

Niger

Exchange rate: US\$1.00 = 538.70 CFA francs.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1967 (old age, disability, and survivors).

Type of program: Social insurance system.

Coverage

Employed persons, students in technical schools, and apprentices.

Voluntary coverage for persons previously insured for at least six consecutive months.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: 5.25% of covered earnings.

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

The legal monthly minimum wage is 30,047 CFA francs.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

Self-employed person: Not applicable.

Employer: 6.25% of covered payroll.

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

The legal monthly minimum wage is 30,047 CFA francs.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

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

Qualifying Conditions

Old-age pension: Age 60 (age 58 for covered public-sector workers, age 55 if prematurely aged) with at least 180 months of contributions.

Employment must cease.

The pension is payable abroad only under reciprocal agreement.

Old-age settlement: Age 60 (age 58 for covered public-sector workers, age 55 if prematurely aged) with less than 180 months of contributions.

Employment must cease.

The settlement is payable abroad only under reciprocal agreement.

Disability pension: Must be assessed with at least a 66.7% loss of earning capacity and have at least five years of coverage, including at least six months of coverage in the 12 months before the disability began. The disability must be the result of a nonwork-related accident.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

The pension is payable abroad only under reciprocal agreement.

Survivor pension: The deceased received or was entitled to receive an old-age or disability pension or had at least 180 months of coverage.

Eligible survivors include a widow(er) with a dependent child and married to the deceased for at least a year before death, and orphans younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled).

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

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

The pension is payable abroad only under reciprocal agreement.

Survivor settlement: The deceased did not qualify for a disability pension and had less than 180 months of coverage.

The survivor settlement may be paid in addition to family allowances.

Old-Age Benefits

Old-age pension: The pension is 30% of the insured's average monthly earnings for the first 15 years of coverage after December 31, 2011, plus 2% for each additional 12 months of coverage after that date, plus 20% of the insured's average monthly earnings for the first 15 years of coverage before January 1, 2012, plus 1.33% of the insured's average covered earnings for each additional 12 months of coverage before that date.

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

The legal monthly minimum wage is 30,047 CFA francs.

The pension is paid quarterly.

Old-age settlement: A lump sum of one month of the insured's average covered earnings is paid for each year of coverage.

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

Permanent Disability Benefits

Disability pension: The pension is 30% of the insured's average monthly earnings for the first 15 years of coverage after December 31, 2011, plus 2% for each additional 12 months of coverage after that date, plus 20% of the insured's average monthly earnings for the first 15 years of coverage before January 1, 2012, plus 1.33% of the insured's average covered earnings for each additional 12 months of coverage before that date.

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

The legal monthly minimum wage is 30,047 CFA francs.

Constant-attendance supplement: 50% of the insured's disability pension is paid.

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

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

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

Survivor Benefits

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

Orphan's pension: 25% of the old-age or disability pension the deceased received or was entitled to receive is paid for each eligible orphan; 40% for each full orphan.

The value of the orphan's pension must not be less than the value of family allowances.

All survivor benefits combined must not exceed 100% of the old-age or disability pension the deceased received or was entitled to receive.

Survivor settlement: A lump sum of one month of the old-age or disability pension the deceased received or was entitled to receive with at least 180 months of coverage is paid for each six-month period of coverage. If there is more than one widow, the benefit is split equally.

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

Administrative Organization

Ministry of Public Administration and Labor (http://www.gouv.ne/index.php?id_page=430) provides general supervision.

National Social Security Fund, managed by a tripartite council and a director, administers the program.

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current laws: 1965 (family and maternity) and 2012 (labor code).

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

Note: Medical benefits are only provided under certain conditions.

Coverage

Employed women or the wives of employed men.

Exclusions: Self-employed persons.

Source of Funds

Insured person

Cash sickness benefits (employer liability): None.

Cash maternity and medical benefits (social insurance): None.

Self-employed person

Cash sickness benefits (employer liability): Not applicable.

Cash maternity and medical benefits (social insurance): Not applicable.

Employer

Cash sickness benefits (employer liability): Total cost.

Cash maternity and medical benefits (social insurance): See source of funds under Family Allowances.

Government

Cash sickness benefits (employer liability): None.

Cash maternity and medical benefits (social insurance): None.

Qualifying Conditions

Cash sickness benefits (employer liability): Must be currently employed.

Cash maternity benefits (social insurance): The insured must have worked for the current employer for at least two years.

Sickness and Maternity Benefits

Sickness benefit (employer liability): Depending on the type of contract and the employment sector, up to 100% of the employee's earnings is paid for up to three months (up to 12 months for banking sector employees); 50% of earnings is paid for an additional four months.

Maternity benefit (social insurance): 100% of the insured's last earnings (the employer pays 50% of the benefit) is paid for six weeks before and eight weeks after the expected date of childbirth; may be extended for up to three weeks if there are complications arising from pregnancy or childbirth.

Workers' Medical Benefits

Medical benefits (social insurance): Working women are reimbursed for the cost of medical care during pregnancy and childbirth.

Dependents' Medical Benefits

Medical benefits for dependents (social insurance): Some health and welfare services are provided to mothers and children under Family Allowances.

