

## Gambia

Exchange rate: US\$1.00 = 50 dalasi.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1973 (social insurance); and 1981 (provident fund), implemented in 1982.

**Current law:** 2015 (social security).

**Type of program:** Social insurance and provident fund system.

#### Coverage

**Social insurance:** Employed persons in quasi-government institutions.

Voluntary coverage for certain private-sector employees.

Exclusions: Self-employed persons and casual workers.

Special systems for certain civil servants and military personnel.

**Provident fund:** Private-sector employees.

Voluntary coverage for self-employed persons and citizens of Gambia working at diplomatic missions or for international organizations in Gambia.

Exclusions: Casual workers.

Special systems for certain civil servants and military personnel.

#### Source of Funds

##### Insured person

**Social insurance:** None.

**Provident fund:** 5% of monthly basic salary; none for persons aged 60 or older.

There are no minimum or maximum earnings used to calculate contributions.

##### Self-employed person

**Social insurance:** Not applicable.

**Provident fund:** Pays a monthly contribution.

There are no minimum or maximum earnings used to calculate contributions.

##### Employer

**Social insurance:** 15% of gross payroll; none for persons aged 60 or older.

There are no minimum or maximum earnings used to calculate contributions.

**Provident fund:** 10% of monthly basic payroll.

There are no minimum or maximum earnings used to calculate contributions.

#### Government

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

**Provident fund:** None.

#### Qualifying Conditions

**Old-age pension (Federated Pension Scheme [FPS], social insurance):** Age 60 with at least 10 years of continuous contributions.

Early pension: Age 45 with at least 10 years of contributions.

**Old-age settlement (Federated Pension Scheme [FPS], social insurance):** Age 60 with at least five years of contributions but less than 10 years of continuous contributions.

Early settlement: At any age with at least five years of contributions if involuntarily unemployed or if resigning from work due to marriage (women).

Deferred settlement: The settlement may be deferred.

**Old-age benefit (National Provident Fund [NPF], provident fund):** Age 60. If voluntarily retired, aged 55 to 59 with at least five years of contributions and unemployed for three months; or aged 45 to 54 with at least five years of contributions and unemployed for six months.

**Disability pension (Federated Pension Scheme [FPS], social insurance):** Must be unable to work as a result of a physical or mental disability and have at least 10 years of contributions.

A medical board assesses the disability.

**Disability settlement (Federated Pension Scheme [FPS], social insurance):** Must be unable to work as a result of a physical or mental disability and have at least five years but less than 10 years of contributions.

A medical board assesses the disability.

**Disability benefit (National Provident Fund [NPF], provident fund):** Must be assessed with an incapacity for work as the result of a disability.

Partial disability: A reduced benefit is paid if the fund member is assessed with a temporary partial incapacity for work.

A medical board assesses the disability.

**Survivor benefit (Federated Pension Scheme [FPS], social insurance):** Paid to named survivors if the deceased was paying contributions at the time of death and had at least five years of contributions.

**Survivor benefit (National Provident Fund [NPF], provident fund):** Paid to named survivors when a fund member dies.

### Old-Age Benefits

**Old-age pension (Federated Pension Scheme [FPS], social insurance):** 75% of total employer contributions is paid as an annuity; the remaining 25% is paid as a lump sum.

Early pension: The pension is reduced based on the age at retirement.

**Old-age settlement (Federated Pension Scheme [FPS], social insurance):** A lump sum of 25% of total employer contributions or 100% of the insured's annual earnings, whichever is greater, is paid.

Early settlement: A lump sum is paid.

Deferred settlement: Calculated in the same way as the old-age settlement.

**Old-age benefit (National Provident Fund [NPF], provident fund):** A lump sum of total employee and employer contributions plus accrued interest is paid. A fund member may choose to receive part of his or her old-age benefit as an annuity.

85% of the benefit is paid if the fund member retires voluntarily at age 55 or older with at least five years of contributions and after three months of unemployment; 70% if aged 45 to 54 after six months of unemployment.

### Permanent Disability Benefits

**Disability pension (Federated Pension Scheme [FPS], social insurance):** 75% of total employer contributions is paid as an annuity; 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 (Federated Pension Scheme [FPS], social insurance):** A lump sum is paid.

