

Niger

Exchange rate: US\$1.00 = 568.65 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

Private-sector employees, public-sector employees who are not civil servants, students in technical schools, and apprentices.

Voluntary coverage for persons with at least six consecutive months of previous coverage.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: 5.25% of monthly covered earnings.

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

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

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

Self-employed person: Not applicable.

Employer: 6.25% of monthly 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 at least 20 employees pay contributions monthly; employers with 19 or fewer employees pay contributions quarterly.

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

Qualifying Conditions

Old-age pension (Pension de vieillesse): Age 60 (age 55 if prematurely aged) with at least 180 months of coverage.

Coverage may be credited for periods the insured was receiving cash sickness, maternity, or work injury benefits, and for periods of military service.

Employment must cease.

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

Old-age settlement (Allocation de vieillesse): Age 60 (age 55 if prematurely aged) with at least 12 months but less than 180 months of coverage.

Coverage may be credited for periods the insured was receiving cash sickness, maternity, or work injury benefits, and for periods of military service.

Employment must cease.

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

Disability pension (Pension d'invalidité): Must have at least a 66.7% assessed loss of earning capacity and at least 60 months 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 or disease.

Coverage may be credited for periods the insured was receiving cash sickness, maternity, or work injury benefits, and for periods of military service.

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

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.

The disability pension is payable abroad under reciprocal agreement.

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

Coverage may be credited for periods the insured was receiving cash sickness, maternity, or work injury benefits, and for periods of military service.

Eligible survivors include a widow(er) with a dependent child and married to the deceased for at least a year before the date of death, and orphans up to age 16 (age 18 if an apprentice, age 21 if a student or disabled).

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

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

The survivor pension is payable abroad under reciprocal agreement.

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

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Coverage may be credited for periods the insured was receiving cash sickness, maternity, or work injury benefits, and for periods of military service.

Eligible survivors include a widow(er) with a dependent child and married to the deceased for at least a year before the date of death, and orphans up to age 16 (age 18 if an apprentice; age 21 if a student or disabled).

The survivor settlement may be paid in addition to the family allowance.

Old-Age Benefits

Old-age pension (*Pension de vieillesse*): The monthly pension is 1.33% of the insured's average monthly covered earnings for every 12 months of coverage before January 1, 2012, plus 2% of average monthly covered earnings for every 12 months of coverage since January 1, 2012.

The minimum monthly old-age pension is 60% of the legal monthly minimum wage.

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

Schedule of payments: The old-age pension is paid quarterly.

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

Old-age settlement (*Allocation de vieillesse*): A lump sum of one month of the insured's average monthly covered earnings in the last three or five years, whichever is greater, is paid for each year of coverage.

Permanent Disability Benefits

Disability pension (*Pension d'invalidité*): The monthly pension is 1.33% of the insured's average monthly covered earnings for every 12 months of coverage before January 1, 2012, plus 2% of average monthly covered earnings for every 12 months of coverage since January 1, 2012.

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

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

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

Schedule of payments: The disability pension is paid quarterly.

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

Survivor Benefits

Survivor pension (*Pension de survivant*)

*Spouse's pension (*Pension de veuve/veuf*):* 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 (*Pension d'orphelin*):* 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 minimum orphan's pension is the value of the family allowance.

The maximum combined survivor pension is 100% of the old-age or disability pension the deceased received or was entitled to receive.

Schedule of payments: Survivor pensions are paid quarterly.

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

Survivor settlement (*Allocation de survivant*): A lump sum of one month of the old-age pension the deceased would have been entitled to receive with 180 months of coverage is paid for every six months coverage the deceased had. If there is more than one eligible widow, the benefit is split equally.

Administrative Organization

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

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

Sickness and Maternity

Regulatory Framework

First law: 1952.

Current laws: 1965 (family and maternity), 1972 (collective agreement), 2006 (child medical benefits), and 2012 (labor code).

