

## Niger

Exchange rate: US\$1.00 = 503.30 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, technical students, 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 minimum wage.

The legal monthly minimum wage is 28,347 CFA francs.

The maximum monthly earnings used to calculate contributions are 450,000 CFA francs.

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

**Employer:** 5.25% of covered payroll.

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

The legal monthly minimum wage is 28,347 CFA francs.

The maximum monthly earnings used to calculate contributions are 450,000 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) 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. 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) and does not meet the qualifying conditions for the old-age pension. Employment must cease.

The settlement is payable abroad only under reciprocal agreement.

**Disability pension:** The insured must be assessed with at least a 66.7% loss of earning capacity, have been registered with the National Social Security Fund for at least five years, and have 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 met the qualifying conditions for an old-age 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 widower with a dependent child, provided the marriage occurred at least a year before the insured's 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 meet the qualifying conditions 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 covered earnings in the last three or five years (whichever is greater) plus 1.33% (2% as of 2012) of average covered earnings for each 12-month period of coverage exceeding 180 months, up to 80%.

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

The legal monthly minimum wage is 28,347 CFA francs.

The pension is paid quarterly.

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

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

The legal monthly minimum wage is 28,347 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 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**

**Survivor pension:** 50% of the deceased's pension 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 deceased's pension 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 deceased's pension.

**Survivor settlement:** A lump sum of one month of the pension the deceased would have been 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 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.

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

## **Sickness and Maternity**

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### **Regulatory Framework**

**First law:** 1952.

**Current law:** 1965 (family and maternity benefits).

**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.

**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 two 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 100% of the insured's last earnings (the employer pays 50% of the benefit). The benefit is paid for six weeks before and eight weeks after the expected date of childbirth; may be extended up to three weeks if there are 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.)

### **Administrative Organization**

Ministry of Public Administration and Labor 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 benefits).

**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 is available for all work injury benefits except for the temporary disability benefit.

### Source of Funds

**Insured person:** None.

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

The minimum monthly earnings used to calculate contributions are 1.4 times the legal minimum wage.

The legal monthly minimum wage is 28,347 CFA francs.

The maximum monthly earnings used to calculate contributions are 425,000 CFA francs.

**Employer:** 1.75% of covered payroll.

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

The legal monthly minimum wage is 28,347 CFA francs.

The maximum monthly earnings used to calculate contributions are 425,000 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 476,300 CFA francs.

The maximum annual earnings used to calculate benefits are 5,883,000 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:** If the assessed degree of disability is greater than 10%, the pension is 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 from 10% to 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 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

**Survivor 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.

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

**Remarriage allowance:** A lump sum of three years of the survivor 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 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 Public Administration and Labor provides general supervision.

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

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1955.

**Current law:** 1965 (family and maternity benefits).

**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 employer contributions also finance maternity benefits under Sickness and Maternity.

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

The legal monthly minimum wage is 28,347 CFA francs.

The maximum monthly earnings used to calculate contributions are 425,000 CFA francs.

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.

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

**Maternity allowance:** A lump sum of 10,000 CFA francs 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 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.

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