

## Gambia

Exchange rate: US\$1.00 equals 27 dalasi.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1981 (provident fund), implemented in 1982.

**Current law:** 1987 (pension scheme).

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

#### Coverage

**Pension scheme:** Employed persons aged 18 to 60 in quasi-government institutions and participating private companies.

Exclusions: Self-employed persons.

**Provident fund:** Employed persons aged 18 to 60 in the private sector.

Exclusions: Casual workers and self-employed persons.

Special system for civil servants covered by the 1950 Pensions Act and armed forces personnel.

#### Source of Funds

##### Insured person

*Pension scheme:* None.

*Provident fund:* 5% of basic salary.

##### Self-employed person

*Pension scheme:* Not applicable.

*Provident fund:* Not applicable.

##### Employer

*Pension scheme:* 15% of payroll.

*Provident fund:* 10% of basic salary.

##### Government

*Pension scheme:* None.

*Provident fund:* None.

#### Qualifying Conditions

##### Old-age pension

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

*Early pension (pension scheme):* Paid from age 45 with at least 10 years of contributions; if the insured retires before age 45 with at least 5 years of contributions, the pension is withheld until age 45 (except when the insured is laid-off).

*Old-age settlement (pension scheme):* Paid if the insured does not satisfy the qualifying conditions for an old-age pension at the pensionable age and has between 5 and 10 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 5 years of contributions and unemployed for at least 2 years (age 45), 6 months (age 46 to 54), or 3 months (age 55 to 59).

##### Disability pension

*Disability pension (pension scheme):* The insured must be assessed with an incapacity for work as the result of a disability and have at least 10 years of contributions.

The medical board assesses the disability.

*Disability settlement (pension scheme):* The insured must be assessed with an incapacity for work as the result of a disability and have at least 5 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.

The medical board assesses the disability.

##### Survivor benefit

*Survivor benefit (pension scheme):* Paid to named survivors and eligible orphans.

*Survivor benefit (provident fund):* Paid to named survivors and eligible orphans for the death of the fund member before retirement.

#### Old-Age Benefits

##### Old-age pension

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

*Early pension (pension scheme):* The early pension is calculated in the same way as the old-age pension but with a reduction based on age at retirement.

*Old-age settlement (pension scheme):* A lump sum is paid.

*Deferred old-age settlement (pension fund):* The lump sum is calculated in the same way as the old-age settlement.

*Old-age benefit (provident fund):* A lump sum is paid equal to total employer and employee contributions plus accrued interest.

The full benefit is paid if the insured is voluntarily retired at age 45 with at least 5 years of contributions and after 2 years of unemployment; 70% of the benefit is paid if aged 46 to 54 and after 6 months of unemployment; 85% of the benefit is paid if aged 55 or older and after 3 months of unemployment.

## Permanent Disability Benefits

### Disability pension

*Disability pension (pension scheme):* 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 (pension scheme):* A lump sum is paid.

*Disability benefit (provident fund):* A lump sum is paid equal to total employer and employee contributions plus accrued interest.

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

## Survivor Benefits

### Survivor benefits

*Survivor benefit (pension scheme):* A lump sum equal to 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 is paid equal to total employer and employee contributions plus accrued interest.

## Administrative Organization

Social Security and Housing Finance Corporation administers the pension scheme and provident fund.

## Work Injury

### Regulatory Framework

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

**Current law:** 1990 (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, armed forces 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 for contribution calculation purposes 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 for at least 5 consecutive days.

### Temporary Disability Benefits

The monthly benefit is equal to 60% of the insured's earnings and is paid for up to 6 months.

The maximum monthly earnings for benefit calculation purposes 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 is paid equal to 60% of the insured's earnings.

The minimum monthly benefit is 100 dalasi.

The maximum monthly earnings for benefit calculation purposes 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 equal to 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 only partially dependent.

The minimum survivor benefit is 100,000 dalasi.

The maximum survivor benefit is 180,000 dalasi.

The maximum monthly earnings for benefit calculation purposes are 1,500 dalasi.

**Funeral grant:** In the absence of surviving dependents, burial expenses are paid up to 1,000 dalasi.

### ***Administrative Organization***

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

Injuries Compensation Fund administers the program.