Type of program: Universal (medical benefits), social insurance (cash maternity and medical benefits), and employer-liability (cash sickness benefit) system.

Coverage

Universal: Children residing in Niger and persons undergoing certain medical treatments.

Social insurance: Employed persons.

Exclusions: Self-employed persons.

Employer liability: Employed persons, including public-sector employees who are not civil servants.

Exclusions: Self-employed persons and civil servants.

Source of Funds

Insured person

Universal: None.

Social insurance: None.

Employer liability: None.

Self-employed person

Universal: None.

Social insurance: Not applicable.

Employer liability: Not applicable.

Employer

Universal: None.

Social insurance: See source of funds under Family Allowances.

Employer liability: The total cost.

Government

Universal: The total cost.

Social insurance: None.

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

Qualifying Conditions

Cash sickness benefit (Indemnisation du travailleur malade, employer liability): There is no minimum qualifying period.

Cash maternity benefit (social insurance): Paid to an insured woman or the wife of an insured man with at least six months of employment.

Prenatal, maternity, and birth allowances (social insurance): See Family Allowances.

Medical benefits (universal): There is no qualifying period.

Medical benefits (social insurance): Must be eligible for maternity benefits or receive family allowance benefits.

Sickness and Maternity Benefits

Sickness benefit (Indemnisation du travailleur malade, employer liability): Up to 100% of the employee's monthly earnings, depending on the employee's profession and employment duration, is paid for up to three months (up to 12 months for banking-sector employees); 50% of earnings may be paid for an additional four months.

Maternity benefit (social insurance): 50% of the insured's last monthly earnings (the employer pays an additional 50% directly for employees with at least two years of employment with the same employer) 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.

Prenatal, maternity, and birth allowances (social insurance): See Family Allowances.

Workers' Medical Benefits

Medical benefits (universal): Benefits include free medical services for children younger than age five and free treatment of certain priority diseases (such as HIV/AIDS).

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

Dependents' Medical Benefits

Medical benefits (universal): Dependents are covered in their own right.

Medical benefits (social insurance): Not applicable.

Administrative Organization

Ministry of Public Health and Ministry of Finance provide general supervision of the universal program and reimburse healthcare providers.

Ministry of Employment, Labour, and Social Protection provides general supervision of the social insurance and employer-liability programs.

National Social Security Fund, managed by a tripartite council and a director, administers the social insurance and employer-liability programs and collects contributions.

Work Injury

Regulatory Framework

First law: 1961.

Current law: 1965 (work injury).

Type of program: Social insurance system.

Coverage

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 benefits) for six weeks after mandatory coverage ends.

Source of Funds

Insured person: None; 1.4% of quarterly declared earnings for the voluntarily insured.

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.

Self-employed person: Not applicable.

Employer: 1.75% of monthly covered payroll.

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

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

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

Employers with at least 20 employees pay contributions monthly; employers with 19 or fewer employees pay contributions quarterly.

Government: None; contributes as an employer.

Qualifying Conditions

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

Temporary Disability Benefits

50% of the insured's average daily covered earnings in the month before the disability began is paid for the first 28 days of incapacity; thereafter, 66.7% is paid. 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 (Rente d'incapacité permanente): For a total (100%) disability, 100% of the insured's average monthly covered earnings in the last 12 months is paid.

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 allowance: 40% of the insured's disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of less than 100%, the pension is the insured's annual covered earnings multiplied by 0.5% for each assessed degree of disability up to 50%, plus annual covered earnings multiplied by 1.5% for each assessed degree of disability above 50%.

Schedule of payments: The partial disability pension is paid monthly, quarterly, or annually depending on its value. If the assessed degree of disability is 10% or less, the insured may request that the pension be paid as a lump sum. Otherwise, the pension may be partially converted to a lump sum after receiving the pension for five years, subject to certain 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 based on changes in the legal minimum wage.

