrative Organization

Department of Labor and Social Security provides general supervision and administers the program.

### Sickness and Maternity

#### Regulatory Framework

The employment law provides for up to 14 days of paid sick leave a year.

The employment law requires employers in designated areas to pay maternity benefits to female employees. The maternity benefit is 25% of wages for 6 weeks before and 6 weeks after the expected date of childbirth.

The employment law requires employers in designated areas to provide certain medical services to employees and their dependents.

### Work Injury

#### Regulatory Framework

**First law:** 1936.

**Current laws:** 1977 (workmen's compensation), with 1985 amendment; and 1998.

**Type of program:** Employer-liability system, normally involving insurance with a private carrier.

#### Coverage

Employed persons, including armed forces personnel.  
Exclusion: Family labor.

#### Source of Funds

**Insured person:** None.

**Employer:** Total cost, met through the direct provision of benefits or the payment of insurance premiums.

**Government:** None.

#### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

#### Temporary Disability Benefits

66% of earnings for up to 6 months; the benefit may be extended for additional 3-month periods up to a total of 24 months with the approval of the Commissioner for Workmen's Compensation. The benefit is payable after a 7-day waiting period until full recovery or certification of permanent disability.

**Partial disability:** Reduced amounts are payable for partial disability.

#### Permanent Disability Benefits

A lump sum of 60 months' earnings, if totally disabled. (Any temporary disability benefit previously paid is deducted.)

The minimum benefit is 16,000 pula.

The maximum benefit is 250,000 pula.

**Constant-attendance supplement:** 25% of the ordinary benefit.

**Partial disability:** A percentage of the full benefit proportionate to the assessed degree of incapacity according to the schedule in law.

The maximum benefit is 200,000 pula.

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### ***Workers' Medical Benefits***

Medical and surgical care, hospitalization, and medicines are provided up to a maximum of 75,000 pula. The cost of prostheses are provided up to a maximum of 10,000 pula. Transportation costs are provided up to a maximum of 1,500 pula.

### ***Survivor Benefits***

**Survivor benefit:** A lump sum equal to 48 months of the insured's earnings is payable to the insured's dependents. (Any temporary disability benefit previously paid to the insured is deducted.)

The minimum benefit is 8,000 pula.

The maximum benefit is 20,000 pula.

Reduced benefit amounts are paid if the survivor was only partially dependent.

Funeral grant: A lump sum of 100 pula. (The amount is deducted from the survivor benefit.)

### ***Administrative Organization***

Department of Labor and Social Security enforces the law.

Employers may insure the assessed liability with private insurance companies.

### ***Unemployment***

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#### ***Regulatory Framework***

The employment law provides for a severance benefit after 60 months of continuous employment.

## Burkina Faso

Exchange rate: U.S.\$1.00 equals  
628.89 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1960.

**Current law:** 1972.

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

#### Coverage

Employed persons, technical students, and apprentices.

Voluntary insurance is available to self-employed persons who were previously covered as employed persons.

Exclusions: Temporary workers; temporarily employed aliens covered in another country.

Special system for public-sector employees.

#### Source of Funds

**Insured person:** 4.5% of earnings.

**Employer:** 4.5% of payroll.

**Government:** None.

The maximum monthly earnings for contribution and benefit purposes are 200,000 CFA francs.

#### Qualifying Conditions

**Old-age pension:** Age 55 (age 50 if prematurely aged or age 53 if a civil servant) with 180 months of coverage. Retirement from gainful employment is necessary.

The pension is payable abroad.

**Old-age settlement:** Age 55 and not entitled to a pension. Retirement from gainful employment is necessary.

**Disability pension:** The permanent loss of 2/3 of earning capacity for any work with 5 years of coverage including 6 months in the last year. (There is no minimum qualifying period for a nonoccupational accident; for occupational accidents, see Work Injury, below.)

**Survivor pension:** The insured person met the old-age pension or disability pension qualifying requirements or was a pensioner at the time of death. The pension is payable to a widow who was married to the insured for at least 1 year or who is caring for a child or is pregnant. The pension is also payable to a dependent disabled widower. The pension ceases on remarriage.

#### Old-Age Benefits

**Old-age pension:** 20% of average monthly earnings in the last 3 or 5 years (whichever is higher), plus 1.33% for every 12-month period of coverage beyond 180 months.

The minimum pension is 60% of the national minimum wage.

The maximum pension is 80% of the insured's average monthly earnings.

**Old-age settlement:** If ineligible for the old-age pension, a lump sum equal to 1 month's regular pension for every 6-month period of coverage is payable at age 55.

**Benefit adjustment:** Pensions are adjusted to cost-of-living changes.

#### Permanent Disability Benefits

**Disability pension:** 20% of average monthly earnings in the last 3 or 5 years (whichever is higher), plus 1.33% for every 12-month period of coverage beyond 180 months (for each year that a claim is made before the insured person reaches age 55, the insured person is credited with a 6-month coverage period).

The minimum pension is 60% of the national minimum wage.

The maximum pension is 80% of the insured's average monthly earnings.

**Constant-attendance supplement:** 50% of the pension.

**Benefit adjustment:** Pensions are adjusted to cost-of-living changes.

#### Survivor Benefits

**Survivor pension:** 50% of the pension paid or accrued to the insured person.

**Orphan's pension:** 25% of the insured's pension for each orphan under age 14 (age 18 if an apprentice; age 21 if a student or disabled); 40% for each full orphan.

The maximum survivor pension is 100% of the insured's pension.

**Survivor settlement:** If the insured person did not meet the qualifying conditions for a pension, a lump sum equal to 1 month's old-age pension for every 6-month period of coverage is payable.

**Benefit adjustment:** Pensions are adjusted to cost-of-living changes.

#### Administrative Organization

Ministry of Labor provides technical supervision.

Ministry of Finance provides financial supervision.

Ministry of Economic Development provides administrative supervision.

Managed by quadripartite board and a director, the National Social Security Fund administers the program.

## ***Sickness and Maternity***

### ***Regulatory Framework***

**First law:** 1952.

**Current law:** 1972.

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

### ***Coverage***

Employed women.

### ***Source of Funds***

**Insured person:** None.

**Employer:** See source of funds under Family Allowances, below.

**Government:** None.

The maximum monthly earnings for benefit purposes are 200,000 CFA francs.

### ***Qualifying Conditions***

**Maternity benefit:** Three months of insured employment.

### ***Sickness and Maternity Benefits***

**Maternity benefit:** 100% of earnings (earnings up to the contribution ceiling are paid for by the National Social Security Fund, and earnings above the ceiling are paid for by the employer). The benefit is payable for 14 weeks, including at least 2 weeks before the expected date of childbirth. The benefit may be extended for up to 3 additional weeks in case of complications.

### ***Workers' Medical Benefits***

Working women receive free medical care during pregnancy and childbirth. (The labor code requires employers to provide certain medical services.)

### ***Dependents' Medical Benefits***

The spouse of an insured woman receives the same medical benefits as the insured woman. (Some maternity and child health and welfare services are provided under Family Allowances, below.)

### ***Administrative Organization***

Ministry of Labor provides technical supervision.

Ministry of Finance provides financial supervision.

Ministry of Economic Development provides administrative supervision.

National Social Security Fund administers contributions and benefits.

## ***Work Injury***

### ***Regulatory Framework***

**First law:** 1932.

**Current law:** 1972.

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

### ***Coverage***

Employed persons (including temporary workers), members of cooperatives, technical students, apprentices, and casual workers.

### ***Source of Funds***

**Insured person:** None.

**Employer:** 2.5% of payroll.

**Government:** None.

The maximum monthly earnings for contribution and benefit purposes are 200,000 CFA francs.

### ***Qualifying Conditions***

**Work injury benefits:** There is no minimum qualifying period.

### ***Temporary Disability Benefits***

Two-thirds of average daily insurable earnings during the 90 days before the month of the onset of disability. The benefit is payable from the day after the onset of disability until full recovery or the certification of permanent disability.

### ***Permanent Disability Benefits***

**Permanent disability pension:** 85% of average earnings, if totally disabled.

Partial disability: The pension is proportionate to the assessed degree of disability. The assessed degree of disability must be at least 15%.

If the assessed degree of disability is less than 15%, a lump sum of 3 years' proportionate pension is payable.

Constant-attendance supplement: 50% of the pension.

### ***Workers' Medical Benefits***

Medical, surgical, and dental care; hospitalization; medicines; X-rays; laboratory services; rehabilitation; retraining; appliances; and transportation.

### **Survivor Benefits**

**Survivor pension:** 30% of the insured's earnings, payable to a widow or to a dependent disabled widower.

**Orphan's pension:** 10% of the insured's earnings for each orphan under age 14 (age 18 if an apprentice; age 21 if a student or disabled); 30% for each full orphan.

**Dependent parents and grandparents:** 10% of earnings each.

The maximum survivor pension is 85% of the insured's earnings.

**Funeral grant:** A lump sum equal to 15 days of the insured's covered earnings.

### **Administrative Organization**

Ministry of Labor provides general supervision.

Ministry of Finance provides financial supervision.

Ministry of Economic Development provides administrative supervision.

National Social Security Fund administers contributions and benefits.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1955.

**Current law:** 1972.

**Type of program:** Employment-related system.

#### **Coverage**

Employees (including temporary workers) and social insurance beneficiaries with one or more children.

Special system for public employees.

#### **Source of Funds**

**Insured person:** None.

**Employer:** 11.5% of payroll.

**Government:** Any deficit.

The maximum monthly earnings for contribution purposes are 200,000 CFA francs.

The above contributions also finance maternity benefits.

#### **Qualifying Conditions**

**Family allowances:** The child must be under age 14 (age 18 if an apprentice; age 21 if a student or disabled). The parent (or guardian) must have 3 months of covered employment. The allowance is payable to a pensioner or to a person who is unemployed for no more than 6 months.

Family and prenatal allowances are subject to medical care prescribed for the mother and child.

### **Family Allowance Benefits**

**Family allowances:** 1,000 CFA francs a month for each child (maximum of six children).

**Prenatal allowance:** 350 CFA francs a month for 9 months. The allowance is paid in three installments.

Some maternity and child health and welfare services are also provided.

### **Administrative Organization**

Ministry of Labor provides technical supervision.

Ministry of Finance provides financial supervision.

Ministry of Economic Development provides administrative supervision.

National Social Security Fund administers the program.



## Burundi

Exchange rate: U.S.\$1.00 equals 1,050.75 francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1956.

**Current law:** 2002.

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

#### Coverage

Employed persons covered by the labor code.

Special system for civil servants.

#### Source of Funds

**Insured person:** 2.6% of earnings; 3.8% if working under arduous conditions.

**Employer:** 3.9% of payroll; 5.7% if working under arduous conditions.

**Government:** None.

The maximum monthly earnings for contribution and benefit purposes are 150,000 francs.

#### Qualifying Conditions

**Old-age pension:** Age 60 (age 55 if prematurely aged or age 45 if working under arduous conditions) with 15 years of insurance. Retirement is not necessary.

**Old-age settlement:** If the insured does not meet the requirements for an old-age pension.

**Disability pension:** Loss of 2/3 of physical or mental capacity with 3 years of insurance coverage including 6 months of contributions during the last 12 months.

**Survivor pension:** The insured met the pension requirements, was a pensioner, or had 180 months of insurance coverage at the time of death.

**Survivor settlement:** If the insured did not meet the pension requirements.

#### Old-Age Benefits

**Old-age pension:** 30% of average monthly earnings during the last 3 or 5 years (whichever is higher), plus 2% for every 12-month period of insurance coverage beyond 180 months.

The minimum pension is 60% of the highest legal minimum wage.

The maximum pension is 80% of average earnings.

**Old-age settlement:** A lump sum equal to average monthly earnings times the number of 12-month periods of contributions.

#### Permanent Disability Benefits

**Disability pension:** 30% of average monthly earnings during the last 3 or 5 years (whichever is higher), plus 2% for every 12-month period of insurance coverage beyond 180 months.

The minimum pension is 60% of highest minimum wage.

The maximum pension is 80% of average earnings.

#### Survivor Benefits

**Survivor pension:** 50% of the insured's pension is paid to a widow(er).

**Orphan's pension:** 25% of the insured's pension for each orphan under age 16 (age 18 if an apprentice; age 21 if a student; no limit if disabled); 40% for each full orphan.

**Dependent parents and grandparents:** 25% of the insured's pension each.

The maximum survivor pension is 100% of the insured's pension.

**Survivor settlement:** A lump sum, calculated as a percentage of the old-age pension the insured would have claimed if he or she had been of pensionable age at the time of death.

#### Administrative Organization

Ministry of Labor and Social Security provides general supervision.

Managed by a tripartite board and director, the National Social Security Institute administers the program.

#### Sickness and Maternity

##### Regulatory Framework

The labor code (1993) requires employers to pay 2/3 of wages for sick leave for up to 3 months each calendar year and to provide medical care for workers and their dependents.

The labor code (1993) requires employers to pay 50% of wages for maternity leave of up to 12 weeks (14 weeks in case of complications), including at least 6 weeks after childbirth, if the woman has 6 months of service during the year preceding the expected date of childbirth.

The 1984 provision established a medical assistance program to provide medical, surgical, maternity, hospitalization, dental, and pharmaceutical services to the low-income population.

The 1980 law (health insurance) provides for medical benefits for civil servants and members of the armed forces.

## Work Injury

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### Regulatory Framework

**First law:** 1949.

**Current law:** 2002.

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

### Coverage

Employed persons covered by the labor code.

### Source of Funds

**Insured person:** None.

**Employer:** 3% of payroll.

**Government:** None.

The maximum monthly earnings for contribution and benefit purposes are 80,000 francs.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

### Temporary Disability Benefits

2/3 of earnings. The benefit is payable from the 31st day after the onset of disability.

The minimum benefit is the regional minimum wage.

### Permanent Disability Benefits

**Permanent disability pension:** 100% of average monthly earnings, if totally disabled.

**Partial disability:** A percentage of the full pension proportionate to the assessed degree of disability, if 15% or more disabled. If the assessed degree of disability is less than 15%, a lump sum equal to 3 years of pension benefits that are proportionately reduced.

**Constant-attendance supplement:** 50% of the pension.

### Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, laboratory services, medicines, dental care, transportation, physiotherapy, spectacles, and rehabilitation.

### Survivor Benefits

**Survivor pension:** 50% of the insured's earnings, payable to a widow(er). The pension ceases on remarriage.

**Remarriage settlement:** A lump sum of 6 months' pension is paid to the widow(er).

**Orphan's pension:** 20% of the insured's earnings for each orphan under age 16 (age 21 if a student; no limit if disabled); 40% for each full orphan.

**Dependent parents and grandparents:** 20% of the insured's earnings each.

The maximum survivor pension is 100% of the pension the insured would have received if totally disabled.

**Funeral grant:** A lump sum equal to 30 times average daily earnings, with a minimum of 30,000 CFA francs.

### Administrative Organization

Ministry of Labor and Social Security provides general supervision.

National Social Security Institute administers contributions and benefits.

Medical services are provided by the National Social Security Institute and public or approved private medical institutions.

## Family Allowances

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### Regulatory Framework

**First law:** 1971.

**Current law:** 1977.

**Type of program:** Employment-related system.

### Coverage

Employed persons and apprentices who have a dependent wife and at least one dependent child.

Special system for civil servants.

### Source of Funds

**Insured person:** None.

**Employer:** Total cost.

**Government:** None.

### Qualifying Conditions

**Family allowances:** The child must be unmarried and under age 16 (age 21 if a student or an apprentice; no limit if disabled). The wife must not be engaged in paid employment. For the full benefit, the parent must be working at least 4 hours a day.

### Family Allowance Benefits

**Family allowances:** Specified monthly payments for the wife and for each child. (The benefit is reduced by 50% if the parent works less than 4 hours a day.)

### Administrative Organization

Ministry of Labor and Social Security provides general supervision.

Employers pay the benefits directly to employees.

## Cameroon

Exchange rate: U.S.\$1.00 equals  
628.89 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1969.

**Current laws:** 1984 and 1990.

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

#### Coverage

Employed persons.

Voluntary coverage is available for noncovered workers (not yet implemented).

Special system for civil servants.

#### Source of Funds

**Insured person:** 2.8% of earnings.

**Employer:** 4.2% of payroll.

**Government:** None.

The maximum monthly earnings for contribution and benefit purposes are 300,000 CFA francs.

#### Qualifying Conditions

**Old-age pension:** Age 60 with 20 years of insurance coverage and 180 months of contributions, including 60 months in the last 10 years. Retirement from employment is necessary. The pension is payable abroad if there is a reciprocal agreement.

Early pension: Age 50.

**Old-age grant:** Age 60 (age 50 in case of early retirement) with at least 12 months of contributions.

**Disability pension:** Loss of 2/3 of earning capacity with 5 years of insurance coverage and at least 6 months of contributions in the last year. No contributions are required if the disability is caused by a nonwork-related accident.

**Survivor pension:** The insured person was a pensioner or met the pension requirements at the time of death.

**Survivor grant:** The insured person met the requirements for the old-age grant.

#### Old-Age Benefits

**Old-age pension:** 30% of average monthly earnings in the last 3 or 5 years (whichever is higher) plus 1% for every year of contributions beyond 180 months.

The minimum pension is 50% of the legal minimum wage.

The maximum pension is 80% of average monthly earnings.

Constant-attendance supplement: 40% of the old-age pension.

**Old-age grant:** A lump sum equal to the insured's average monthly earnings times the number of 12-month periods of coverage.

#### Permanent Disability Benefits

**Disability pension:** 30% of average monthly earnings in the last 3 or 5 years (whichever is higher) plus 1% for every 12 months of contributions beyond 180. (A 6-month contribution period is credited for each year that the insured person is under age 60 at the time of the claim.)

Constant-attendance supplement: 40% of the insured's disability pension.

#### Survivor Benefits

**Survivor pension:** 50% of the insured's old-age pension is payable to all nondivorced spouses regardless of age.

**Orphan's pension:** 15% of the insured's old-age pension each; 25% for each full orphan.

**Dependent parents:** 10% of the insured's old-age pension.

Other eligible survivors: The pension is divided equally among other relatives if there are no survivors in the above-mentioned categories.

The maximum survivor pension is 100% of the insured's pension.

**Survivor grant:** A lump sum equal to 1 month of the base pension for each 6-month contribution period.

#### Administrative Organization

Ministry of Employment, Labor, and Social Security provides general supervision.

Managed by a tripartite council and director general, the National Social Insurance Fund administers the program.

Ministry of Finance and the Ministry of Public Functions administer pensions and are responsible for the state agencies covered by the labor code.

#### Sickness and Maternity

##### Regulatory Framework

**First law:** 1956.

**Current law:** 1967, with 1995 amendment.

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

##### Coverage

Employed women.

### **Source of Funds**

**Insured person:** None.

**Employer:** See source of funds under Family Allowances, below.

**Government:** None.

The maximum monthly earnings for contribution purposes are 300,000 CFA francs.

### **Qualifying Conditions**

**Sickness benefits:** No statutory benefits are provided. (The labor code requires employers to provide some paid sick leave.)

**Maternity benefits:** Six months of consecutive employment and subject to insurance coverage at the date of childbirth.

### **Sickness and Maternity Benefits**

**Sickness benefit:** No statutory benefits are provided. (The labor code requires employers to provide some paid sick leave.)

**Maternity benefit:** 100% of earnings. The benefit is payable 4 weeks before and 10 weeks (or up to 16 weeks in case of complications) after the expected date of childbirth.

### **Workers' Medical Benefits**

Working women and spouses of insured workers receive 1,400 CFA francs toward expenses in connection with childbirth and 200 CFA francs for each prenatal examination and for pediatric care during the infant's first 6 months. (Some free medical care is provided under the 1962 law by government health facilities. The labor code also requires employers to provide certain medical services.)

### **Dependents' Medical Benefits**

None. (Some child health care and welfare services are also provided to mothers and children under Family Allowances, below.)

### **Administrative Organization**

Ministry of Employment, Labor, and Social Security provides general supervision.

National Social Insurance Fund administers the program.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1944.

**Current law:** 1977.

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

### **Coverage**

Employed persons, apprentices, seamen, technical students, and persons in training.

Voluntary coverage is available for self-employed persons (not yet implemented).

Exclusion: Civil servants.

### **Source of Funds**

**Insured person:** None.

**Employer:** 1.75%, 2.5%, or 5% of payroll, according to the assessed degree of risk.

**Government:** None.

### **Qualifying Conditions**

**Work Injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

2/3 of earnings. The benefit is payable from the day after the onset of disability until full recovery or certification of permanent disability.

The maximum daily earnings for benefit purposes are 17,933 CFA francs.

### **Permanent Disability Benefits**

**Permanent disability pension:** 85% of average earnings for total disability.

The minimum monthly earnings for benefit purposes are equal to the legal minimum wage (23,514 CFA francs).

The maximum monthly earnings for benefit purposes are 537,994 CFA francs.

Constant-attendance supplement: An annual benefit. The benefit varies according to the value of the initial salary level and the sector of activity in which the worker is employed.

Partial disability: If at least 20% disabled, the pension is proportionate to the assessed degree of disability; if the disability is less than 20%, a lump sum equal to 10 years' partial disability pension is paid.

### **Workers' Medical Benefits**

Benefits include medical and surgical care, hospitalization, medicines, appliances, X-rays, laboratory services, and rehabilitation.

### **Survivor Benefits**

**Survivor pension:** 85% of the insured's average earnings.

The pension is divided among the following eligible survivors according to the schedule in law: surviving spouse, children under age 14 (age 18 if an apprentice; age 21 if in full-time education or disabled), and dependent parents.

**Funeral grant:** The cost of the burial.

### **Administrative Organization**

Ministry of Employment, Labor, and Social Security provides general supervision.

National Social Insurance Fund administers the program.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1956.

**Current law:** 1967, with 1995 amendment.

**Type of program:** Employment-related system.

#### **Coverage**

Employed persons with one or more children.

Exclusion: Self-employed persons.

Special system for apprentices with families.

#### **Source of Funds**

**Insured person:** None.

**Employer:** 7% of payroll; 5.65% in agriculture and 3.7% for private schools.

**Government:** None.

The maximum monthly earnings for contribution purposes are 300,000 CFA francs.

All of the above contributions also finance maternity benefits.

#### **Qualifying Conditions**

**Family allowances:** The child must be under age 14 (age 18 if an apprentice; age 21 if in full-time education or disabled). The parent must be working 18 days or 120 hours a month. Benefit payments are continued during periods of disability because of an industrial accident, during 6 months of illness, during regular leave, during 14 weeks of maternity leave, and during 3 months of involuntary unemployment.

Allowances are also payable to old-age pensioners who, at the date of retirement, have dependent children and to eligible survivors with dependent children.

**Prenatal allowance:** Eligibility is subject to medical examinations prescribed by law.

**Birth grant:** Eligibility is subject to medical examinations prescribed by law.

#### **Family Allowance Benefits**

**Family allowances:** 1,800 CFA francs a month for each child. The allowance is paid every 3 months.

**Prenatal allowance:** 1,800 CFA francs a month for 9 months. The allowance is paid in two installments.

**Birth grant:** 21,600 CFA francs for each birth.

Some child health care and welfare services are also provided to mothers and children.

### **Administrative Organization**

Ministry of Employment, Labor, and Social Security provides general supervision.

National Social Insurance Fund administers the program.



## Cape Verde

Exchange rate: U.S.\$1.00 equals 106.47 escudos.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1957.

**Current laws:** 1983 and 1995.

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

#### Coverage

Employed persons.

Special system for public-sector employees.

#### Source of Funds

**Insured person:** 3% of earnings.

**Employer:** 7% of payroll.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 65 (men) or 60 (women) with 36 months of contributions.

**Disability pension:** Loss of 1/3 of salary or wage, or 2/3 disabled, with 36 months of contributions. The disability pension is payable abroad.

**Survivor pension:** Age 65 (men) or 60 (women); paid to children with an assessed degree of physical or mental disability.

**Temporary survivor pension:** A 12-month survivor pension for able-bodied but unemployed widows under age 60, widowers under age 65, or children under age 18.

#### Old-Age Benefits

**Old-age pension:** 20% of average earnings (based on the 36 best-paid months in the last 5 years), plus 1.5% for each year of coverage, up to a maximum of 85% of earnings.

The minimum monthly pension is 4,200 escudos.

#### Permanent Disability Benefits

**Disability pension:** 20% of average earnings (based on the 36 best-paid months in the last 5 years), plus 1.5% for each year of coverage, up to a maximum of 85% of earnings.

The minimum monthly pension is 4,200 escudos.

The maximum monthly pension is 85% of average earnings.

#### Survivor Benefits

**Survivor pension:** 50% of the insured's pension is payable to a widow(er).

**Orphan's pension:** 25% of the insured's pension for each child under age 18; full orphan, 50% each.

The maximum survivor pension is 100% of the insured's pension.

#### Administrative Organization

Ministry of Employment, Training, and Social Integration provides general supervision.

National Institute of Social Security provides general administration.

#### Sickness and Maternity

##### Regulatory Framework

**First law:** 1976.

**Current laws:** 1983 and 1995.

**Type of program:** Social insurance system. Cash and medical benefits.

##### Coverage

Employed persons.

Special system for public-sector employees.

##### Source of Funds

**Insured person:** 4% of earnings.

**Employer:** 4% of payroll.

**Government:** None.

##### Qualifying Conditions

**Cash sickness and maternity benefits:** There is no qualifying period.

**Medical benefits:** There is no qualifying period.

##### Sickness and Maternity Benefits

**Sickness benefit:** 70% of the most recent earnings or of average earnings during the last 6 months, whichever is higher. The benefit is payable for up to 36 months. The employer pays 100% of earnings for the first 3 days and 30% from the fourth day until the 90th day.

**Maternity benefit:** 90% of the last salary or of average earnings in the last 6 months, whichever is higher. The benefit is payable for 30 days. (A nursing allowance is payable under Family Allowances, below.)

### **Workers' Medical Benefits**

Benefits include general and specialist care, hospitalization, house calls, medicines, and partial dental care. Cost sharing includes 75% of the cost of pharmaceuticals; 100% for pensioners and their dependents. If the treatment is provided away from home, transportation costs and living expenses are reimbursed at 900 escudos daily for insured persons and their dependents and at 100% for pensioners and their dependents. There is partial payment (up to 75% of the cost) for prosthetic devices and appliances.

### **Dependents' Medical Benefits**

Same as for the insured person.

### **Administrative Organization**

Ministry of Health provides general supervision.

National Health Service provides general administration.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1960.

**Current law:** 1978.

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

#### **Coverage**

Employed persons, tenant farmers and sharecroppers, certain volunteer workers, members of cooperative enterprises, apprentices, and other on-the-job trainees.

Special program for government workers.

#### **Source of Funds**

**Insured person:** None.

**Employer:** 2% of payroll for service workers, 6% of payroll for all other workers; for domestic servants, 50 escudos a month (full time) or 30 escudos a month (part time).

**Government:** The initial capitalization of the program.

The maximum daily earnings for contribution purposes are 300 escudos.

#### **Qualifying Conditions**

**Work injury benefits:** There is no qualifying period.

Disability is assessed according to the National Schedule of Accidental Disability.

### **Temporary Disability Benefits**

40% of the average wage during the first 14 days; thereafter, 70%. If hospitalized, the benefit is 40% of the average wage or 70% with dependents.

Partial disability benefit: 25% of the average wage.

### **Permanent Disability Benefits**

**Permanent disability pension:** If totally disabled, 70% of the average base wage.

Constant-attendance supplement: Up to 30% of average base wage.

Partial disability: A percentage of the total disability pension proportionate to the assessed degree of disability between 10% and 100%.

The pension is payable from the day following the onset of disability (the employer pays the wage on the day of the work injury).

### **Workers' Medical Benefits**

Benefits include medical treatment, surgery, hospitalization, prosthetic devices, appliances, and transportation.

### **Survivor Benefits**

**Survivor pension:** 30% of the insured's average wage on the day of the accident. The pension is payable to a dependent widow or to a dependent widower aged 65 who has not remarried. The pension is payable to a divorced spouse or spouses (divided equally) if there is a right to alimony.

**Orphan's pension:** 15% of the insured's average wage for each child, including the unborn, up to age 18 (age 24 if a student; no limit if disabled); 45% for each full orphan.

**Other dependent relatives:** 10% of the insured's average wage is paid to other dependent relatives, up to a maximum of 30%.

The combined survivor pensions must not exceed 70% of the insured's average wage.

**Funeral grant:** Up to 7,500 escudos.

### **Administrative Organization**

Ministry of Labor, Youth, and Social Action provides general supervision.

Private insurance company provides general administration.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1957.

**Current laws:** 1983 and 1995.

### **Coverage**

Employed persons.

Special system for public-sector employees.

### **Source of Funds**

**Insured:** None.

**Employer:** 3% of payroll.

**Government:** None.

### **Qualifying Conditions**

**Family allowances:** Allowances are payable after the first day of enrollment. Children must be under age 14 (age 24 if a student; no limit if disabled). The allowance is paid for the insured's parents if their income is less than 2,000 escudos.

### **Family Allowance Benefits**

**Family allowances:** 300 escudos a month for each dependent child; up to 900 escudos a month for each disabled child up to age 8 and 1,200 escudos for those aged 8 to 14. The allowance is payable for a maximum of four children; the maximum does not apply if the parent is a pensioner or the insured person is deceased and the mother is unemployed.

**Nursing allowance:** 900 escudos a month for 6 months.

**Funeral grant:** The cost of a burial up to a maximum of 14,000 escudos for the insured person and his or her spouse; 9,000 escudos for children aged 5 to 14 and 5,000 escudos for children under age 5.

### **Administrative Organization**

Ministry of Employment, Training, and Social Integration provides general supervision.

National Institute of Social Security provides general administration.

## Central African Republic

Exchange rate: U.S.\$1.00 equals  
628.89 CFA francs.

Note: This information is from 1999.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1963.

**Current law:** 1981.

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

#### Coverage

Employed persons, including government officials, members of public groups (if not otherwise covered), students in professional schools, trainees and apprentices (even if nonsalaried), members of religious orders, and domestic workers.

#### Source of Funds

**Insured person:** 2% of earnings.

**Employer:** 3% of payroll.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 55 (men) or 50 (women) with 20 years of coverage and 60 months of contributions during the last 10 years. The pension is payable 5 years earlier if the insured person is prematurely aged. Retirement from gainful employment is necessary.

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

**Old-age allowance:** Age 55 (age 50 if prematurely aged) with at least 12 months of coverage but ineligible for an old-age pension.

