

## Madagascar

Exchange rate: US\$1.00 = 2,267.82 ariary.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1969 (social insurance) and 1994 (social protection).

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

#### Coverage

Employed persons.

Exclusions: Self-employed persons; farmers and casual agricultural workers working less than three months a year.

Special system for civil servants.

#### Source of Funds

**Insured person:** 1% of covered earnings; a flat rate of 400 ariary a month for full-time household workers.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are eight times the legal monthly minimum wage.

The legal monthly minimum wage is 100,011 ariary (nonagricultural sector); 101,440 ariary (agricultural sector).

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

**Employer:** 9.5% of covered payroll; a flat rate of 800 ariary a month for full-time household workers.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are eight times the legal monthly minimum wage.

The legal monthly minimum wage is 101,011 ariary (nonagricultural sector); 101,440 ariary (agricultural sector).

Contributions are paid quarterly.

**Government:** None; contributes as an employer for public-sector employees who are not civil servants.

#### Qualifying Conditions

**Old-age pension:** Age 60 (men) or age 55 (women and merchant seamen) with at least 15 years of coverage (some periods of work before 1969 are credited) including 28 quarters of contributions in the last 10 calendar years.

Employment must cease.

Partial pension: Age 60 (men) or age 55 (women and merchant seamen) with at least 100 quarters (men) or 80 quarters (women) of total coverage if less than 28 quarters of contributions in the last 10 calendar years.

Refund of contributions: Paid to an insured person with at least four quarters of contributions who does not meet the qualifying conditions for the pension.

The insured may continue to work up to five years after the legal retirement age to meet the contribution qualifying conditions.

The pension is payable abroad.

**Solidarity allowance:** Paid to insured persons who do not qualify for the full or partial old-age pension at age 60 (men) or age 55 (women and merchant seamen). The insured must have had at least 15 quarters of employment from January 1, 1964, and December 31, 1968, and have been in salaried employment on January 1, 1969.

Employment must cease.

The allowance is payable abroad.

**Disability pension:** Age 55 (men) or age 50 (women and merchant seamen) with at least a 60% loss of working capacity and with at least 10 years of coverage (some periods of work before 1969 are credited), including at least 28 quarters of contributions in the last 10 calendar years.

The pension is payable abroad.

Refund of contributions: Paid to an insured person with at least four quarters of contributions who does not meet the qualifying conditions for the pension.

**Survivor pension:** The deceased was a pensioner or was at least age 55 (men) or age 50 (women and merchant seamen) and met the contribution qualifying conditions for the old-age pension at the time of death.

Eligible survivors include the spouse and children younger than age 15 (age 22 if a student or disabled).

The widow(er)'s pension ceases on remarriage.

The pension is payable abroad.

#### Old-Age Benefits

**Old-age pension:** The pension is 30% of the legal monthly minimum wage plus 20% of the insured's monthly average adjusted earnings in the last 10 calendar years plus 1% of the insured's earnings for each year of contributions exceeding 10 years.

The minimum earnings used to calculate benefits are the legal monthly minimum wage.

The maximum earnings used to calculate benefits are eight times the legal monthly minimum wage.

The legal monthly minimum wage is 100,011 ariary (nonagricultural sector); 101,440 ariary (agricultural sector).

Partial pension: A reduced pension is paid.

Dependent's supplement: 10% of the insured's pension is paid for a spouse older than age 59 (men) or age 54 (women and merchant seamen).

Special supplement: 5% of the pension is paid for workers awarded the bronze medal for long service at work; 10% for the silver medal.

The minimum pension is 60% of the legal monthly minimum wage including supplements.

The maximum pension is 40% of the maximum earnings used to calculate contributions (if supplements are not paid) or 75% of the insured's monthly average adjusted earnings in the last 10 calendar years (if supplements are paid).

The legal monthly minimum wage is 100,011 ariary (nonagricultural sector); 101,440 ariary (agricultural sector).

The insured may receive both the old-age pension and the work injury permanent disability pension. The total amount received is 100% of the higher pension plus 25% of the lower pension.

Pensions are paid quarterly.

Benefit adjustment: Benefits are adjusted according to increases in the legal minimum wage.

Refund of contributions: A lump sum of total contributions plus 2% annual interest a year is paid.

The minimum refund is 20,000 ariary.

**Solidarity allowance:** The annual allowance is 30% of 12 times the legal monthly minimum wage plus 10% of the insured's average annual earnings in the last five calendar years plus 1% of the insured's earnings for each four-quarter period of contributions.

The legal monthly minimum wage is 100,011 ariary (nonagricultural sector); 101,440 ariary (agricultural sector).

The allowance is paid quarterly.

Benefit adjustment: Benefits are adjusted according to increases in the legal minimum wage.

### **Permanent Disability Benefits**

**Disability pension:** The pension is 80% of the old-age pension that would have been paid if the insured had worked until the pensionable age.

Dependent's supplement: 10% of the insured's pension is paid for a spouse older than age 59 (men) or age 54 (women and merchant seamen).

