

## Niger

Exchange rate: US\$1.00 equals  
493.54 CFA francs.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1967 (old age, disability, and survivors), with 1989 and 1998 amendments.

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

#### Coverage

Employed persons, technical students, and apprentices.

Voluntary coverage for persons previously insured for at least 6 consecutive months.

Special system for civil servants.

#### Source of Funds

**Insured person:** 1.6% of gross earnings.

The minimum monthly earnings for contribution and benefit purposes are equal to the legal minimum wage (18,898 CFA francs a month).

The maximum monthly earnings for contribution and benefit purposes are 250,000 CFA francs.

**Self-employed person:** Not applicable.

**Employer:** 2.4% of gross payroll.

The minimum monthly earnings for contribution and benefit purposes are equal to the legal minimum wage (18,898 CFA francs a month).

The maximum monthly earnings for contribution and benefit purposes are 250,000 CFA francs.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

**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) and registered with the National Social Security Fund for at least 20 years with 60 months of insurance coverage in the last 10 years. Retirement from employment is necessary.

Pensions are payable abroad only if there is a reciprocal agreement.

**Old-age settlement:** Age 60 (age 58 for covered public-sector workers, age 55 if prematurely aged) with 12 months of insurance coverage and ineligible for the old-age pension. Retirement from employment is necessary.

**Disability pension:** A loss of 2/3 of earning capacity and registered with the National Social Security Fund for at least 5 years with 6 months of insurance coverage in the 12 months before the onset of disability. There is no minimum qualifying period for a nonoccupational accident. Must be in insured employment at the time of the accident.

Pensions are payable abroad only if there is a reciprocal agreement.

**Survivor pension:** The deceased 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 insurance coverage.

Eligible survivors are a widow aged 50 or older or disabled (a dependent disabled widower) who was married to the deceased at least a year before the insured's date of death and orphans younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled).

Pensions are payable abroad only if there is a reciprocal agreement.

**Survivor settlement:** The deceased did not meet the qualifying conditions for a disability pension and had fewer than 180 months of insurance coverage.

#### Old-Age Benefits

**Old-age pension:** The pension is equal to 20% of the insured's average covered earnings in the last 3 or 5 years (whichever is higher), plus 1.33% of average covered earnings for each 12-month period of insurance coverage beyond 180 months.

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

The maximum pension is equal to 80% of the insured's average covered earnings in the last 3 or 5 years (whichever is higher).

The pension is paid quarterly.

**Old-age settlement:** A lump sum equal to 1 month of the insured's average covered earnings in the last 3 or 5 years (whichever is higher) for each year of insurance coverage.

**Benefit adjustment:** Pensions are adjusted by decree for 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 equal to 20% of the insured's average covered earnings in the last 3 or 5 years (whichever is higher), plus 1.33% of average covered earnings for every 12-month period of insurance coverage beyond 180 months. A 6-month insurance coverage period is credited for each year that a claim is made before age 60 (age 58 for covered public-sector workers).

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

The maximum pension is equal to 80% of the insured's average covered earnings in the last 3 or 5 years (whichever is higher).

Constant-attendance supplement: Equal to 50% of the disability pension.

The disability pension ceases at age 60 (age 58 for covered public-sector workers) and is replaced by an old-age pension of the same value.

The insured may be required to undergo medical examination by a doctor approved or designated by the National Social Security Fund every 6 months in the first 2 years; thereafter, once a year.

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

### **Survivor Benefits**

**Survivor pension:** 50% of the deceased's pension is payable to an eligible widow(er). If there is more than one widow, the pension is split equally among them.

The widow(er) pension ceases on remarriage.

**Orphan's pension:** The pension is equal to 25% of the deceased's pension for each orphan; 40% for each full orphan.

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

The total survivor pension must not exceed 100% of the deceased's pension; otherwise, the pensions are reduced proportionately.

**Survivor settlement:** A lump sum equal to 1 month of the pension the deceased would have been entitled to with 180 months of insurance coverage for each 6-month period of insurance coverage. If there is more than one widow, the allowance is split equally among them.

The survivor settlement can be paid with family allowances.

Benefit adjustment: Pensions are adjusted by decree for 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, Labor, and Employment provides general supervision.

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

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1952.