**Disability pension:** A loss of 2/3 of earning capacity with 5 years of coverage, including 6 months of contributions in the year preceding the onset of disability (conditions are waived for currently employed persons if the disability is a result of a nonoccupational accident; for an occupational accident, see Work Injury, below). The pension is payable after 6 consecutive months of disability provided that the disability is expected to last for another 6 months or more.

**Survivor pension:** The insured person met the requirements for a pension or was a pensioner at the time of death.

**Survivor settlement:** Paid to the survivor if the insured person did not meet the requirements for a pension.

#### Old-Age Benefits

**Old-age pension:** 30% of average monthly earnings in the last 3 or 5 years (whichever is higher), plus 1% for each 12-month period of contributions beyond 240 months.

The minimum pension is 60% of the highest regional minimum wage.

The maximum pension is 80% of average monthly earnings.

Constant-attendance supplement: 50% of the pension is payable to the prematurely aged.

**Old-age allowance:** If ineligible for an old-age pension, a lump sum calculated on the basis of the insured's average monthly earnings for each 12-month period of coverage.

#### Permanent Disability Benefits

**Disability pension:** 30% of average monthly earnings in the last 3 or 5 years (whichever is higher), plus 1% for each 12-month period of contributions beyond 240 months. For each year that a claim is made before the insured person reaches age 55, the insured person is credited with a 6-month coverage period.

Constant-attendance supplement: 50% of the pension.

#### Survivor Benefits

**Survivor pension:** 50% of the insured's pension is paid to a widow age 50 (age 45 if prematurely aged) or age 30 if caring for a child or disabled and provided that she was married at least 2 years prior to the death of the insured. If there is more than one widow, the amount is divided equally. The pension is also payable to a dependent widower age 55 (age 50 if prematurely aged).

**Orphan's pension:** 50% of the insured's pension; 100% for each full orphan.

The maximum survivor pension is 100% of the insured's pension.

**Survivor settlement:** A lump sum of 1 month's old-age pension for every 6-month period of insurance coverage, if the insured person was ineligible for a pension.

#### Administrative Organization

Ministry of Public Administration, Labor, Social Security, and Professional Training provides general supervision.

Central African Social Security Office administers the program.

#### Sickness and Maternity

##### Regulatory Framework

**First law:** 1952.

**Current laws:** 1965 and 1970 (sickness insurance), not implemented.

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

### **Coverage**

Employed women.

### **Source of Funds**

**Insured person:** None.

**Employer:** See source of funds for Family Allowances, below.

**Government:** None.

### **Qualifying Conditions**

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

**Maternity benefits:** Six months of insured employment.

### **Sickness and Maternity Benefits**

**Sickness benefit:** No statutory benefits are provided. (The labor code requires employers to provide paid sick leave.)

**Maternity benefit:** 50% of earnings is payable for up to 8 weeks before and 6 weeks after (9 weeks in case of complications) the expected date of childbirth.

### **Workers' Medical Benefits**

No statutory benefits are provided. (The labor code requires employers to provide certain medical services.)

### **Dependents' Medical Benefits**

No statutory benefits are provided. (Some maternity and child health care is provided under Family Allowances, below.)

### **Administrative Organization**

Ministry of Public Administration, Labor, Social Security, and Professional Training provides general supervision.

Central African Social Security Office administers the program.

### **Work Injury**

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#### **Regulatory Framework**

**First laws:** 1935 and 1959.

**Current law:** 1965.

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

#### **Coverage**

Employed persons and members of producers' cooperatives.

### **Source of Funds**

**Insured person:** None.

**Employer:** 3% of payroll.

**Government:** None.

The maximum monthly earnings for contribution and benefit purposes are 200,000 CFA francs.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

50% of earnings for the first 28 days of disability; thereafter, 66.6% of earnings. The benefit is payable from the day following the onset of disability until full recovery or certification of permanent disability.

### **Permanent Disability Benefits**

**Permanent disability pension:** For total disability, 100% of average earnings.

Partial disability: Average earnings 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%.

Constant-attendance supplement: 40% of the pension.

### **Workers' Medical Benefits**

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

### **Survivor Benefits**

**Survivor pension:** 30% of the insured's earnings.

**Orphan's pension:** 15% of the insured's earnings each for the first and second orphan and 10% for each additional orphan; 20% for each full orphan.

**Dependent parents and grandparents:** 10% of the insured's earnings each.

The maximum survivor pension is 85% of earnings.

**Burial grant:** 1/50 of the maximum annual income of the insured, based on maximum monthly earnings of 200,000 CFA francs.

### **Administrative Organization**

Ministry of Public Administration, Labor, Social Security, and Professional Training provides general supervision.

Central African Social Security Office administers contributions and benefits.

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## **Family Allowances**

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### **Regulatory Framework**

**First law:** 1956.

**Current law:** 1965.

**Type of program:** Employment-related system.

### **Coverage**

Employees and social insurance beneficiaries with one or more children.

Special system for public-sector employees.

### **Source of Funds**

**Insured person:** None.

**Employer:** 12% of payroll.

**Government:** None.

The maximum monthly earnings for contribution purposes are 200,000 CFA francs.

All of the above contributions also finance maternity benefits.

### **Qualifying Conditions**

**Family allowances:** The child must be under age 15 (age 18 if an apprentice; age 20 if a student or disabled). School attendance is required for children of school age. The parent must have 6 months of employment and be currently working 20 days or 133 hours a month or be a social insurance beneficiary. Prenatal allowance requires a medical examination.

### **Family Allowance Benefits**

**Family allowances:** 1,200 CFA francs a month for each child.

**Prenatal allowance:** 1,200 CFA francs a month for 9 months.

**Young family allowance:** A lump sum of 10,000 CFA francs for each of the first three births.

Some maternity and child health and welfare services are also provided.

### **Administrative Organization**

Ministry of Public Administration, Labor, Social Security, and Professional Training provides general supervision.

Central African Social Security Office administers the program.



## Chad

Exchange rate: U.S.\$1.00 equals  
628.89 CFA francs.

Note: This information is from 1999.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1977, implemented in 1984.

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

#### Coverage

Salaried workers regulated by the labor code.

#### Source of Funds

**Insured person:** 2% of earnings.

**Employer:** 4% of payroll.

**Government:** None.

Workers' incomes are determined by the provisions of the labor code.

#### Qualifying Conditions

**Old-age pension:** Age 55 (age 50 if prematurely aged) with 180 months of insurance coverage or 60 months of contributions during the last 10 years. Retirement from gainful employment is necessary.

**Old-age settlement:** Age 55 (age 50 if prematurely aged) and ineligible for the old-age pension.

**Disability pension:** A loss of 2/3 of earning capacity with 5 years of insurance, including 6 months of contributions in the year preceding the onset of disability. (There is no qualifying period if the disability is the result of a nonoccupational accident; for an occupational accident, see Work Injury, below).

**Survivor pension:** The insured person met the pension requirements, was a pensioner, or had 180 months of insurance coverage at the time of death.

**Survivor settlement:** Paid to a survivor if the insured person was ineligible for a pension.

#### Old-Age Benefits

**Old-age pension:** 30% of average monthly earnings during the last 3 or 5 years (whichever is higher), plus an increment of 1.2% for every 12-month period of insurance coverage beyond 180.

The minimum pension is 60% of the highest minimum wage.

The maximum pension is 80% of earnings.

**Old-age settlement:** If ineligible for the old-age pension, a lump sum equal to 1 month's wages for each year of insurance coverage.

#### Permanent Disability Benefits

**Disability pension:** 30% of average monthly earnings during the last 3 or 5 years (whichever is higher), plus an increment of 1.2% for every 12-month period of insurance coverage beyond 180. For each year that a claim is made before the insured person reaches age 55, the insured person is credited with a coverage period.

The minimum pension is 60% of the highest regional minimum wage.

The maximum pension is 80% of earnings.

Constant-attendance supplement: 50% of the pension.

#### Survivor Benefits

**Survivor pension:** 50% of the insured's pension is paid to a widow aged 40 or older, caring for a child, pregnant, or disabled, provided that she was married at least 1 year prior to the insured's death. If there is more than one widow, the pension is divided equally. A pension is also payable to a dependent disabled widower if he was married at least 1 year prior to the insured's death.

**Orphan's pension:** 25% of the insured's pension for each orphan; 40% for each full orphan.

**Survivor settlement:** A lump-sum payment if the insured was ineligible for a pension.

#### Administrative Organization

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.

#### Sickness and Maternity

##### Regulatory Framework

**First law:** 1952.

**Current law:** 1966.

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

##### Coverage

Employed women.

##### Source of Funds

**Insured person:** None.

**Employer:** See source of funds under Family Allowances, below.

**Government:** See source of funds under Family Allowances, below.

### **Qualifying Conditions**

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

**Maternity benefit:** Six months of employment immediately prior to the cessation of work.

### **Sickness and Maternity Benefits**

**Sickness benefit:** No statutory benefits are provided. (The labor code requires employers to provide paid sick leave.)

**Maternity benefit:** 50% of earnings is payable for 6 weeks before and 8 weeks (11 weeks in case of complications) after the expected date of childbirth.

### **Workers' Medical Benefits**

No statutory benefits are provided. (The labor code requires employers to provide certain medical services.)

### **Dependents' Medical Benefits**

No statutory benefits are provided. (Some maternity and child health and welfare services are provided under Family Allowances, below.)

### **Administrative Organization**

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1935.

**Current law:** 1966.

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

#### **Coverage**

Employed persons.

#### **Source of Funds**

**Insured person:** None.

**Employer:** 2.5% of payroll.

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period. The work accident must be reported within 48 hours.

### **Temporary Disability Benefits**

2/3 of the insured's average daily wage received during the 30 days preceding the onset of disability. The benefit is payable from the day after the onset of the disability until full recovery or until certification of permanent disability (after 2 years).

### **Permanent Disability Benefits**

**Permanent disability pension:** For total disability, 100% of average earnings.

Partial disability: Average earnings multiplied by 0.5 times the assessed degree of disability for the portion of disability up to 50% and by a maximum of 0.5 times the assessed degree of disability for the portion above 50%.

Constant-attendance supplement: 40% of the pension.

### **Workers' Medical Benefits**

Benefits include medical and surgical care, hospitalization, medicines, appliances, and transportation.

### **Survivor Benefits**

**Survivor pension:** 30% of the insured's earnings.

**Orphan's pension:** 15% of the insured's earnings each; 20% for each full orphan.

**Dependent parents and grandparents:** 10% of the insured's earnings each.

The maximum survivor pension is 85% of the insured's earnings.

**Funeral grant:** Reimbursement for burial expenses up to 1/24 of covered earnings.

### **Administrative Organization**

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1956.

**Current law:** 1966.

**Type of program:** Employment-related system.

### **Coverage**

Employees with one or more children.

Special system for public-sector employees.

### **Source of Funds**

**Insured person:** None.

**Employer:** 6% of payroll.

**Government:** A subsidy from earmarked taxes.

The maximum monthly earnings for contribution purposes are 130,000 CFA francs.

All of the above contributions also finance maternity benefits.

### **Qualifying Conditions**

**Family allowances:** The child must be under age 15 (age 18 if an apprentice; age 21 if a student or disabled). The parent must have 6 months of employment and be currently working 20 days a month, or be the widow of a beneficiary.

### **Family Allowance Benefits**

**Family allowances:** 600 CFA francs a month for each child.

**Prenatal allowance:** 5,400 CFA francs for each month of pregnancy. The allowance is paid in two installments.

**Birth grant:** A lump sum of 6,000 CFA francs for each of the first three births.

Some maternity and child health and welfare services are also provided.

### **Administrative Organization**

Ministry of Labor and Public Affairs provides general supervision.

National Social Insurance Fund administers the program.

## Congo (Brazzaville)

Exchange rate: U.S.\$1.00 equals  
628.89 CFA francs.

Note: This information is from 1999.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1962.

**Current law:** 1986.

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

#### Coverage

Employed persons.

#### Source of Funds

**Insured person:** 2.4% of earnings.

**Employer:** 3.6% of payroll.

**Government:** None.

The minimum monthly earnings for contribution and benefit purposes are 23,500 CFA francs.

There is no maximum earnings level for contribution and benefit purposes.

#### Qualifying Conditions

**Old-age pension:** Age 55 (or age 50 if prematurely aged) with insurance coverage during the last 20 years, or 240 months' total insurance of which 60 months were in the last 5 years. The pension is proportionately reduced if the insured person has between 60 and 239 months of contributions. Retirement from paid employment is necessary.

The pension is payable to insured noncitizens who leave the country only if there is a reciprocal agreement.

**Old-age settlement:** The insured person does not meet the qualifying conditions for a pension.

**Disability pension:** A loss of 2/3 of capacity for any work, with 5 years of insurance coverage and 6 months of contributions in the year before the claim is made. There is no minimum qualifying period if the incapacity is caused by a nonoccupational accident. (For occupational accidents, see Work Injury, below.)

**Survivor pension:** The insured person met the qualifying conditions for a pension or was a pensioner at the time of death.

**Survivor settlement:** The insured person did not qualify for a pension.

#### Old-Age Benefits

**Old-age pension:** 40% of average monthly earnings in the last 3 or 5 years (whichever is higher), plus 2% of average monthly earnings for every 12-month period of insurance beyond 240. The years chosen for benefit calculation purposes must be in the 10-year period prior to the date of eligibility for a pension.

The minimum pension is 60% of the highest guaranteed minimum wage.

The maximum pension is 80% of earnings.

**Old-age settlement:** A lump sum equal to the insured's average monthly earnings for every 12-month insurance period credited at age 55 (age 50 if prematurely aged) if ineligible for a pension.

**Benefit adjustment:** Pensions are adjusted for cost-of-living changes.

#### Permanent Disability Benefits

**Disability pension:** 40% of average monthly earnings in the last 3 or 5 years (whichever is higher), plus 2% for every 12-month period of insurance coverage beyond 240 (for each year that a claim is made before the insured person reaches age 55, the insured person is credited with a 6-month coverage period).

The minimum pension is 60% of the highest guaranteed minimum wage.

The maximum pension is 80% of earnings.

**Constant-attendance supplement:** 50% of the pension.

**Child supplements:** 1,200 CFA francs a month for each child.

**Benefit adjustment:** Pensions are adjusted for cost-of-living changes.

#### Survivor Benefits

**Survivor pension:** 30% of the insured's pension is payable to the widow(er).

**Orphan's pension:** 50% of the insured's pension.

**Other eligible survivors:** 20% of the insured's pension.

The maximum survivor pension is 80% of the insured's pension.

**Survivor settlement:** If the insured person did not qualify for a pension, 1 month's basic old-age pension for each 6-month period of contributions.

**Benefit adjustment:** Pensions are adjusted for cost-of-living changes.

#### Administrative Organization

Ministry of Labor and Social Security provides supervision.

Managed by a tripartite board and a director general, the National Social Security Fund administers the program.

## ***Sickness and Maternity***

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### ***Regulatory Framework***

**First law:** 1952.

**Current law:** 1986.

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

### ***Coverage***

Employed women.

### ***Source of Funds***

**Insured person:** None.

**Employer:** 0.2% of payroll.

**Government:** None.

The minimum monthly earnings for contribution purposes are 23,500 CFA francs.

The maximum monthly earnings for contribution purposes are 600,000 CFA francs.

### ***Qualifying Conditions***

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

**Maternity benefits:** Six months of insured employment.

### ***Sickness and Maternity Benefits***

**Sickness benefit:** No statutory benefits are provided. (The 1975 labor code requires employers to provide paid sick leave.)

**Maternity benefit:** 50% of earnings, paid by the National Social Security Fund. (The employer is required to pay the remaining 50% of earnings.) The benefit is payable for 15 weeks, including at least 9 weeks after the expected date of childbirth. The benefit may be extended in case of complications.

### ***Workers' Medical Benefits***

No statutory benefits are provided. (Some maternity and child health and welfare services are provided under Family Allowances, below.)

### ***Dependents' Medical Benefits***

No statutory benefits are provided. (Some maternity and child health and welfare services are provided under Family Allowances, below.)

## ***Administrative Organization***

Ministry of Labor and Social Security provides supervision.

Managed by a tripartite board and a director general, the National Social Security Fund administers the program.

## ***Work Injury***

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### ***Regulatory Framework***

**First law:** 1935.

**Current law:** 1986.

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

### ***Coverage***

Employed persons, members of workers' cooperatives, apprentices, and students of technical colleges.

Special system for public-sector employees.

### ***Source of Funds***

**Insured person:** None.

**Employer:** 2.25% of payroll.

**Government:** None.

The minimum monthly earnings for contribution and benefit purposes are 23,500 CFA francs.

The maximum monthly earnings for contribution and benefit purposes are 600,000 CFA francs.

### ***Qualifying Conditions***

**Work injury benefits:** There is no minimum qualifying period.

### ***Temporary Disability Benefits***

100% of covered earnings, following advance notice, for up to 3 months; thereafter, two-thirds of covered earnings. The benefit is payable from the day after the onset of disability until full recovery or certification of permanent disability.

### ***Permanent Disability Benefits***

**Permanent disability pension:** For total disability, 100% of average earnings.

Partial disability: Average earnings multiplied by 0.5 times the assessed degree of incapacity for the portion of disability between 10% and 50%, and by 1.5 times the assessed degree of incapacity for the portion above 50%.

Constant-attendance supplement: 50% of the pension.

### **Workers' Medical Benefits**

Medical and surgical care, hospitalization, medicines, appliances, and transportation.

### **Survivor Benefits**

**Survivor pension:** 30% of the insured's earnings.

**Orphan's pension:** 50% of the insured's earnings.

**Dependent father and mother:** 20% of the insured's earnings.

### **Administrative Organization**

Ministry of Labor and Social Security provides supervision. Managed by a tripartite board and a director general, the National Social Security Fund administers contributions and benefits.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1949.

**Current law:** 1986.

**Type of program:** Employment-related system.

#### **Coverage**

Employees with one or more children, regardless of whether the employee is married.

Special system for public-sector employees.

#### **Source of Funds**

**Insured person:** None.

**Employer:** 10.03% of payroll.

**Government:** None.

The minimum monthly earnings for contribution purposes are 23,500 CFA francs.

The maximum monthly earnings for contribution purposes are 600,000 CFA francs.

#### **Qualifying Conditions**

**Family allowances:** The child must be under age 16 (age 17 if an apprentice; age 20 if a student or disabled). The parent must have 6 months of employment and be currently working 20 days or 133 hours a month, or be the widow of a beneficiary.

### **Family Allowance Benefits**

**Family allowances:** 1,200 CFA francs a month for each child.

**Prenatal allowance:** 1,200 CFA francs a month for 9 months. The allowance is paid in two installments.

**Birth grant:** A lump sum of 1,100 CFA francs for each of the first three births.

Some maternity and child health and welfare services are also provided.

### **Administrative Organization**

Ministry of Labor and Social Security provides supervision.

Managed by a tripartite board and a director general, the National Social Security Fund administers the program.



## Congo (Kinshasa)

Exchange rate: U.S.\$1.00 equals  
372.50 Congolese francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1956.

**Current law:** 1961 (1988 social security code, not implemented).

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

#### Coverage

Employed persons, including domestic workers, casual workers, and some categories of boat workers.

Voluntary coverage for nonemployed persons who have at least 5 years of covered employment and who request to be covered within the 6-month period after the cessation of paid employment.

Special system for public-sector employees.

#### Source of Funds

**Insured person:** 3.5% of earnings; the voluntarily insured contribute 7% of the most recent 6 months' covered earnings, according to three wage classes.

**Employer:** 3.5% of payroll.

**Government:** Annual subsidy up to a legally set fixed amount.

#### Qualifying Conditions

**Old-age pension:** Age 65 (men) or 60 (women); age 55 (men and women) if prematurely aged, with 60 months of insurance coverage in the last 10 years. Retirement from paid employment is necessary.

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

**Old-age settlement:** The insured person does not meet the qualifying conditions for an old-age pension. The settlement is payable from age 58. Retirement from paid employment is necessary.

**Disability pension:** A loss of 2/3 of earning capacity with 36 months of insurance coverage in the last 5 years. There is no minimum qualifying period if the disability is the result of a nonoccupational accident.

**Survivor pension:** The insured person met the pension requirements or was a pensioner at the time of death.

**Survivor grant:** The insured person did not meet the qualifying conditions for a pension.

#### Old-Age Benefits

**Old-age pension:** An annual benefit of 1/60 of average monthly covered earnings times the number of months of insurance coverage.

The minimum pension is 50% of the legal minimum wage.

**Old-age settlement:** A lump sum equal to 10 times the annual pension, based on the number of complete years of insurance coverage.

The minimum settlement must not be less than 50% of the minimum pension.

Benefit adjustment: Pensions are indexed to changes in wages.

#### Permanent Disability Benefits

**Disability pension:** An annual benefit of 1/60 of average monthly covered earnings times the number of months of insurance coverage.

The minimum pension is 50% of the legal minimum wage.

Benefit adjustment: Pensions are indexed to changes in wages.

#### Survivor Benefits

**Survivor pension:** 40% of the insured's pension is payable to a widow aged 50 or older or disabled. The pension is also payable to a dependent disabled widower.

**Survivor grant:** If the insured person did not meet the qualifying conditions for a pension, a lump sum equal to 12 months of the insured's pension.

**Orphan's pension:** A lump sum equal to 25% of the survivor grant for each orphan under age 16 (age 25 if a student; no limit if disabled); 50% for each full orphan.

The maximum orphan's pension is 100% of the survivor grant.

Benefit adjustment: Pensions are indexed to changes in wages.

#### Administrative Organization

Minister of Labor and Social Security provides administrative and technical oversight.

Minister of Investments is responsible for investments.

Managed by an administrative council and a management committee, the National Social Security Institute administers the program through 8 central directorates, 4 urban directorates in Kinshasa, 10 provincial directorates, and 15 district bureaus.

#### Sickness and Maternity

##### Regulatory Framework

**Sickness benefits:** There are no statutory benefits. (The labor code requires employers to pay 2/3 of wages, plus family allowances.)

**Maternity benefits:** There are no statutory benefits. (The labor code requires employers to pay 14 weeks of maternity leave.)

The labor code requires employers to provide medical care for workers and their dependents.

Medical care is available in government hospitals and dispensaries and in the medical facilities of the National Social Security Institute to old-age pensioners and disability pensioners and their dependents.

## Work Injury

### Regulatory Framework

**First law:** 1949.

**Current law:** 1961.

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

### Coverage

Employed persons, including domestic and casual workers, sailors, apprentices, and students in vocational and craft schools.

### Source of Funds

**Insured person:** None.

**Employer:** 1.5% of payroll. (The contribution may increase for a higher assessed degree of risk.)

**Government:** None.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

### Temporary Disability Benefits

Two-thirds of average daily earnings during the 3 months preceding the onset of disability, plus family allowances where applicable, if at least 60% disabled. The benefit is payable from the day after the onset of disability or the onset of an occupational illness until full recovery or certification of permanent disability.

The benefit is reduced during periods of hospitalization if there are no dependents.

### Permanent Disability Benefits

**Permanent disability pension:** 85% of average monthly earnings during the 3 months preceding the onset of disability, if totally disabled.

Constant-attendance supplement: 50% of the pension.

Partial disability: A percentage of the full pension according to

the assessed degree of disability. If the assessed degree of disability is less than 15%, the benefit is paid as a lump sum equal to 3 times the annual pension.

### Workers' Medical Benefits

Benefits include medical, dental, surgical, and hospital care; X-rays; laboratory services; pharmaceuticals; appliances; and transportation.

### Survivor Benefits

**Survivor pension:** 20% of the insured's permanent disability pension, payable to a widow at any age or to a dependent disabled widower.

Remarriage settlement: If the widow(er) remarries, a lump sum equal to 12 months' pension is paid.

**Orphan's pension:** 15% of the insured's permanent disability pension for each orphan under age 16 (age 25 if a student; no limit if disabled).

The maximum survivor pension is 100% of the insured's permanent disability pension.

**Funeral grant:** A lump sum equal to 90 days' legal minimum wage.

### Administrative Organization

Minister of Labor and Social Security provides administrative and technical oversight.

Minister of Investments is responsible for investments.

National Social Security Institute administers contributions and benefits.

## Family Allowances

### Regulatory Framework

**First law:** 1951.

**Current law:** 1961.

**Type of program:** Employment-related system.

### Coverage

Employed persons and social insurance beneficiaries with one or more children, only in Katanga province.

The labor code requires employers to provide family benefits to workers in all provinces except Katanga.

Special system for public-sector employees.

### Source of Funds

**Insured person:** None.

**Employer:** 4% of payroll.

**Government:** None.

### ***Qualifying Conditions***

**Family allowances:** The child must be under age 16 (age 25 if a student; no limit if disabled).

### ***Family Allowance Benefits***

**Family allowances:** 10% of the legal minimum wage for each child.

### ***Administrative Organization***

Minister of Labor and Social Security provides administrative and technical oversight.

Minister of Investments is responsible for investments.

National Social Security Institute administers the program in Katanga province.

## Côte d'Ivoire

Exchange rate: U.S.\$1.00 equals  
628.89 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1960.

**Current laws:** 1968, 1971, 1988, and 1999.

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

#### Coverage

Salaried workers in all sectors.

Special system for civil servants.

#### Source of Funds

**Insured person:** 3.2% of earnings.

**Employer:** 4.8% of payroll.

**Government:** None.

Maximum monthly earnings for contribution purposes are 1,647,315 CFA francs, which is equal to 45 times the guaranteed minimum wage. The minimum wage is 36,607 CFA francs.

#### Qualifying Conditions

**Old-age pension:** Age 55 with 15 years of contributions and 15 years of covered employment after the program began. Retirement from gainful activity is necessary. The pension is payable abroad.

Early retirement: A reduced pension is payable at age 50.

**Old-age allowance:** Older than age 55 with more than 3 years of employment but less than 15 years of contributions.

**Disability pension:** Age 50 with 15 years of contributions and 15 years of covered employment after the program began and permanently incapable of any work.

**Disability allowance:** Awarded to workers under age 50 with at least 15 years of contributions who are ineligible for a disability pension.

**Survivor pension:** The insured was a pensioner or met the requirements for a pension at the time of death.

#### Old-Age Benefits

**Old-age pension:** 1.33% of average earnings times the number of years of effective or deemed coverage before January 1, 2000, and 1.70% for each year of coverage after this date. (Some periods of employment before the program began are credited.)

Early retirement: The pension is reduced by 5% for each year that the pension is taken before age 55.

Child's supplement: 10% of the insured's pension for each child under age 16, up to a maximum of 30% of the insured's pension.

**Old-age allowance:** A lump-sum payment.

Benefit adjustment: Pensions are adjusted annually to changes in the average salary subject to contributions.

#### Permanent Disability Benefits

**Disability pension:** About 1.33% of average earnings times the number of years of coverage. (Some periods of employment before the program began are credited.)

Child's supplement (social insurance): 10% of the insured's pension for each child under age 16, up to a maximum of 30% of the insured's pension.

**Disability allowance:** At age 50 the disability allowance is converted to an old-age pension without the benefit being subject to a reduction. No additional information is available.

#### Survivor Benefits

**Survivor pension:** 50% of the insured's pension is payable to a widow(er) aged 50 or older. There is no age requirement if the widow(er) was married for at least 2 years or has a dependent child.

**Orphan's pension:** 20% of the insured's pension for each full orphan under age 16 (age 21 if a student).

The maximum orphan's pension is 100% of the insured's pension.

#### Administrative Organization

Ministry of Employment, Public Administration, and Social Insurance provides general supervision.

Managed by a tripartite board, the National Social Insurance Fund administers the program.

#### Sickness and Maternity

##### Regulatory Framework

**First law:** 1956.

**Current laws:** 1964, 1968, 1971, 1988, and 1995.

**Type of program:** Social insurance system. Cash maternity and medical benefits only.

##### Coverage

Employed women and wives of employed workers.

Special system for civil servants.

### **Source of Funds**

**Insured person:** None.

**Employer:** 0.75% of payroll.

**Government:** None.

Maximum monthly earnings for contribution purposes are 70,000 CFA francs.

### **Qualifying Conditions**

**Cash maternity benefits:** Three months of insured employment.

### **Sickness and Maternity Benefits**

**Maternity benefit:** 100% of earnings. The benefit is payable for 6 weeks before and 8 weeks (11 weeks in case of complications) after the expected date of childbirth. There is reimbursement for some medical care fees (see Workers' Medical Benefits, below).

### **Workers' Medical Benefits**

Medical care is provided to the insured worker by community health centers of the National Social Insurance Fund. Employers must provide medical services for their workers.

Salaried pregnant women can also have access to free medical care provided through public hospitals or are awarded 5,000 CFA francs toward the cost of childbirth in a private clinic or other establishment. From the third month of pregnancy, reimbursement is provided for medical costs and pharmaceuticals.

### **Dependents' Medical Benefits**

Health care is provided to wives and children at community health centers managed by the National Social Insurance Fund.

### **Administrative Organization**

Ministry of Employment, Public Administration, and Social Insurance provides general supervision.

Managed by a tripartite board, the National Social Insurance Fund administers the program.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1957.

**Current laws:** 1968, 1971, and 1988.

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

#### **Coverage**

Employed persons, seamen, certain self-employed persons, apprentices, members of cooperatives, technical college

students, chairmen and managing directors of limited companies, and prisoners.

Self-employed persons may affiliate voluntarily for all work injury benefits except temporary disability benefit.

### **Source of Funds**

**Insured person:** None, except for the voluntarily affiliated self-employed.

**Employer:** 2% to 5% of payroll, according to the assessed degree of risk.

**Government:** None.

Maximum monthly earnings for contribution and benefit purposes are 70,000 CFA francs.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

50% of earnings for the first 28 days of disability; thereafter, 2/3 of earnings. The benefit is payable from the day following the onset of disability until full recovery or certification of permanent disability.

### **Permanent Disability Benefits**

**Permanent disability pension:** 100% of average earnings, if totally disabled.

Partial disability: Average earnings multiplied by the percentage degree of disability.

Constant-attendance supplement: 40% of the permanent disability pension.

Benefit adjustment: Pensions are adjusted annually to changes in the average salary subject to contributions.

### **Workers' Medical Benefits**

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

### **Survivor Benefits**

**Survivor pension:** 30% of the insured's earnings.

**Orphan's pension:** 15% of the insured's earnings each for the first two orphans and 10% for each other orphan; 20% for each full orphan.

**Other dependents:** Parents and grandparents each receive 10% of the insured's earnings.

The maximum survivor pension is 85% of the insured's earnings.

Benefit adjustment: Pensions are adjusted annually to changes in the average salary subject to contributions.

**Funeral grant:** A lump sum covering the cost of burial.

### **Administrative Organization**

Ministry of Employment, Public Administration, and Social Insurance provides general supervision.