Special supplement: 5% of the pension is paid for workers awarded the bronze medal for long service at work; 10% for the silver medal.

The minimum pension is 60% of the legal monthly minimum wage, including supplements.

The legal monthly minimum wage is 100,011 ariary (nonagricultural sector); 101,440 ariary (agricultural sector).

If the insured is no longer capable of work and is eligible for both the disability pension and the work injury permanent disability pension, only the higher pension is paid.

Benefit adjustment: Benefits are adjusted according to increases in the legal monthly minimum wage.

Refund of contributions: A lump sum of total contributions plus 2% annual interest a year is paid.

The minimum refund is 20,000 ariary.

### **Survivor Benefits**

**Survivor pension:** 30% of the old-age or disability pension the deceased received or was entitled to receive is paid to an unemployed widow(er); 15% if the widow(er) is employed or receiving a pension.

Pensions are paid quarterly.

**Orphan's pension:** 15% of the old-age or disability pension the deceased received or was entitled to receive is paid for each of the first two orphans; 10% for each additional orphan; 20% for each full orphan.

All survivor benefits combined must not exceed 85% of the pension the deceased received or was entitled to receive.

Benefit adjustment: Benefits are adjusted according to increases in the legal minimum wage.

### **Administrative Organization**

Ministry of Civil Service, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund (<http://www.cnaps.mg>) administers the program.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First law:** 1952.

**Current laws:** 1963 (family benefits) and 1994 (social protection).

**Type of program:** Social insurance system. Maternity benefits only.

#### **Coverage**

Employed women, including household and salaried agricultural workers.

Exclusions: Self-employed persons; casual agricultural workers working less than three months a year.

#### **Source of Funds**

**Insured person:** None.

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

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

**Government:** None.

### Qualifying Conditions

**Cash sickness benefits:** No statutory benefits are provided. (The labor code requires employers to provide paid sick leave to employees).

**Cash maternity benefits:** The insured must have at least six consecutive months of insured employment with at least 20 days or 134 hours of work a month.

### Sickness and Maternity Benefits

**Sickness benefit:** No statutory benefits are provided. (The labor code requires employers to provide paid sick leave to employees.)

**Maternity benefit:** 50% of the insured's last wage is paid for six weeks before and eight weeks after (up to 11 weeks if there are complications arising from pregnancy or childbirth) the expected date of childbirth. The benefit is paid in two equal amounts (three if there are complications).

The minimum monthly earnings used to calculate benefits are the legal monthly minimum wage.

The legal monthly minimum wage is 100,001 ariary (non-agricultural sector); 101,440 ariary (agricultural sector).

If the insured does not qualify for maternity benefits, the employer pays 50% of earnings for up to 14 weeks of maternity leave.

### Workers' Medical Benefits

Insured women are reimbursed for the cost of medical care during pregnancy and childbirth, up to 5,000 ariary. (The labor code requires employers to provide certain medical services to employees).

### Dependents' Medical Benefits

**Medical benefits for dependents:** Some maternity and child health and welfare services are provided under Family Allowances. (The labor code requires employers to provide certain medical services to employees' dependents).

### Administrative Organization

Ministry of Civil Service, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund (<http://www.cnaps.mg>) administers the program.

### Work Injury

#### Regulatory Framework

**First law:** 1925.

**Current laws:** 1963 (work injury) and 1994 (social protection).

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

### Coverage

Employed persons.

Exclusions: Self-employed persons.

Special system for civil servants.

### Source of Funds

**Insured person:** None.

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

**Employer:** 1.25% of covered payroll; 1% for salaried casual agricultural workers; a lump-sum monthly contribution of 385 ariary for full-time household workers; 1% of annual covered earnings for cooperative members; 1.5% of tobacco grower's annual base earnings for each cultivated hectare for tobacco growers.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are eight times the legal monthly minimum wage.

The legal monthly minimum wage is 100,011 ariary (non-agricultural sector); 101,440 ariary (agricultural sector).

Contributions are paid quarterly. Cooperative members and tobacco growers pay contributions annually.

**Government:** None; contributes as an employer for public-sector employees who are not civil servants.

### Qualifying Conditions

**Work injury benefits:** There is no minimum qualifying period.

### Temporary Disability Benefits

The daily benefit is 66.7% of the insured's daily average earnings in the last 30 days before the disability began. The benefit is paid monthly from the day after the disability began until full recovery or certification of permanent disability.

The maximum daily benefit is 1,200 ariary.

Benefit adjustment: If the disability lasts more than three months, benefits may be adjusted according to the growth in wages.

### Permanent Disability Benefits

**Permanent disability pension:** If the insured is assessed with a total disability, 100% of the insured's monthly average earnings in the 12 months before the disability began is paid.

The minimum earnings used to calculate benefits are 1.4 times the legal monthly minimum wage.

The maximum earnings used to calculate benefits are 16 times the legal monthly minimum wage.

For earnings exceeding four times the legal monthly minimum wage, 33.3% of these earnings are used to calculate benefits.