Administrative Organization

Ministry of Employment, Labor and Social Security (http://www.gouv.ne/index.php?id_page=430) provides general supervision.

National Social Security Fund, managed by a tripartite council and a director, administers the program.

Work Injury

Regulatory Framework

First law: 1961.

Current law: 1965 (work injury).

Type of program: Social insurance system.

Coverage

Employed persons, including self-employed persons, students in technical schools, apprentices, certain members of production cooperatives, managers, and directors of trade companies.

Voluntary coverage is available (except for temporary disability), six weeks after having left the compulsory scheme.

Source of Funds

Insured person: None.

Self-employed person: 1.4% of covered annual earnings. The minimum monthly earnings used to calculate contributions are 1.4 times the legal monthly minimum wage.

The legal monthly minimum wage is 30,047 CFA francs.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

Employer: 1.75% of covered payroll.

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

The legal monthly minimum wage is 30,047 CFA francs.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

50% of the insured's average daily earnings in the month before the disability began is paid for the first 28 days; thereafter, 66.7%. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a total disability, the monthly pension is 100% of the insured's average monthly earnings in the last 12 months.

The minimum annual earnings used to calculate benefits are 505,000 CFA francs.

The maximum annual earnings used to calculate benefits are 6,228,333 CFA francs.

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

Partial disability: If the assessed degree of disability is greater than 10% but less than 100%, the benefit is the insured's average insurable annual earnings multiplied by 0.5 for each degree of assessed disability from 10% to 50%, plus average insurable annual earnings multiplied by 1.5 for each degree of assessed disability greater than 50%.

If the assessed degree of disability is 10% or less, a lump sum is paid.

The partial disability pension is paid monthly, quarterly, or annually depending on its value.

The pension may be partially converted to a lump sum after receiving the pension for five to seven years, subject to conditions.

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

Benefit adjustment: Benefits are adjusted according to changes in the legal minimum wage.

Workers' Medical Benefits

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

Survivor Benefits

Spouse's pension: 30% of the deceased's earnings used to calculate the disability pension is paid to an eligible widow(er). If there is more than one eligible widow, the pension is split equally.

Remarriage allowance: A lump sum of three years of the spouse's pension is paid.

Orphan's pension: The pension is 15% of the deceased's earnings used to calculate the disability pension for each of the first two orphans younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled); 10% for each additional orphan; 20% for each additional full orphan.

Dependent parent's and grandparent's pension: 10% of the deceased's earnings used to calculate the disability pension is paid to each dependent parent and grandparent, up to 30%.

All survivor benefits combined must not exceed 85% of the deceased's earnings used to calculate the disability pension.

All pensions are paid quarterly.

Funeral grant: A lump sum of 15 days of the deceased's earnings used to calculate the disability pension is paid.

Benefit adjustment: Benefits are adjusted according to the changes in the legal minimum wage.

Administrative Organization

Ministry of Employment, Labor and Social Security (http://www.gouv.ne/index.php?id_page=430) provides general supervision.

National Social Security Fund, managed by a tripartite council and a director, administers the program.

Family Allowances

Regulatory Framework

First law: 1955.

Current law: 1965 (family and maternity).

Type of program: Employment-related system.

Coverage

Employees and social insurance beneficiaries with one or more children.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 8.4% of covered payroll.

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

The legal monthly minimum wage is 30,047 CFA francs.

The maximum monthly earnings used to calculate contributions are 500,000 CFA francs.

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

Employers with 20 or more employees pay contributions monthly; employers with one to 19 employees pay quarterly.

Government: None.

Qualifying Conditions

Family allowances: The child must be aged 1 to 14 (age 18 if an apprentice, age 21 if a student or disabled). The parent must have at least six consecutive months of covered employment and be currently working at least 18 days or 120 hours a month or be the widow(er) of a beneficiary; an unemployed parent may receive allowances for up to six months after employment ceases.

The child must not receive an orphan's pension.

If a parent is also eligible to receive family allowances from the special system for civil servants, only the higher benefit award is paid.

Prenatal allowance: The mother must undergo three prescribed medical examinations. The allowance is paid to an insured woman or to the wife of an insured man.

Maternity allowance: The mother and child must undergo prescribed medical examinations.

Birth allowance: The mother and child must undergo prescribed medical examinations. Paid for the birth of the insured's first three children.

Family Allowance Benefits

Family allowance: 1,000 CFA francs a month is paid for each child.

The allowance is paid quarterly.

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Prenatal allowance: 1,000 CFA francs a month is paid for nine months.

The allowance is paid in three installments quarterly.

Maternity allowance: A lump sum of 10,000 CFA francs is paid in three parts: 5,000 CFA francs at childbirth; 2,500 CFA francs when the child is aged 6 months; and 2,500 CFA francs when the child is aged 12 months.

Birth allowance: A lump sum of 10,000 CFA francs is paid for each of the first three births.

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

Administrative Organization

Ministry of Employment, Labor and Social Security (http://www.gouv.ne/index.php?id_page=430) provides general supervision.

National Social Security Fund, managed by a tripartite council and a director, administers the program.