Managed by a tripartite board, the National Social Insurance Fund administers contributions and benefits.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1955.

**Current laws:** 1968, 1971, 1988, and 1995.

**Type of program:** Employment-related system.

#### **Coverage**

Employees with one or more children.

Special system for civil servants.

#### **Source of Funds**

**Insured person:** None.

**Employer:** 5% of payroll.

**Government:** None.

Maximum monthly earnings for contribution purposes are 70,000 CFA francs.

#### **Qualifying Conditions**

**Family allowances:** For a child under age 14 (age 18 if an apprentice; age 21 if a student or disabled). The parent must have 3 months of employment and be currently working 18 days or 120 hours a month (or be the widow of the insured person).

**Prenatal allowance:** Must undergo prescribed medical examinations.

**Birth grant:** Must undergo prescribed medical examinations.

#### **Family Allowance Benefits**

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

**Prenatal allowance:** 13,500 CFA francs, payable in three installments.

**Birth grant:** A lump sum of 18,000 CFA francs on the birth of each of the first three children.

**Maternity allowance:** 18,000 CFA francs is paid in three installments 4 months apart starting from the date of the child's birth.

### **Administrative Organization**

Ministry of Public Health and Social Affairs provides general supervision.

Managed by a tripartite board, the National Social Insurance Fund administers the program.



## Egypt

Exchange rate: U.S.\$1.00 equals 4.61 pounds.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1950 (social assistance) and 1955 (provident and insurance fund).

**Current laws:** 1975 (civil servants and workers in public and private sectors), 1976 (employers and self-employed persons), 1978 (migrant workers), 1978 (social insurance), and 1980 (casual workers).

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

#### Coverage

All employed persons aged 18 or older (aged 16 or older if a government employee), including casual agricultural workers, domestic servants, and migrant workers and self-employed persons.

#### Source of Funds

**Insured person:** 13% of basic wage; 10% of variable wage.

**Employer:** 17% of basic wage; 15% of variable wage.

**Government:** 1% of payroll plus any deficit.

The basic wage is base pay up to 650 pounds a month.

The variable wage is base pay over 650 pounds a month, plus certain other forms of compensation such as bonuses and commissions.

The maximum monthly earnings (basic and variable wages combined) for contribution and benefit purposes are 1,150 pounds.

Contribution rates vary among categories of worker covered by different legislative acts.

#### Qualifying Conditions

**Old-age pension:** Age 60 with 120 months of contributions (basic wage pension); age 50 with 240 months of contributions (variable wage pension).

**Old-age settlement:** If the insured person does not qualify for a pension and is age 60 or emigrating.

**Disability pension:** Total and permanent incapacity for any gainful employment with contributions during 3 consecutive months or for a total of 6 months.

**Disability settlement:** The insured person does not qualify for a pension and is totally disabled.

**Survivor pension:** The insured person met the contribution conditions for a disability pension or was a pensioner at the time of death.

**Survivor settlement:** Paid to a widow aged 51 or older, if the insured person did not qualify for a pension.

#### Old-Age Benefits

**Old-age pension (basic):** 1/45 (up to 1/40 for periods of arduous work and 1/36 for dangerous work) of average monthly earnings during the last 2 years times the number of years of contributions up to 36 years.

**Old-age pension (variable):** 1/45 of average monthly earnings over the entire contributory period times the number of years of contributions. The average monthly wage on which the pension is calculated is increased by 2% for each year of contributions.

**Early retirement pension:** Must have at least 20 years of contributions. The pension is reduced by 15% if the insured is under age 45, by 10% if between ages 45 and 49, and by 5% if between ages 50 and 54.

The minimum pension is 50% of the average wage in the last 2 years (if the qualifying period is not less than 20 years) or 100 pounds a month.

The maximum pension is 80% of average earnings or 920 pounds a month, whichever is less.

**Lump-sum gratuity:** 15% of the average annual basic wage for each year of contributions beyond 36.

**Old-age settlement:** A lump sum equal to 15% of the average monthly basic wage during the last 2 years times the number of years of contributions, if the insured person does not qualify for a pension. For variable wages, the average wage relates to the entire contributory period.

#### Permanent Disability Benefits

**Disability pension:** 1/45 of average monthly earnings during the last year for each year of contributions plus 3 extra years or 50% of average monthly earnings, whichever is greater. The insured also receives half the difference between that amount and 80% of average monthly earnings.

**Constant-attendance allowance:** 20% of the pension.

**Partial disability:** A lump sum of 4 years' pension proportionate to the assessed degree of disability, if less than 35% disabled.

The minimum pension is 100 pounds a month or 65% of average earnings, whichever is greater.

The maximum pension is 80% of average earnings or 920 pounds a month, whichever is less.

**Disability settlement:** A lump sum equal to 15% of the average annual basic wage during the last 2 years times the number of years of contributions, if the insured person does not qualify for a pension.

#### Survivor Benefits

**Survivor pension:** 1/45 of average monthly earnings during the last year for each year of contributions plus 3 extra years or 50% of average monthly earnings, whichever is greater. The

insured also receives half the difference between that amount and 80% of average monthly earnings.

The minimum pension is 65% of average earnings or 100 pounds a month, whichever is greater.

The maximum pension is 80% of average earnings or 920 pounds a month, whichever is less.

The pension is divided among the following survivors according to the schedule in law: a dependent widow or a disabled widower; dependent sons and brothers under age 21 (age 26 if a student; no limit if disabled); unmarried daughters and sisters; dependent parents; and a divorcee without any other source of income and previously married to the insured person for at least 20 years.

Lump sums are paid to surviving daughters and sisters on marriage, and to sons or brothers at age 21 (age 26 for a student).

**Survivor settlement:** A lump sum equal to 15% of the average annual basic wage during the last 2 years times the number of years of contributions, if the insured person did not qualify for a pension.

**Funeral grant:** Equal to 2 month's pension.

The minimum funeral grant is 200 pounds.

### **Administrative Organization**

Ministry of Social Insurance provides general supervision.

Managed by a tripartite board, the National Organization for Social Insurance for the Private and Public Sector Fund administers the program through regional and district offices.

Social Insurance Government Sector Fund administers the program for government employees through regional offices.

### **Sickness and Maternity**

#### **Regulatory Framework**

**First law:** 1959 (enabling provisions) and 1964 (workers in public and private sectors).

**Current law:** 1975.

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

#### **Coverage**

Employed persons aged 18 or older (aged 16 or older if a government employee). Coverage is being extended gradually to students.

Exclusions: Casual agricultural workers, domestic servants, and the self-employed.

### **Source of Funds**

**Insured person:** 1% of earnings. Pensioners contribute 1% of the pension; beneficiaries of the survivor pension optionally contribute 2%.

**Employer:** 4% of payroll (may be reduced to 3% for employers that provide cash sickness benefits to their employees).

**Government:** None; payment of cash benefits directly to insured government employees.

### **Qualifying Conditions**

**Cash sickness and medical benefits:** Contributions for the last 3 months, or for a total of 6 months including the last 2 months.

**Cash maternity benefits:** Contributions for the last 10 months.

### **Sickness and Maternity Benefits**

**Sickness benefit:** 75% of the daily wage during the first 90 days of sickness; thereafter, 85% of earnings. 100% of earnings is payable in case of specified chronic diseases. The benefit is payable for up to 180 days in a calendar year; no limit on duration for specified chronic diseases.

The minimum benefit is equivalent to the minimum contributory salary.

**Maternity benefit:** 75% of the daily wage. The benefit is payable for up to 3 months before and after the expected date of childbirth.

### **Workers' Medical Benefits**

Service benefits are provided by employer, public, or other medical facilities under contract with the Health Insurance Organization, which pays benefits directly. Benefits include general and specialist care, surgery, hospitalization, maternity care, dental care, laboratory services, medicines, rehabilitation services and appliances.

### **Dependents' Medical Benefits**

Medical care and treatment are provided to the widow of an insured person.

### **Administrative Organization**

Ministry of Health provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund and the Social Insurance Government Sector Fund administer contributions and cash benefits.

Managed by a tripartite board, the Health Insurance Organization administers medical benefits through its hospitals.

## **Work Injury**

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### **Regulatory Framework**

**First law:** 1936.

**Current law:** 1975.

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

### **Coverage**

Employed persons aged 18 or older (aged 16 or older if a government employee).

Exclusions: Casual workers, domestic workers, and the self-employed.

### **Source of Funds**

**Insured person:** None.

**Employer:** 3% of payroll; may be reduced to 2% of payroll or less if the employer provides temporary disability benefits to employees.

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

100% of earnings, payable from the day after the onset of disability until full recovery or certification of permanent disability.

### **Permanent Disability Benefits**

**Permanent disability pension:** 80% of average monthly earnings during the last year, if totally disabled.

The minimum pension is 80% of average monthly earnings during the last year.

The maximum pension is 100% of average monthly earnings when combined with the old-age, survivor, or disability pension.

Partial disability: If at least 35% disabled, a percentage of the full pension proportionate to the assessed degree of disability.

Lump-sum benefit: If the degree of disability is less than 35%, 4 years' pension proportionate to the assessed degree of disability.

Benefit adjustment: Pensions are increased by 5% after each 5-year period of continuous disability, up to age 60.

### **Workers' Medical Benefits**

Benefits include general and specialist care, surgery, hospitalization, medicines, X-rays, appliances, and rehabilitation.

## **Survivor Benefits**

**Survivor pension:** 80% of the insured's average monthly earnings during the last year (up to 100% when coupled with old-age, survivor, or disability pension).

The minimum pension is 20 pounds a month.

The maximum pension is 920 pounds a month.

The pension is divided among the following survivors, according to the schedule in law: widow of any age, disabled widower, dependent sons and brothers under age 21 (age 26 if a student; no limit if disabled), unmarried daughters and sisters, and dependent parents.

All survivor pensions may be taken as a lump sum.

**Funeral grant:** Equal to 2 months' pension.

The minimum grant is 200 pounds.

## **Administrative Organization**

Ministry of Social Insurance provides general supervision.

National Organization for Social Insurance for Private and Public Sector Fund and the Social Insurance Government Sector Fund administer contributions and cash benefits.

Managed by a tripartite board, the Health Insurance Organization administers medical benefits through its own hospitals.

## **Unemployment**

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### **Regulatory Framework**

**First law:** 1959 (enabling provisions).

**Current law:** 1975.

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

### **Coverage**

Employed persons.

Exclusions: Temporary, seasonal, and casual workers; domestic servants; family labor; public-sector employees; employees older than age 60; the self-employed; and artisans.

### **Source of Funds**

**Insured person:** None.

**Employer:** 2% of payroll.

**Government:** Any deficit.

### **Qualifying Conditions**

**Unemployment benefit:** Six months of contributions, including 3 consecutive months prior to unemployment. The insured person must be able and willing to work and registered with, and reporting on a regular basis to, the manpower office.

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Unemployment is not due to voluntary leaving, discharge for misconduct, refusal of a suitable job offer, or the refusal of training.

### ***Unemployment Benefits***

60% of the last monthly wage is payable after a 7-day waiting period for up to 16 weeks (may be extended to 28 weeks if contributions have been paid for the last 24 months).

### ***Administrative Organization***

Ministry of Social Insurance provides general supervision.

National Organization for Social Insurance for the Private and Public Sector Fund administers the program in collaboration with local manpower offices.

## Equatorial Guinea

Exchange rate: U.S.\$1.00 equals  
628.89 CFA francs.

Note: This information is from 1999.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1947.

**Current laws:** 1984 and 1990.

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

#### Coverage

Employees, public officials, military personnel, the self-employed, clergy, members of production cooperatives, students, and other groups.

#### Source of Funds

**Insured person:** 4.5% of earnings.

**Employer:** 21.5% of earnings.

**Government:** At least 25% of annual social security receipts.

All of the above contributions also finance benefits for Sickness and Maternity, Work Injury, and Family Allowances, below.

#### Qualifying Conditions

**Old age pension:** Age 60 with 120 months of contributions of which 60 were in the 10 years immediately preceding retirement.

The required contribution period is reduced for public officials and military personnel who were between ages 50 and 60 when the law was implemented.

**Disability pension:** Substantial inability to perform all types of work or total inability to perform usual occupation.

**Survivor pension:** The insured person was covered or was a pensioner at the time of death.

#### Old-Age Benefits

**Old age pension:** 40% of the average salary in the last 2 years, plus an increase of 2% for each year of contributions over 10 years, up to a maximum of 80% of average salary.

#### Permanent Disability Benefits

**Disability pension:** If totally disabled, 40% of the base salary.

Constant-attendance supplement: 80% of the base salary.

Partial disability: 40% of the base salary, payable for 6 months if unable to perform usual occupation.

#### Survivor Benefits

**Survivor pension:** 40% of the base salary is payable to a widow aged 30 or older, regardless of age with children, or disabled. If the insured person was a pensioner, the pension is 80% of the insured's pension. The pension is also payable to a dependent widower.

A childless widow who is under age 30 receives a pension for 24 months only.

**Orphan's pension:** 20% of the base salary up to age 14 (no limit if a student or disabled); 40% for a full orphan.

**Funeral grant:** Equal to 2 month's base salary.

#### Administrative Organization

Ministry of Labor, Social Security, and Women's Welfare provides supervision.

Social Security Institute administers the program.

### Sickness and Maternity

#### Regulatory Framework

**First law:** 1947.

**Current laws:** 1984 and 1990.

**Type of program:** Social insurance.

#### Coverage

Employees, public officials, military personnel, the self-employed, clergy, members of production cooperatives, students and other groups, the insured's family members, pensioners, and the disabled.

#### Source of Funds

**Insured person:** See source of funds under Old Age, Disability, and Survivors, above.

**Employer:** See source of funds under Old Age, Disability, and Survivors, above.

**Government:** See source of funds under Old Age, Disability, and Survivors, above.

#### Qualifying Conditions

**Sickness benefit:** One year of contributions immediately prior to the date of claim. The benefit is payable to the insured person and the insured's wife.

**Maternity benefit:** One year of contributions immediately prior to the date of claim.

#### Sickness and Maternity Benefits

**Sickness benefit:** 50% of the base salary is payable after a 3-day waiting period.



**Maternity benefit:** 75% of the base salary is paid for 6 weeks before and 6 weeks after the expected date of childbirth.

### **Workers' Medical Benefits**

Benefits include medical care for up to 26 weeks, according to a fee schedule; free medicine during hospitalization, during pregnancy, and for the postnatal period (in all other cases, the insured pays 50% of the cost of medicine).

### **Dependents' Medical Benefits**

Benefits include medical care for up to 26 weeks, according to a fee schedule; free medicine during hospitalization, during pregnancy, and for the postnatal period (in all other cases, the insured person must pay 50% of the cost of medicine for dependents).

### **Administrative Organization**

Ministry of Labor, Social Security, and Women's Welfare provides supervision.

Social Security Institute administers the system and provides medical assistance according to agreements with public and private medical and pharmaceutical facilities.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1947.

**Current laws:** 1984 and 1990.

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

#### **Coverage**

Employees, public officials, military personnel, the self-employed, clergy, members of production cooperatives, students, and other groups.

#### **Source of Funds**

**Insured person:** See source of funds under Old Age, Disability, and Survivors, above.

**Employer:** See source of funds under Old Age, Disability, and Survivors, above.

**Government:** See source of funds under Old Age, Disability, and Survivors, above.

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

#### **Temporary Disability Benefits**

50% of the base salary is payable after a 3-day waiting period.

### **Permanent Disability Benefits**

**Permanent disability pension:** 50% of the base salary, if totally incapable of any work; the benefit is limited to 48 months if the insured person is only unable to perform his or her usual occupation.

**Partial disability pension:** 50% of the base salary is payable for 24 months if the insured person is unable to perform his or her usual occupation.

**Constant-attendance supplement:** 100% of the base salary.

### **Workers' Medical Benefits**

Free medical care and medicines.

### **Survivor Benefits**

**Survivor pension:** 50% of the base salary.

### **Administrative Organization**

Ministry of Labor, Social Security, and Women's Welfare provides supervision.

Social Security Institute administers the program.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1950.

**Current laws:** 1984 and 1990.

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

#### **Coverage**

Employees, public officials, military personnel, the self-employed, clergy, members of production cooperatives, students, and other groups.

#### **Source of Funds**

**Insured person:** See source of funds under Old Age, Disability, and Survivors, above.

**Employer:** See source of funds under Old Age, Disability, and Survivors, above.

**Government:** See source of funds under Old Age, Disability, and Survivors, above.

#### **Qualifying Conditions**

**Family allowances:** The insured person must be married, a widow with children, or single with natural children. Dependents related to the insured person who are under age 14, a student, or disabled may also qualify.



### ***Family Allowance Benefits***

**Family allowances:** Benefits are determined according to a family point system set by regulation.

### ***Administrative Organization***

Ministry of Labor, Social Security, and Women's Welfare provides supervision.

Social Security Institute administers the program through the Family Fund.

## Ethiopia

Exchange rate: U.S.\$1.00 equals 8.58 birr.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1963 (public employees) and 1975 (employees of government-owned enterprises).

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

#### Coverage

Public-sector employees and employees of government-owned enterprises.

#### Source of Funds

**Insured person:** 4% of basic salary.

**Employer:** 6% (civilian) or 16% (military) of payroll.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 55 with a minimum of 10 years of service and contributions.

**Old-age settlement:** Age 55 for those who do not meet the qualifying conditions for the old-age pension.

**Disability pension:** Incapable of normal gainful employment with a minimum of 10 years of service and contributions.

**Survivor pension:** The insured met the contribution conditions for the old-age pension or was a pensioner at the time of death.

#### Old-Age Benefits

**Old-age pension:** 30% of the average monthly salary during the last 3 years, plus an increment of 1% (civilian) or 1.5% (military) of the average monthly salary for each year of service beyond 10.

The maximum benefit is 60% of the average monthly salary.

**Old-age settlement:** A lump-sum payment.

#### Permanent Disability Benefits

**Disability pension:** 30% of the average monthly salary during the last 3 years, plus an increment of 1% (civilian) or 1.5% (military) of the average monthly salary for each year of service beyond 10.

The maximum benefit is 60% of the average monthly salary.

#### Survivor Benefits

**Survivor pension:** The widow(er) receives 50% of the insured's pension. Entitlement to the pension ceases on remarriage. On remarriage, a lump sum of 2 years' pension is paid.

**Orphan's pension:** 10% of the insured's pension each; 20% each for full orphans.

**Dependent parents:** 10% to 20% of the insured's pension.

#### Administrative Organization

Office of the Prime Minister provides general supervision.

Managed by a board and general manager, the Social Security Authority administers the program.

### Sickness and Maternity

#### Regulatory Framework

The labor proclamation and public service amendment require the provision of sickness and maternity leave for up to 3 months.

#### Work Injury

#### Regulatory Framework

**First law:** 1963.

**Current law:** 1974.

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

The labor proclamation allows for the provision of private insurance.

#### Coverage

Public-sector employees and employees of government-owned enterprises.

#### Source of Funds

**Insured person:** 4% of basic salary.

**Employer:** 6% (civilian) or 16% (military) of payroll.

**Government:** None.

#### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

#### Temporary Disability Benefits

A lump sum equal to 45% of the monthly salary multiplied by 5 years and the assessed percentage degree of disability.

### ***Permanent Disability Benefits***

From 45% to 60% of the monthly basic salary.

### ***Survivor Benefits***

**Survivor pension:** The widow(er) receives 50% of the insured's pension. Entitlement to the pension ceases on remarriage. On remarriage, a lump sum of 2 years' pension is paid.

### ***Administrative Organization***

Office of the Prime Minister provides general supervision.

Managed by a board and general manager, the Social Security Authority administers the program.

## Gabon

Exchange rate: U.S.\$1.00 equals  
628.89 CFA francs.

Note: This information is from 1997.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1963.

**Current law:** 1975.

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

#### Coverage

Employed persons.

Separate system for self-employed and state workers under contract.

Special system for public-sector employees.

#### Source of Funds

**Insured person:** 2.5% of earnings.

**Employer:** 5% of payroll.

**Government:** None.

The maximum monthly earnings for contribution and benefit purposes are 1,500,000 CFA francs.

#### Qualifying Conditions

**Old-age pension:** Age 55 (age 50 if prematurely aged) with 20 years of insurance and 120 months of contributions during the last 20 years; for those insured since May 1, 1964, 60 months of contributions during the last 10 years.

Retirement from paid employment is necessary.

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

Foreign workers who permanently leave the country may have their contributions reimbursed.

**Old-age settlement:** The insured person is ineligible for an old-age pension.

**Disability pension:** A loss of 2/3 earning capacity with 5 years of insurance coverage and 30 months of contributions during the last 5 years. The qualifying conditions are waived for currently employed workers who have a nonoccupational accident. (For occupational accidents, see Work Injury, below.)

**Survivor pension:** The insured person had 120 months of contributions, met the contribution conditions for a pension, or was a pensioner at the time of death.

**Survivor settlement:** The insured person worked until age 55 but did not have 120 months of contributions.

#### Old-Age Benefits

**Old-age pension:** 40% of average earnings during the last 3 or 5 years (whichever is higher), plus an increment of 1% of earnings for each 12-month period of contributions beyond 240 months.

The maximum pension is 85% of average earnings.

**Old-age settlement:** A lump sum equal to 50% of average monthly earnings for each 6-month period of contributions, if the insured person is ineligible for the pension.

#### Permanent Disability Benefits

**Disability pension:** 60% of the old-age pension, payable as if the insured person had worked until age 55.

The minimum pension is 60% of the highest minimum wage.

#### Survivor Benefits

**Survivor pension:** 50% of the insured's old-age pension is paid to a nonworking or disabled widow; also payable to a dependent disabled widower. If there is more than one widow, the pension is divided equally.

**Orphan's pension:** 20% of the insured's pension for each orphan; 35% for a full orphan.

An orphan's mother who is ineligible for the widow's pension receives 35% of the insured's pension.

The maximum survivor pension is 85% of the insured's pension.

**Survivor settlement:** A lump sum equal to 100% of the insured's monthly old-age pension for each 6-month period of contributions, if ineligible for the survivor pension.

#### Administrative Organization

Ministry of Social Affairs and National Solidarity provides general supervision.

Managed by a tripartite board and director general, the National Social Security Fund administers contributions and benefits.

#### Sickness and Maternity

##### Regulatory Framework

**First law:** 1952.

**Current laws:** 1975 (maternity) and 1976 (pharmaceuticals).

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

## Coverage

**Maternity benefits:** Employed women.

**Medical benefits:** Employed persons and their dependents. Special system for the self-employed, state workers under contract, and the indigent.

## Source of Funds

**Insured person:** None.

**Employer:** 2% of payroll for pharmaceuticals, 1.5% for hospitalization, and 0.6% for medical examinations.

**Government:** None.

The maximum monthly earnings for contribution and benefit purposes are 1,500,000 CFA francs.

Contributions made under Family Allowances finance maternity benefits.

## Qualifying Conditions

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

**Maternity benefit:** Women in insured employment for at least 4 months.

**Medical benefits:** There is no minimum qualifying period.

## Sickness and Maternity Benefits

**Sickness benefit:** No statutory benefits are provided. (The 1962 labor code requires employers to provide paid sick leave.)

**Maternity benefit:** 50% of earnings, payable for up to 6 weeks before and 8 weeks (11 weeks in the case of complications) after the expected date of childbirth.

Also, free maternity care.

## Workers' Medical Benefits

Medical services are provided by hospitals and dispensaries operated by the National Social Security Fund and by other participating establishments. Benefits include hospitalization, inpatient and outpatient treatment, and pharmaceuticals. (The 1962 labor code requires employers to provide certain medical services.)

## Dependents' Medical Benefits

No statutory benefits are provided. (Some maternity and child health and welfare services are provided under Family Allowances, below.)

## Administrative Organization

Ministry of Social Affairs and National Solidarity provides general supervision.

Managed by a tripartite board and director general, the National Social Security Fund administers the program.

## Work Injury

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### Regulatory Framework

**First law:** 1935.

**Current law:** 1975.

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

### Coverage

Employed persons, including members of cooperatives, apprentices, and students; certain categories of self-employed persons.

Special system for the self-employed and state workers under contract.

### Source of Funds

**Insured person:** None.

**Employer:** 3% of payroll.

**Government:** None.

The maximum monthly earnings for contribution and benefit purposes are 1,500,000 CFA francs.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

### Temporary Disability Benefits

100% of the insured's earnings during the 30 days preceding the onset of disability. The benefit is payable from the day after the onset of disability until full recovery or certification of permanent disability.

### Permanent Disability Benefits

**Permanent disability pension:** For total disability, 100% of average earnings.

Partial disability: Average earnings 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%. A lump sum is payable for an assessed degree of disability of 10% or less.

Constant-attendance supplement: 40% of the pension.

### Workers' Medical Benefits

Benefits include medical, dental, and surgical care; hospitalization; medicines; appliances; laboratory services; X-rays; rehabilitation; and transportation.

### Survivor Benefits

**Survivor pension:** 50% of the insured's earnings, payable to a widow(er).

**Orphan's pension:** 20% of the insured's earnings for each orphan; 35% for a full orphan.

An orphan's mother who is ineligible for the widow's pension receives 35% of the insured's pension.

**Dependent parents and grandparents:** 10% of the insured's earnings each.

The maximum survivor pension is 85% of the insured's earnings.

**Survivor settlement:** A lump sum equal to 6 months of the insured's earnings, payable to the nearest relative if there are no survivors who qualify for a pension.

**Funeral grant:** A lump sum covering the cost of the burial, up to a maximum of 8 times the insured's average monthly earnings.

### **Administrative Organization**

Ministry of Social Affairs and National Solidarity provides general supervision.

Managed by a tripartite board and director general, the National Social Security Fund administers the program.

### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1956.

**Current law:** 1975.

**Type of program:** Employment-related system.

#### **Coverage**

Employed persons with one or more children and old-age pensioners caring for a child who was born before their date of retirement.

Special system for public-sector employees.

Special system for the self-employed, state workers under contract, and the indigent.

#### **Source of Funds**

**Insured person:** None.

**Employer:** 8% of payroll. (Contributions also finance maternity benefits.)

**Government:** None.

The maximum monthly earnings for contribution and benefit purposes are 1,500,000 CFA francs.

#### **Qualifying Conditions**

**Family allowances:** The child must be under age 16 (age 17 if an apprentice; age 20 if a student or disabled). The parent must have had 4 consecutive months of employment and be

currently working 20 days a month, or be the widow of a beneficiary.

**Prenatal allowance:** Must undergo regular medical examinations, as specified in law.

### **Family Allowance Benefits**

**Family allowances:** 3,000 CFA francs a month for each child.

School allowances: 10,000 CFA francs a year to dependent primary, secondary, or technical school students.

**Prenatal allowance:** 13,500 CFA francs, paid in two installments.

Birth grant: A lump sum of 8,000 CFA francs for each birth and 45,000 CFA francs for the purchase of clothing and other necessities (layette) for a newborn child.

Some maternity and child health and welfare services are also provided.

### **Administrative Organization**

Ministry of Social Affairs and National Solidarity provides general supervision.

Managed by a tripartite board and director general, the National Social Security Fund administers the program.



## Gambia

Exchange rate: U.S.\$1.00 equals 24 dalasi.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1981 (provident fund).

**Current law:** 1987 (pension scheme).

**Type of program:** Dual pension scheme and provident fund system.

#### Coverage

**Pension scheme:** Employed persons in quasi-government institutions and in participating private companies.

**Provident fund:** Employed persons in the private sector.

Special pension system for civil servants and armed forces personnel.

#### Source of Funds

##### Insured person

*Pension scheme:* None.

*Provident fund:* 5% of basic salary.

##### Employer

*Pension scheme:* 19% of payroll.

*Provident fund:* 10% of basic salary.

##### Government

*Pension scheme:* None.

*Provident fund:* None.

#### Qualifying Conditions

##### Old-age pension

*Pension scheme:* Age 55 with 10 years of contributions.

Early pension: Age 45. (If the insured person retires before age 45 with 5 years of contributions, the pension is deferred until age 45.)

*Provident fund:* Age 55; or voluntary retirement from age 45 after 2 years of unemployment.

#### Old-Age Benefits

##### Old-age pension

*Pension scheme:* With 10 or more years of contributions, the benefit is a lump sum of 25% of the total contributions with the remaining 75% converted into an annuity. With a minimum of 5 years of contributions but less than 10 years, the benefit is a lump sum.

*Provident fund:* A lump sum equal to total employer and employee contributions, plus accrued interest.

Voluntary retirement benefits are paid as a lump sum at age 45 after a minimum of 5 years of contributions and 2 years of unemployment.

Early retirement: With a minimum of 5 years of contributions, benefits are paid to fund members who are involuntarily unemployed or to women who leave employment to marry.

The amount of the benefit depends on the age of the claimant and the length of service; the balance in the member's fund account is payable at the normal retirement age or under certain other conditions.

#### Permanent Disability Benefits

##### Disability pension

*Pension scheme:* A lump sum of 25% of the total contributions, with the remaining 75% converted into an annuity. In exceptional circumstances of serious ill health, the total amount is paid as a lump sum.

*Provident fund:* A lump sum equal to total employer and employee contributions, plus accrued interest.

Partial disability: 50% of the full disability benefit.

Further payments are based on an assessment of the disability, upon recommendation of the medical board.

#### Survivor Benefits

##### Survivor pension

*Pension scheme:* A lump sum equal to twice the annual salary of the insured is payable if the insured was still contributing, irrespective of the number of contributions; a lump sum based on the value of the accrued pension if the insured has opted to take an early pension; or the remaining balance of the pension if the insured was a pensioner.

*Provident fund:* A lump sum equal to total employer and employee contributions, plus accrued interest. The lump sum is payable to named survivors and eligible orphans.

#### Administrative Organization

Social Security and Housing Finance Corporation administers the pension scheme and the provident fund.

#### Work Injury

#### Regulatory Framework

**First law:** 1940.

**Current law:** 1990.

**Type of program:** Employer-liability system.

## **Coverage**

Employed persons.

Exclusions: Armed forces personnel, casual workers, and family members living in the employer's home.

## **Source of Funds**

**Insured person:** None.

**Employer:** 1% of payroll.

**Government:** None. (Contributes for civil servants.)

The maximum monthly earnings for contribution purposes are 1,500 dalasi.

## **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period, but incapacity must last at least 5 consecutive days.

## **Temporary Disability Benefits**

60% of earnings is paid for 6 months.

The maximum monthly earnings for benefit calculation purposes are 1,500 dalasi.

Partial disability: A reduced pension is paid.

## **Permanent Disability Benefits**

60% of earnings, if totally disabled.

The minimum monthly benefit is 100 dalasi.

