

## Niger

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

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1967 (old age, disability, and survivors), with 1989, 1998, and 2008 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.

Exclusions: Self-employed persons.

Special system for civil servants.

#### Source of Funds

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

The minimum monthly earnings for contribution calculation purposes are equal to the legal minimum wage.

The legal minimum wage is 28,847 CFA francs a month.

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

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

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

The minimum monthly earnings for contribution calculation purposes are equal to the legal minimum wage.

The legal minimum wage is 28,847 CFA francs a month.

The maximum monthly earnings for contribution calculation 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 at least 60 months of coverage in the last 10 years. Retirement from employment is necessary.

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) and does not meet the qualifying conditions for the old-age pension. Retirement from employment is necessary.

The settlement is payable abroad only under reciprocal agreement.

**Disability pension:** The insured must be assessed with a loss of earning capacity of at least 66.7%, have been registered with the National Social Security Fund for at least 5 years, and have at least 6 months of coverage in the 12 months before the disability began. The disability must be the result of an 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 met the qualifying conditions for the old-age pension or disability pension, was a pensioner at the time of death, or had at least 180 months of coverage.

Eligible survivors are a widow or 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).

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

An orphan receiving the pension may not receive family allowances.

The pension is payable abroad only under reciprocal agreement.

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

The survivor settlement can be paid with family allowances.

#### 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 amount is greater) plus 1.33% of average covered earnings for each 12-month period of coverage exceeding 180 months, up to 80%.

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

The legal monthly minimum wage is 28,847 CFA francs.

The pension is paid quarterly.

**Old-age settlement:** A lump sum is paid 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 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 equal to 20% of the insured's average covered earnings in the last 3 or 5 years (whichever amount is greater) plus 1.33% of average covered earnings for every 12-month period of coverage exceeding 180 months, up to 80%. A 6-month coverage period is credited for each year that a claim is made before the normal retirement age.

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

The legal monthly minimum wage is 28,847 CFA francs.

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

The disability pension ceases at 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 6 months in the first 2 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**

**Survivor pension:** An eligible widow(er) receives 50% of the deceased's pension. If there is more than one widow, the pension is split equally.

**Orphan's pension:** Each eligible orphan receives 25% of the deceased's pension; 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 deceased's pension; otherwise, the pensions are reduced proportionately.

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

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

### **Administrative Organization**

Ministry of Public Administration and 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:** 1952.

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

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

### **Coverage**

Employed women.

Exclusions: Self-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:** The insured must have worked for the current employer for at least 2 years.

### **Sickness and Maternity Benefits**

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

**Maternity benefit:** The benefit is equal to 100% of the insured's last earnings (the employer pays 50% of the benefit). The benefit is paid for 6 weeks before and 8 weeks after the expected date of childbirth; may be extended for up to 3 weeks in the event of complications arising from pregnancy or childbirth.

### **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 health and welfare services are provided to mothers and children under Family Allowances, below.)

### **Administrative Organization**

Ministry of Public Administration and Labor 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:** 1961.

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

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

#### **Coverage**

Employed persons, including self-employed persons, technical students, apprentices, members of production cooperatives, nonsalaried managers of cooperatives and their assistants, managers and directors of commercial enterprises, and prisoners 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 covered annual earnings.

The minimum monthly earnings for contribution calculation purposes are equal to the legal minimum wage multiplied by 1.4.

The legal minimum monthly wage is 28,847 CFA francs.

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

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

The minimum monthly earnings for contribution calculation purposes are equal to the legal minimum wage.

The legal minimum monthly wage is 28,847 CFA francs.

The maximum monthly earnings for contribution calculation 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 disability began 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 equal to 100% of the insured's average monthly earnings in the last 12 months.

The minimum annual earnings for benefit calculation purposes are 476,300 CFA francs.

The maximum annual earnings for benefit calculation purposes are 5,874,400 CFA francs.

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

**Partial disability:** For an assessed degree of disability greater 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 greater than 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 to 7 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 6 months in the first 2 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, medicines, appliances, transportation, and rehabilitation.

### **Survivor Benefits**

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

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

Remarriage allowance: A lump sum is paid equal to 3 years of pension.

**Orphan's pension:** The pension is equal to 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 full orphan.

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

All survivor benefits combined 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 is paid equal to 15 days of the deceased's earnings used to calculate the disability pension.

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

### **Administrative Organization**

Ministry of Public Administration and Labor provides general supervision.

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

## **Family Allowances**

### **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.

Exclusions: Self-employed persons.

Special system for civil servants.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** 11% of covered payroll.

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

The minimum monthly earnings for contribution calculation purposes are equal to the legal minimum wage.

The legal minimum monthly wage is 28,847 CFA francs.

The maximum monthly earnings for contribution calculation 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 at least 6 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 6 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 and child 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:** 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.

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

**Maternity allowance:** A lump sum of 10,000 CFA francs is paid. 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 health and welfare services are also provided to mothers and children.

### **Administrative Organization**

Ministry of Public Administration and Labor provides general supervision.

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