The legal monthly minimum wage is 100,011 ariary (nonagricultural sector); 101,440 ariary (agricultural sector).

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, 40% of the disability pension is paid. The supplement must not be less than the legal monthly minimum wage.

Partial disability: If the assessed degree of disability is 10% or more, the benefit is the insured's average insurable annual earnings multiplied by 0.5 for each degree of assessed disability from 10% to 50%, plus average insurable annual earnings multiplied by 1.5 for each degree of assessed disability greater than 50%.

If the assessed degree of disability is 10% or more, the minimum earnings used to calculate benefits are 1.4 times the legal monthly minimum wage.

The legal monthly minimum wage is 90,235 ariary (nonagricultural sector); 91,520 ariary (agricultural sector).

The partial disability pension is paid quarterly. If the assessed degree of disability is 75% or more, the pension can be paid monthly; if the assessed degree of disability is less than 10%, a lump sum of the average annual insured earnings multiplied by 0.5 for each degree of assessed disability is paid.

The partial and total disability pensions may be partially converted to a lump sum after receiving the pension for three years.

The insured may receive both the old-age pension and the work injury permanent disability pension. The total amount received is 100% of the higher pension plus 25% of the lower pension.

Benefit adjustment: Benefits are adjusted according to increases in the legal minimum wage.

### **Workers' Medical Benefits**

Benefits include medical and surgical care, hospitalization, medicine, appliances, transportation, and rehabilitation.

### **Survivor Benefits**

**Survivor pension:** 30% of the deceased's monthly average earnings in the 12 months before the disability began is paid to a widow(er).

**Orphan's pension:** 15% of the deceased's monthly average earnings in the 12 months before the disability began is paid for each of the first two orphans younger than age 15 (age 19 if an apprentice, age 22 if a student or disabled) and 10% for each additional orphan; 20% for each full orphan.

**Dependent parent's and grandparent's pension:** 10% of the deceased's average earnings is paid for each dependent parent or grandparent, up to 30%.

The minimum earnings used to calculate benefits are 1.4 times the legal monthly minimum wage.

The maximum earnings used to calculate benefits are 16 times the legal monthly minimum wage.

For earnings exceeding four times the legal monthly minimum wage, 33.3% of these earnings are used to calculate benefits.

The legal monthly minimum wage is 100,011 ariary (nonagricultural sector); 101,440 ariary (agricultural sector).

All survivor benefits combined must not exceed 85% of the deceased's earnings used to calculate benefits.

Pensions are paid quarterly.

**Funeral grant:** A lump sum of 20,000 ariary is paid.

Benefit adjustment: Pensions are adjusted according to increases in the legal minimum wage.

### **Administrative Organization**

Ministry of Civil Service, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund (<http://www.cnaps.mg>) administers the program.

### **Family Allowances**

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#### **Regulatory Framework**

**First law:** 1952.

**Current laws:** 1963 (family benefits) and 1994 (social protection).

**Type of program:** Employment-related system.

#### **Coverage**

Employed workers who are residents of Madagascar or France.

Unemployed workers are covered for up to six months under certain conditions.

Exclusions: Self-employed persons; farmers and casual agricultural workers working less than three months a year.

Special system for civil servants.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** 2.25% of covered payroll; a flat rate of 692 ariary a month for full-time household workers.

The minimum earnings used to calculate contributions are the legal monthly minimum wage.

The maximum earnings used to calculate contributions are eight times the legal monthly minimum wage.

The legal monthly minimum wage is 100,011 ariary (nonagricultural sector); 101,440 ariary (agricultural sector).

The employer's contributions also finance maternity benefits under Sickness and Maternity.

**Government:** None; contributes as an employer for public-sector employees who are not civil servants.

### **Qualifying Conditions**

**Family allowances:** The child must be younger than age 15 (age 19 if an apprentice; age 22 if a student, an unmarried daughter caring for children, or disabled). The parent must be a widow(er) of a beneficiary, have at least six consecutive months of insured employment with at least 20 days or 134 hours of work a month (nonagricultural sector), or at least six consecutive months of insured employment with at least 18 days or 144 hours of work a month (agricultural sector).

**Prenatal allowance:** The insured woman must undergo prescribed medical examinations before childbirth.

**Birth grant:** The insured woman must undergo prescribed medical examinations after childbirth.

### **Family Allowance Benefits**

**Family allowances:** 2,000 ariary a month is paid for each child.

**Prenatal allowance:** A lump sum of 18,000 ariary is paid.

**Birth grant:** 24,000 ariary is paid in two equal parts for each live birth. The benefit is reduced by 50% if the mother did not undergo the prescribed medical examinations or report a medical examination to the National Social Insurance Fund within a month of the examination.

Some maternity and child health and welfare services are also provided.

Benefit adjustment: Benefits are adjusted periodically.

### **Administrative Organization**

Ministry of Civil Service, Labor, and Social Legislation provides general supervision.

National Social Insurance Fund (<http://www.cnaps.mg>) administers the program.