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension (Rente de survivant)

Spouse's pension (Rente de conjoint survivant): 30% of the deceased's adjusted annual earnings is paid to an eligible widow(er). If there is more than one eligible widow, the pension is split equally.

The spouse's pension ceases upon remarriage if the widow(er) has no dependent child.

Remarriage settlement: A lump sum of three years of the spouse's pension is paid to a widow(er) without a dependent child upon remarriage.

Orphan's pension (Rente d'enfants à charge et descendants): 15% of the deceased's adjusted annual earnings is paid for each of the first two orphans up to age 16 (age 18 if an apprentice; age 21 if a student or disabled); 10% for each additional orphan; 20% for each full orphan.

Dependent parent's and grandparent's pension (Rente d'ascendants): 10% of the deceased's annual adjusted earnings is paid to each dependent parent and grandparent.

The maximum dependent parent's and grandparent's pension is 30% of the deceased's annual adjusted earnings.

The maximum combined survivor pension is 85% of the deceased's annual adjusted earnings.

Schedule of payments: Survivor pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted based on the changes in the legal minimum wage.

Funeral grant (Frais funéraires): A lump sum of 15 days of the deceased's annual adjusted earnings is paid.

Administrative Organization

Ministry of Employment, Labour, and Social Protection provides general supervision.

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

Unemployment

Regulatory Framework

The 2012 labor code requires employers to provide severance pay to employees dismissed on economic grounds. The payment amount is one month of the employee's gross salary. Under collective agreement, employers also provide severance pay to employees with at least one year of continuous employment. The payment amount is a percentage of the employee's monthly salary for each year of service based on the length of service: 20% a year is paid for one to five years of service; 30% a year for six to 10 years; and 35% a year for more than 10 years of service.

Family Allowances

Regulatory Framework

First law: 1955.

Current law: 1965 (family and maternity).

Type of program: Social insurance system.

Coverage

Employed persons, including public-sector employees who are not civil servants.

Exclusions: Self-employed persons.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 8.4% of monthly covered payroll.

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

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

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

Employers with at least 20 employees pay contributions monthly; employers with 19 or fewer employees pay contributions quarterly.

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

Government: None; contributes as an employer.

Qualifying Conditions

Family allowance (Allocation familiale): Paid for children aged 1 to 16 (age 18 if an apprentice; age 21 if a student or disabled) who do not receive an orphan's pension. 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 an insured person who was receiving a family allowance before death; an unemployed parent may receive allowances for up to six months after covered employment ceases.

If a parent is also eligible to receive a family allowance under the special system for civil servants, only the greater benefit is paid.

Prenatal allowance (Allocation prénatale): Paid to an insured woman or the wife of an insured man for undergoing three prescribed medical examinations.

Maternity allowance (Allocation de maternité): The mother and child must undergo prescribed medical examinations.

Birth allowance (Allocation au foyer du travailleur): Paid for the birth of the insured's first three children from the first wife. The mother and child must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowance (Allocation familiale): 1,500 CFA francs a month is paid for each eligible child.

Schedule of payments: The family allowance is paid quarterly.

Prenatal allowance (Allocation prénatale): A lump sum of 13,500 CFA francs is paid in three parts: 4,500 CFA francs at the third month of pregnancy; 6,000 CFA francs at the sixth month of pregnancy; and 3,000 CFA francs at the eighth month of pregnancy.

Maternity allowance (Allocation de maternité): A lump sum of 15,000 CFA francs is paid in three parts: 7,500 CFA francs at childbirth; 3,750 CFA francs when the child is aged six months; and 3,750 CFA francs when the child is aged 12 months.

Birth allowance (Allocation au foyer du travailleur): A lump sum of 15,000 CFA francs is paid in three parts: 7,500 CFA francs at childbirth; 3,750 CFA francs when the child is aged six months; and 3,750 CFA francs when the child is aged 12 months. The allowance is paid for each of the first three births.

Administrative Organization

Ministry of Employment, Labour, and Social Protection provides general supervision.

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