**Current law:** 1965 (family and maternity benefits), with 1969 amendment.

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

### **Coverage**

Employed women.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

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

**Government:** None.

### **Qualifying Conditions**

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

**Cash maternity benefits:** 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:** 50% of the insured's last earnings; 100% of the insured's last earnings (with the employer paying half) with 2 years of continuous service with the same employer. The benefit is payable 6 weeks before and 8 weeks after the expected date of childbirth; may be extended for 3 additional weeks if complications arise.

### **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**

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

### **Administrative Organization**

Ministry of Public Administration, Labor, and Employment provides general supervision.

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

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1960.

**Current law:** 1965 (work injury benefits), with 1967 amendment.

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

## Coverage

Employed persons, technical students, apprentices, members of production cooperatives, nonsalaried managers of cooperatives and their assistants, managers and directors of commercial enterprises, and convicted persons working in prison workshops.

Voluntary coverage for all work injury benefits is possible, except for the temporary disability benefit.

## Source of Funds

**Insured person:** None.

**Self-employed person:** 2% of annual earnings.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage (18,898 CFA francs a month) multiplied by 1.44.

The maximum monthly earnings for contribution purposes are 250,000 CFA francs.

**Employer:** 2% of gross payroll.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage (18,898 CFA francs a month).

The maximum monthly earnings for contribution purposes are 250,000 CFA francs.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

**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

The daily benefit is equal to 50% of the insured's average daily earnings in the month before the onset of disability 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:** For a total disability, the monthly pension is equal to 100% of the insured's average monthly earnings in the last 12 months.

The minimum annual earnings for benefit calculation purposes are 318,000 CFA francs.

The maximum annual earnings for benefit calculation purposes are 3,922,000 CFA francs.

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

Partial disability: For an assessed degree of disability of more than 10%, the pension is equal to the insured's average

monthly earnings in the last 12 months 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 of disability above 50%.

If the assessed degree of disability is less than 10%, 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 5 years, subject to conditions.

The insured may be required to undergo medical examination by a doctor approved or designated by the National Social Security Fund every 6 months in the first 2 years; thereafter, once a year.

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

## Workers' Medical Benefits

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

## Survivor Benefits

**Survivor pension:** The widow(er)'s pension is equal to 30% of the deceased's earnings used for calculating the disability pension. If there is more than one widow, the pension is split equally among them.

The pension for a widow(er) without dependent children ceases on remarriage and a settlement is paid.

Remarriage allowance: A lump sum equal to 3 years' pension.

**Orphan's pension:** The pension is equal to 15% of the deceased's earnings used for calculating 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) and 10% for each other orphan; 20% for each full orphan.

**Dependent parent's and grandparent's pension:** Each receives 10% of the deceased's earnings used for calculating the disability pension, up to a maximum of 30%.

The total of all survivor pensions must not exceed 85% of the deceased's earnings used for calculating the disability pension; otherwise, the pensions are reduced proportionately.

All pensions are paid quarterly.

**Funeral grant:** A lump sum equal to 15 days of the deceased's earnings used for calculating the disability pension.

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

## Administrative Organization

Ministry of Public Administration, Labor, and Employment provides general supervision.

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

## **Family Allowances**

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### **Regulatory Framework**

**First law:** 1955.

**Current law:** 1965 (family and maternity benefits), with 1969 amendment.

**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.

**Self-employed person:** Not applicable.

**Employer:** 11% of gross payroll; a monthly lump-sum contribution for domestic workers.

The employer contributions also finance maternity benefits under Sickness and Maternity, above.

The minimum monthly earnings for contribution purposes are equal to the legal minimum wage (18,898 CFA francs a month).

The maximum monthly earnings for contribution purposes are 250,000 CFA francs.

Contributions are paid monthly by employers with 20 or more employees or quarterly by employers with 1 to 19 employees.

**Government:** None.

### **Qualifying Conditions**

**Family allowances:** The child must be at least age 1 or younger than age 14 (age 18 if an apprentice, age 21 if a student or disabled). The parent must have 6 consecutive months of covered employment and be currently working 18 days or 120 hours a month or be the widow(er) of a beneficiary; an unemployed parent for up to 6 months after employment ceases.

The child must not receive an orphan's pension.

If one of the parents receives family allowances from the special system for civil servants, only the higher benefit award is paid.

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

### **Family Allowance Benefits**

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

**Prenatal allowance:** 1,000 CFA francs a month for 9 months. The allowance is paid in three 3-month installments.

**Maternity allowance:** A lump sum of 10,000 CFA francs. The grant is paid in three installments: 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 to the insured for each of the first three births.

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

### **Administrative Organization**

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