**Disability benefit (National Provident Fund [NPF], provident fund):** A lump sum of total employee and employer contributions plus accrued interest is paid.

Partial disability: A percentage of the full disability benefit is paid based on the assessed degree of disability. Further payments are based on an assessment of the disability by a medical board.

### Survivor Benefits

**Survivor benefit (Federated Pension Scheme [FPS], social insurance):** A lump sum of two times the deceased's annual earnings is split among named survivors based on proportions stated by the deceased.

**Survivor benefit (National Provident Fund [NPF], provident fund):** A lump sum of total employee and employer contributions plus accrued interest is paid.

### Administrative Organization

Social Security and Housing Finance Corporation (<https://www.sshfc.gm/>) collects contributions and administers the social insurance and provident fund programs.

### Sickness and Maternity

#### Regulatory Framework

**First law:** 1990 (labor act).

**Current law:** 2007 (labor act).

**Type of program:** Employer-liability system. Cash sickness and maternity benefits only.

Note: A 2010 law extended cash maternity benefits to six months and introduced paid paternity leave of up to 10 working days. Further information is not available.

#### Coverage

Employed persons.

Exclusions: Self-employed persons, military, police, and correctional personnel, household workers, and family labor.

Special systems for civil servants.

#### Source of Funds

**Insured person:** None.

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

**Employer:** The total cost.

**Government:** None.

#### Qualifying Conditions

**Cash sickness benefit:** There is no minimum qualifying period.

**Cash maternity benefit:** Must have at least two years of continuous employment with the same employer.

#### Sickness and Maternity Benefits

**Sickness benefit:** 100% of the employee's earnings is paid for a maximum period defined by collective agreements or Joint Industrial Council Agreements.

**Maternity benefit:** 100% of the employee's earnings is paid for six weeks before and six weeks after the expected date of childbirth.

#### Workers' Medical Benefits

No statutory benefits are provided.

#### Dependents' Medical Benefits

No statutory benefits are provided.

### **Administrative Organization**

Department of Labour of the Ministry of Trade, Industry, Regional Integration and Employment provides general supervision.

Employers pay benefits directly to employees.

### **Work Injury**

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#### **Regulatory Framework**

**First law:** 1940 (workmen's compensation).

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

**Type of program:** Employer-liability system.

#### **Coverage**

Public- and private sector employees, including employees of local governments, apprentices, and vocational training students.

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 gross monthly covered payroll.

There are no minimum earnings used to calculate contributions.

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

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

#### **Qualifying Conditions**

Must have an incapacity for work due to a work-related injury or occupational disease lasting at least five consecutive days. Accidents that occur while commuting to and from work are covered. For an occupational disease, the employee must have developed a recognized disease in the 12 months after ceasing employment.

#### **Temporary Disability Benefits**

For a total disability, 60% of the employee's monthly covered earnings is paid for up to six months; may be extended for an additional six months.

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

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

### **Permanent Disability Benefits**

**Permanent disability pension:** For a total (100%) disability, up to 900 dalasi is paid.

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

Partial disability: For an assessed degree of disability of at least 20% but less than 100%, a percentage of the full permanent disability pension is paid based on the assessed degree of disability. For an assessed degree of disability of less than 20%, a lump sum is paid.

A medical board assesses the degree of disability.

Work injury benefits are paid in addition to the disability settlement (see Old Age, Disability, and Survivors).

#### **Survivor Benefits**

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

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

The minimum survivor benefit is 100,000 dalasi.

The maximum survivor benefit is 180,000 dalasi.

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

#### **Administrative Organization**

Department of Labour of the Ministry of Trade, Industry, Regional Integration, and Employment enforces the law.

Social Security and Housing Finance Corporation (<http://sshfc.gm/>) collects contributions and administers the program.

### **Unemployment**

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#### **Regulatory Framework**

The Labor Act of 2007 requires employers to provide severance pay to employees with contracts of unlimited duration dismissed for economic, organizational, climatic, or technical reasons, including mechanization or automation, or if the place of employment moves more than 40 kilometers and the employees decline offers of employment. The payment amount is six months of the employee's normal earnings.