The maximum monthly earnings for benefit purposes are 1,500 dalasi.

Partial disability: A reduced pension according to the schedule in law.

## **Workers' Medical Benefits**

Medical, surgical, hospital, and nursing care; medicines. The Injuries Compensation Fund pays 75% of the cost and the employer pays 25%.

## **Survivor Benefits**

**Survivor benefit:** A lump sum of 120 months of the insured's earnings is payable to the insured's dependents; a reduced amount is paid if the survivor was only partially dependent.

The maximum survivor benefit is 180,000 dalasi.

The maximum monthly earnings for benefit calculation purposes are 1,500 dalasi.

**Funeral grant:** In case of no surviving dependents, 1,000 dalasi to meet the cost of the funeral.

## **Administrative Organization**

Social Security and Housing Finance Corporation enforces the law.

Injuries Compensation Fund administers the program.

## Ghana

Exchange rate: U.S.\$1.00 equals 8,250 cedi.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1965.

**Current law:** 1991 (social security).

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

#### Coverage

Employed persons.

Voluntary affiliation for the self-employed; nonemployed formerly insured persons may contribute voluntarily as if self-employed.

Special system for members of the armed forces.

#### Source of Funds

**Insured person:** 5% of earnings; self-employed, 17.5% of income.

**Employer:** 12.5% of payroll.

**Government:** None.

#### Qualifying Conditions

**Old-age benefit:** Age 60 (ages 55 to 59 for underground mine workers, steel mill workers, or employees engaged in other types of hazardous employment) with at least 240 months of contributions.

Early pension: A reduced pension is payable from ages 55 to 59.

**Old-age grant:** For insured persons with insufficient contributions for the old-age benefit.

**Disability benefit:** Permanently disabled with 12 months of contributions in the last 36 months and incapable of any gainful employment.

**Survivor benefit:** The death of the insured person before age 72.

#### Old-Age Benefits

**Old-age benefit:** The minimum pension is 50% of the average annual salary in the 3 best years of earnings. The pension is increased by 1.5 percentage points for each 12-month period of contributions beyond 240 months.

The maximum pension is not to exceed 80% of the average earnings of the top 5% of contributing members.

The insured person may opt to take 25% of the pension as a lump sum.

**Old-age grant:** A lump sum equal to the full refund of contributions plus interest set at 50% of the prevailing government treasury rate.

#### Permanent Disability Benefits

The minimum pension is 50% of the average annual salary for the 3 best years of earnings. The pension is increased by 1.5 percentage points for each 12-month period of contributions beyond 240 months.

#### Survivor Benefits

If the insured was a pensioner at the time of death, the benefit is payable as a lump sum calculated on the present value of the pension that would have been received after the date of death until age 72. If the insured was not a pensioner but had 240 months of contributions, a lump-sum benefit is payable equal to the present value of 12 years' pension; with less than 240 months of contributions, a lump sum equal to the present proportional value of 12 years' pension. (The present value of the pension is calculated using 50% of the prevailing treasury bill rate of interest.) The pension is payable to named dependents.

#### Administrative Organization

Ministry of Finance and Economic Planning provides general supervision.

Social Security and National Insurance Trust administers the program through a tripartite management board.

#### Sickness and Maternity

##### Sickness and Maternity Benefits

No statutory benefits are provided.

Employers can provide medical care for employees and their dependents through collective agreements.

#### Work Injury

##### Regulatory Framework

**First law:** 1940.

**Current law:** 1987.

**Type of program:** Employer-liability system, normally involving insurance with a private carrier.

##### Coverage

Employed persons.

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### **Source of Funds**

**Insured person:** None.

**Employer:** Total cost, met through the direct provision of benefits or the payment of insurance premiums.

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** The minimum qualifying period is 6 months.

### **Temporary Disability Benefits**

The benefit is the difference between earnings before the onset of disability and the actual or potential earnings after the onset of disability. The benefit is payable after a 5-day waiting period for up to 24 months at the discretion of the Chief Labor Officer.

### **Permanent Disability Benefits**

A lump sum of 96 months' earnings on the date of certification of permanent disability, if totally disabled.

Constant-attendance supplement: 25% of the total disability benefit.

Partial disability: A lump sum proportionate to the assessed degree of disability. Benefit payments are made according to the schedule in law.

### **Workers' Medical Benefits**

Benefits include medical, surgical, hospital, and nursing care and the cost of medicines and appliances up to specified amounts.

### **Survivor Benefits**

A lump sum of 60 months' earnings at time of the work injury. The benefit is payable to the insured's dependents; a reduced benefit is paid if the survivor was only partially dependent.

### **Administrative Organization**

Ministry of Mobilization and Social Welfare, Labor Department, enforces the law.

Employers may insure the assessed liability with private insurance companies.

## Guinea

Exchange rate: U.S.\$1.00 equals 1,976 francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1958.

**Current law:** 1994.

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

#### Coverage

Employed persons.

#### Source of Funds

**Insured person:** 2.5% of earnings.

**Employer:** 4% of payroll.

**Government:** None.

The minimum monthly earnings for contribution and benefit purposes are 75,000 francs.

The maximum monthly earnings for contribution and benefit purposes are 400,000 francs.

Note: Disability pensions are financed through sickness insurance.

#### Qualifying Conditions

**Old-age pension:** Age 55 (age 50 if unable to work) with 15 years of contributions. Retirement from gainful employment is necessary.

Early pension: Age 50.

**Disability pension:** Loss of 2/3 of working or earning capacity and ineligible for an early pension. Currently covered with 26 days or 120 hours of employment in the last 3 months (conditions are waived for currently employed workers if the disability is due to an accident or infectious disease) and at least 5 years of contributions.

**Survivor pension:** The insured person was a pensioner or in insured employment at the time of death.

#### Old-Age Benefits

**Old-age pension:** About 2% of base earnings times the number of years of insurance coverage (some periods of incapacity are credited).

The maximum number of years for benefit calculation purposes is 30.

Early pension: The pension is reduced by between 5% and 10% for each year that the pension is received before age 55.

#### Permanent Disability Benefits

**Disability pension:** 50% of average earnings, if totally disabled.

Constant-attendance supplement: 20% of the insured's pension.

Partial disability: The pension is proportionate to the loss of earning capacity.

The maximum partial disability pension is 30% of earnings.

#### Survivor Benefits

**Survivor pension:** 50% of the pension paid or accrued to the insured if caring for a child or age 50 or older; at any age if the widow of an old-age pensioner.

**Orphan's pension:** 10% of the insured's pension to each orphan; 20% for each full orphan.

The maximum orphan's pension is 100% of the insured's pension.

**Funeral grant:** A lump sum of 90 days' earnings, but no less than 2,500 francs.

#### Administrative Organization

Ministry of Social Affairs and Women's and Children's Welfare provides general supervision.

Managed by an administrative council, the National Social Security Fund administers the program.

### Sickness and Maternity

#### Regulatory Framework

**First law:** 1960.

**Current law:** 1994.

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

#### Coverage

Employed persons.

#### Source of Funds

**Insured person:** 2.5% of earnings.

**Employer:** 4% of payroll (includes 1% for maternity benefits).

**Government:** None.

The minimum monthly earnings for contribution and benefit purposes are 75,000 francs.

The maximum monthly earnings for contribution and benefit purposes are 400,000 francs.

## Qualifying Conditions

**Cash sickness and medical benefits:** Three months of coverage and 26 days of employment during the last 3 months (conditions are waived for currently employed workers if the incapacity is due to an accident or infectious disease).

**Cash maternity benefits:** See Family Allowances, below.

## Sickness and Maternity Benefits

**Sickness benefit:** 50% of average daily earnings. The benefit is payable after an 8-day waiting period for up to 13 weeks; benefit may be extended to 26 weeks if the insured person has at least 1 year of coverage with 250 days of employment during the last 12 months. (The labor code requires employer to pay full wages during the waiting period.)

The maximum duration of benefits is 1 year in the case of a permanent condition.

**Maternity benefit:** See Family Allowances, below.

## Workers' Medical Benefits

Medical service benefits are provided by doctors, hospitals, and pharmacists paid directly by the National Social Security Fund. Benefits include general and specialist care, surgery, hospitalization, maternity care, drugs (reimbursed at 70% or 100% depending on the cost of the treatment), appliances, laboratory services, and transportation.

Benefits are available only after an 8-day waiting period during which the employer and the insured worker must share the medical care costs equally.

## Dependents' Medical Benefits

Same as for the insured person.

## Administrative Organization

Ministry of Social Affairs and Women's and Children's Welfare provides general supervision.

National Social Security Fund administers the program.

## Work Injury

### Regulatory Framework

**First law:** 1932.

**Current law:** 1994.

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

### Coverage

Employed persons.

## Source of Funds

**Insured person:** None.

**Employer:** 4% of payroll.

**Government:** None.

The minimum monthly earnings for contribution and benefit purposes are 75,000 francs.

The maximum monthly earnings for contribution and benefit purposes are 400,000 francs.

## Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

## Temporary Disability Benefits

50% of earnings for the first 28 days; thereafter, 2/3 of earnings. The benefit is payable from the day after the onset of disability until full recovery or certification of permanent disability.

## Permanent Disability Benefits

**Permanent disability pension:** 70% of average earnings for total disability.

Partial disability: Equal to the permanent disability pension multiplied by the assessed degree of disability; the pension is paid as a lump sum if the assessed degree of disability is from 1% to 14%.

## Workers' Medical Benefits

Medical and surgical care, hospitalization, drugs, appliances, rehabilitation, and transportation.

## Survivor Benefits

**Survivor pension:** 30% of the insured's earnings is payable to a widow or a dependent widower.

**Orphan's pension:** 15% of the insured's earnings each for the first two orphans and 10% for each other orphan is paid up to age 16 (age 20 if a student); 20% for each full orphan.

Dependent relatives: 10% of the insured's earnings each, up to a maximum of 20%.

The maximum survivor pension is 85% of the insured's earnings.

**Funeral grant:** A lump sum of 90 days' earnings, but no less than 2,885 francs.

## Administrative Organization

Ministry of Social Welfare and Women's and Children's Welfare provides general supervision.

National Social Security Fund administers the program.



## ***Family Allowances***

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### ***Regulatory Framework***

**First law:** 1956.

**Current law:** 1994.

**Type of program:** Employment-related system.

### ***Coverage***

Employed persons subject to the labor code who are covered under social insurance.

### ***Source of Funds***

**Insured person:** None.

**Employer:** 6% of payroll.

**Government:** None.

The minimum monthly earnings for contribution purposes are 75,000 francs.

The maximum monthly earnings for contribution purposes are 400,000 francs.

### ***Qualifying Conditions***

**Family allowances:** The child must be under age 17. The parent was covered during the previous month and is currently working 18 days a month (unless a social insurance beneficiary).

**Cash maternity benefits:** The woman is in insured employment.

### ***Family Allowance Benefits***

**Family allowances:** 1,500 francs a month for each child, up to a maximum of 10 children.

**Maternity benefit:** 100% of earnings. (The labor code requires the employer to pay half.) The benefit is payable for up to 6 weeks before and 8 weeks after the expected date of childbirth.

### ***Administrative Organization***

Ministry of Social Affairs and Women's and Children's Welfare provides general supervision.

National Social Security Fund administers the program.

## Kenya

Exchange rate: U.S.\$1.00 equals 77.40 shillings.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1965.

**Type of program:** Provident fund system.

#### Coverage

Employed persons.

Exclusion: Casual workers.

Special pension system for public-sector employees.

#### Source of Funds

**Insured person:** 5% of earnings.

**Employer:** 5% of payroll.

**Government:** None.

The maximum monthly earnings for contribution purposes are 4,000 shillings.

#### Qualifying Conditions

**Old-age benefit:** Age 55 and substantial retirement from regular employment. The benefit is payable at age 50 if not in insured employment or at any age if emigrating permanently.

**Disability benefit:** Total incapacity for any work.

**Survivor benefit:** The death of the fund member prior to retirement.

#### Old-Age Benefits

A lump sum equal to total employee and employer contributions, plus interest.

#### Permanent Disability Benefits

A lump sum equal to total employee and employer contributions, plus interest.

#### Survivor Benefits

A lump sum equal to total employee and employer contributions, plus interest. The benefit is payable to the spouse and children or, if none, to other dependent relatives.

### Administrative Organization

Ministry of Labor provides general supervision through a board of trustees.

National Social Security Fund administers the program.

### Sickness and Maternity

#### Regulatory Framework

**First and current law:** 1966.

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

The 1976 Employment Act requires employers to pay 100% of earnings for up to 2 months; some employers negotiate with trade unions to pay 100% for 1, 3, or 6 months, then 50% for an equal period.

The 1976 Employment Act requires employers to pay 100% of earnings for up to 2 months of maternity leave. Some medical services are also provided by employers.

#### Coverage

Employed persons, including public-sector employees and the self-employed, earning 1,000 shillings or more a month.

Voluntary affiliation for persons earning less than 1,000 shillings a month.

#### Source of Funds

**Insured person:** A graduated monthly contribution, from a minimum of 30 shillings up to a maximum of 320 shillings; voluntary contributors pay a fixed rate of 60 shillings a month.

**Employer:** None.

**Government:** None.

#### Qualifying Conditions

**Hospital benefits:** There is no qualifying period. There are 367 approved hospitals where contributors and their families can seek medical attention.

Voluntary contributors qualify for benefits after 60 days; in the case of maternity care, after 6 months.

#### Sickness and Maternity Benefits

**Cash sickness and maternity benefits:** No statutory benefits are provided.

#### Workers' Medical Benefits

**Hospital benefits:** A refund of expenses for hospital and medical treatment for insured persons, as prescribed by regulation.

The maximum reimbursement ranges between 200 and 650 shillings a day, depending on the type and grade of medical facility attended.

Medical services provided outside the country are reimbursed at 750 shillings a day.

The maximum duration of benefits is 180 days in 1 year; may be extended in the case of exceptional hardship.

Government employees receive subsidized care at government facilities.

Free inpatient treatment in government hospitals is provided to employed persons who are not covered by health insurance but who contribute to the National Social Security Fund.

Free care is provided in government hospitals for certain illnesses, including tuberculosis, sexually transmitted diseases, and AIDS.

### **Dependents' Medical Benefits**

**Hospital benefits for dependents:** Dependent children are entitled to a maximum of 10 days of benefits up to age 18 (age 22 if still dependent).

### **Administrative Organization**

Ministry of Health provides general supervision through a board of directors.

National Hospital Insurance Fund administers the program.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1946.

**Current law:** 1974.

**Type of program:** Employer-liability system, normally involving insurance with a private carrier.

#### **Coverage**

Employed persons.

Exclusions: Nonmanual employees earning over 4,000 shillings a month, casual workers, and family labor.

#### **Source of Funds**

**Insured person:** None.

**Employer:** Total cost, met through the direct provision of benefits or insurance premiums.

**Government:** None. (The cost of benefits for government employees injured while in service.)

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

50% of earnings, up to a maximum of 540 shillings. The benefit is payable after a 3-day waiting period (waived if the disability exceeds 3 days).

The maximum total benefit award for temporary disability is 240,000 shillings.

### **Permanent Disability Benefits**

A lump sum equal to 60 months of the insured's earnings in the case of permanent partial disability.

The maximum total benefit award for permanent partial disability is 240,000 shillings.

### **Survivor Benefits**

**Survivor benefit:** A lump sum of 60 months' earnings, payable to dependent survivors or, if none, in a reduced amount to survivors who were only partially dependent.

The minimum benefit is 35,000 shillings.

The maximum benefit is 240,000 shillings.

**Funeral grant:** A lump sum covering the cost of the funeral. (The employer pays 2,000 shillings if there are no dependents.)

### **Administrative Organization**

Ministry of Labor enforces the law, approves settlements, and pays benefits from money deposited with it by employers.

Employers may insure the assessed liability with private insurance companies.

## Liberia

Exchange rate: U.S.\$1.00 equals  
49 Liberian dollars.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1972.

**Current law:** 1988.

**Type of program:** Dual social insurance and social assistance system.

#### Coverage

##### Social insurance

Employees of firms with five or more workers and public-sector employees.

Exclusions: Casual workers, family labor, and domestic employees.

Voluntary coverage for self-employed persons and others not compulsorily covered.

##### Social assistance

Needy elderly, disabled, or unemployed persons.

#### Source of Funds

##### Social insurance

**Insured person:** 3% of earnings.

**Employer:** 3% of payroll.

**Government:** None.

##### Social assistance

**Insured person:** None.

**Employer:** None.

**Government:** Total cost.

#### Qualifying Conditions

**Old-age pension:** Age 60 with 100 months of contributions. Retirement from employment is necessary until age 65.

**Old-age settlement:** For an insured person with at least 12 months of contributions who is ineligible for a pension at retirement age.

**Old-age assistance:** A noncontributory scheme for needy aged and unemployed workers who are ineligible for regular benefits.

**Disability pension:** Permanent incapacity for work with contributions in 2/3 of the months since first becoming covered, with a minimum of 50 contributions in the last 60 months.

**Disability settlement:** For an insured person with at least 12 months of contributions who is ineligible for a pension.

**Disability assistance:** A noncontributory scheme for needy disabled workers who are ineligible for regular benefits.

**Survivor pension:** The insured person met the disability pension requirements or was a pensioner at the time of death.

#### Old-Age Benefits

**Old-age pension:** 25% of average monthly earnings, plus 1% for every 10-month period of contributions beyond 100.

**Old-age settlement:** A lump sum equal to employee contributions, plus accrued interest.

**Old-age assistance:** The maximum assistance benefit is \$350 a year.

#### Permanent Disability Benefits

**Disability pension:** 25% of average monthly earnings, plus 1% for every 10-month period of contributions in excess of 50.

**Disability settlement:** A lump sum equal to employee contributions, plus accrued interest.

**Disability assistance:** The maximum benefit is \$350 a year.

#### Survivor Benefits

**Survivor pension:** 50% of the insured's pension, payable to a widow or a dependent disabled widower.

**Orphan's pension:** 10% of the insured's pension (20% for a full orphan) for each child under age 18 (age 21 if student; no limit if disabled).

The maximum survivor pension is 100% of the old-age pension or disability pension, whichever is higher.

#### Administrative Organization

Managed by a tripartite board of directors, the National Social Security and Welfare Corporation administers the program.

#### Work Injury

##### Regulatory Framework

**First law:** 1943.

**Current law:** 1980.

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

##### Coverage

Employed and self-employed persons.

Exclusions: Casual workers, family labor, and domestic servants.

### **Source of Funds**

**Insured person:** None.

**Employer:** An average contribution of 1.75% of payroll.

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

65% of average earnings, payable after a 14-day waiting period (the first 14 days are compensated retroactively if the disability lasts longer than 14 days) until full recovery or certification of permanent disability.

### **Permanent Disability Benefits**

**Permanent disability pension:** 65% of average earnings, if totally disabled.

Constant-attendance supplement: 25% of the pension.

Partial disability: A percentage of the full pension proportionate to the assessed degree of disability, according to the schedule in law.

### **Workers' Medical Benefits**

Reasonable expenses for medical and surgical care, hospitalization, drugs, and appliances.

### **Survivor Benefits**

**Survivor pension:** 20% of the insured's average earnings, payable to a widow or a dependent disabled widower.

**Orphan's pension:** 10% of the insured's average earnings (20% for a full orphan) for each child under age 18 (age 21 if student; no limit if disabled).

The maximum orphan's pension is 30% of earnings.

**Dependent parents or grandparents (in the absence of the above):** 20% of the insured's average earnings, divided equally if there is more than one survivor.

**Funeral grant:** The cost of the burial, up to a maximum of \$500.

### **Administrative Organization**

Managed by a tripartite board of directors, the National Social Security and Welfare Corporation administers the program.

## Libya

Exchange rate: Exchange rate of the dinar with the U.S.\$ is not available.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1957.

**Current law:** 1980.

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

#### Coverage

All residents.

Special system for members of the armed forces.

#### Source of Funds

**Insured person:** 3.75% of earnings. The self-employed contribute 15.175%.

**Employer:** 10.5% of payroll. Employers of foreign companies contribute 11.25%.

**Government:** 0.75% of covered earnings. Annual subsidies and the cost of income-tested benefits.

All of the above contributions also finance sickness benefits, lump-sum grants for pregnancy and childbirth, and work injury benefits.

#### Qualifying Conditions

**Old-age pension:** Age 65 (men) or age 60 (women); age 62 for civil service employees and age 60 for workers in hazardous or unhealthy occupations, with 20 years of contributions for a full pension. Retirement from covered employment is necessary.

The pension is not payable abroad.

**Disability pension:** 80% loss of earning capacity in the previous job or in other suitable work.

**Survivor pension:** The insured was a pensioner or was eligible for a pension at the time of death.

#### Old-Age Benefits

**Old-age pension:** The full pension is calculated as 2.5% of average earnings during the last 3 years for each of the first 20 years of contributions, plus 2% for each year beyond 20.

The minimum pension is 96 dinars a month.

The maximum is 80% of average earnings.

Dependent supplement: Four dinars a month for a wife and 2 dinars a month for each child under age 18; no age limit for an unmarried daughter.

#### Permanent Disability Benefits

**Disability pension:** 50% of the full old-age pension, plus 0.5% for each of the first 20 years of contributions and 2% for each year beyond 20.

The minimum pension is 60 dinars a month plus 50% of earnings.

The maximum pension is 80% of earnings.

Dependent supplement: Four dinars a month for a wife and 2 dinars a month for each child under age 18; no limit for an unmarried daughter.

Constant-attendance supplement: Up to 25% of the pension.

#### Survivor Benefits

**Survivor pension:** The benefit is determined by the number of family members and their relationship to the deceased.

Widows receive between 30% and 75% of the insured's pension, regardless of age. A single son receives between 40% and 75%; up to a combined 100% for more than one son. Parents receive between 15% and 60%. Brothers and sisters receive between 15% and 60%.

Funeral grant: A lump sum of 50 dinars.

#### Administrative Organization

Managed by a tripartite board and director general, the Social Security Fund administers the program through district and local offices.

General supervision by a national social security committee.

Local supervision by municipal committees.

#### Sickness and Maternity

##### Regulatory Framework

**First law:** 1957.

**Current law:** 1980.

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

##### Coverage

**Employer-liability program:** Cash benefits for all employees.

**Social insurance program:** Cash benefits for the self-employed and specific medical benefits for the employed and self-employed.

##### Source of Funds

###### Insured person

**Cash benefits:** None. The self-employed contribute 1.5%.

**Medical benefits:** 1.5% of earnings. The self-employed contribute 3.5%.



### Employer

*Cash benefits:* Total cost of maternity benefit.

*Medical benefits:* 2.45% of payroll.

### Government

*Cash benefits:* 0.75% of earnings for the self-employed only.

*Medical benefits:* 5% of earnings.

### Qualifying Conditions

**Sickness benefits:** Six weeks of contribution during the last 3 months.

**Maternity benefits:** Six months of coverage before the expected date of childbirth or 4 months of contributions during the last 6 months.

**Medical benefits:** Qualified to receive sickness or maternity benefits or receiving a pension.

### Sickness and Maternity Benefits

**Sickness benefit:** 60% of earnings, payable for up to 1 year.

**Maternity benefit:** 100% of earnings, payable for a total of 3 months.

**Maternity grant:** Three dinars a month from the fourth month of pregnancy until childbirth, up to a maximum of 6 months.

**Birth grant:** 25 dinars for each birth.

### Workers' Medical Benefits

Medical services are provided directly to patients by the facilities of the Ministry for Social Security. Benefits include general and specialist care, hospitalization, maternity and nursing care, essential medical supplies, and rehabilitation. Patients may be required to pay part of the cost of benefits. Benefits are provided for up to 6 months longer than cash benefits.

### Dependents' Medical Benefits

Same as for the insured person. The wife of an insured man receives the same medical maternity benefits as an insured woman.

### Administrative Organization

Managed by a tripartite board and director general, the Social Security Fund administers the program through district and local offices.

General supervision by a national social security committee.

Local supervision by municipal committees.

## Work Injury

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### Regulatory Framework

**First law:** 1957.

**Current law:** 1980.

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

### Coverage

**Employer-liability program:** Cash benefits for all employees.

**Social insurance program:** Cash benefits for the employed and the self-employed.

### Source of Funds

**Insured person:** See source of funds under Old Age, Disability, and Survivors and Sickness and Maternity, above.

**Employer:** See source of funds under Old Age, Disability, and Survivors and Sickness and Maternity, above.

**Government:** See source of funds under Old Age, Disability, and Survivors and Sickness and Maternity, above.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

### Temporary Disability Benefits

70% of earnings, payable for up to 1 year.

### Permanent Disability Benefits

**Permanent disability pension:** For a disability of 60% or more, the full pension is 2.5% of average earnings during the last 3 years for each of the first 20 years of contributions, plus 2% for each year of contributions beyond 20.

The minimum pension is 60 dinars a month plus 50% of earnings.

The maximum pension is 100% of earnings.

Constant-attendance supplement: Up to 25% of the pension.

Partial disability: For a disability of between 30% and 60%, the pension is proportionate to the assessed degree of disability; a lump sum payable for an assessed disability of between 5% and 29%.

### Workers' Medical Benefits

Benefits include medical treatment and surgery, hospitalization, medicine and appliances, dental care, glasses, and rehabilitation.

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### **Survivor Benefits**

**Survivor pension:** The benefit is determined by the number of family members and their relationship to the deceased.

A widow receives between 30% and 75% of the insured's pension, regardless of age. A single son receives between 40% and 75%; up to a combined total of 100% for more than one son. Parents receive between 15% and 60%. Brothers and sisters receive between 15% and 60%.

Funeral grant: A lump sum of 50 dinars.

### **Administrative Organization**

Managed by a tripartite board and director general, the Social Security Fund administers the program through district and local offices.

General supervision by a national social security committee.

Local supervision by municipal committees.

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### **Unemployment**

#### **Regulatory Framework**

**First law:** 1973 (no longer in force).

The 1980 labor code requires employers to pay a dismissal benefit of 100% of earnings for up to 6 months.

## Madagascar

Exchange rate: U.S.\$1.00 equals 6,500 francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1969, with 1994 and 1999 amendments.

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

#### Coverage

Employed persons, the clergy, presidents and directors of private companies, managers of limited companies, employed taxi drivers, and certain categories of employed seamen.

Exclusions: Temporary and casual workers.

Special scheme for civil servants.

#### Source of Funds

**Insured person:** 1% of earnings. Domestic workers make lump-sum contributions.

**Employer:** 9.5% of payroll.

**Government:** None.

The maximum earnings for contribution and benefit purposes are 8 times the monthly legal minimum wage.

#### Qualifying Conditions

**Old-age pension:** Age 60 (men) or age 55 (women) with 15 years of insurance coverage (unless working before 1969) and 28 quarters of contributions during the last 10 years (some periods of prior service are credited). The pensionable age is reduced by 5 years for seamen and for those who are disabled and unable to work. Retirement from employment is necessary.

**Partial pension:** A proportionally reduced pension is payable if the insured has insufficient quarters of contributions in the last 10 years but has at least 100 quarters (men) or 80 quarters (women) of coverage during the full working career.

**Solidarity allowance:** For those who do not meet the qualifying conditions for the full or partial old-age pension. The insured must be age 60 (men) or age 55 (women) with 15 quarters of employment between January 1, 1964, and December 31, 1968, and have been in salaried employment on January 1, 1969.

**Disability pension:** Age 55 (men) or age 50 (women and seamen) with at least a 60% loss of working capacity and with 10 years of insurance coverage and 28 quarters of contributions during the last 10 years (some periods of prior service are credited).

**Survivor pension:** The insured was a pensioner or met the qualifying conditions for the old-age pension at the time of

death. If the insured died before age 60 (men) or age 55 (women), the qualifying condition for age is reduced by 10 years.

#### Old-Age Benefits

**Old-age pension:** 30% of the legal minimum wage, plus 20% of average earnings during the last 10 years, plus an increment of 1% of earnings for each year of contributions beyond 10 years.

**Partial pension:** A proportionally reduced pension.

**Dependent's supplement:** 10% of the insured's pension is payable for a spouse.

**Supplement for awarded workers:** 5% or 10% of the pension for bronze medal and silver medal holders, respectively.

The minimum pension is 60% of the legal minimum wage.

The maximum pension is 40% of maximum earnings for contribution and benefit purposes regardless of supplements, or 75% of average earnings including supplements.

**Solidarity allowance:** The allowance is equal to 30% of the minimum wage for unqualified labor plus 10% of the insured's average annual salary in the last 5 years plus 1% of the insured's average annual salary in the last 5 years for each year of contributions.

**Contributions refund:** If ineligible for the old-age pension but has at least 4 quarters of contributions, a refund of contributions plus 2% interest per year.

**Benefit adjustment:** Benefit increases are proportional to any rise in the legal minimum wage.

#### Permanent Disability Benefits

**Disability pension:** 80% of the old-age pension that would have been payable if the insured person had worked until pensionable age.

**Benefit adjustment:** Benefits are adjusted according to rises in the legal minimum wage.

#### Survivor Benefits

**Survivor pension:** 30% of the insured's average earnings, payable to an unemployed widow(er); 15% if employed. The pension is paid regardless of age.

**Orphan's pension:** 15% of the insured's average earnings each for the first two orphans and 10% for each other orphan; 20% for each full orphan.

The maximum survivor pension is 85% of the insured's average earnings.

#### Administrative Organization

Ministry of Labor and Social Legislation provides general supervision.

National Social Insurance Fund administers the program.

## Sickness and Maternity

### Regulatory Framework

**First law:** 1952.

**Current law:** 1963, with 1967, 1969, 1994, and 1999 amendments.

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

### Coverage

Employed women.

### Source of Funds

**Insured person:** None.

**Employer:** See source of funds under Family Allowances, below.

**Government:** None.

### Qualifying Conditions

**Sickness benefits:** No benefits are provided. (The labor code requires employers to provide certain medical services to employees.)

**Maternity benefits:** Six months of insured employment.

### Sickness and Maternity Benefits

**Sickness benefit:** None. (The labor code requires employers to provide certain medical services to employees.)

**Maternity benefit:** 50% of earnings. The benefit is payable for 6 weeks before and 8 weeks (up to 11 weeks in case of complications) after the expected date of childbirth.

If the insured is ineligible for maternity benefit, the employer pays 50% of earnings for up to 14 weeks of maternity leave.

### Workers' Medical Benefits

Working women receive reimbursement for the cost of medical care during pregnancy and childbirth, up to a maximum of 25,000 francs. (The labor code requires employers to provide certain medical services to employees.)

### Dependents' Medical Benefits

Some maternity and child health and welfare services are provided under Family Allowances, below. (The labor code requires employers to provide certain medical services to employees' dependents.)

