

Gambia

Exchange rate: US\$1.00 = 34 dalasi.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1981 (provident fund), implemented in 1982, and 1987 (social insurance).

Type of program: Social insurance and provident fund system.

Coverage

Social insurance: Employed persons in quasi-government institutions and participating private companies.

Exclusions: Casual workers and self-employed persons.

Provident fund: Private-sector employees.

Exclusions: Casual workers.

Special systems for civil servants covered by the 1950 Pensions Act and military personnel.

Source of Funds

Insured person

Social insurance: None.

Provident fund: 5% of basic salary.

Self-employed person

Social insurance: Not applicable.

Provident fund: Voluntary contributions only.

Employer

Social insurance: 19% of payroll.

Provident fund: 10% of basic salary.

Government

Social insurance: None.

Provident fund: None.

Qualifying Conditions

Old-age pension

Old-age pension (social insurance): Age 60 with at least 10 years of contributions.

Early pension (social insurance): Age 45 with at least 10 years of contributions; younger than age 45 with at least five years of contributions if laid off, otherwise the benefit is payable at age 45.

Old-age settlement (social insurance): Paid if the insured does not meet the qualifying conditions for an old-age pension at the pensionable age and has at least five years of contributions.

Deferred old-age settlement (pension fund): The old-age settlement may be deferred.

Old-age benefit (provident fund): Age 60; voluntarily retired with at least five years of contributions and unemployed for at least two years (age 45), six months (age 46 to 54), or three months (age 55 to 59).

Disability pension

Disability pension (social insurance): The insured must be assessed with a disability and an incapacity for work and have at least 10 years of contributions.

A medical board assesses the disability.

Disability settlement (social insurance): The insured must be assessed with a disability and an incapacity for work and have at least five years but less than 10 years of contributions.

Disability benefit (provident fund): The insured must be assessed with an incapacity for work as the result of a disability.

A medical board assesses the disability.

Survivor benefit

Survivor benefit (social insurance): Paid to named survivors and eligible orphans.

Survivor benefit (provident fund): Paid to named survivors and eligible orphans if the fund member dies before retirement.

Old-Age Benefits

Old-age pension

Old-age pension (social insurance): An annuity is purchased with 75% of the total employer contributions; the remaining 25% is paid as a lump sum.

Early pension (social insurance): Calculated in the same way as the old-age pension but with a reduction based on age at retirement.

Old-age settlement (social insurance): A lump sum is paid.

Deferred old-age settlement (social insurance): A lump sum is paid.

Old-age benefit (provident fund): A lump sum of total employer and insured person's contributions plus accrued interest is paid.

The full benefit is paid if the insured retires voluntarily at age 45 with at least five years of contributions and after two years of unemployment; 70% of the benefit is paid if aged 46 to 54 after six months of unemployment; 85% of

the benefit is paid if aged 55 or older after three months of unemployment.

Permanent Disability Benefits

Disability pension

Disability pension (social insurance): An annuity is purchased with 75% of the total employer contributions; the remaining 25% is paid as a lump sum. The total amount may be paid as a lump sum if the insured is seriously ill.

Disability settlement (social insurance): A lump sum is paid.

Disability benefit (provident fund): A lump sum of total employer and insured person's contributions plus accrued interest is paid.

Partial disability (provident fund): A lump sum of up to 50% of the full disability benefit is paid, according to the assessed degree of disability. Further payments are based on an assessment of the disability by a medical board.

Survivor Benefits

Survivor benefits

Survivor benefit (social insurance): A lump sum of twice the deceased's annual salary is paid if the deceased was a contributing member, irrespective of the number of contributions; a lump sum is paid based on the value of the accrued pension if the deceased opted to take an early pension; the remaining balance of the pension is paid if the deceased was a pensioner.

Survivor benefit (provident fund): A lump sum of total employer and insured person's contributions plus accrued interest is paid.

Administrative Organization

Social Security and Housing Finance Corporation administers the social insurance and provident fund.

Work Injury

Regulatory Framework

First law: 1940 (workmen's compensation).

Current law: 1990 (industrial injuries compensation), implemented in 1996.

Type of program: Employer-liability system.

Coverage

Employed persons in central government and public enterprises, local government authorities, and the private sector.

Exclusions: Self-employed persons, military personnel, casual and household workers, and family members living in the employer's home.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 1% of covered payroll.

The maximum monthly earnings used to calculate contributions are 1,500 dalasi.

Government: None; contributes as an employer for civil servants.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period, but the incapacity must last at least five consecutive days.

Temporary Disability Benefits

60% of the insured's earnings is paid monthly for up to six months.

The maximum monthly earnings used to calculate benefits are 1,500 dalasi.

Partial disability: A reduced pension is paid (usually 60% of the difference between earnings before and after the disability began) until recovery or certification of permanent disability after 12 months.

Permanent Disability Benefits

Permanent disability pension: If the insured has a total disability, a monthly pension of 60% of the insured's earnings is paid.

The minimum monthly benefit is 100 dalasi.

The maximum monthly earnings used to calculate benefits are 1,500 dalasi.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, 25% of the permanent disability pension is paid.

Partial disability: For an assessed degree of disability of 20% or more, a reduced pension is paid according to the assessed degree of disability; for an assessed disability of less than 20%, a lump sum is paid.

Survivor Benefits

Survivor benefit: A lump sum of 120 months of the deceased's earnings is paid to survivors who were fully dependent on the insured; a reduced benefit is paid to survivors who were partially dependent.

The minimum survivor benefit is 100,000 dalasi.

The maximum survivor benefit is 180,000 dalasi.

The maximum monthly earnings used to calculate benefits are 1,500 dalasi.

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Funeral grant: If there are no surviving dependents, burial expenses up to 1,000 dalasi are paid.

Administrative Organization

Social Security and Housing Finance Corporation and the Department of Labor enforce the law.

Injuries Compensation Fund administers the program.