

## Gambia

Exchange rate: US\$1.00 equals 29 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

**Provident fund:** Employees aged 18 to 54 in the private sector.

**Pension scheme:** Employees aged 20 to 54 in quasi-government institutions and in participating private companies.

Exclusions: Casual workers.

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:* 19% 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 55 with at least 10 years of contributions.

*Early pension (pension scheme):* 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 in cases when the insured is laid-off).

*Old-age settlement (pension scheme):* Payable with a minimum of 5 years but less than 10 years of contributions.

*Old-age benefit (provident fund):* Age 55; voluntary retirement from age 45 with at least 5 years of contributions and after 2 years of unemployment. Benefits are payable to women who leave employment to marry.

*Deferred retirement (provident fund):* If agreed by the Social Security and Housing Finance Corporation and the employer, contributions can be paid to age 60.

#### Disability pension

*Disability pension (pension scheme):* Incapacity for work due to a disability and with at least 10 years of contributions. The medical board assesses the disability.

*Disability settlement (pension scheme):* Incapacity for work due to a disability. Payable with a minimum of 5 years but less than 10 years of contributions.

*Disability benefit (provident fund):* Incapacity for work due to a disability. The medical board assesses the disability.

#### Survivor pension

*Survivor pension (pension scheme):* The deceased qualified for a pension. The lump sum is paid to named survivors and eligible orphans.

*Survivor benefit (provident fund):* The death of the fund member before retirement. The lump sum is paid to named survivors and eligible orphans.

#### Old-Age Benefits

##### Old-age pension

*Old-age pension (pension scheme):* An annuity is purchased with 75% of the total employee and employer contributions, and 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 the date of retirement.

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

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

*Deferred old-age benefit (provident fund):* A lump sum equal to total employer and employee contributions, plus accrued interest.

#### Permanent Disability Benefits

##### Disability pension

*Disability pension (pension scheme):* An annuity is purchased with 75% of the total employee and employer contributions and 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 equal to total employer and employee contributions, plus accrued interest.

Partial disability (provident fund): Up to a maximum of 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 pension

*Survivor pension (pension scheme):* A lump sum equal to twice the deceased's annual salary is payable if the deceased was still contributing, irrespective of the number of contributions; a lump sum based on the value of the accrued pension if the deceased had opted to take an early pension; or the remaining balance of the pension if the deceased was a pensioner.

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

### Administrative Organization

Social Security and Housing Finance Corporation (<http://www.sshfc.gm>) administers the pension scheme and the 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 government and public enterprises, local government authorities, and the private sector.

Exclusions: Armed forces personnel, casual workers, domestic workers, and family members living in the employer's home.

#### Source of Funds

**Insured person:** None.

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

**Employer:** 1% of payroll.

The maximum monthly earnings for contribution 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 at least 5 consecutive days.

### Temporary Disability Benefits

The monthly benefit is equal to 60% of the insured's earnings. The benefit is payable for a maximum of 6 months.

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

Partial disability: A reduced pension is payable (normally 60% of the difference between earnings before and after the onset of disability). Benefits are payable until recovery or certification of permanent disability after 12 months.

A lump sum is payable if the insured is living abroad.

### Permanent Disability Benefits

**Permanent disability pension:** For a total disability, a monthly pension 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.

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

Constant-attendance allowance: Equal to 25% of the permanent disability pension.

### Workers' Medical Benefits

Benefits include medical, surgical, hospital, and nursing care; and medicines.

The Injuries Compensation Fund pays 75% of the cost and the employer pays 25%.

### Survivor Benefits

**Survivor benefit:** A lump sum equal to 120 months of the deceased's earnings is payable 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:** If there are no surviving dependents, burial expenses are payable up to a maximum of 1,000 dalasi.

### Administrative Organization

Social Security and Housing Finance Corporation (<http://www.sshfc.gm>) enforces the law.

Injuries Compensation Fund administers the program.