### Administrative Organization

Ministry of Labor and Social Legislation provides general supervision.

National Social Insurance Fund administers the program.

## Work Injury

### Regulatory Framework

**First law:** 1925.

**Current law:** 1963, with 1969, 1994, and 1999 amendments.

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

### Coverage

Employed persons, merchant seamen, the clergy, students, apprentices, presidents and directors of private companies, managers of limited companies, employed taxi drivers, tobacco growers, members of workers' cooperatives, and convict labor.

### Source of Funds

**Insured person:** None; lump-sum contributions for apprentices and domestic workers.

**Employer:** 1.25% of payroll; 1% of payroll for salaried casual agricultural workers.

**Government:** None.

The maximum earnings for contribution purposes are 8 times the legal monthly minimum wage.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

### Temporary Disability Benefits

2/3 of earnings up to 6,000 francs a day. The benefit is payable from the day after the onset of disability until full recovery or the award of permanent disability.

### Permanent Disability Benefits

**Permanent disability pension:** 100% of the annual wage, if totally disabled.

Partial disability: Average earnings multiplied by 0.5 of the percentage of the assessed degree of disability for the portion of disability up to 50% and by 1.5 times the percentage of the assessed degree of disability for the portion of disability above 50%. A lump sum is payable if the assessed degree of disability is less than 10%.

The minimum and maximum benefits are established by formula.

Constant-attendance supplement: 40% of the insured's pension.

### Workers' Medical Benefits

Medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

### **Survivor Benefits**

**Survivor pension:** 30% of the insured's average earnings, payable to a widow(er).

**Orphan's pension:** 15% of the insured's average earnings each for the first two orphans and 10% for each other orphan; 20% for each full orphan.

Dependent parents and grandparents: 10% of the insured's average earnings each, up to a maximum of 30%.

The maximum survivor pension is 85% of the insured's average earnings.

**Funeral grant:** A lump sum of 100,000 francs.

### **Administrative Organization**

Ministry of Labor and Social Legislation provides general supervision.

National Social Insurance Fund administers the program.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1952.

**Current law:** 1963, with 1967, 1969, 1994, and 1999 amendments.

**Type of program:** Employment-related system.

#### **Coverage**

Employed persons, the clergy, students, apprentices, presidents and directors of private companies, managers of limited companies, employed taxi drivers, and certain categories of seamen.

Unemployed workers are eligible for a maximum of 6 months under certain conditions.

Resident of Madagascar or France.

Special system for civil servants.

#### **Source of Funds**

**Insured person:** None.

**Employer:** 2.25% of payroll. (Contributions also finance maternity benefits under Sickness and Maternity, above.)

**Government:** None.

The maximum earnings for contribution purposes are 8 times the monthly legal minimum wage.

### **Qualifying Conditions**

**Family allowances:** The child must be under age 14 (age 18 if an apprentice; age 21 if a student, disabled, or an unmarried daughter caring for children). The parent must have 6 months of employment and be currently working 20 days or 134 hours a month, or be a widow(er) of a beneficiary.

**Prenatal allowance:** Must undergo prescribed medical examinations before childbirth.

**Birth grant:** Must undergo prescribed medical examinations after childbirth.

### **Family Allowance Benefits**

**Family allowances:** 4,000 francs a month for the first child, 3,000 francs for the second, 2,000 francs for the third, 1,000 francs for the fourth, and 500 francs each for the fifth and subsequent children.

**Prenatal allowance:** 2,100 francs a month for 9 months, payable as a lump sum.

**Birth grant:** A lump sum of 25,200 francs for each birth, payable in two installments.

Some maternity and child health and welfare services are also provided.

### **Administrative Organization**

Ministry of Labor and Social Legislation provides general supervision.

National Social Insurance Fund administers the program.

## Malawi

Exchange rate: U.S.\$1.00 equals 85.72 kwacha.

### *Old Age, Disability, and Survivors*

#### *Regulatory Framework*

Special system for public-sector employees only.

### *Sickness and Maternity*

#### *Regulatory Framework*

Some medical services are provided free to the population at government health centers and hospitals.

### *Work Injury*

#### *Regulatory Framework*

**First law:** 1946.

**Current laws:** 1990 and 2000 (worker's compensation).

**Type of program:** Employer-liability system, normally involving insurance with a private carrier.

#### *Coverage*

Employed persons.

Exclusions: Casual workers, family workers, and members of the armed forces.

#### *Source of Funds*

**Insured person:** None.

**Employer:** Total cost met through the direct provision of benefits or the payment of insurance premiums.

**Government:** None.

#### *Qualifying Conditions*

**Work injury benefits:** There is no minimum qualifying period.

#### *Temporary Disability Benefits*

A percentage of earnings based on the schedule in law. The benefit is payable after a 3-day waiting period until full recovery or certification of permanent disability.

#### *Permanent Disability Benefits*

A lump sum of 54 months' earnings, if totally disabled.

The minimum benefit is 54 times the minimum monthly wage.

Partial disability: A lump sum proportionate to the assessed degree of disability, according to the schedule in law.

#### *Survivor Benefits*

**Survivor benefit:** A lump sum of 42 months' earnings, less any disability benefit paid to the insured, is payable to dependents.

The minimum benefit is 42 times the minimum monthly wage.

A reduced benefit is paid if the survivor was only partially dependent.

**Funeral grant (if no surviving dependent):** If there is no surviving dependent, the cost of the burial is paid by the employer.

#### *Administrative Organization*

Ministry of Labor and Vocational Training enforces the law.

Employers may insure work injury liability with private insurance companies.



## Mali

Exchange rate: U.S.\$1.00 equals  
628.89 CFA francs.

Note: This information is from 1999.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1961.

**Current laws:** 1962 and 1986 (old-age and survivors).

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

#### Coverage

Employed persons.

Special system for public-sector employees.

#### Source of Funds

**Insured person:** 3.6% of earnings.

**Employer:** 5.4% of payroll.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 55 with at least 10 years of contributions. Retirement from all gainful activity is necessary.

Early pension: Age 50, with a 5% reduction for each year that the pension is taken before age 55. The pension is not reduced if the insured person is deemed incapable of work.

The pension is payable abroad if there is a reciprocal agreement. Otherwise, the insured's contributions are refunded at retirement or upon permanent departure from the country.

**Disability pension:** At least 5 years of coverage and a 2/3 loss in earning capacity. The disability is reviewed every 6 months. At age 50, the benefit is converted to an early old-age pension.

**Survivor pension:** The insured person was a pensioner or met the pension requirements at the time of death. The widow(er) must have been married to the insured for at least 2 years. Children must qualify for family allowance benefits.

**Survivor allowance:** Payable to the insured's widow if the insured had at least 10 years of coverage.

#### Old-Age Benefits

**Old-age pension:** An annual benefit of 1/60 of average monthly earnings in the last 5 years before retirement times the number of months of insurance coverage.

The minimum pension is 60% of the minimum wage.

Benefit adjustment: Pensions are adjusted automatically for cost-of-living changes.

#### Permanent Disability Benefits

**Disability pension:** An annual benefit of 1/60 of average monthly earnings in the last 5 years before the onset of disability times the number of months of insurance coverage.

The minimum pension is 60% of the minimum wage.

Benefit adjustment: Pensions are adjusted automatically for cost-of-living changes.

#### Survivor Benefits

**Survivor pension:** 50% of the insured's pension, payable to a widow(er) of any age.

**Orphan's pension:** 10% of the insured's pension for each dependent orphan under age 14 (age 18 if an apprentice; age 21 if a student or disabled).

The maximum orphan's pension is 50% of the insured's pension.

Benefit adjustment: Pensions are adjusted automatically for cost-of-living changes.

#### Administrative Organization

Ministry of Labor, Employment, and Public Service 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 law:** 1962.

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

#### Coverage

Employed persons.

#### Source of Funds

**Insured person:** None.

**Employer:** 2% of payroll. Maternity benefits only.

**Government:** None.

## Qualifying Conditions

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

**Cash maternity benefits:** Nine months of insured employment.

## 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 earnings, payable for 6 weeks before and 8 weeks (11 weeks in the case of complications) after the expected date of childbirth.

## Workers' Medical Benefits

Working women receive necessary medical care during pregnancy and childbirth.

Employers are required to provide certain medical services and medicines to their employees and their dependents, in part through a joint interemployer medical services program operated by the National Social Insurance Institute.

## Dependents' Medical Benefits

The wife of an insured person receives the same maternity care as an insured woman. (Some maternity and child health and welfare services are provided under Family Allowances, below.)

## Administrative Organization

Ministry of Health, Solidarity, and Aged Persons provides general supervision.

National Social Insurance Institute administers the program.

## Work Injury

### Regulatory Framework

**First law:** 1932.

**Current law:** 1962.

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

### Coverage

Employed persons, members of cooperatives, and apprentices.

Special systems for public-sector employees and seamen.

### Source of Funds

**Insured person:** None.

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

**Government:** None.

## Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

## Temporary Disability Benefits

100% of earnings, payable from the day following the onset of disability until full recovery or certification of permanent disability.

## Permanent Disability Benefits

**Permanent disability pension:** For total disability, 100% of average earnings.

Partial disability: Average earnings 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 maximum pension is 900,000 CFA francs a year.

Constant-attendance supplement: 40% of the pension.

## Workers' Medical Benefits

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

## Survivor Benefits

**Survivor pension:** 30% of the insured's earnings, payable to the widow(er).

**Orphan's pension:** 15% of the insured's earnings each for the first and second orphan and 10% for each additional orphan (20% for each full orphan) under age 14 (age 18 if an apprentice; age 21 if a student or disabled).

**Dependent parents and grandparents:** 10% of the insured's earnings each, up to a maximum of 30%.

The maximum survivor pension is 85% of the insured's earnings.

**Funeral grant:** The cost of the burial.

## Administrative Organization

Ministry of Labor, Employment, and Public Service provides general supervision.

National Social Insurance Institute administers contributions and benefits.

## Family Allowances

### Regulatory Framework

**First law:** 1955.

**Current law:** 1962.

**Type of program:** Employment-related system.

### **Coverage**

Employees with one or more children.

Special system for public-sector employees.

### **Source of Funds**

**Insured person:** None.

**Employer:** 8% of payroll.

**Government:** Subsidies to cover any deficits.

### **Qualifying Conditions**

**Family allowances:** The child must be under age 14 (age 18 if an apprentice; age 21 if a student or disabled). Evidence of receiving pediatric care for preschool children is necessary. The parent must have had 9 consecutive months of employment and be currently working 18 days a month (or be the widow(er) of a beneficiary).

**Prenatal allowance:** Subject to medical examinations and care specified in law.

**Birth grant:** Subject to medical examinations and care specified in law.

### **Family Allowance Benefits**

**Family allowances:** 880 CFA francs a month for each child.

**Prenatal allowance:** 4,089 CFA francs.

**Birth grant:** 5,450 CFA francs for each birth, payable in three installments.

Some maternity and child health and welfare services are also provided.

### **Administrative Organization**

Ministry of Labor, Employment, and Public Service provides general supervision.

National Social Insurance Institute administers the program.

## Mauritania

Exchange rate: U.S.\$1.00 equals 276.96 ouguiyas.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1965.

**Current law:** 1967.

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

#### Coverage

Employed persons and technical college students.

Special system for civil servants.

#### Source of Funds

**Insured person:** 1% of earnings.

**Employer:** 2% of payroll.

**Government:** None.

The maximum monthly earnings for contribution and benefit purposes are 50,000 ouguiyas.

#### Qualifying Conditions

**Old-age pension:** Age 60 (men) or 55 (women) with 20 years of insurance and 60 months of contributions in the last 10 years (including those made under the previous nonpublic program). The pensionable age is reduced by 5 years if prematurely aged. Retirement from gainful employment is necessary. The pension is payable abroad if there is a reciprocal agreement.

**Disability pension:** The permanent loss of 2/3 of earning capacity with 5 years of insurance and 6 months of contributions in the last 12 months. There is no qualifying period if the disability is due to a nonoccupational accident.

**Survivor pension:** The insured was a pensioner, met the pension requirements, or had 180 months of contributions at the time of death.

#### Old-Age Benefits

**Old-age pension:** 20% of average earnings during the last 3 or 5 years (whichever is higher), plus 1.33% of earnings for each 12-month period of insurance beyond 180.

The minimum pension is 60% of the highest minimum wage.

The maximum pension is 80% of earnings.

Dependent supplement: Benefits for dependent children are provided under Family Allowances, below.

**Old-age settlement:** If the insured person does not meet the conditions for a pension, 1 month's wages for each year of insurance coverage.

Benefit adjustment: Periodic adjustment of pensions to cost-of-living changes.

#### Permanent Disability Benefits

**Disability pension:** 20% of average earnings during the last 3 or 5 years (whichever is higher), plus 1.33% of earnings for each 12-month period of insurance beyond 180 months. A 6-month period is credited for each year that the claim is made before age 60 (men) or 55 (women).

The minimum pension is 60% of the highest minimum wage.

The maximum pension is 80% of earnings.

Constant-attendance supplement: 50% of the pension.

Dependent supplement: Benefits for dependent children are provided under Family Allowances, below.

Benefit adjustment: Periodic adjustment of pensions to cost-of-living changes.

#### Survivor Benefits

**Survivor pension:** 50% of the insured's accrued pension is payable to a widow if aged 50 or disabled or to a dependent disabled widower.

Survivor settlement: If the insured person did not meet the qualifying conditions for a pension, the widow receives a lump-sum grant equal to 1 month of the insured's pension for each 6 months of insurance.

**Orphan's pension:** 25% of the insured's pension for each orphan under age 14 (age 21 if student; no limit if disabled); 40% for each full orphan.

The maximum survivor pension is 100% of the insured's pension.

Benefit adjustment: Periodic adjustment of pensions to cost-of-living changes.

#### Administrative Organization

Ministry of Civil Service, Labor, Youth, and Sports provides general supervision.

National Social Security Fund, managed by a tripartite board, administers the program.

#### Sickness and Maternity

##### Regulatory Framework

**First laws:** 1952 (cash maternity benefits) and 1963 (medical benefits).

**Current laws:** 1967 (cash maternity benefits) and 1976 (medical benefits).

**Type of program:** Social insurance system. Cash maternity and medical benefits.

### **Coverage**

**Cash maternity benefits:** Employed women.

**Medical benefits:** Employed persons covered under the labor code and their dependents.

### **Source of Funds**

**Insured person:** None.

**Employer:** 2% of payroll.

**Government:** None.

The maximum monthly earnings for contribution purposes are 50,000 ouguiyas.

Cash maternity benefits are financed under Family Allowances, below.

### **Qualifying Conditions**

**Cash maternity benefits:** 12 months of insurance and 54 days of employment in the last 3 months.

### **Sickness and Maternity Benefits**

**Maternity benefit:** 100% of earnings is payable for up to 14 weeks, including 8 weeks following the date of childbirth.

### **Workers' Medical Benefits**

Employers are required to provide medical services for their employees and their dependents through the employer medical service program, or through the joint interemployer medical service program for firms with fewer than 750 workers.

### **Dependents' Medical Benefits**

Same as for the insured person. Some maternity and child health and welfare services are also provided under Family Allowances, below.

### **Administrative Organization**

Ministry of Civil Service, Labor, Youth, and Sports provides general supervision.

National Social Security Fund administers the program.

### **Work Injury**

#### **Regulatory Framework**

**First law:** 1932.

**Current law:** 1967.

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

### **Coverage**

Employed persons.

### **Source of Funds**

**Insured person:** None.

**Employer:** 3% of payroll; 2.5% if the employer provides medical care and temporary disability benefits.

**Government:** None.

The maximum monthly earnings for contribution and benefit purposes are 50,000 ouguiyas.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

2/3 of earnings. The benefit is payable from the day following the onset of disability until full recovery or certification of permanent disability.

### **Permanent Disability Benefits**

**Permanent disability pension:** 85% of earnings, if totally disabled.

Constant-attendance supplement: 50% of the pension.

Partial disability: A percentage of the full pension proportionate to the assessed degree of disability; if the assessed degree of disability is under 15%, a lump sum of 3 years' pension.

### **Workers' Medical Benefits**

Medical and surgical care, hospitalization, house calls, medicines, appliances, transportation, and rehabilitation.

### **Survivor Benefits**

**Survivor pension:** 20% of the insured's earnings, payable to a widow or a disabled widower.

**Orphan's pension:** 10% of insured's earnings for each orphan; 15% for each full orphan. (Orphans are also entitled to benefits under Family Allowances, below.)

**Dependent parents and grandparents:** 10% of earnings each.

The maximum survivor pension is 100% of the insured's pension.

**Funeral grant:** Thirty days' earnings.

### **Administrative Organization**

Ministry of Civil Service, Labor, Youth, and Sports provides general supervision.

National Social Security Fund administers contributions and benefits.

### **Administrative Organization**

Ministry of Civil Service, Labor, Youth, and Sports provides general supervision.

National Social Security Fund administers the program.

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### **Family Allowances**

#### **Regulatory Framework**

**First law:** 1955.

**Current law:** 1967.

**Type of program:** Employment-related system.

#### **Coverage**

Employed persons with one or more children.

Special system for civil servants.

#### **Source of Funds**

**Insured person:** None.

**Employer:** 8% of payroll.

**Government:** None.

The maximum monthly earnings for contribution purposes are 50,000 ouguiyas.

The above employer contributions also finance cash maternity benefits.

#### **Qualifying Conditions**

**Family allowances:** The child must be under age 14 (age 21 if an apprentice, a student, or disabled). The parent must be currently working 18 days a month or be the widow of a beneficiary.

**Prenatal allowance grant:** Must undergo prescribed medical examinations.

**Birth grant:** Must undergo prescribed medical examinations.

#### **Family Allowance Benefits**

**Family allowances:** 300 ouguiyas a month for each child.

**Prenatal allowance:** 240 ouguiyas for each month of pregnancy. The allowance is paid in three installments.

**Birth grant:** A lump sum of 2,880 ouguiyas for each of the first three births.

Some maternity and child health and welfare services are also provided.



## Mauritius

Exchange rate: U.S.\$1.00 equals  
28.95 rupees (Rs).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1951.

**Current law:** 1976 (national pensions), with amendments.

**Type of program:** Dual noncontributory and social insurance system.

#### Coverage

**Basic pension (noncontributory):** All residents aged 60 or older.

**Earnings-related pension (contributory):** All employees older than age 18.

Voluntary affiliation under the earnings-related program for those not covered compulsorily, including the self-employed and nonemployed persons.

Special systems for public-sector employees and certain occupations with equivalent private programs.

#### Source of Funds

##### Insured person

*Basic pension (noncontributory):* None.

*Earnings-related pension (social insurance):* 3% of earnings. (The self-employed and nonemployed persons may contribute voluntarily.)

##### Employer

*Basic pension (noncontributory):* None.

*Earnings-related pension (social insurance):* 6% of payroll; 10.5% for millers and large employers in the sugar industry.

The above employer contributions also finance work injury benefits.

##### Government

*Universal pension (noncontributory):* Total cost.

*Earnings-related pension (social insurance):* Any deficit.

The minimum monthly earnings for contribution purposes are Rs975.

The maximum monthly earnings for contribution purposes are Rs6,435.

### Qualifying Conditions

#### Old-age pension

*Basic pension (noncontributory):* Age 60 with 12 years of residence after age 18 for Mauritian nationals. There is no residence qualification if aged 70 or older. Noncitizens must have lived in the country for 15 years since age 40, including the 3 years immediately prior to the date of claim. The basic pension is not income-tested or retirement-tested.

*Earnings-related pension (contributory):* Age 60 and insured.

#### Disability pension

*Basic disability pension (noncontributory):* Between ages 15 and 60, insured, and assessed by a medical board as 60% disabled for at least 12 months. There is no residence requirement for Mauritian nationals. Noncitizens must satisfy a residence requirement.

*Earnings-related pension (contributory):* The insured person is assessed as 60% disabled for at least 12 months.

#### Survivor pension

*Basic widow's pension (noncontributory):* The pension is paid to a widow under age 60. Noncitizen widows must have 5 years of residence during the 10 years preceding the claim and must have been resident during the year preceding the claim. Entitlement to the pension ceases on remarriage.

*Earnings-related widow's pension (contributory):* The widow's spouse met the requirements for a pension or was a pensioner at the time of death.

*Earnings-related orphan's pension (contributory):* Paid to an orphan under age 15 (age 18 if in full-time education) if either of the deceased parents had paid contributions.

### Old-Age Benefits

#### Old-age pension

*Basic pension (noncontributory):* The value of the pension increases with age. For ages 60 to 89, Rs1,700 a month; for ages 90 to 99, Rs6,400; and if aged 100 or older, Rs7,300.

Enhanced basic pension: An additional Rs1,205 is payable if blind or 100% disabled or in need of the constant care and attention of another person.

*Earnings-related pension (social insurance):* The pension is calculated on the basis of pension points that are awarded in exchange for contributions. At retirement, the pension points are converted to a pension. The value of pension points is set by the government.

Benefit adjustment: Pensions are adjusted for cost-of-living changes.

## Permanent Disability Benefits

### Disability pension

*Basic disability pension (noncontributory):* Rs1,700 a month.

Carer's allowance: Rs1,045 a month, if receiving the basic disability pension and in need of the constant care and attention of another person.

Child allowance: Allowances are paid for the first three children. Children must be under age 15 (age 20 if in full-time education). The allowance is Rs555 a month for a child under age 10 and Rs595 if aged 10 or older.

*Earnings-related disability pension (social insurance):* The maximum pension is 20 times the average annual number of pension points times the value of one pension point divided by 12. The value of pension points is set by the government.

Benefit adjustment: Pensions are adjusted for cost-of-living changes.

### Survivor Benefits

#### Survivor pension

*Basic widow's pension (noncontributory):* Rs1,700 a month.

Child allowance: Allowances are paid for the first three children of widows under age 60. Children must be under age 15 (age 20 if in full-time education). The allowance is Rs555 a month for a child under age 10 and Rs595 if aged 10 or older. The allowance continues even if the child's mother remarries.

*Orphan's pension (noncontributory):* Rs725 a month up to age 15 (age 20 if in full-time education).

*Guardian allowance (noncontributory):* Rs320 a month to the person looking after an orphan.

*Earnings-related widow's pension:* For a widow younger than age 60, the maximum pension is 20 times the average annual number of pension points times the value of one pension point divided by 12. The value of pension points is set by the government. The pension is reduced by one-third after 12 months if there are no dependent children. A widow aged 60 or older receives 100% of the insured's pension.

Remarriage settlement: A lump sum equal to 12 months' widow's pension is payable on remarriage.

*Earnings-related orphan's pension:* 15% of the insured's pension.

Benefit adjustment: Pensions are adjusted for cost-of-living changes.

### Administrative Organization

Ministry of Social Security and National Solidarity provides general supervision.

National Pensions Board, composed of government, employer, and employee representatives, advises the Minister of Social Security.

Ministry of Finance is responsible for the investment of surplus assets of the National Pensions Fund.

## Sickness and Maternity

Note: This information is from 1999.

### Regulatory Framework

The 1975 labor law requires employers to provide up to 21 days of paid sick leave to employees.

The 1975 labor law requires employers to provide 12 weeks of paid maternity leave (6 weeks before and 6 weeks after the expected date of childbirth) to employees.

Medical services are available free to the population at government dispensaries and hospitals. (Some mother and child health services are also provided under family allowances.)

Financial assistance is provided to needy persons.

## Work Injury

Note: This information is from 1999.

### Regulatory Framework

**First law:** 1931.

**Current law:** 1976.

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

### Coverage

All employees.

### Source of Funds

**Insured person:** None.

**Employer:** See source of funds under Old Age, Disability, and Survivors, above.

**Government:** None.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

### Temporary Disability Benefits

Benefit is paid from the third week at 80% of earnings. (The employer pays 100% of earnings for the first 2 weeks.)

Constant-attendance allowance: Rs325 a month for an insured worker with a total temporary disability who requires the constant attendance of another person.

### **Permanent Disability Benefits**

For total disability, 80% of monthly insurable earnings. (An option of a lump-sum payment is available for totally disabled workers aged 52 to 60. The lump sum is calculated as the degree of disability times average annual earnings times 8.)

Partial disability: 65% of the insured's monthly insurable earnings times the assessed degree of disability.

If the assessed degree of disability is less than 20%, a lump sum is paid. The lump sum is calculated as the degree of disability times average annual earnings times 8.

Constant-attendance allowance: Rs325 a month for an insured worker with a 100% disability who requires the constant attendance of another person.

### **Workers' Medical Benefits**

Medical and surgical care, hospitalization, medicines, appliances, and transportation. The cost of private clinical expenses not exceeding Rs4,000.

### **Survivor Benefits**

**Survivor pension:** 50% of the insured's earnings is payable to a widow; to a widower if 60% permanently disabled.

**Orphan's pension:** 7.5% of the insured's monthly insurable earnings for each orphan.

**Dependent's pension:** If there is no surviving spouse, a dependent person living in the insured's household receives Rs325 a month.

**Funeral grant:** A lump sum covering the cost of burial, if there are no dependents.

### **Administrative Organization**

Ministry of Social Security and National Solidarity administers the program.

### **Unemployment**

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Note: This information is from 1999.

### **Regulatory Framework**

Under the 1993 Unemployment Hardship Relief Act, household heads who are under age 60 receive means-tested benefits after 30 days of registered unemployment.

### **Family Allowances**

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Note: This information is from 1999.

### **Regulatory Framework**

**First and current law:** 1961.

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

### **Coverage**

Needy families with three or more children.

### **Source of Funds**

**Insured person:** None.

**Employer:** None.

**Government:** Total cost.

### **Qualifying Conditions**

**Family allowances:** Children must be under age 15. Annual family income is income-tested.

### **Family Allowance Benefits**

**Family allowances (income-tested):** A monthly benefit for families with three or more children under age 15.

Some mother and child health and welfare services are also provided.

### **Administrative Organization**

Ministry of Social Security and National Solidarity administers the program.

## Morocco

Exchange rate: U.S.\$1.00 equals 10.15 dirhams.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1959.

**Current laws:** 1972 and 1981 (agricultural and forestry workers).

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

#### Coverage

Employees and apprentices in industry, commerce, agriculture, forestry, and cooperatives; artisans; and some high-income categories of the self-employed.

Exclusions: Some categories of the self-employed.

Voluntary coverage for persons leaving covered employment.

Special systems for civil servants and for certain other categories of employees.

#### Source of Funds

**Insured person:** 3.96% of earnings.

**Employer:** 7.93% of payroll.

**Government:** None.

The maximum monthly earnings for contribution and benefit purposes are 6,000 dirhams.

#### Qualifying Conditions

**Old-age pension:** Age 60 (age 55 for miners with 5 years or more of underground work) and 3,240 days of insurance coverage. Retirement from employment is necessary.

**Disability pension:** Total loss of earning capacity with 1,080 days of insurance coverage including 108 days in the last year. There is no minimum qualifying period for a disability resulting from a nonoccupational accident.

**Survivor pension:** The insured person met the contribution requirements for the disability pension or was a pensioner at the time of death.

#### Old-Age Benefits

**Old-age pension:** 50% of average covered earnings during the last 3 or 5 years (whichever is higher), plus 1% of earnings for every 216 days of insurance in excess of 3,240.

The minimum pension is 500 dirhams.

The maximum pension is 70% of average earnings.

Benefit adjustment: Periodic adjustment of benefits.

#### Permanent Disability Benefits

**Disability pension:** 50% of average covered earnings during the last 3 or 5 years (whichever is higher), plus 1% of earnings for every 216 days of insurance in excess of 3,240.

The minimum pension is 500 dirhams.

The maximum pension is 70% of average earnings.

Constant-attendance supplement: 10% of earnings.

Benefit adjustment: Periodic adjustment of benefits.

#### Survivor Benefits

**Survivor pension:** 50% of the insured's pension, payable to a widow(er).

**Orphan's pension:** 25% of the insured's pension for each orphan under age 12 (age 18 if an apprentice; age 21 if a student; no limit if disabled); 50% for each full orphan.

The maximum survivor pension is 100% of the insured's pension.

**Funeral grant:** 10,000 dirhams.

Benefit adjustment: Periodic adjustment of benefits.

#### Administrative Organization

Ministry of Social Development, Solidarity, Employment, and Vocational Training provides general supervision.

Managed by a tripartite board and director general, the National Social Security Fund administers the program.

### Sickness and Maternity

#### Regulatory Framework

**First law:** 1959.

**Current laws:** 1972, 1981, and 1992.

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

#### Coverage

Employees and apprentices in industry, commerce, agriculture, forestry, and cooperatives; artisans; and some high-income categories of the self-employed.

Exclusions: Some categories of the self-employed.

Voluntary coverage for persons leaving covered employment.

Special systems for civil servants and for certain other categories of employees.

#### Source of Funds

**Insured person:** 0.33% of earnings.

**Employer:** 0.67% of payroll.

**Government:** None.

The maximum monthly earnings for contribution and benefit purposes are 6,000 dirhams.

### **Qualifying Conditions**

**Cash sickness benefits:** For the first claim to benefit, 54 days of contributions in the previous 6-month period of insurance coverage; 6 days of contributions for subsequent claims.

There is no minimum qualifying period for a nonoccupational accident.

**Cash maternity benefits:** 54 days of contributions during the last 10 months.

### **Sickness and Maternity Benefits**

**Sickness benefit:** 2/3 of the average daily salary. The benefit is payable from the first day of incapacity for up to 52 weeks within a 24-month period after the onset of the incapacity.

The minimum benefit is 2/3 of the minimum wage.

**Maternity benefit:** 100% of average daily earnings. The benefit is payable for 6 weeks before and 6 weeks after the expected date of childbirth.

### **Workers' Medical Benefits**

None.

### **Dependents' Medical Benefits**

None. (For in-kind medical benefits for children, see Family Allowances, below.)

### **Administrative Organization**

Ministry of Social Development, Solidarity, Employment, and Vocational Training provides general supervision.

National Social Security Fund administers the program.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1927.

**Current law:** 1963.

**Type of program:** Employer-liability system, normally involving insurance system with a private carrier.

#### **Coverage**

Employed persons.

Special system for civil servants.

### **Source of Funds**

**Insured person:** None.

**Employer:** Total cost met through the direct provision of benefits or the payment of insurance premiums.

**Government:** None.

The minimum annual earnings for benefit purposes are 16,474 dirhams.

The maximum annual earnings for benefit purposes are 65,507 dirhams.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

50% of covered earnings during the first 28 days of disability; thereafter, 2/3 of earnings. The benefit is payable from the day after the onset of disability until full recovery or certification of permanent disability.

