

## Old Age, Disability, Death

First law: 1981 (Provident Fund).  
 Current law: 1987 (Pension Scheme).  
 Type of program: Pension scheme and provident fund system (lump-sum benefits only).  
**Exchange rate:** U.S.\$1.00 equals 11.07 dalasi.

### Coverage

**Pension Scheme:** Employed persons in quasi-government institutions and in participating private companies.  
**Provident Fund:** Employed persons in the private sector. Special pension system for civil servants and armed forces personnel.

### Source of Funds

**Insured person:** Pension scheme: None.  
 Provident fund: 5% of basic salary.  
**Employer:** Pension scheme: 19% of payroll.  
 Provident fund: 10% of basic salary.  
**Government:** Pension scheme: None.  
 Provident fund: None.

### Qualifying Conditions

**Old-age Pension:** Pension scheme: Age 55 and 5 years of contributions. Early retirement at age 45. If retired before age 45 but after 5 years of contributions, benefits deferred until age 45.  
 Provident fund: Age 55.  
 Voluntary retirement at age 45 after 2 years of unemployment.

### Old-Age Benefits

**Old-age pension:** Pension scheme: With 10 or more years of contributions, lump sum of 25% of total contributions, remainder paid as an annuity. With a minimum of 5 years of contributions but less than 10 years, benefit is a lump sum.  
 Provident fund: Lump sum equal to total employer and employee contributions plus accrued interest.  
 Voluntary retirement benefits are paid as a lump sum at age 45 after a minimum of 5 years of contributions and 2 years of unemployment. Early retirement benefits are paid to members whose employment is terminated due to layoffs or marriage (females only) if they have a minimum of 5 years of contributions. The amount of benefit depends on age of claimant and length of service; the balance in the member's account is payable at normal retirement age or on entitlement under other contingencies.

### Permanent Disability Benefits

**Disability pension:** Pension scheme: Lump sum of 25% of total contributions, remainder paid as an annuity. In exceptional circumstances of serious ill health the whole amount is paid as a lump sum.  
 Provident fund: Lump sum equal to total employer and employee contributions plus accrued interest.  
 Partial disability payment equals half the full disability benefit. Further payments are based on persistence of disability, upon recommendation of the medical board.

### Survivor Benefits

**Survivor pension:** Pension scheme: Lump sum equal to twice the annual salary of deceased payable to beneficiaries, irrespective of length of contributions.  
 Provident fund: Lump sum equal to total employer and employee contributions plus accrued interest. Payable to nominated survivors and orphans with valid claims to entitlement.

### Administrative Organization

Social Security and Housing Finance Corporation, administration of both pension scheme and provident fund.

## Work Injury

First law: 1940.  
 Current law: 1990.  
 Type of program: Employer liability.

### Coverage

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

### Source of Funds

**Insured person:** None.  
**Employer:** Whole cost, contributes 1% of payroll to maximum earnings of 1,500 dalasi per month.  
**Government:** Contributes for civil servants.

### Qualifying Conditions

**Work-injury benefits:** No minimum qualifying period, but incapacity must last at least 5 consecutive days.

### Temporary Disability Benefits

**Temporary disability benefit:** 60% of earnings; maximum benefit calculated on earnings up to 1,500 dalasi per month (reduced rates payable for partial disability). Paid for 6 months.

### Permanent Disability Benefits

**Permanent disability benefit:** Total disability: 60% of earnings. Maximum benefit, calculated on earnings up to 1,500 dalasi per month; minimum benefit, 100 dalasi per month.  
 Partial disability: Smaller amounts, according to schedule in law.

### Workers' Medical Benefits

**Medical benefits:** Medical, surgical, hospital, nursing care, and medicines (75% paid by Injuries Compensation Fund, 25% paid by employer).

### Survivor Benefits

**Survivor benefit:** Lump sum of 120 months' earnings of insured, calculated on earnings up to 1,500 dalasi per month. Maximum, 180,000 dalasi.  
 Payable to dependents of deceased; reduced amounts if survivors were only partially dependent on insured.  
 Funeral grant: If no dependents, 1,000 dalasi.

**Administrative Organization**

Social Security and Housing Finance Corporation, enforcement of law.

Injuries Compensation Fund, administration of program.