

## Tajikistan

Exchange rate: US\$1.00 = 4.80 somoni.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1993 (pensions); in force until 2017; 1997 (social insurance); 1999 (personalized accounting system and individual accounts); and 2010 (insurance and state pensions), implemented in 2013.

**Type of program:** Social insurance, notional defined contribution, mandatory individual account, and social assistance system.

*Note:* In 2013 a notional defined contribution (NDC) program was implemented for all workers regardless of age. Under transitional rules the rights earned under the social insurance program will be taken into account.

#### Coverage

**Social insurance and NDC:** All employed and self-employed persons.

**Mandatory individual account:** All employed persons.  
Exclusions: Self-employed persons.

**Social assistance:** Persons ineligible for benefits under social insurance.

#### Source of Funds

##### Insured person

*Social insurance and NDC:* None.

*Mandatory individual account:* 1% of earnings.

##### Self-employed person

*Social insurance and NDC:* 20% of declared income; certain categories of self-employed. Pay a flat-rate contribution of 15 somoni.

The self-employed person's contributions also finance unemployment benefits, and family allowances.

*Mandatory individual account:* Not applicable.

##### Employer

*Social insurance and NDC:* 25% of payroll.

The employer's contributions also finance sickness and maternity, unemployment benefits and family allowance.

*Mandatory individual account:* None.

#### Government

*Social insurance and NDC:* None; contributes as an employer.

*Mandatory individual account:* None.

*Social assistance:* Provides partial subsidies.

#### Qualifying Conditions

**Old-age pension (social insurance and NDC):** Age 63 with at least 25 years of covered employment (men) or age 58 with at least 20 years (women); the age and number of years of covered employment required for a full pension are reduced for mothers with five or more children or children with disabilities. A minimum pension is paid with at least five years of covered employment.

**Deferred old-age pension (social insurance and NDC):** Must have reached the normal retirement age.

**Old-age social pension (social assistance):** Age 63 (men) or age 58 (women) and ineligible for the old-age pension (social insurance and NDC).

**Disability pension (social insurance):** Paid according to three groups of assessed disability with at least 60 months of coverage: Group I (total disability, incapacity for any work, and requires constant care); Group II (disability, reduced working capacity, and occasionally requires care); and Group III (disability and reduced working capacity).

Eligible persons include persons disabled while in military service, children younger than age 16 with disabilities, and persons with disabilities since childhood.

Constant-attendance allowance: Paid to persons with Group I and II visual impairments.

Dependent's supplement: Paid to persons with Group I and II disabilities for nonworking dependents.

A territorial or state medical service under the Ministry of Labor and Social Protection assesses the loss of working capacity.

**Disability social pension (social assistance):** Paid to persons with disabilities who are ineligible for the social insurance disability pension if the disability began after childhood or for disabled children younger than age 16.

**Survivor pension (social insurance and social assistance):** Paid to surviving dependent family members regardless of whether the deceased was insured.

#### Old-Age Benefits

**Old-age pension (social insurance):** 55% of the insured's average earnings in the last two years before retirement is paid, plus 1% for each year of covered employment exceeding 25 years (men) or 20 years (women), up to 80%.

**Old-age pension (NDC):** The pension is based on the value of contributions made to the notional account, the number

of months the insured was covered and average life expectancy of the insured's cohort.

The minimum old-age pension is 130 somoni a month.

The maximum old-age pension is 624 somoni a month.

Deferred old-age pension: 1% for each year of deferred retirement is paid, up to 10%.

**Benefit adjustment:** Benefits are adjusted annually according to changes in the cost of living. Mandatory individual account: The benefit is based on the insured's contributions plus accrued interest.

**Old-age social pension (social assistance):** 50% of the minimum old-age pension is paid a month.

### Permanent Disability Benefits

**Disability pension (social insurance):** 200% (Group I), 150% (Group II) and 120% (Group III) of a basic amount is paid.

The basic amount is equal to the minimum pension.

The minimum pension is 130 somoni a month.

Dependent's supplement (Groups I and II): 50% of a basic amount is paid a month for each eligible dependent.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

**Disability social pension (social assistance):** At least 100% (Group I) and 50% (Group II) of the minimum old-age pension is paid each month.

The minimum old-age pension is 130 somoni a month.

### Survivor Benefits

**Survivor pension (social insurance):** The old-age or disability pension the deceased received or was entitled to receive is split among eligible survivors.

**Survivor pension (social assistance):** 50% of the deceased's earnings but not less than 50% of minimum old-age pension is paid for each eligible survivor. The minimum survivor pension is 52% of the legal monthly minimum wage (130 somoni).