### **Permanent Disability Benefits**

**Permanent disability pension:** 100% of average earnings, if totally disabled.

Partial disability: Average earnings 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%. A lump-sum payment is made for an assessed degree of disability below 10%.

The minimum pension is 16,474 dirhams.

Constant-attendance supplement: 40% of the disability pension.

### **Workers' Medical Benefits**

Medical, surgical, and hospital care; medicines; and transportation.

### **Survivor Benefits**

**Survivor pension:** 30% of the insured's earnings to a widow under age 60; 50% if aged 60 or older.

**Orphan's pension:** 15% of average earnings for each of the first two orphans under age 16 (age 18 if an apprentice; age 21 if a student or disabled) and 10% each for other orphans; 20% for each full orphan.

Other eligible survivors in the absence of the above: parents, grandparents, and certain other dependents.

The maximum survivor pension is 85% of the insured's earnings.

**Funeral grant:** The employer pays the full cost of the burial.



### **Administrative Organization**

Ministry of Social Development, Solidarity, Employment, and Vocational Training provides general supervision and enforces the law through its Work Accident Service.

Courts award benefits.

### **Family Allowances**

#### **Regulatory Framework**

**First laws:** 1942 and 1959.

**Current law:** 1972.

**Type of Program:** Employment-related system.

#### **Coverage**

Employees and apprentices in industry, commerce, and cooperatives; some high-income categories of the self-employed; and social insurance beneficiaries with one or more children.

Exclusions: Agricultural and forestry workers.

Special systems for civil servants and for certain other categories of employees.

#### **Source of Funds**

**Insured person:** None.

**Employer:** 7.5% of payroll.

**Government:** None.

#### **Qualifying Conditions**

**Family allowances:** The child must reside in the country and be under age 12 (age 18 if an apprentice; age 21 if a student or a young female relative caring for at least two infants in the insured's household; no limit if disabled). The insured person must have 108 days of contributions during the previous 6 months of insurance coverage, with earnings of at least 80 dirhams a month. Allowances may be paid for a full year if the insured person had earnings of at least 960 dirhams during the previous year.

#### **Family Allowance Benefits**

**Family allowances:** 150 dirhams a month for each of the first three children; 36 dirhams a month for each additional child up to the sixth.

**Medical benefits:** The cost of medical services up to 300 dirhams a year for the first child.

### **Administrative Organization**

Ministry of Social Development, Solidarity, Employment, and Vocational Training provides general supervision.

National Social Security Fund administers the program.

Employers may pay allowances provided by the National Social Security Fund directly to their employees.



## Niger

Exchange rate: U.S.\$1.00 equals  
628.89 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1967, with 1998 amendment.

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

#### Coverage

Employed persons, technical students, and apprentices.

Voluntary coverage for persons with at least 6 months of previous coverage.

Special system for most public-sector employees.

#### Source of Funds

**Insured person:** 1.6% of earnings.

**Employer:** 2.4% of payroll.

**Government:** None.

The minimum monthly earnings for contribution and benefit purposes are 18,898 CFA francs.

The maximum monthly earnings for contribution and benefit purposes are 250,000 CFA francs.

#### Qualifying Conditions

**Old-age pension:** Age 60 (age 58 for covered public-sector workers); age 55 if prematurely aged, with 20 years of coverage and 60 months of contributions during the last 10 years. Half the coverage period under the previous nonpublic program is credited. Retirement from employment is necessary.

**Old-age settlement:** Age 60 (age 58 for covered public-sector workers); age 55 if prematurely aged and ineligible for an old-age pension.

**Disability pension:** Loss of 2/3 of earning capacity with 5 years of coverage including 6 months of contributions in the last year. A 6-month coverage period is credited for each year that a claim is made before age 60 (age 58 for covered public-sector workers). Half the coverage period under the previous nonpublic program is credited.

There is no qualifying period for a nonoccupational accident; for occupational accidents, see Work Injury, below.

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

**Survivor settlement:** The insured person did not meet the qualifying conditions for a survivor pension.

#### Old-Age Benefits

**Old-age pension:** 20% of average earnings during the last 3 or 5 years (whichever is higher), plus an increment of 1.33% of earnings for each 12-month period of contributions beyond 180.

The minimum pension is 60% of the minimum wage.

The maximum pension is 80% of earnings.

**Old-age settlement:** A lump sum equal to 1 month's wage for each year of coverage.

#### Permanent Disability Benefits

**Disability pension:** 20% of average earnings during the last 3 or 5 years (whichever is higher), plus an increment of 1.33% of earnings for every 12-month period of contributions beyond 180.

The minimum pension is 60% of the legal minimum wage.

The maximum pension is 80% of earnings.

Constant-attendance supplement: 50% of the disability pension.

#### Survivor Benefits

**Survivor pension:** 50% of the insured's pension is payable to a widow or to a dependent disabled widower. The widow's entitlement ceases on remarriage.

**Orphan's pension:** 25% of the insured's pension for each orphan (40% for each full orphan) under age 14 (age 21 if a student or disabled).

The maximum survivor pension is 100% of the insured's pension.

**Survivor settlement:** A lump sum equal to 1 month of the insured's pension for each 6-month period of coverage.

#### Administrative Organization

Ministry of Public Administration, Labor, and Employment provides general supervision.

Managed by a council and a director, the National Social Security Fund administers the program.

#### Sickness and Maternity

##### Regulatory Framework

**First law:** 1952.

**Current law:** 1965.

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

##### Coverage

Employed women.

### Source of Funds

**Insured person:** None.

**Employer:** See source of funds under Family Allowances, below.

**Government:** None.

### Qualifying Conditions

**Sickness benefit:** No benefits are provided. (The labor code requires employers to provide paid sick leave.)

**Maternity benefit:** Six months of covered employment.

### Sickness and Maternity Benefits

**Sickness benefit:** None. (The labor code requires employers to provide paid sick leave.)

**Maternity benefit:** 50% of earnings, or 100% (with the employer paying half) for women with at least 2 years of service in a firm. The benefit is payable for up to 6 weeks before and 8 weeks after the expected date of childbirth.

Maternity grant: A lump sum of 10,000 CFA francs is paid in three installments 4 months apart following each birth.

### Workers' Medical Benefits

Working women are reimbursed for the cost of medical care during pregnancy and childbirth. (The labor code requires employers to provide certain medical services.)

### Dependents' Medical Benefits

None. (Some child health and welfare services are provided under Family Allowances, below.)

### Administrative Organization

Ministry of Public Administration, Labor, and Employment provides general supervision.

National Social Security Fund administers the program.

### Work Injury

#### Regulatory Framework

**First law:** 1960.

**Current law:** 1965.

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

#### Coverage

Employed persons, technical students, apprentices, members of production cooperatives, managers and directors of commercial enterprises, and prison labor.

### Source of Funds

**Insured person:** None.

**Employer:** 2% of payroll.

**Government:** None.

The maximum monthly earnings for contribution purposes are 250,000 CFA francs.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

### Temporary Disability Benefits

50% of average earnings for the first 28 days; thereafter, 66.6%. The benefit is payable from the day following the onset of disability until full recovery or certification of permanent disability.

### Permanent Disability Benefits

**Permanent disability pension:** 100% of average monthly earnings, if totally disabled.

Partial disability: Average earnings multiplied by 0.5 times the assessed degree of incapacity for the portion of disability between 10% and 50% and by 1.5 times the assessed degree of incapacity for the portion of disability above 50%.

The minimum annual wage for benefit calculation purposes is 318,000 CFA francs.

The maximum annual wage for benefit calculation purposes is 3,922,000 CFA francs.

Constant-attendance supplement: 40% of the insured's pension.

### Workers' Medical Benefits

Medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

### Survivor Benefits

**Survivor pension:** 30% of the insured's earnings.

**Orphan's pension:** 15% of the insured's earnings for each of the first two orphans and 10% for each other orphan; 20% for each full orphan.

Dependent parents and grandparents: 10% of the insured's earnings each, up to a maximum of 30%.

The maximum survivor pension is 85% of earnings.

**Funeral grant:** A lump sum equal to 15 days of the insured's earnings.

### **Administrative Organization**

Ministry of Public Administration, Labor, and Employment provides general supervision.

National Social Security Fund administers contributions and benefits.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1955.

**Current law:** 1965.

**Type of program:** Employment-related system.

#### **Coverage**

Employees and social insurance beneficiaries with one or more children.

Special system for public-sector employees.

#### **Source of Funds**

**Insured person:** None.

**Employer:** 11% of payroll.

**Government:** None.

The maximum monthly earnings for contribution purposes are 250,000 CFA francs.

The above employer contributions also finance maternity benefits.

#### **Qualifying Conditions**

**Family allowances:** Child must be at least 1 year old or under age 14 (age 18 if an apprentice; age 21 if a student or disabled). The parent must either have 6 months of employment and be currently working 18 days a month or be the widow(er) of a beneficiary.

**Prenatal allowance:** The mother and child must undergo medical care as prescribed in law.

**Birth grant:** The mother and child must undergo medical care as prescribed in law.

#### **Family Allowance Benefits**

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

**Prenatal allowance:** 1,000 CFA francs for each month of pregnancy.

**Birth grant:** A lump sum of 10,000 CFA francs for each of the first three births.

Some maternal and child health and welfare services are also provided.

### **Administrative Organization**

Ministry of Public Administration, Labor, and Employment provides general supervision.

National Social Security Fund administers the program.

## Nigeria

Exchange rate: U.S.\$1.00 equals 124.85 naira.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1961 (provident fund).

**Current law:** 1993 (social insurance), implemented in July 1994.

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

#### Coverage

Employees of firms with 5 or more workers.

Exclusions: Civil servants, diplomats, noncitizens covered by an equivalent program in another country, self-employed persons, and the clergy.

Voluntary coverage for some excluded categories of worker under specified conditions.

Special system for pensionable public-sector employees.

#### Source of Funds

**Insured person:** 3.5% of gross salary. (Gross salary includes basic salary and housing and transport allowances.)

**Employer:** 6.5% of gross salary. (Gross salary includes basic salary and housing and transport allowances.)

**Government:** None.

The maximum annual earnings for contribution and benefit purposes are 48,000 naira.

#### Qualifying Conditions

**Old-age pension:** Age 60 with 120 months of contributions. Retirement from regular employment is necessary.

**Retirement grant:** Age 60 with at least 12 months of contributions. Retirement from regular employment is necessary.

**Disability pension:** Permanently disabled with 36 months of contributions including 12 consecutive months.

**Disability grant:** Permanently disabled with at least 12 months of contributions.

**Survivor pension:** The insured person was eligible for the disability pension or old-age pension at the time of death.

**Survivor grant:** The insured person was eligible for the disability or retirement grant at the time of death.

**Funeral grant:** The insured person was receiving the disability or retirement pension or had 60 months of contributions.

#### Old-Age Benefits

**Old-age pension:** 30% of average monthly insurable earnings plus 1.5% of those earnings for each 12-month period of paid or credited contributions exceeding 120 months of contributions.

The minimum pension is 4,400 naira a month (80% of the national minimum wage).

The maximum pension is 65% of average monthly contributions.

**Retirement grant:** A lump sum equal to the final month's contributions multiplied by the number of months of contributions.

#### Permanent Disability Benefits

**Disability pension:** 30% of average monthly insurable earnings increased by 1.5% for each 12-month period of contributions exceeding 36 months' contributions up to age 60.

The minimum pension is 40% of final average contributions or 80% of the national minimum wage.

**Disability grant:** A lump sum equal to the month's contributions immediately prior to the onset of disability multiplied by the number of months of contributions.

#### Survivor Benefits

**Survivor pension:** 100% of the insured's pension. The pension is payable to a surviving spouse or to other dependent relatives.

**Survivors grant:** 100% of the insured's retirement grant or disability grant.

**Funeral grant:** A lump sum of 2,000 naira.

#### Administrative Organization

Federal Ministry of Labor and Productivity provides general supervision.

Managed by a board of directors and a management committee, the Social Insurance Trust Fund administers the program.

#### Sickness and Maternity

##### Regulatory Framework

**First and current law:** 1961 (provident fund), not implemented.

**Type of program:** Provident fund system. Cash sickness benefit only.

The labor code requires employers to provide employees with 12 days of paid sick leave a year and to provide paid maternity leave at 50% of wages for 6 weeks before and 6 weeks after the expected date of childbirth.

### **Coverage**

Employees of firms with 5 or more workers. (Not implemented.)

Exclusions: Casual workers, noncitizens covered by an equivalent program in another country, and self-employed persons. (Not implemented.)

Special system for public-sector employees.

### **Workers' Medical Benefits**

None. (Limited free medical care is available to the population via public dispensaries and hospitals.)

### **Dependents' Medical Benefits**

None. (Limited free medical care is available to the population via public dispensaries and hospitals.)

### **Administrative Organization**

Federal Ministry of Labor and Productivity provides general supervision.

### **Work Injury**

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#### **Regulatory Framework**

**First and current law:** 1942 (workmen's compensation), with 1957 and 1987 amendments.

**Type of program:** Employer liability system, normally involving insurance with a private carrier.

#### **Coverage**

Manual workers; nonmanual employees (including federal and state public-sector employees) earning 1,600 naira a year or less.

Exclusions: Agricultural or handicraft employees of commercial enterprises normally employing fewer than 10 workers, casual workers, and family workers.

#### **Source of Funds**

**Insured person:** None.

**Employer:** Total cost met through the direct provision of benefits or the payment of insurance premiums.

**Government:** None.

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

#### **Temporary Disability Benefits**

100% of salary for 6 months, 50% for next 3 months, and 25% for the following 15 months.

### **Permanent Disability Benefits**

A lump sum of 54 months' earnings, if totally disabled.

Constant-attendance supplement: 25% of the permanent disability benefit.

Partial disability: A lump sum proportionate to the degree of disability, according to the schedule in law.

### **Workers' Medical Benefits**

Medical care, hospitalization, medicines, appliances, and transportation.

### **Survivor Benefits**

A lump sum of 42 months' earnings, less any temporary disability benefit paid to the deceased. Courts determine how the lump sum is divided among the survivors.

### **Administrative Organization**

Federal Ministry of Labor and Productivity enforces the law.

Courts participate in the adjudication of benefit claims and settle disputed benefit claims.

Employers may insure the assessed liability with private insurance companies.

### **Unemployment**

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#### **Regulatory Framework**

For insured persons who contributed to an individual account under the previous provident fund system, the 1961 provident fund legislation permits limited cash drawdowns after 1 year of unemployment.

## Rwanda

Exchange rate: U.S.\$1.00 equals 510.87 francs.

Note: This information is from 1999.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1956.

**Current law:** 1974.

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

#### Coverage

Employed persons.

Voluntary coverage for nonsalaried persons.

#### Source of Funds

**Insured person:** 3% of earnings; 6% if voluntarily covered.

**Employer:** 3% of payroll.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 55 (lower if prematurely aged) with 20 years of insurance coverage and 60 months of contributions during the last 10 years. (Transitionally, older workers are given credits for years prior to 1957.)

Retirement from employment is necessary.

**Old-age settlement:** Age 55 (lower if prematurely aged) with at least 12 months of insurance coverage and ineligible for the old-age pension.

**Disability pension:** A loss of 2/3 of earning capacity with 5 years of insurance coverage and 6 months of contributions during the last 12 months. There is no minimum qualifying period for a nonoccupational accident.

**Survivor pension:** The insured person met the qualifying conditions for an old-age pension or disability pension, was a pensioner, or had 180 months of insurance coverage at the time of death.

**Survivor settlement:** The insured person was ineligible for a pension.

#### Old-Age Benefits

**Old-age pension:** 30% of average earnings during the last 3 or 5 years (whichever is higher), plus 1% for each 12-month period of insurance coverage beyond 180 months.

The minimum pension is 50% of the legal minimum wage.

**Old-age settlement:** A lump sum equal to average monthly earnings during the last 3 to 5 years.

Benefit adjustment: Pensions are adjusted for changes in the cost-of-living index.

#### Permanent Disability Benefits

**Disability pension:** 30% of average earnings during the last 3 or 5 years (whichever is higher), plus 1% for each 12-month period of insurance coverage beyond 180 months (for each year that a claim is made before the insured person reaches age 55, the insured person is credited with a 6-month coverage period).

The minimum pension is 50% of the legal minimum wage.

Constant-attendance supplement: 40% of the pension.

Benefit adjustment: Pensions are adjusted for changes in the cost-of-living index.

#### Survivor Benefits

**Survivor pension:** 50% of the insured's pension, payable to the widow(er).

**Orphan's pension:** 25% of the insured's pension for each orphan under age 18 (age 25 if student; no limit if disabled); 40% for a full orphan.

**Survivor settlement:** A lump sum equal to 1 month's pension for each 6-month period of insurance coverage, if ineligible for a pension.

**Orphans' settlement:** A lump sum equal to 50% of the survivor settlement, payable to the widow(er).

The maximum orphan's settlement is twice the settlement for the widow(er).

**Surviving parent pension (in the absence of the above):** 25% of the insured's pension. Also payable to adoptive parents.

The maximum survivor pension is 100% of the insured's pension.

Benefit adjustment: Pensions are adjusted for changes in the cost-of-living index.

#### Administrative Organization

Ministry of Public Service and Labor provides general supervision.

Managed by a tripartite council and director, the Social Fund administers the program.

#### Sickness and Maternity

##### Regulatory Framework

No statutory benefits are provided.

The labor code requires employers to pay 100% of wages for sickness benefit for up to 30 days.



The labor code requires employers to pay 100% of wages for maternity benefit for up to 2 months.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1949 (private sector).

**Current law:** 1974.

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

#### **Coverage**

Employed persons.

#### **Source of Funds**

**Insured person:** None.

**Employer:** 2% of payroll.

**Government:** None.

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

#### **Temporary Disability Benefits**

75% of the average daily earnings received by the worker during the 3 months preceding the onset of disability. The benefit is payable until full recovery or certification of permanent disability.

#### **Permanent Disability Benefits**

**Permanent disability pension:** 85% of the insured's average monthly earnings in the 3 months preceding the onset of disability, if totally disabled.

Constant-attendance supplement: 40% of the insured's pension.

Partial disability: For an assessed disability of 15% or more, a percentage of the full pension proportionate to the assessed degree of incapacity; a lump sum of 3 years' pension if the assessed disability is less than 15%.

#### **Workers' Medical Benefits**

Benefits include medical and surgical care, laboratory services, medicines, hospitalization, dental care, transportation, and appliances.

#### **Survivor Benefits**

**Survivor pension:** 30% of the insured's average daily earnings, payable to a widow(er).

**Orphan's pension:** 15% of the insured's earnings for each orphan under age 18 (age 25 if a student; no limit if disabled); 20% for a full orphan.

The maximum survivor pension is 100% of the insured's total disability pension.

**Funeral grant:** A lump sum equal to 100 times the legal minimum wage.

#### **Administrative Organization**

Ministry of Public Service and Labor provides general supervision.

Social Fund administers contributions and benefits.

## São Tomé and Príncipe

Exchange rate: U.S.\$1.00 equals 9,111.61 dobras.

Note: This information is from 1993.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1979 and 1990 (social security).

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

#### Coverage

Employed persons.

Exclusions: Domestic workers.

Voluntary program for the self-employed.

#### Source of Funds

**Insured person:** 4% of earnings.

**Employer:** 6% of payroll.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 62 (men) or 57 (women) with 120 months of contributions.

Retirement is not necessary.

**Disability pension:** Permanent incapacity for all work, or at least a 2/3 incapacity for usual work, with at least 60 months of contributions.

**Survivor pension:** The insured was a pensioner or eligible for a pension at the time of death, with at least 60 months of recorded earnings.

#### Old-Age Benefits

**Old-age pension:** 35% of average earnings in the best 5 years out of the last 10 calendar years, plus 1% for each year of coverage up to 25 years and 2% for each year of coverage beyond 25.

Deferred pension: The pension is increased by 3% for each year of coverage after the normal retirement age.

The minimum pension is 30% of the national minimum wage.

Benefit adjustment: Benefits are indexed to wage increases.

#### Permanent Disability Benefits

**Disability pension:** 30% of average earnings in the best 5 years out of the last 10, plus 1% for each year of coverage beyond 10.

Benefit adjustment: Benefits are indexed to wage increases.

#### Survivor Benefits

**Survivor pension:** 60% of the insured's pension is paid for one dependent, 80% for two, and 100% for three or more. The pension is payable to a widow(er), children under age 18 (no limit if disabled), and dependent parents.

**Funeral grant:** A lump sum equal to the cost of the funeral.

#### Administrative Organization

Ministry of Health, Labor, and Social Security provides general supervision.

National Institute of Social Security administers the program.

#### Sickness and Maternity

##### Regulatory Framework

**First and current laws:** 1979 and 1990 (social security).

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

Medical care is provided under the public health program.

##### Coverage

Employed persons.

Exclusions: Self-employed persons and domestic workers.

##### Source of Funds

**Insured person:** See source of funds under Old Age, Disability, and Survivors.

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** See source of funds under Old Age, Disability, and Survivors.

##### Qualifying Conditions

**Cash sickness benefits:** Currently employed with 60 days of contributions paid prior to the onset of illness.

**Cash maternity benefits:** At least 10 months of paid coverage before the expected date of childbirth.

##### Sickness and Maternity Benefits

**Sickness benefit:** 60% of average earnings in the last 2 months, payable after a 3-day waiting period for up to 12 months.

**Maternity benefit:** 100% of average earnings in the last 12 months, payable for 30 days before and 30 days (45 days for multiple births) after the expected date of childbirth.

**Special leave:** To care for a sick child under age 3 for up to 6 months; renewable for a further 6 months.

### ***Administrative Organization***

Ministry of Health, Labor, and Social Security provides general supervision.

National Institute of Social Security administers the program.

### ***Work Injury***

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#### ***Regulatory Framework***

**First and current laws:** 1979 and 1990 (social security).

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

#### ***Coverage***

Employed persons.

Exclusion: Self-employed persons.

#### ***Source of Funds***

**Insured person:** See source of funds under Old Age, Disability, and Survivors, above.

**Employer:** See source of funds under Old Age, Disability, and Survivors, above.

**Government:** See source of funds under Old Age, Disability, and Survivors, above.

#### ***Qualifying Conditions***

**Work injury benefits:** There is no minimum qualifying period.

#### ***Temporary Disability Benefits***

100% of base earnings during the first 30 days and 90% of earnings up to the 360th day; thereafter, 75% of earnings.

The maximum duration is 24 months.

### ***Administrative Organization***

Ministry of Health, Labor, and Social Security provides general supervision.

National Institute of Social Security administers the program.

## Senegal

Exchange rate: U.S.\$1.00 equals  
628.89 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1975 (conversion of the 1958 nonstatutory program).

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

#### Coverage

Employed persons, including domestic workers, seasonal workers, and day workers.

Special system for civil servants.

#### Source of Funds

**Insured person:** 4.8% of earnings; management personnel contribute an additional 2% for supplementary benefits.

**Employer:** 7.2% of payroll; management personnel contribute an additional 3% of earnings up to 600,000 CFA francs a month for supplementary benefits.

**Government:** None.

The maximum monthly earnings for contribution and benefit purposes are 200,000 CFA francs.

#### Qualifying Conditions

**Old-age pension:** Age 55 with 1 year of contributions. Retirement from employment is necessary.

Early pension: A reduced pension is payable from age 53.

**Means-tested allowance:** If ineligible for the old-age pension, the allowance is payable at age 55 to persons born before 1922 with at least 10 years of employment as a domestic worker.

**Disability pension:** Incapable of work and at least age 53 with 1 year of contributions.

**Survivor pension:** The insured person was a pensioner or met the contribution requirements for a pension at the time of death.

#### Old-Age Benefits

**Old-age pension:** About 1.33% of base earnings times the number of years of insurance coverage, according to a point system. The maximum number of years for benefit calculation purposes is 30. Periods of employment completed before the implementation of the current program are credited toward insurance coverage if the insured person has at least 10 years

of covered employment before or after the program began. (Credited employment periods are given for periods of incapacity for work.)

Early pension: The old-age pension is reduced by 5% for each year the pension is awarded before age 55.

Child's supplement: 5% of the insured's pension for each dependent child under age 18.

The maximum supplement is 15% of the insured's pension.

**Means-tested allowance:** A variable cash benefit.

#### Permanent Disability Benefits

**Disability pension:** About 1.33% of base earnings times the number of years of insurance coverage, according to a point system. The maximum number of years for benefit calculation purposes is 30. Periods of employment completed before the implementation of the current program are credited toward insurance coverage if the insured person has at least 10 years of covered employment before or after the program began. (Credited employment periods are given for periods of incapacity for work.)

Child's supplement: 5% of the insured's pension for each dependent child under age 18.

The maximum supplement is 15% of the insured's pension.

#### Survivor Benefits

**Survivor pension:** The pension is payable to a widow aged 50 or to a widower aged 55 or disabled. The pension is 50% of the insured's pension if the survivor is aged 50 or older (payable up to 5 years earlier with a 5% reduction per year) or caring for two dependent children under age 18.

**Orphan's pension:** 20% of the insured's pension for each full orphan under age 18.

The maximum survivor pension is 100% of the insured's pension.

#### Administrative Organization

Ministry of Labor and Jobs Training provides general supervision.

Managed by a joint employer/employee board, the Social Security Retirement Institute of Senegal administers the program.

#### Sickness and Maternity

##### Regulatory Framework

**First laws:** 1952 (cash maternity benefits) and 1975 (medical benefits).

**Current laws:** 1973 (cash maternity benefits) and 1975 (medical benefits).

**Type of program:** Social insurance system. Cash maternity and medical benefits.

### **Coverage**

**Cash maternity benefits:** Nonemployed women married to an insured employee, unmarried employed women, or married employed women whose husband is not in paid employment.

**Medical benefits:** Employed persons and their dependents.

### **Source of Funds**

#### **Insured person**

*Cash maternity benefits:* None.

*Medical benefits:* Up to 3% of earnings; rates vary according to the health institute.

#### **Employer**

*Cash maternity benefits:* None. (See source of funds under Family Allowances, below.)

*Medical benefits:* Up to 3% of payroll; rates vary according to the health institute.

**Government:** None.

The maximum monthly earnings for contribution purposes are 60,000 CFA francs. Contribution rates vary according to the health institute.

### **Qualifying Conditions**

**Cash maternity benefits:** Employed at least 18 working days or 120 working hours a month for 3 consecutive months.

**Medical benefits:** Two months of contributions.

### **Sickness and Maternity Benefits**

**Cash maternity benefit:** 100% of earnings. The benefit is payable for up to 6 weeks before and 8 weeks (up to 11 weeks in case of complications) after the expected date of childbirth.

### **Workers' Medical Benefits**

Partial payment of health costs, including hospitalization, pharmaceuticals, and doctor's visits. The amount of payment depends on the availability of funds and is determined by the health institutes' administrative council. There is no limit to duration.

### **Dependents' Medical Benefits**

Same as for the insured person. (Also see Family Allowances, below.)

### **Administrative Organization**

Ministry of Labor and Jobs Training provides general supervision.

Social Security Fund in the Ministry of Labor and Jobs Training administers the maternity benefit program.

Health institutes administer the medical benefits program. The law requires the participation of companies with over

100 employees; smaller firms may group together in order to join a health institute.

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### **Work Injury**

#### **Regulatory Framework**

**First law:** 1932.

**Current laws:** 1973 and 1991.

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

#### **Coverage**

Employed persons, apprentices, trainees, and technical students (except those attending technical universities).

Voluntary insurance for certain categories of employees not covered above.

#### **Source of Funds**

**Insured person:** None.

**Employer:** 1%, 3%, or 5% of payroll, according to the assessed degree of risk; the average contribution is 2.5%.

**Government:** None.

The maximum monthly earnings for contribution and benefit purposes are 60,000 CFA francs.

#### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

#### **Temporary Disability Benefits**

50% of earnings for the first 28 days; 66.6% from the 29th day until full recovery or certification of permanent disability.

#### **Permanent Disability Benefits**

**Permanent disability pension:** 100% of average earnings in the 12 months before the onset of disability, if totally disabled.

Partial disability: Average earnings multiplied by 0.5 times the percentage of the assessed degree of disability for the portion of disability up to 50% and by 1.5 times the percentage of the assessed degree of disability for the portion of disability above 50%.

The minimum pension is 70% of the minimum salary.

Constant-attendance supplement: 40% of the insured's pension.

Benefit adjustment: Pensions are adjusted to cost-of-living and wage changes.

#### **Workers' Medical Benefits**

Medical and surgical expenses, hospitalization, medicines, appliances, rehabilitation, and transportation.

## **Survivor Benefits**

**Survivor pension:** 30% of the insured's earnings.

**Orphan's pension:** 15% of the insured's earnings for one orphan, 30% for two, 40% for three, and 10% for each additional orphan.

**Dependent parents and grandparents:** 10% of earnings each, up to a maximum of 30% of the insured's earnings.

The maximum survivor pension is 85% of the annual base salary.

**Funeral grant:** A lump sum covering the cost of the burial, up to a specified maximum.

Benefit adjustment: Pensions are adjusted to changes in the minimum wage.

## **Administrative Organization**

Ministry of Labor and Jobs Training provides general supervision.

Social Security Fund administers contributions and benefits.

## **Family Allowances**

### **Regulatory Framework**

**First law:** 1955.

**Current laws:** 1973 and 1991.

**Type of program:** Employment-related system.

### **Coverage**

Employees and social insurance beneficiaries with one or more children.

Special system for civil servants.

### **Source of Funds**

**Insured person:** None.

**Employer:** 7% of payroll. (Contributions also finance cash maternity benefits under Sickness and Maternity, above.)

**Government:** None.

The maximum monthly earnings for contribution purposes are 60,000 CFA francs.

### **Qualifying Conditions**

**Family allowances:** The child must be older than age 2 and younger than age 15 (age 18 if an apprentice or age 21 if a student or disabled). The parent must have at least 3 consecutive months of employment and be currently working 18 days or 120 hours a month or be the widow of a beneficiary.

**Prenatal allowance:** Awarded during the 9 months of pregnancy, without limit on the number of children. The mother must have regular medical examinations as prescribed in law.

**Maternity allowance:** Awarded until the child reaches age 2. Eligibility is conditional upon regular medical examinations for the mother and the child, as prescribed in law.

## **Family Allowance Benefits**

**Family allowances:** 1,600 CFA francs a month for each of the first six children.

**Prenatal allowance:** 1,600 CFA francs for the 9 months of pregnancy. The allowance is paid in three installments 3 months apart.

**Maternity allowance:** 1,600 CFA francs a month from the date of the child's birth up to the child's second birthday.

## **Administrative Organization**

Ministry of Labor and Employment provides general supervision.

Social Security Fund administers the program.



