

## Gambia

Exchange rate: US\$1.00 = 44 dalasi.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1978 (social insurance); 1981 (provident fund), implemented in 1982; and 2010 (social security).

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

#### Coverage

**Social insurance:** Employed persons in quasi-government institutions and participating private companies.

Exclusions: Casual workers and self-employed persons.

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

Voluntary coverage for self-employed persons.

Exclusions: Casual workers.

Special systems for certain civil servants and military personnel.

#### Source of Funds

##### Insured person

*Social insurance:* None.

*Provident fund:* 5% of basic salary.

##### Self-employed person

*Social insurance:* Not applicable.

*Provident fund:* No information is available.

##### Employer

*Social insurance:* 15% of gross payroll.

*Provident fund:* 10% of basic payroll.

##### Government

*Social insurance:* None.

*Provident fund:* None.

#### Qualifying Conditions

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

Early pension: Age 45 with at least 10 years of contributions; younger than age 45 with at least five years of contributions if laid off or if resigning from work due to marriage (women).

**Old-age settlement (social insurance):** Age 60 with at least five years of contributions but less than 10 years of continuous contributions.

Deferred old-age settlement: The pension may be deferred.

**Old-age benefit (provident fund):** Age 60. If voluntarily retired, aged 55 to 59 with at least five years of contributions and unemployed for three months; aged 46 to 54 with at least five years of contributions and unemployed for six months; or age 45 with at least five years of contributions and unemployed for at least two years.

**Disability pension (social insurance):** Must be assessed with a disability and an incapacity for work and have at least 10 years of contributions.

A medical board assesses the disability.

**Disability settlement (social insurance):** Must be assessed with a disability and an incapacity for work and have at least five years but less than 10 years of contributions.

**Disability benefit (provident fund):** Must be assessed with an incapacity for work as the result of a disability.

A medical board assesses the disability.

**Survivor benefit (social insurance):** Paid to named survivors if the deceased was paying contributions at the time of death.

**Survivor benefit (provident fund):** Paid to named survivors.

#### Old-Age Benefits

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

Early pension: Calculated in the same way as the old-age pension but with a reduction based on age at retirement.

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

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

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

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 46 to 54 after six months of unemployment; or 100% if age 45 and after two years of unemployment.

#### Permanent Disability Benefits

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

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

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

### **Survivor Benefits**

**Survivor benefit (social insurance):** A lump sum of twice the deceased's annual earnings is paid.

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

### **Administrative Organization**

Social Security and Housing Finance Corporation (<http://sshfc.gm/>) administers the social insurance and provident fund.

## **Sickness and Maternity**

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### **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: Civil servants, military personnel, and household workers.

### **Source of Funds**

**Insured person:** None.

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

**Employer:** The total cost.

**Government:** None.

### **Qualifying Conditions**

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

**Cash maternity benefits:** 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 (<http://www.motie.gov.gm/>) administers the program.

## **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**

Employed persons in central government and public enterprises, local government authorities, and the private sector.

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 covered payroll.

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

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

### **Qualifying Conditions**

There is no minimum qualifying period; the incapacity must last at least five consecutive days.

### **Temporary Disability Benefits**

If the insured is assessed with a total disability, 60% of the insured's monthly earnings is paid for up to six months.

The maximum monthly earnings used to calculate benefits 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 is assessed with a total disability, 60% of the insured's monthly earnings is paid.

The minimum monthly benefit is 100 dalasi.

The maximum monthly earnings used to calculate benefits 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% to 99%, a reduced monthly 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 of 120 months of the deceased's monthly earnings is paid to dependent survivors; a reduced benefit is paid to survivors who were partially dependent.

The minimum survivor benefit is 100,000 dalasi.

The maximum survivor benefit is 180,000 dalasi.

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

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

### **Administrative Organization**

Social Security and Housing Finance Corporation (<http://sshfc.gm/>) and the Department of Labour of the Ministry of Trade, Industry, Regional Integration and Employment (<http://www.motie.gov.gm/>) enforce the law.

### **Unemployment**

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#### **Regulatory Framework**

The Labor Act of 2008 requires employers to provide severance pay to an employee with a contract 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 employee declines an offer of employment. The benefit is six months of the employee's earnings.