The maximum survivor pension is 249% of the legal monthly minimum wage.

The legal monthly minimum wage is 250 somoni.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

### Administrative Organization

Ministry of Labor, Migration and Employment of the Population (<http://www.mehnat.tj>) provides general coordination and supervision.

State Social Insurance and Pension Agency (<http://www.nafaka.tj>) and its regional bodies administer the program with local authorities.

## Sickness and Maternity

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### Regulatory Framework

**First law:** 1997

**Current law:** 1997 (social insurance).

**Type of program:** Social insurance (cash benefits) and universal (medical benefits) system.

### Coverage

**Cash sickness benefits:** Employed and self-employed citizens of Tajikistan.

**Cash maternity benefits and medical benefits:** Citizens of Tajikistan.

### Source of Funds

#### Insured person

**Cash benefits:** None.

**Medical benefits:** None.

#### Self-employed person

**Cash benefits:** 20% of declared income; certain categories of self-employed pay 15 somoni a month.

**Medical benefits:** None.

#### Employer

**Cash benefits:** See source of funds under Old Age, Disability, and Survivors.

**Medical benefits:** None.

#### Government

**Cash benefits:** None.

**Medical benefits:** The total cost.

### Qualifying Conditions

**Cash and medical benefits:** There is no minimum qualifying period.

### Sickness and Maternity Benefits

**Sickness benefit:** 60% of earnings is paid with less than five years of work; 70% with five years or more; 100% in case of work injury or occupational diseases.

The benefit is paid for three days to care for a sick family member; seven days in certain cases or 14 days if caring for a child younger than age 14.

Fourteen days of unpaid leave is provided to women caring for children younger than age 3, a woman or a single parent raising two or more children younger than age 14, or a man whose wife is on maternity leave. Workers with disabilities are entitled to 30 days of unpaid leave.

**Maternity benefit:** 100% of earnings is paid for 70 days before and 70 days after the expected date of childbirth (86 days for a difficult childbirth; 110 days for multiple births).

### **Workers' Medical Benefits**

**Medical benefits:** Patients receive medical services directly from public health providers. Benefits include general and specialized care, hospitalization, laboratory services, dental care, maternity care, vaccinations, and transportation. Cost sharing is required for some services.

### **Dependents' Medical Benefits**

**Medical benefits for dependents:** Medical benefits for dependents are the same as those for the insured.

### **Administrative Organization**

Ministry of Labor, Migration and Employment of the Population (<http://www.mehnat.tj>) provides general coordination and supervision.

State Social Insurance and Pension Agency (<http://www.nafaka.tj>) and its regional bodies administer the program with local authorities.

## **Unemployment**

### **Regulatory Framework**

**First and current law:** 2003 (employment).

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

### **Coverage**

All employed and self-employed persons.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** See source of funds under Old Age, Disability, and Survivors.

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** None.

### **Qualifying Conditions**

**Unemployment benefits:** Must be registered at an employment office, able and willing to work, and receiving no income from employment. The benefit may be reduced, suspended, or terminated if the insured is discharged for disobedience, leaving employment without good cause, violating the conditions for job placement or vocational training, or filing a fraudulent claim.

### **Unemployment Benefits**

50% of the insured's gross average earnings is paid for six months.

### **Administrative Organization**

Ministry of Labor, Migration and Employment of the Population (<http://www.mehnat.tj>) provides general coordination and supervision.

State Agency of Labor and Employment pay benefits.

## **Family Allowances**

### **Regulatory Framework**

**First law:** 1997

**Current laws:** 1997 (social insurance).

**Type of program:** Social insurance.

### **Coverage**

Citizens of Tajikistan.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** See source of funds under Old Age, Disability, and Survivors.

**Employer:** See source of funds under Old Age, Disability, and Survivors.

**Government:** None.

### **Qualifying Conditions**

**Cash benefits:** There is no minimum qualifying period.

### **Family Allowance Benefits**

**Birth grant:** A lump sum of 120 somoni is paid for the first child, 80 somoni for the second child, and 40 somoni for each subsequent child, regardless of whether parents are in covered work.

**Child care allowance:** 40 somoni a month is paid until the child reaches age 18 months. One parent must be in covered work.

Benefit adjustment: Benefits are adjusted periodically.

### **Administrative Organization**

Ministry of Labor, Migration and Employment of the Population (<http://www.mehnat.tj>) provides general coordination and supervision.

State Social Insurance and Pensions Agency (<http://www.nafaka.tj>) and its regional bodies administer the program with local authorities.