## Seychelles

Exchange rate: U.S.\$1.00 equals 5.61 rupees (Rs).

Note: This information is from 1999.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1971 (provident fund); abolished in 1978 and replaced in 1979 (social security fund).

**Current laws:** 1987 (social security fund) and 1990 (Seychelles pension scheme supplements the social security fund).

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

#### Coverage

**Social security fund:** Employed persons, the self-employed, nonemployed persons with unearned income, and public-sector employees.

**Seychelles pension scheme:** All full-time workers (25 hours a week or more); the self-employed, part-time workers, and the unemployed may join voluntarily.

#### Source of Funds

##### Insured person

**Social security fund:** 5% of earnings; the self-employed contribute through the tax system.

**Seychelles pension scheme:** Voluntary contributions of at least 10 rupees; there is no maximum contribution.

##### Employer

**Social security fund:** 10% on the first Rs1,000 of monthly wages, 20% on the second Rs1,000, 35% on the next Rs8,000, and 40% on wages in excess of Rs10,000.

**Seychelles pension scheme:** Rs50 a month for each full-time employee.

**Government:** None.

#### Qualifying Conditions

##### Old-age pension

**Social security fund:** Age 63 with 5 years of residence immediately preceding the date of retirement. (The residency requirement may be waived by the Minister of Finance under special circumstances.)

**Seychelles pension scheme:** Age 63 with 5 years of residence immediately preceding the date of retirement. (The residency requirement may be waived by the Minister of Finance under special circumstances.)

##### Disability pension

**Social security fund:** A loss of 3/4 of earning capacity with 5 years of residence. A reduced pension is paid for a loss of earning capacity of between 50% and 74%. (The residency requirement may be waived by the Minister of Finance under special circumstances.)

**Seychelles pension scheme:** Payable after receiving the social security fund disability pension for 6 months.

**Exclusions:** Persons earning more than the subsistence level as set by the social security fund.

##### Survivor pension

**Social security fund:** Five years of residence.

**Seychelles pension scheme:** Five years of residence.

#### Old-Age Benefits

**Old-age pension (social security fund):** Rs1,100 a month.

**Benefit adjustment:** Benefits are reviewed and adjusted each year for cost-of-living changes.

**Old-age pension (Seychelles pension scheme):** Benefits are based on the value of the insured's voluntary contributions.

#### Permanent Disability Benefits

**Disability pension (social security fund):** Rs1,050 a month.

**Partial disability:** The full pension is reduced according to the value of earnings. The pension is payable after receiving sickness benefit for 6 months until retirement age.

**Disability pension (Seychelles pension scheme):** Benefits are based on the value of the insured's voluntary contributions.

**Dependent supplements:** Rs400 for an adult and Rs350 for each child.

The disability pension and dependent supplements cannot exceed 80% of previous earnings.

#### Survivor Benefits

**Survivor pension (social security fund):** Rs825 a month for 1 year if the widow is aged 45 or older or has a dependent child under age 15 (over age 15 if a student). The pension is also payable to a dependent widower.

**Orphan's pension:** Rs500 a month.

**Funeral grant:** Rs1,500. If death occurs before retirement, a lump sum equal to 50% of the compulsory contributions paid to the social security fund and 100% of voluntary contributions paid to the Seychelles pension scheme. If death occurs after retirement, the grant equals the old-age pension.

#### Administrative Organization

Ministry of Finance administers the program.

## **Sickness and Maternity**

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### **Regulatory Framework**

**First law:** 1979.

**Current law:** 1987.

**Type of program:** Social insurance system. Cash sickness and maternity benefits only. (Medical services are available in government dispensaries and hospitals under the National Health Plan.)

### **Coverage**

Employed and self-employed persons.

### **Source of Funds**

**Insured person:** See source of funds under Old Age, Disability, and Survivors, above.

**Employer:** See source of funds under Old Age, Disability, and Survivors, above.

**Government:** None.

### **Qualifying Conditions**

**Cash sickness and maternity benefits:** There is no minimum qualifying period.

### **Sickness and Maternity Benefits**

**Sickness benefit:** The employer pays the full salary for the first 2 months and is reimbursed 80% of the amount paid or Rs2,000, whichever is less; thereafter, the social security fund pays Rs825 a month for up to 6 months.

Dependent allowance: Rs400 for an adult and Rs350 for each child.

**Maternity benefit:** The employer pays the full salary 2 weeks before and 8 weeks after the expected date of childbirth and is reimbursed 80% of the amount paid or Rs2,000, whichever is less. Any prolonged illness as a result of pregnancy is paid as sickness benefit at Rs825 a month for up to 6 months.

### **Administrative Organization**

Ministry of Finance administers the program.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1970 (employer liability).

**Current law:** 1987.

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

### **Coverage**

Employed persons.

Exclusions: Self-employed persons.

### **Source of Funds**

**Insured person:** See source of funds under Old Age, Disability, and Survivors, above.

**Employer:** See source of funds under Old Age, Disability, and Survivors, above.

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

Rs825 a month, payable for up to 130 working days.

Dependent allowance: Rs400 for an adult and Rs350 for each child.

### **Permanent Disability Benefits**

**Permanent disability pension:** Rs825 a month if totally disabled, payable after receiving temporary disability benefit for 6 months until retirement age.

Partial disability: A percentage of the full benefit proportionate to the assessed degree of incapacity, according to the schedule in law.

Court award: Compensation for incapacity for work is shared equally between the employer and the social security fund.

### **Workers' Medical Benefits**

Benefits include medical and surgical care, hospitalization, medicines, appliances, and transportation as provided under the employment benefit legislation.

### **Administrative Organization**

Ministry of Finance administers the program.

### **Unemployment**

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#### **Regulatory Framework**

The 1980 Full Employment Scheme provides daily subsistence wages for registered unemployed persons who work on government-approved projects.

## Sierra Leone

Exchange rate: U.S.\$1.00 equals 2,190 leones.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 2001 (social security and national insurance), implemented in 2002.

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

#### Coverage

All employees in the public and private sectors.

The self-employed can be covered on a voluntary basis.

#### Source of Funds

**Insured person:** 5% of earnings; the self-employed contribute 15% of income.

**Employer:** 10% of payroll.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 (men and women) with at least 15 years of insurance coverage.

**Disability pension:** Total incapacity for any work and younger than age 60 with at least 5 years of contributions of which 12 months' contributions were paid in the 3 years preceding the onset of disability. The disability must be assessed by a medical board.

**Survivor pension:** The insured person met the qualifying conditions or was receiving an old-age pension or disability pension or had at least 5 years of contributions of which 12 months were paid in the 3 years preceding death.

#### Old-Age Benefits

**Old-age pension:** The pension is calculated on the basis of 30% of the insured's average earnings for the first 15 years of coverage, plus 2% of the insured's average earnings for each additional 12-month period.

Periods of employment before the introduction of the new scheme may be credited.

The minimum pension is not less than 50% of the minimum wage.

The maximum pension is 80% of the insured's average earnings.

**Early pension:** A reduced pension is payable from age 55. The pension is reduced by 4% for each year that the pension is taken before age 60.

**Deferred pension:** The insured person can continue working after age 60. The maximum number of insurable years is 40.

**Old-age gratuity:** A lump sum equal to 12 months' pension is payable to each person who is entitled to an old-age pension on retirement.

**Retirement grant:** If the insured person is of pensionable age but has insufficient contributions to qualify for an early retirement pension, a grant equal to 1.5 times the insured's average monthly earnings for each 12-month period of contributions is paid.

**Benefit adjustment:** Pensions are adjusted annually according to trust fund income.

#### Permanent Disability Benefits

**Disability pension:** The pension is calculated on the basis of 30% of the insured's average earnings for the first 15 years of coverage, plus 2% of the insured's average earnings for each additional 12-month period. A 6-month credit period is awarded for every year that the claim is made before the insured person is age 60.

The minimum disability pension is not less than 50% of the minimum wage.

**Disability grant:** If the insured person is not entitled to a pension, a grant equal to 1.5 times the insured's average monthly earnings for each 12-month period of contributions is paid.

**Benefit adjustment:** Pensions are adjusted annually according to trust fund income.

#### Survivor Benefits

**Survivor pension:** 40% of the insured's pension is payable to a widow(er). In the case of more than one widow, the pension is shared equally. The widow's pension ceases on remarriage.

**Orphan's pension:** 60% of the insured's pension for an orphan up to age 18 (age 23 if in full-time education; no limit if disabled).

**Other eligible survivors (in the absence of the above):** A lump sum equal to 12 months' pension is payable to a parent who is employed or is receiving a pension; 24 months' pension to a parent who is not employed or receiving a pension.

The maximum survivor pension is 100% of the insured's pension.

**Survivor grant:** If the qualifying conditions for a survivor pension are not met, a grant equal to 1.5 times the insured's average monthly earnings for each 12-month period of contributions is paid.

**Benefit adjustment:** Pensions are adjusted annually according to trust fund income.

## **Administrative Organization**

National Social Security and Insurance Trust administers the program.

## **Sickness and Maternity**

### **Regulatory Framework**

There are no statutory benefits.

Employers provide medical care for employees and dependents through collective agreements.

## **Work Injury**

Note: This information is from 1999.

### **Regulatory Framework**

**First law:** 1939.

**Current law:** 1960.

**Type of program:** Employer-liability system, normally involving compulsory insurance with a private carrier.

### **Coverage**

Employed persons.

Exclusions: Agricultural employees on plantations with fewer than 25 workers, domestic servants, casual workers, homeworkers, and family labor.

### **Source of Funds**

**Insured person:** None.

**Employer:** Total cost, met through direct provision of benefits or the payment of insurance premiums.

**Government:** An approved annual contribution.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

Two-thirds of earnings.

The minimum monthly benefit is 15 leones.

The benefit is payable after a 3-day waiting period for up to 96 months. The benefit is sometimes paid as a lump sum and calculated according to the expected duration of payment.

### **Permanent Disability Benefits**

A lump sum of 48 months' earnings, if totally disabled.

The minimum benefit is 150 leones.

The maximum benefit is 2,000 leones.

Constant-attendance supplement: Up to 25% of the ordinary benefit.

Partial disability: A percentage of 56 months' earnings up to 2,400 leones, proportionate to the assessed degree of incapacity.

### **Workers' Medical Benefits**

Medical, dental, and surgical care; hospitalization; medicines; appliances; and transportation up to a maximum cost of 50 leones.

### **Survivor Benefits**

**Survivor benefit:** A lump sum of 42 months of the insured's earnings (minus any disability benefits paid).

The maximum benefit is 1,600 leones.

The benefit is payable to the insured's dependents or, if none, to survivors who were partially dependent on the insured.

**Funeral grant (if there are no eligible survivors):** A lump sum covering the cost of the burial, from a minimum of 100 leones up to a maximum of 250 leones.

## **Administrative Organization**

Ministry of Labor, Social Welfare, and Sports enforces the law.

Employers may insure the liability with private insurance companies.

## South Africa

Exchange rate: U.S.\$1.00 equals 8.55 rand.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1928 (old age), 1936 (blindness), and 1946 (disability).

**Current law:** 1992 (social assistance), with amendments.

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

#### Coverage

Citizens of limited means.

Special system for public-sector employees.

#### Source of Funds

**Insured person:** None.

**Employer:** None.

**Government:** Total cost.

#### Qualifying Conditions

**Old-age pension (means-tested):** Age 65 (men) or age 60 (women) and a resident citizen at the time of the application.

**War veteran grant (means-tested):** Age 60 or disabled and a resident citizen at the time of the application. Eligibility is restricted to veterans of the Second World War and the Korean War.

**Disability grant (means-tested):** If incapable of providing adequate self-support for more than 6 months, payable from age 18 to age 64 (men) or 59 (women). If suffering from a terminal illness, the grant is payable from age 35. Must be a resident citizen at the time of the application.

#### Old-Age Benefits

**Old-age pension (means-tested):** Up to 640 rand a month (married couples may receive double the amount) plus 130 rand a month for frail and chronically ill pensioners requiring full-time care.

**War veteran grant (means-tested):** Up to 658 rand a month plus 130 rand a month for frail and chronically ill veterans requiring full-time care.

#### Permanent Disability Benefits

**Disability grant (means-tested):** Up to 640 rand a month (married couples may receive double the amount) plus 130 rand a month for those requiring full-time care.

#### Administrative Organization

National and provincial offices of the Department of Social Development administer the program.

#### Sickness and Maternity

#### Regulatory Framework

**Type of program:** Social assistance system. Medical benefits only.

Cash sickness and maternity benefits are payable under Unemployment to eligible insured workers.

#### Coverage

**Sickness and maternity benefits:** All employees. (Domestic workers and seasonal workers are covered from April 1, 2003.)

Exclusions: Government employees and employees who work less than 24 hours a month; foreigners who enter the country for the purpose of fulfilling an employment contract and who are required by law to leave the country upon the termination of the contract.

**Medical benefits:** Old-age pensioners and disability pensioners.

#### Source of Funds

**Cash sickness and maternity benefits:** See source of funds for Unemployment, below.

**Medical benefits:** See source of funds for Old Age, Disability, and Survivors, above.

#### Qualifying Conditions

**Cash sickness benefit:** Thirteen weeks of contributions during the 52 weeks preceding the onset of illness or unemployed or drawing no more than 1/3 of the regular wage.

**Cash maternity benefit:** Thirteen weeks of contributions during the 52 weeks preceding the expected date of childbirth (if adopting a child, 18 weeks of contributions during the 52 weeks preceding the date of adoption) or unemployed or earning no more than 1/3 of the regular wage.

#### Sickness and Maternity Benefits

**Sickness benefit:** 45% of weekly earnings. The benefit is payable for 26 weeks after a waiting period of 4 to 6 weeks.

**Maternity benefit:** 45% of weekly earnings. The benefit is payable from 18 weeks before and 8 weeks after the expected date of childbirth.

#### Workers' Medical Benefits

All pensioners are entitled to subsidized medical care at provincial hospitals. Benefits include hospitalization and medication.



## **Administrative Organization**

Department of Labor provides general supervision.

Managed by a bipartite board, local unemployment benefit committees, and claims officers, the Unemployment Insurance Fund administers the program.

## **Work Injury**

### **Regulatory Framework**

**First law:** 1914.

**Current law:** 1993.

**Type of program:** Compulsory insurance with a public carrier.

### **Coverage**

Employed persons, including some contract workers and military personnel.

Exclusions: Domestic workers in private households and some contract workers and military personnel.

### **Source of Funds**

**Insured person:** None.

**Employer:** Total cost met through the payment of insurance premiums. The cost of premiums varies with the assessed degree of risk.

**Government:** None. (Contributions for government employees.)

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period for payments, but more than 3 days of incapacity for work is required to qualify for a temporary disability benefit.

**Occupational disease benefits:** For 28 listed diseases (plus some unlisted diseases), the date of diagnosis is the date of onset of the disease.

### **Temporary Disability Benefits**

75% of earnings up to a monthly maximum of 9,321 rand is payable for up to 12 months if totally disabled. The payment of benefit may be extended up to 24 months (longer in special cases) after further evaluation of the disability.

Partial disability: A proportion of earnings as determined by the Compensation Commissioner's Office is payable for up to 12 months (may be extended up to 24 months after further evaluation of the disability).

### **Permanent Disability Benefits**

**Permanent disability pension:** 75% of earnings up to a monthly maximum of 9,321 rand, if totally disabled.

The minimum monthly benefit is 1,019.25 rand.

Partial disability: A percentage of the full benefit proportionate to the assessed degree of disability. For an assessed degree of disability greater than 30%, the benefit is paid as a monthly pension.

For an assessed degree of disability of 30% or less, the benefit is paid as a lump sum of 15 times monthly earnings.

The minimum lump sum is 20,385 rand.

The maximum lump sum is 104,445 rand.

### **Workers' Medical Benefits**

Benefits include medical, surgical, and hospital care and appliances. Benefits are normally provided for a maximum of 2 years but may be extended in special cases.

### **Survivor Benefits**

**Survivor pension:** 40% of the insured's pension (based on the permanent total disability pension equivalent) plus a lump sum of 18,642 rand. The pension is payable to a widow or to a disabled widower.

**Orphan's benefit:** 20% of the insured's pension (based on the permanent total disability pension equivalent) for each orphan under age 18 (no age limit if disabled).

The maximum survivor pension is 100% of the insured's pension.

**Funeral grant:** The lesser of 7,395 rand or the actual cost of the funeral, at the Commissioner's discretion.

### **Administrative Organization**

Department of Labor, Human Resources, provides general supervision.

Compensation Commissioner's Office administers the program, including claims decisions and the management of funds from which benefits are paid.

Employers must normally insure the assessed liability with a public compensation fund, but in certain instances may insure with an employers' mutual association licensed by the Minister of Labor.

Government and some local authorities are individually liable.

## **Unemployment**

### **Regulatory Framework**

**First law:** 1937.

**Current laws:** 1966, with amendments; 2001, implemented in 2002; and 2002.

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

### **Coverage**

All employees except government employees. (Domestic workers and seasonal workers are covered from April 1, 2003.)



Exclusions: Government employees and employees who work less than 24 hours a month. Foreigners who enter the country for the purpose of fulfilling an employment contract and who are required by law to leave the country upon the termination of the contract.

### Source of Funds

**Insured person:** 1% of earnings.

**Employer:** 1% of the insured's earnings.

**Government:** 25% of total employee and employer contributions up to a maximum of 7 million rand a year.

Unemployment contributions also finance cash sickness and maternity benefits.

### Qualifying Conditions

**Unemployment benefit:** Entitlement to benefit increases at a rate of 1 day's benefit for every 6 completed days of employment, up to a maximum of 238 days in the 4-year period immediately preceding the date of application for benefit. The insured must have 13 weeks of contributions during the last 52 weeks and be capable of, and available for, work. The insured must register with, and report to, the public employment exchange, unless unemployment is caused by illness or pregnancy. Unemployment is not due to the refusal of suitable work and training.

**Survivor benefit:** The surviving spouse or a life-partner of the insured person must apply for the benefit within 6 months of the insured's death. In cases of no surviving spouse or life-partner, the benefit is paid to a dependent child. The child must be less than age 21; age 25 if a student and totally or largely dependent on the insured.

### Unemployment Benefits

The benefit is payable on a sliding scale of between 30.78% and 58.64% of previous earnings depending on the period of service and level of remuneration.

**Survivor benefit:** The benefit is payable on a sliding scale of between 30.78% and 58.64% of previous earnings depending on the period of service and level of remuneration. The benefit is payable for up to 26 weeks.

### Administrative Organization

Department of Labor provides general supervision.

Managed through its Board and regional Business Unit Managers, the Unemployment Insurance Fund administers the program.

## Family Allowances

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### Regulatory Framework

**Current law:** 1992 (social assistance), with 1997 amendment.

**Type of program:** Social assistance.

### Coverage

Low-income persons caring for children under age 18.

### Source of Funds

**Insured person:** None.

**Employer:** None.

**Government:** Total cost.

### Qualifying Conditions

**Foster child grant (means-tested):** A court order indicating the foster care status of the child.

**Child support grant (means-tested):** For the primary care giver of a child or children aged 1 to 6. (The age limit is to be raised gradually to age 14 by 2005.)

**Care dependency grant (means-tested):** For a parent or foster parent of a child aged 1 to 18 who requires permanent care because of a severe mental or physical disability. The child must be cared for at home.

### Family Allowance Benefits

**Foster child grant (means-tested):** Up to 470 rand a month.

**Child support grant (means-tested):** Up to 140 rand a month for each child for up to six children.

**Care dependency grant (means-tested):** Up to 640 rand a month.

### Administrative Organization

National and provincial offices of the Department of Social Development administer the program.

## Sudan

Exchange rate: U.S.\$1.00 equals 260 dinars.

Note: This information is from 1997.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1974.

**Current law:** 1990.

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

#### Coverage

Employees of firms and agricultural establishments with five or more workers. Applies throughout most of the country.

Exclusions: Domestic servants, homeworkers, family labor, and the self-employed.

Special system for public-sector employees and the armed forces.

#### Source of Funds

**Insured person:** 8% of monthly wages.

**Employer:** 17% of monthly payroll.

**Government:** None.

(Insured persons may receive credit for previous years of service by paying an additional lump sum in accordance with the schedule in law.)

#### Qualifying Conditions

**Old-age pension:** Age 60 (men) or 55 (women); earlier for those engaged in arduous work, with 12 years of contributions.

Early pension: A reduced early pension is payable from age 45 with 12 years of contributions.

**Old-age settlement:** For an insured person at retirement age who is not eligible for a pension.

**Disability pension:** Permanent total incapacity. There is no minimum qualifying period.

**Survivor pension:** The insured person was a pensioner at the time of death. There is no minimum qualifying period.

**Survivor settlement:** The insured person was not eligible for a pension.

#### Old-Age Benefits

**Old-age pension:** 1/50 of average monthly earnings.

The maximum pension is 75% of earnings.

The pensioner can take part of the pension as a lump-sum benefit, without interest.

Reduced pension: The pension is reduced by 20% for persons aged 45 to 49, 15% for ages 50 to 54, and 10% for ages 55 to 59.

**Old-age settlement:** A lump-sum refund of all the employer and employee contributions, plus any benefit accrued prior to 1990.

#### Permanent Disability Benefits

**Disability pension:** 50% of the previous year's average monthly earnings.

#### Survivor Benefits

**Survivor pension:** 50% of the insured's average monthly earnings in the preceding year or 100% of the old-age pension, whichever is higher. The pension is payable to a widow (if there is more than one widow, the pension is divided equally) or dependent widower, to orphans under age 18 (age 26 if a student; no limit if disabled or an unmarried daughter), and parents. Full orphans receive 100% of the pension.

A lump sum equal to 42 months' pension or 42 months' earnings is paid if the insured was not a pensioner at the time of death. In the absence of a surviving widow, orphans, or parents, the lump sum is payable to dependent brothers and sisters.

**Survivor settlement:** A lump sum is payable if the insured person was not eligible for a pension.

#### Administrative Organization

Minister of Manpower provides general supervision.

Managed by a tripartite governing board and director, the National Social Insurance Fund administers the program.

#### Work Injury

#### Regulatory Framework

**First law:** 1947.

**Current law:** 1990.

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

#### Coverage

Employed persons.

Exclusions: Family labor, members of the armed forces, members of the police force, and prison labor.

#### Source of Funds

**Insured person:** None.

**Employer:** 2% of monthly payroll.

**Government:** None.

### ***Qualifying Conditions***

**Work injury benefits:** There is no minimum qualifying period.

### ***Temporary Disability Benefits***

The assessed degree of disability multiplied by 80% of the monthly wage.

### ***Permanent Disability Benefits***

**Permanent disability pension:** 80% of the current wage, if totally disabled.

Partial disability: A percentage of the full benefit proportionate to the assessed degree of loss of working capacity.

### ***Workers' Medical Benefits***

Medical treatment and transportation.

### ***Survivor Benefits***

**Survivor pension:** 80% of the previous year's average monthly wage, payable to a widow, a dependent widower, orphans (under age 18 or disabled), an unmarried daughter, and parents.

### ***Administrative Organization***

Minister of Labor and Administrative Reform provides general supervision.

National Social Insurance Fund administers the program.

Medical care is provided by public health services.

Transportation is provided by the employer.

Employers must insure the assessed liability with private insurance companies.

## Swaziland

Exchange rate: U.S.\$1.00 equals 8.55 lilangeni.

Note: This information is from 1999.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1974.

**Type of program:** Provident fund system.

#### Coverage

Employed persons.

Exclusions: Casual employees, domestic servants, and noncitizens.

Special system for public-sector employees.

#### Source of Funds

**Insured person:** 5% of earnings.

**Employer:** 5% of payroll.

**Government:** None.

A ceiling is placed on the maximum monthly earnings for contribution and benefit purposes.

#### Qualifying Conditions

**Old-age benefit:** Age 50, age 45 and retired from regular salaried employment, or any age if emigrating permanently.

**Disability benefit:** Permanent total incapacity for any work, or permanent partial incapacity and an inability to earn a reasonable livelihood.

**Survivor benefit:** The death of the fund member prior to retirement.

There is provision for reciprocal agreements with other countries operating a provident fund.

#### Old-Age Benefits

Total employer and employee contributions, plus at least 3% interest per year. The benefit may be paid as a lump sum or converted to an annuity providing periodic payments.

#### Permanent Disability Benefits

Total employer and employee contributions, plus at least 3% interest per year. The benefit may be paid as a lump sum or converted to an annuity providing periodic payments.

#### Survivor Benefits

Total employer and employee contributions, plus at least 3% interest per year. The benefit may be paid as a lump sum or converted to an annuity providing periodic payments. The benefit is payable to a widow, other dependents, or other persons designated by the fund member.

#### Administrative Organization

Ministry of Finance provides general supervision.

Managed by a tripartite board and director, the National Provident Fund administers the program.

#### Work Injury

#### Regulatory Framework

**First law:** 1963.

**Current law:** 1983.

**Type of program:** Compulsory insurance with a private carrier.

#### Coverage

Employed persons.

Exclusions: Domestic servants, shepherds, family labor, and casual workers.

#### Source of Funds

**Insured person:** None.

**Employer:** Total cost, met through the cost of insurance premiums.

**Government:** None, except as an employer.

#### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

#### Temporary Disability Benefits

75% of earnings, payable after a 3-day waiting period until full recovery or certification of permanent disability, up to a maximum of 24 months. (The benefit is sometimes paid as a lump sum calculated according to the expected duration of the disability.)

#### Permanent Disability Benefits

A lump sum of 54 months' earnings, if totally disabled.

Partial disability: A percentage of the full benefit proportionate to the loss of working capacity.

Constant-attendance allowance: 25% of the permanent disability benefit.

### ***Workers' Medical Benefits***

Benefits include the limited cost of medical treatment expenses, the limited cost of appliances, and limited transportation costs.

### ***Survivor Benefits***

**Survivor benefit:** A lump sum of 48 months' earnings, minus any permanent disability benefits paid to the insured.

The full benefit is payable to dependent survivors; a reduced benefit is paid to survivors who were partially dependent on the insured.

**Funeral grant:** A lump sum covering the cost of the funeral, up to a maximum.

### ***Administrative Organization***

Department of Labor enforces the law.

Employers must insure the assessed liability with a private insurance company.

## Tanzania

Exchange rate: U.S.\$1.00 equals 970 shillings.

Note: Information on the provident fund is from 1999.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1964 (provident fund).

**Current laws:** 1975 (provident fund) and 1978 (parastatal pensions), with 2001 amendment.

**Type of program:** Separate provident fund and social insurance systems.

#### Coverage

**Provident fund:** Employees in the public and private sectors.

Exclusion: Domestic employees.

**Social insurance:** All employees from parastatal organizations, government agencies, private companies, and self-employed persons including informal workers.

#### Source of Funds

##### Provident fund

*Insured person:* 10% of wages.

*Employer:* 10% of payroll.

*Government:* None.

##### Social insurance

*Insured person:* 5% or 10% of wages.

*Employer:* 10% of payroll.

*Government:* None.

#### Qualifying Conditions

##### Provident Fund

*Old-age benefit:* Age 55 and retired from regular employment. The full benefit is also payable at any age to workers emigrating permanently. Benefit is payable to workers under age 55 who are unemployed or have been in noncontributory employment for at least 6 months.

*Disability benefit:* Permanent incapacity for any work due to a physical or mental disability.

*Survivor benefit:* The death of the insured worker before retirement or emigration.

##### Social insurance

*Old-age pension:* Age 55 with at least 10 years of contributions.

*Old-age gratuity:* Age 55 and entitled to an old-age pension or if the insured person ceases employment for reasons other than dismissal or medical grounds and does not meet the qualifying conditions for an old-age pension.

*Disability benefit:* Permanent incapacity for any work due to a physical or mental disability.

*Disability settlement:* Permanent incapacity for any work due to a physical or mental disability and the insured person does not meet the qualifying conditions for the disability pension.

*Survivor benefit:* Paid to the insured's estate if the insured has at least 10 years of contributions.

*Death benefit:* Paid to the legal representative of an insured person who dies while in service.

*Education benefit:* Paid to meet part of the education costs of the children of an insured person who dies in service. The benefit is payable for up to four children and covers costs for nursery, primary, and secondary education.

*Survivor settlement:* Paid to the insured's estate if the insured did not meet the qualifying conditions for a pension.

#### Old-Age Benefits

##### Provident fund

*Old-age benefit:* A lump sum equal to total employee and employer contributions, plus accrued interest. For a worker under age 55 who is unemployed or who has been in noncontributory employment for at least 6 months, 1/3 of the total benefit is payable after 6 months and the remaining 2/3 after 12 months. The benefit is payable in full to workers who retire from employment to live in a village.

##### Social insurance

*Old-age pension:* A monthly pension. The pension is guaranteed for 3 years.

*Old-age gratuity:* A lump sum equal to the insured's and the employer's total contributions.

#### Permanent Disability Benefits

##### Provident fund

*Disability benefit:* A lump sum equal to the insured's and the employer's total contributions, plus accrued interest.

##### Social insurance

*Disability benefit:* A monthly pension.

*Disability settlement:* A lump sum equal to the insured's and the employer's total contributions.

#### Survivor Benefits

##### Provident fund

*Survivor benefit:* A lump sum equal to the insured's and the employer's total contributions, plus accrued interest. The benefit is payable to surviving relatives or other heirs.



### **Social insurance**

*Survivor benefit:* A monthly pension.

*Death benefit:* A lump sum.

Education benefit: The benefit varies according to family circumstances.

*Survivor settlement:* A lump sum.

### **Administrative Organization**

#### **Provident fund**

Ministry of Labor and Youth Development provides general supervision.

Managed by a director general, the National Provident Fund administers the program.

#### **Social insurance**

Ministry of Finance provides general supervision of the Parastatal Pensions Fund.

Board of trustees administers the Parastatal Pensions Fund.

Director general is responsible for the day-to-day operation of the Parastatal Pensions Fund.

### **Sickness and Maternity**

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Note: This information is from 1999.

#### **Regulatory Framework**

Subsidized medical care is available in government clinics and hospitals. Some private companies offer their employees free medical care at their clinics or in private hospitals.

### **Work Injury**

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Note: This information is from 1999.

#### **Regulatory Framework**

**First and current law:** 1948, with 1966 and 1983 amendments.

**Type of program:** Compulsory insurance with a private carrier.

#### **Coverage**

Employed persons.

#### **Source of Funds**

**Insured person:** None.

**Employer:** Total cost, met through the payment of insurance premiums. The cost of insurance premiums varies according to the assessed risk.

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

50% of earnings is payable after a 3-day waiting period for up to 96 months.

### **Permanent Disability Benefits**

If totally disabled, a lump sum of 54 months' earnings.

