

## Djibouti

Exchange rate: US\$1.00 = 177.00 DJ francs

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1976 and 1989.

**Current law:** 2002 (social security) and 2010 (old-age pensions).

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

#### Coverage

Salaried workers covered by the labor code.

Exclusions: Self-employed persons.

Special system for military personnel, civil servants, and members of government.

#### Source of Funds

**Insured person:** 4% of monthly earnings. Pensioners, 10% of pensions over 50,000 DJ francs.

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

**Employer:** 4% of covered payroll.

**Government:** None; contributes as an employer.

#### Qualifying Conditions

**Old-age pension:** Age 60 with at least 25 years of coverage.

Employment must cease.

Early pension: Age 50 with at least 15 years of contributions. Must be assessed by a medical doctor as mentally or physically unable to work.

**Survivor pension:** The deceased received or was entitled to receive an old-age pension, or had at least 18 years of coverage at the time of death.

Eligible survivors include the widow(s) or widower who was married to the deceased for the last two years; and orphans younger than age 15 (age 21 if a student, no limit if disabled).

Eligibility for widow(er)s ceases on remarriage.

A husband with multiple wives is not eligible.

**Survivor settlement:** The deceased did not meet the qualifying conditions for an old-age pension.

**Funeral grant:** Paid to the person who paid for the insured's funeral.

#### Old-Age Benefits

**Old-age pension:** 1.5% of the insured's average salary over the last 10 years is paid; 1.8% for pensions awarded from 2002 to 2006; and 2% from 1976 to 2001.

The minimum pension is 170,000 DJ francs a year. The maximum pension is 81% of the insured's average salary over the last 10 years.

Early retirement: The pension is reduced for each year that retirement is taken before the normal retirement age. The benefit ranges from 50% of the full old-age pension at age 50 to 90% at age 59.

#### Survivor Benefits

**Spouse's pension:** 50% of the old-age pension the deceased received or was entitled to receive is paid to a widow(er). The pension is split equally among all eligible spouses.

The pension ceases on remarriage.

**Orphan's pension:** 30% of the old-age pension the deceased received or was entitled to receive is split equally among all eligible orphans.

The maximum orphan's pension is 10% of all survivor pensions combined.

**Survivor settlement:** A lump sum is split equally among all eligible survivors.

**Funeral grant:** A lump sum to cover funeral costs is paid.

#### Administrative Organization

Ministry of Employment in Charge of the Reform of the Administration (<http://www.travail.gouv.dj>) provides general supervision.

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

### Sickness and Maternity

#### Regulatory Framework

**First law:** 1957.

**Current laws:** 1972 (labor code) and 1989 (family allowances).

**Type of program:** Social insurance system (maternity benefits only).

Note: Maternity benefits are paid under Family Allowances.

#### Coverage

Salaried workers and self-employed persons

## Source of Funds

**Insured person:** See source of funds under Family Benefits.

**Self-employed person:** See source of funds under Family Benefits.

**Employer:** See source of funds under Family Benefits.

**Government:** None; contributes as an employer.

## Qualifying Conditions

**Cash sickness benefits:** No statutory benefits are provided.

**Cash maternity benefits:** The insured must have at least three months of covered employment and must notify the employer one month before the expected date of birth.

## Sickness and Maternity Benefits

**Cash benefits for insured workers:** Paid leave is fixed by the collective agreements of employers. The labor code provides an additional rest period of at least three days. The father is entitled to three days of paid leave.

**Maternity benefits:** 100% of the salary is paid for 14 weeks; eight weeks before and six weeks after the birth; may be extended for an additional three weeks in case of a medically certified illness resulting from the pregnancy.

## Workers' Medical Benefits

Benefits include medical treatment, surgery, hospitalization, medicine, laboratory services, radiology, specialized treatments, and transportation.

## Dependents' Medical Benefits

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

## Administrative Organization

Ministry of Employment in Charge of the Reform of the Administration (<http://www.travail.gouv.dj>) provides general supervision.

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

## Work Injury

### Regulatory Framework

**First laws:** 1957 and 1958.

**Current law:** 1972 (labor code) and 2002 (social security).

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

## Coverage

Salaried workers covered by the labor code, apprentices, trainees, and self-employed persons (sickness only).

Special system for military personnel, civil servants, and government members.

## Source of Funds

**Insured person:** None.

**Self-employed person:** 7% of monthly earnings (sickness).

**Employer:** 6.2% of covered monthly payroll.

**Government:** None; contributes as an employer.

## Qualifying Conditions

**Work injury benefits:** Must have worked for at least 12 months before the disability began. The accident must be reported within 48 hours.

## Temporary Disability Benefits

50% of the daily salary during the first 29 days of the temporary disability is paid; thereafter, 75% of the salary is paid. The benefit is paid from the day after the disability began until full recovery or certification of permanent disability.

## Workers' Medical Benefits

Benefits include medical and surgical care, hospitalization, laboratory services, medicine, dental care, transportation, physical therapy, and rehabilitation. The insured has the right to be hospitalized in a private institution.

Free medical benefits for pensioners with annual pensions up to 50,000 DJ francs; for pensions over 50,000 DJ francs, pensioners must contribute 6.2% of the pension.

## Permanent Disability Benefits

**Permanent disability pension:** The pension is based on the insured's annual earnings in the 12 months before the disability began and the insured's assessed degree of disability, from 11% to 100%.

The maximum earnings used to calculate benefits are 300,000 DJ francs.

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

## Survivor Benefits

**Survivor pension:** 30% of the deceased's annual salary is paid to a widow(er); 15% for the first two children younger than age 21; 10% for each additional child up to four. The pension is increased by 20% if the children are full orphans. 10% is paid to each dependent parent or grandparent.

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The combined survivor pensions cannot exceed 85% of the deceased's annual salary.

The pension ceases upon remarriage.

**Funeral grant:** A lump sum of 72,000 DJ francs is paid to cover funeral costs.

### **Administrative Organization**

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### **Family Allowances**

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#### **Regulatory Framework**

**First laws:** 1969 and 1975.

**Current laws:** 1983 and 1989 (family allowances).

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

#### **Coverage**

Salaried workers covered by the labor code.

Special system for military personnel, civil servants, and members of government.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured:** None.

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

**Employer:** 5.5% of monthly payroll.

The employer contribution also finances maternity benefits.

**Government:** None; contribute as employer.

### **Qualifying Conditions**

**Marriage allowance:** Must have worked at least 120 hours or 18 days in the month of marriage. For a husband with multiple wives, a monthly allowance is paid for one marriage only, provided that the wife is unemployed.

The monthly income must not exceed 50,000 DJ francs.

Payable abroad under reciprocal agreement.

**Family allowances:** Must be a resident of Djibouti and have worked at least 120 hours or 18 days in the last month. Paid for the first three dependent children younger than age 15 (age 21 if a student, no limit if disabled) to the child(ren)'s main caregiver.

The monthly income must be at least 25,000 DJ francs.

Payable abroad under reciprocal agreement.

### **Family Allowance Benefits**

**Marriage allowances:** 2,500 DJ francs a month is paid.

**Family allowances:** 1,400 DJ francs a month is paid for up to three children.

### **Administrative Organization**

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