The maximum pension is 108,000 shillings.

Constant-attendance supplement: 50% of the permanent disability benefit.

Partial disability: A percentage of the full benefit proportionate to the assessed degree of disability, according to the schedule in law.

### **Workers' Medical Benefits**

Benefits include medical, surgical, hospital, and nursing care; the cost of medicines up to 6,000 shillings; the cost of appliances up to 3,000 shillings; and the cost of transportation up to 1,750 shillings.

### **Survivor Benefits**

**Survivor benefit:** A lump sum equal to 41 months' earnings minus any disability benefits paid. The full benefit is payable to dependent survivors or, if there are none, a reduced amount is payable to partial dependents.

The maximum benefit is 83,000 shillings.

**Funeral grant:** A grant of up to 500 shillings is provided if there is no eligible survivor.

### **Administrative Organization**

Ministry of Labor and Youth Development enforces the law, approves settlements, and pays benefits.

Employers must insure the assessed liability with private insurance companies.

### **Unemployment**

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Note: This information is from 1999.

#### **Regulatory Framework**

There are no statutory benefits. (The labor code requires employers to pay a severance indemnity to employees with a period of continuous service of 3 or more months.)

## Togo

Exchange rate: U.S.\$1.00 equals  
628.89 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1968.

**Current law:** 1973.

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

#### Coverage

Employed persons, members of cooperatives, apprentices, and students.

Special systems for civil servants and employees of state-owned enterprises.

Supplementary retirement scheme for managerial staff of semipublic companies.

Voluntary insurance is available to persons with 6 months of previous social security coverage.

#### Source of Funds

**Insured person:** 4% of earnings.

**Employer:** 8% of payroll; contributions are reduced to 7.4% of payroll if 5% of the employer's workforce is assessed as disabled.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 55 (age 50 if prematurely aged) or 30 years of actual coverage. Must have a minimum of 10 years of contributions. Retirement from employment is necessary. The pension is payable abroad only if there is a reciprocal agreement.

**Old-age settlement:** Aged 55 or older, retired from employment, and ineligible for the old-age pension.

**Disability pension:** Loss of 2/3 of earning capacity with 5 years of insurance coverage and 6 months of contributions in the last year. There is no qualifying period for nonoccupational disabilities.

**Survivor pension:** The insured person met the pension requirements or was a pensioner at the time of death.

#### Old-Age Benefits

**Old-age pension:** 20% of average monthly earnings during the last 5 years, plus 1.33% of earnings for every 12 months of contributions beyond 180 months.

The minimum pension is 80% of the legal minimum wage.

**Old-age settlement:** A lump sum equal to 1 month's wages for each year of insurance coverage.

**Benefit adjustment:** Adjusted periodically for cost-of-living changes.

#### Permanent Disability Benefits

**Disability pension:** 20% of average monthly earnings during the last 5 years, plus 1.33% of earnings for every 12 months of contributions beyond 180 months. (For each year that he or she is under age 55 at the time of the claim, the insured is credited with a 6-month contribution period.)

The minimum pension is 80% of the legal minimum wage.

**Constant-attendance supplement:** 50% of the insured's pension.

**Benefit adjustment:** Adjusted periodically for cost-of-living changes.

#### Survivor Benefits

**Survivor pension:** 50% of the insured's pension, payable to a widow if aged 40 or older or disabled or to a dependent disabled widower.

**Orphan's pension:** 25% of the insured's pension for each orphan under age 16 (age 18 if an apprentice; age 21 if a student or disabled); 40% for each full orphan.

The maximum survivor pension is 100% of the insured's pension.

**Survivor settlement:** If ineligible for a pension, a lump sum equal to 1 month's basic pension for each 6-month period of insurance coverage.

**Benefit adjustment:** Adjusted periodically for cost-of-living changes.

#### Administrative Organization

Ministry of Labor provides general supervision.

Managed by a tripartite council and a director, the National Social Security Fund administers the program.

#### Sickness and Maternity

##### Regulatory Framework

**First law:** 1956.

**Current law:** 1973.

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

##### Coverage

Employed women.

### **Source of Funds**

**Insured person:** None.

**Employer:** 2% of payroll.

**Government:** None.

### **Qualifying Conditions**

**Sickness benefits:** No benefits are provided. (The labor code requires employers to provide paid sick leave.)

**Cash maternity benefits:** Twelve months of insurance coverage before the expected date of childbirth.

### **Sickness and Maternity Benefits**

**Sickness benefits:** None. (The labor code requires employers to provide paid sick leave.)

**Maternity benefit:** 100% of average daily earnings. (The employer pays half of the value of the benefit.) The benefit is payable for up to 8 weeks before the expected date of childbirth and 6 weeks after; may be extended for up to 3 weeks in case of complications.

### **Workers' Medical Benefits**

None. (The labor code requires employers to provide certain medical services.)

### **Dependents' Medical Benefits**

None. (Some maternity and child health care and welfare services are provided under Family Allowances, below.)

### **Administrative Organization**

Ministry of Labor provides general supervision.

National Social Security Fund administers the program.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1964.

**Current law:** 1973.

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

#### **Coverage**

Employed persons, members of cooperatives, apprentices, and students.

#### **Source of Funds**

**Insured person:** None.

**Employer:** 2.5% of payroll.

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

2/3 of average daily earnings, plus family allowances (see Family Allowances, below). Benefit is payable from the day after the onset of disability until full recovery or certification of permanent disability.

### **Permanent Disability Benefits**

**Permanent disability pension:** 85% of average earnings, if totally disabled.

Partial disability: A percentage of the full pension proportionate to the assessed degree of disability; a lump sum of 3 years' pension is paid if the assessed disability is less than 20%.

Constant-attendance supplement: 50% of the disability pension.

### **Workers' Medical Benefits**

Medical, dental, and surgical care; hospitalization; medicines; appliances; transportation; and rehabilitation.

### **Survivor Benefits**

**Survivor pension:** 30% of the insured's earnings. The pension is payable to a widow or to a dependent disabled widower.

**Orphan's pension:** 10% of the insured's earnings for each orphan; 15% for each full orphan under age 16 (age 18 if an apprentice; age 21 if a student or disabled).

**Dependent parents:** 10% of the insured's earnings each.

The maximum survivor pension is 100% of the insured's full permanent disability pension.

**Funeral grant:** Equal to 30 days of the insured's average earnings.

### **Administrative Organization**

Ministry of Labor provides general supervision.

National Social Security Fund administers contributions and benefits.

Employers must insure liability with the National Social Security Fund.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1956.

**Current law:** 1973.

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**Type of program:** Employment-related system.

### **Coverage**

Employees with one or more children; pensioners caring for dependent children.

Special system for civil servants.

### **Source of Funds**

**Insured person:** None.

**Employer:** 6% of payroll.

**Government:** None.

### **Qualifying Conditions**

**Family allowances:** The child must be under age 16 (age 18 if an apprentice; age 21 if a student or disabled). The parent must have 3 consecutive months of employment and be currently working 18 days or 120 hours a month (or receiving a social insurance benefit).

**Prenatal allowance:** Must undergo prescribed medical examinations.

### **Family Allowance Benefits**

**Family allowances:** 2,000 CFA francs a month for each of the first six children.

**Prenatal allowance:** 500 CFA francs a month for up to 9 months, paid in three 3-month installments.

**Birth grant:** A lump sum of 6,000 CFA francs for each of the first three births.

Some maternity and child health care and welfare services are also provided.

### **Administrative Organization**

Ministry of Labor provides general supervision.

National Social Security Fund administers the program.

Employers may pay benefits directly to their employees.

## Tunisia

Exchange rate: U.S.\$1.00 equals 1.33 dinars.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1960.

**Current laws:** 1960 (nonagricultural income earners), implemented in 1974; 1981 (agricultural income earners); 1985 (civil servants); 1989 (improved agricultural scheme); 1995 (self-employed); 2002 (low-income earners); and 2002 (artists and intellectuals).

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

#### Coverage

Wage earners in the private sector, agricultural workers, farmers, the self-employed, fishermen, domestic workers, some categories of low-income earners, artists, and intellectuals.

Voluntary coverage for Tunisian workers employed abroad who are not covered by the host country or by a reciprocal agreement.

Special scheme for civil servants.

#### Source of Funds

**Insured person:** 3.68% of earnings.

**Employer:** 7.37% of payroll.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 with 120 months of contributions (age 50 with at least 180 months of contributions if prematurely aged because of arduous work, involuntarily unemployed for 6 months, or the mother of three children). Retirement from insured employment is necessary.

**Early pension:** From age 50 with at least 360 months of contributions.

**Partial pension:** Workers with between 60 and 119 months of contributions qualify for a proportionately reduced pension.

**Old-age allowance:** A lump sum for workers aged 60 or older with fewer than 60 months of contributions.

**Disability pension:** The permanent loss of at least 2/3 of earning capacity and with at least 60 months of contributions.

**Survivor pension:** The insured person met the pension requirements or was a pensioner at the time of death.

**Death grant:** The insured person had 50 days of employment during the last 2 quarters or 80 days during the last 4 quarters.

#### Old-Age Benefits

**Old-age pension:** 40% of average earnings in the last 10 years, plus 0.5% for every 3-month period of contributions beyond 120 months.

The minimum pension is 2/3 of the minimum guaranteed monthly wage (SMIG).

The maximum pension is 80% of earnings up to a ceiling of 6 times the SMIG.

**Early pension:** 0.5% reduction for each quarter that the pension is awarded before age 60.

**Partial pension:** The pension is proportionate to the number of contributions.

The minimum partial pension is 50% of the SMIG.

**Old-age allowance:** A lump-sum payment.

The minimum guaranteed monthly wage (SMIG) is 188 dinars.

#### Permanent Disability Benefits

**Disability pension:** 50% of average earnings in the last 10 years, plus 0.5% for every 3-month period of contributions beyond 180 months.

The minimum pension is 2/3 of the minimum guaranteed monthly wage (SMIG).

The maximum pension is 80% of earnings up to a ceiling of 6 times the SMIG.

**Constant-attendance supplement:** 20% of the disability pension.

#### Survivor Benefits

**Survivor pension:** 75% of the insured's pension is paid to a widow(er) without a dependent child; 70%, with one dependent child; 50%, with two or more.

**Orphan's pension:** 30% of the insured's pension for each orphan under age 16 (age 21 if a student; age 25 if a student without a scholarship; no age limit if disabled or for an unmarried daughter without income).

The maximum survivor pension is 100% of the insured's pension.

**Death grant:** Based on the last 3 or 5 years (whichever is higher), a lump sum equal to 12 times the monthly average wage, plus 8.4% for each year of contributions. The death grant is reduced by 50% for the death of a pensioner; the amount is reduced to 40%, 30%, 20%, or 10% if the death occurs at age 70, age 75, age 80, or age 85, respectively. The monthly average wage must not be more than 6 times the minimum guaranteed monthly wage (SMIG).

**Supplement for dependent children:** 10% of the grant for each dependent child.

The maximum death grant is 18 months' earnings.

**Death allowance:** In the case of the death of a dependent spouse or child, a lump sum equal to between 10 and 90 days of the insured's sickness benefit is paid.

## Administrative Organization

Ministry of Social Affairs provides general supervision.

National Social Security Fund administers the program through regional offices.

## Sickness and Maternity

### Regulatory Framework

**First and current law:** 1960.

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

### Coverage

**Cash and medical benefits:** Private-sector employees, agricultural workers, farmers, the self-employed, fishermen, students, and trainees.

**Medical benefits only:** Pensioners, domestic workers, and some categories of low-income earners and their dependents (including aged parents).

Voluntary coverage for Tunisian workers employed abroad who are not covered by the host country or by a reciprocal agreement.

### Source of Funds

**Insured person:** 2.08% of earnings.

**Employer:** 4.17% of payroll.

**Government:** None.

### Qualifying Conditions

**Cash sickness and medical benefits:** 50 days of insured employment during the last 2 calendar quarters or 80 days during the last 4 quarters. Long-term sickness (over 180 days) must be certified by the medical commission.

Hospital care: 50 days of insured employment during the last 2 calendar quarters or 80 days during the last 4 quarters.

**Cash maternity benefits:** 80 days of insured employment during the last 4 quarters.

### Sickness and Maternity Benefits

**Sickness benefit:** 2/3 of average daily earnings up to a ceiling of twice the minimum guaranteed monthly wage (SMIG); 50% after 3 years. The benefit is payable after a 5-day waiting period; there is no waiting period for hospitalization, recognized long-term illnesses, and nonwork-related accidents.

**Maternity benefit:** 2/3 of earnings is payable for 30 days (may be extended for a further 15 days).

### Workers' Medical Benefits

Medical services are provided directly to insured patients by government hospitals and health establishments under

contract with the National Social Security Fund and the Health Department; ambulatory services are provided in clinics operated by the fund; some specialized services are provided by private health establishments under conventions and protocols.

Benefits include medical care, hospitalization, surgery, specialist care, laboratory services, kidney dialysis, appliances, spa treatment, and medicines.

Pensioners receive free medical care in government hospitals and National Social Security Fund clinics.

### Dependents' Medical Benefits

Same as for the insured person.

### Administrative Organization

Ministry of Social Affairs provides general supervision.

National Social Security Fund administers the program through regional offices.

## Work Injury

### Regulatory Framework

**First law:** 1921.

**Current law:** 1994, with 1995 amendment.

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

### Coverage

All salaried employees, including domestic servants.

Voluntary coverage for the self-employed.

### Source of Funds

**Insured person:** None.

**Employer:** From 0.4% to 4.0%, according to the assessed degree of risk.

**Government:** None.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

### Temporary Disability Benefits

2/3 of earnings. The benefit is payable after a 3-day waiting period until full recovery or certification of permanent disability.

### Permanent Disability Benefits

**Permanent disability pension:** Average earnings multiplied by 0.5 times the assessed degree of disability for the portion of disability between 15% and 50% and by 1.5 for the portion



above 50%; a lump sum is paid for an assessed disability of between 5% and 15%.

Constant-attendance supplement: 25% of average earnings.

The minimum pension is equal to the minimum guaranteed monthly wage (SMIG).

### **Workers' Medical Benefits**

All necessary medical and surgical care, hospitalization, medicines, and appliances, up to a specified maximum amount.

### **Survivor Benefits**

**Survivor pension:** 50% of the insured's earnings is payable to a widow(er).

**Orphan's pension:** 20% of the insured's earnings for one orphan (30% for two; 40% for three or more) under age 16 (age 21 if attending secondary or professional school; age 25 if in higher studies; no age limit if disabled or for an unmarried daughter without income). 50% for one full orphan; 60% for two; 70% for three; and 80% for four or more.

**Other eligible survivors (in the absence of the above):** Dependent grandchildren, parents, and grandparents.

The maximum survivor pension is 80% of the insured's earnings.

Funeral grant: One month's earnings, but no higher than the minimum guaranteed monthly wage (SMIG).

### **Administrative Organization**

Ministry of Social Affairs provides general supervision.

National Social Security Fund administers the program through regional offices.

### **Unemployment**

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#### **Regulatory Framework**

**First law:** 1982.

**Current law:** 1996, implemented in 1997, with 2002 amendment.

**Type of program:** Unemployment assistance.

#### **Coverage**

All nonagricultural salaried employees.

#### **Source of Funds**

**Insured person:** None.

**Employer:** None.

**Government:** None.

The National Social Security Fund pays benefits according to available reserves.

### **Qualifying Conditions**

**Unemployment benefits:** Twelve quarters of contributions paid to any program administered by the National Social Security Fund. Ineligible for an old-age pension or a disability pension. Registered at an employment office. Involuntarily unemployed.

### **Unemployment Benefits**

Equal to the minimum guaranteed monthly wage (SMIG). The benefit is payable for 6 months.

### **Administrative Organization**

Ministry of Social Affairs provides general supervision.

National Social Security Fund administers benefits.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1944.

**Current laws:** 1960 and 1980 (family supplement).

**Type of program:** Employment-related system.

#### **Coverage**

Private-sector employees, certain categories of fishermen, agricultural cooperative workers, employees of farms employing 30 or more workers, students under age 28, and trainees of any age.

Exclusion: Domestic workers.

#### **Source of Funds**

**Insured person:** 1.98% of earnings.

**Employer:** 3.97% of payroll.

**Government:** None.

#### **Qualifying Conditions**

**Family allowances:** The child must be under age 16 (age 18 if an apprentice; age 21 if a student or the insured's daughter providing care for her brothers and sisters; no limit if disabled).

Supplement for a family with a nonworking spouse: Children must be eligible for the family allowance.

Parental leave: Awarded within the first 7 days after the birth.

#### **Family Allowance Benefits**

**Family allowances:** 18% of the insured's earnings for the first child, 16% for the second, and 14% for the third.

The maximum earnings for benefit purposes are 122 dinars a quarter.

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Supplement for a family with a nonworking spouse:  
9,375 dinars a quarter for the first child, 18,750 dinars a quarter  
for two children, and 23,475 dinars a quarter for three children.

Parental leave: One day of paid leave.

### ***Administrative Organization***

Ministry of Social Affairs provides general supervision.

National Social Security Fund administers the program through  
regional offices.

## Uganda

Exchange rate: U.S.\$1.00 equals 1,830 shillings.

### *Old Age, Disability, and Survivors*

#### *Regulatory Framework*

**First law:** 1967.

**Current law:** 1985.

**Type of program:** Provident fund system.

#### *Coverage*

Employees of firms with five or more workers.

Exclusions: Temporary employees and employees in exempted employment.

Voluntary affiliation for those not compulsorily covered.

Special systems for public-sector employees.

#### *Source of Funds*

**Insured person:** 5% of earnings.

**Employer:** 10% of payroll.

**Government:** None.

There is no earnings limit for contribution purposes.

#### *Qualifying Conditions*

**Old-age benefit:** Age 55; age 50 if retired from full-time employment.

**Disability benefit:** Total incapacity for any work or permanent partial incapacity causing inability to earn a reasonable livelihood.

**Survivor benefit:** The death of the fund member prior to retirement.

#### *Old-Age Benefits*

**Old-age benefit:** A lump sum equal to total employee and employer contributions, plus accrued interest.

#### *Permanent Disability Benefits*

A lump sum equal to total employee and employer contributions, plus accrued interest.

#### *Survivor Benefits*

A lump sum equal to total employee and employer contributions, plus accrued interest. The lump sum is payable to the spouse and children or, if none, to other dependent relatives.

### *Administrative Organization*

Ministry of Gender, Labor, and Social Development provides general supervision.

Managed by a managing director, the National Social Security Fund administers the program.

The tripartite governing body is the board of directors consisting of the managing director, the chairman, and other members appointed by the Minister of Gender, Labor, and Social Development.

### *Work Injury*

#### *Regulatory Framework*

**First law:** 1946.

**Current law:** 2000.

**Type of program:** Employer-liability system, involving compulsory insurance with a specified insurer.

#### *Coverage*

Employed persons.

Exclusion: Active members of the armed forces.

#### *Source of Funds*

**Insured person:** None.

**Employer:** Total cost, normally met through insurance premiums.

**Government:** None.

#### *Qualifying Conditions*

**Work injury benefits:** For a permanent incapacity or an incapacity lasting for at least 3 consecutive days preventing the insured person from earning full wages.

#### *Temporary Disability Benefits*

A lump-sum benefit or periodic payments. The benefit amount depends on the circumstances of the accident, the degree of disability, loss of earnings, and the probable duration of the disability. The benefit is payable for up to 96 months; may be extended if the disability is assessed as ongoing by a medical practitioner.

#### *Permanent Disability Benefits*

A lump sum equal to 60 months' earnings, if totally disabled. The benefit is paid up to a maximum.

Constant-attendance supplement: 25% of the benefit, but no lower than a predetermined minimum.

Partial disability: A percentage of the full benefit proportionate to the assessed degree of disability, according to the schedule in law.

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***Workers' Medical Benefits***

Benefits include medical, surgical, and nursing care; hospitalization; and medicines.

***Survivor Benefits***

A lump sum equal to 60 months' earnings, minus one-half of any disability benefits paid to the insured before death for the same accident. The benefit is paid up to a maximum.

The full benefit is payable to dependent survivors; if none, the employer pays expenses related to medical aid provided to the deceased and the burial expenses.

***Administrative Organization***

Ministry of Gender, Labor, and Social Development enforces the law, approves settlements, and pays benefits from money deposited with it by employers.

Employers insure the assessed liability with private insurance companies.

## Zambia

Exchange rate: U.S.\$1.00 equals  
4,500 kwacha (K).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1965 (provident fund).

**Current law:** 1996 (pension scheme).

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

#### Coverage

Employed persons, including agricultural workers, domestic servants in urban areas, apprentices, and all employees who joined the Public Service and Local Authorities on or after February 1, 2000.

Exclusions: Workers under age 15 or older than age 55, as well as those earning less than K15,000.

Voluntary affiliation for the self-employed and other categories of worker in the informal sector.

Special system for public-sector and local government employees who joined before February 1, 2000.

#### Source of Funds

**Insured person:** 5% of earnings.

**Employer:** 5% of payroll.

**Government:** None.

The maximum earnings for contribution purposes are 4 times national average earnings.

All of the above contributions also finance funeral grants.

#### Qualifying Conditions

**Old-age pension:** Age 55 with at least 180 contributions and retired from regular employment.

**Disability pension:** Permanent incapacity for any work due to a physical or mental disability with at least 60 contributions, including 12 in the 36 months preceding the onset of disability.

**Survivor pension:** The death of an insured person with at least 60 contributions or who was receiving the old-age pension or the disability pension.

**Lump-sum benefit:** For those who do not meet the eligibility criteria for a pension.

#### Old-Age Benefits

**Old-age pension:** A monthly pension equal to the insured's average indexed monthly earnings times the accrual rate and multiplied by the number of contributions (months).

**Lump-sum benefit (old age):** The total indexed employee and employer contributions plus accrued interest.

#### Permanent Disability Benefits

**Disability pension:** Compensation for lost work-years plus the greater of the monthly calculated pension or a minimum pension.

**Lump-sum benefit (disability):** The total indexed employee and employer contributions plus accrued interest.

#### Survivor Benefits

**Survivor pension:** If the insured was employed at the time of death, the pension is equal to the compensation for lost work-years plus the greater of the monthly calculated pension or a minimum pension. If the insured was receiving an old-age or disability pension, the pension is converted to a survivor pension. The pension is payable to the spouse or dependent children up to age 18; age 25 if in full-time education.

Funeral grant: Equal to 10 times the minimum pension, payable to the survivor.

**Lump-sum benefit (survivor):** The total indexed employee and employer contributions plus accrued interest.

#### Administrative Organization

Ministry of Labor and Social Security provides general supervision.

Managed by a tripartite board of trustees and a director general, the National Pension Scheme Authority administers the program through two regional offices and 22 district offices.

### Sickness and Maternity

#### Regulatory Framework

**First law:** 1973.

**Current law:** 1994.

**Type of program:** Medical benefits only.

There is no statutory provision for cash sickness and maternity benefits. Individuals who qualified for maternity benefits under the repealed provident fund act can claim maternity benefits under the repealed act.

#### Workers' Medical Benefits

Medical care is available to all citizens in government hospitals, clinics, and rural health centers in exchange for modest fees. Fee-paying medical services have been introduced in selected medical institutions.

## **Administrative Organization**

Ministry of Labor and Social Security provides general supervision.

## **Work Injury**

### **Regulatory Framework**

**First laws:** 1929 (employer liability) and 1963 (compulsory insurance).

**Current law:** 1994.

**Type of program:** Compulsory insurance with a public carrier.

### **Coverage**

Employed persons, including casual workers, domestic servants, and apprentices.

Special system for public-sector employees.

### **Source of Funds**

**Insured person:** None.

**Employer:** Total cost met through contributions fixed annually according to the assessed degree of risk.

**Government:** None; except on behalf of all nonpensionable government employees.

The maximum annual earnings for contribution purposes are K3,000,000.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

50% of insurable earnings up to a maximum of K250,000 a month.

### **Permanent Disability Benefits**

**Permanent disability pension:** 50% of insurable earnings at the onset of disability up to a maximum of K250,000 a month times the assessed degree of disability.

**Partial disability:** A lump sum for a total benefit payment of less than K31,000 or if the assessed degree of disability is below 11%.

**Benefit adjustment:** Periodic adjustment of pensions for cost-of-living changes.

### **Workers' Medical Benefits**

Medical benefits are determined by the Minister through a statutory body.

## **Survivor Benefits**

**Survivor pension:** 80% of the insured's disability pension, payable to a widow or a disabled widower.

**Orphan's pension:** 15% for the first orphan (30% for a full orphan) and 5% for each additional orphan (10% for each additional full orphan) under age 18. The pension is payable for a maximum of eight orphans.

**Other eligible survivors (in the absence of the above):** The amount varies according to the degree that the survivor was dependent on the insured.

**Benefit adjustment:** Periodic adjustment of pension for cost-of-living changes.

**Funeral grant:** The cost of the burial or an amount prescribed by the Minister.

## **Administrative Organization**

Ministry of Labor and Social Security provides general supervision.

Managed by a board and a commissioner, the Worker's Compensation Fund administers contributions and benefits.



## Zimbabwe

Exchange rate: U.S.\$1.00 equals  
1,605 Zimbabwean dollars (Z\$).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1993.

**Current laws:** 1995, 1998, 2001, 2002, and 2003.

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

#### Coverage

Compulsory coverage for all employed persons between ages 16 and 65 who are citizens or residents of Zimbabwe.

Note: Universal coverage is to be achieved in phases. The first completed phase provided coverage to employees in all sectors with the exception of domestic workers and civil servants. The second completed phase provided coverage to civil servants. The third phase will cover domestic workers, and the fourth phase will cover self-employed workers and informal-sector employees.

#### Source of Funds

**Insured person:** 3% of earnings.

**Employer:** 3% of payroll.

**Government:** None.

The maximum monthly earnings for contribution purposes are Z\$18,000.

#### Qualifying Conditions

**Old-age pension:** Age 60 (age 55 for arduous employment) with at least 10 years of contributions. If aged 49 or older as of October 1994, up to 7 years of contributions may be credited.

Deferred retirement: Up to age 65.

**Retirement grant:** The insured has between 1 and 10 years of contributions.

**Disability pension:** The insured is declared disabled and permanently incapable of work by a medical doctor and has at least 1 year of contributions. The disability must not be work related.

**Disability grant:** The insured has less than 1 year of contributions.

**Survivor benefit:** The insured was receiving, or met the qualifying conditions for, the old-age pension or disability pension at the time of death and had not reached retirement age.

**Survivor grant:** The insured met the qualifying conditions for the retirement grant or disability grant.

#### Old-Age Benefits

**Old-age pension:** 3% of monthly insurable earnings multiplied by the number of years of contributions up to 30 years, plus an additional 2.25% of monthly insurable earnings multiplied by the number of years of contributions over 30 years.

**Retirement grant:** A lump sum equal to 1/12 of annual insurable earnings times the number of years of contributions up to 10 years.

#### Permanent Disability Benefits

**Disability pension:** 2.25% of average insurable earnings multiplied by the number of years of contributions up to 10 years, plus 3% of monthly insurable earnings multiplied by the number of years of contributions from 10 years up to 30 years, plus an additional 2.25% of monthly insurable earnings multiplied by the number of years of contributions over 30 years.

**Disability grant:** A lump sum equal to 1/12 of insurable earnings times the number of months of contributions.

#### Survivor Benefits

**Survivor pension:** 3% of monthly insurable earnings multiplied by the number of years of contributions up to 30 years, plus an additional 2.25% of yearly insurable earnings multiplied by the number of years over 30 years.

**Survivor grant:** A lump sum of 40% of the insured's entitlement to a retirement or disability grant for a widow(er); 40% for children until age 18 (age 25 if a student); 12% for parents; and 8% for other eligible dependents.

**Funeral grant:** A lump sum of Z\$4,500. The insured person must have contributed for a minimum of 1 year.

#### Administrative Organization

Ministry of Public Service, Labor, and Social Welfare provides general supervision.

National Social Security Authority administers the program.

#### Sickness and Maternity

##### Regulatory Framework

The labor relations act requires employers to provide a maternity benefit. The maternity benefit is 100% of wages for 45 days before and 45 days after the expected date of childbirth.

A health care program operates for low-paid workers. The program covers about 75% of the population. Free primary health care is provided to those with certified monthly earnings of less than Z\$400.

Government and mission hospitals serve rural areas; government and private hospitals and doctors are available in urban areas.

## Work Injury

### Regulatory Framework

**Current laws:** 1990 and 1998 (accident prevention and worker's compensation).

**Type of program:** Employer-liability system.

### Coverage

All employed persons in the private sector.

Exclusion: Domestic workers.

Special system for civil servants.

### Source of Funds

**Insured person:** None.

**Employer:** Total cost met through the payment of insurance premiums.

**Government:** None.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

### Temporary Disability Benefits

100% of monthly earnings (up to Z\$7,000) for the first 30 days. Thereafter, periodic payments equal to 80% of monthly earnings up to and including Z\$1,050, plus 60% of monthly earnings over Z\$1,050 up to and including Z\$1,400, plus 50% of monthly earnings over Z\$1,400 up to and including Z\$3,500, plus 40% of monthly earnings over Z\$3,500 up to and including Z\$7,000. The benefit is payable for up to 18 months.

The monthly earnings for benefit calculation purposes were revised to Z\$12,000 in April 2003 and backdated to January 2003.

### Permanent Disability Benefits

**Permanent disability pension:** If over 75% disabled, 80% of monthly earnings up to and including Z\$1,050, plus 60% of monthly earnings over Z\$1,050 up to and including Z\$1,400, plus 50% of monthly earnings over Z\$1,400 up to and including Z\$3,500, plus 40% of monthly earnings over Z\$3,500 up to and including Z\$7,000.

For a disability of 75% or less, the base pension is multiplied by the assessed degree of disability.

**Children's supplement:** The first child receives 12.5% of the insured's pension, 5% each for the second to the fifth child, and 1% each for subsequent children.

**Partial disability:** If the monthly pension is less than Z\$300, a lump sum is payable.

## Workers' Medical Benefits

Medical charges, including appliances, transportation, and drugs up to Z\$2,000; the amount can be raised depending on circumstances.

Severely disabled persons are provided with rehabilitation services.

### Survivor Benefits

**Survivor pension:** 66.6% of the insured's pension is payable to a dependent widow(er). The children's supplement is payable until age 19 or until the child is self-supporting, whichever is earlier.

**Funeral grant:** Burial expenses up to Z\$4,500. (The grant will increase by 50% from July 2003.)

### Administrative Organization

Ministry of Public Service, Labor, and Social Welfare provides general supervision.

National Social Security Authority administers the program.