

Tajikistan

Exchange rate: US\$1.00 = 7.80 somoni.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1993 (pensions).

Current laws: 1997 (social insurance); 1999 (personalized accounting system and individual accounts); and 2010 (insurance and state pensions), implemented in 2013.

Type of program: Social insurance, notional defined contribution, mandatory individual account, and social assistance system.

Note: In 2013, a notional defined contribution (NDC) program was implemented for all workers regardless of age. Under transitional rules, the rights earned under the social insurance program will be taken into account.

Coverage

Social insurance and NDC: Employed and self-employed persons.

Mandatory individual account: Employed persons.

Exclusions: Self-employed persons.

Social assistance: Employed and self-employed persons.

Source of Funds

Insured person

Social insurance and NDC: None.

Mandatory individual account: 1% of earnings.

Social assistance: None.

Self-employed person

Social insurance and NDC: 20% of declared income.

The minimum monthly contribution is 120 somoni.

The self-employed person's contributions also finance unemployment benefits and family allowances.

Mandatory individual account: Not applicable.

Social assistance: None.

Employer

Social insurance and NDC: 25% of payroll.

The employer's contributions also finance sickness, maternity, unemployment benefits, and family allowances.

Mandatory individual account: None.

Social assistance: None.

Government

Social insurance and NDC: None; contributes as an employer.

Mandatory individual account: None.

Social assistance: Provides partial subsidies.

Qualifying Conditions

Old-age pension (social insurance): Age 63 with at least 25 years of covered employment (men) or age 58 with at least 20 years of covered employment (women); the age and number of years of covered employment required for a full pension are reduced for mothers with five or more children or children with disabilities. A minimum pension is paid with at least five years of covered employment.

Old-age pension (NDC): The qualifying conditions are the same as those required for the old-age pension (social insurance).

Deferred old-age pension (social insurance and NDC): The pension may be deferred.

Old-age social pension (social assistance): Age 63 (men) or age 58 (women) and does not meet the covered employment requirements for the old-age pension (social insurance and NDC).

Disability pension (social insurance): Paid to persons disabled while in military service, children younger than age 16 with disabilities, and persons with disabilities since childhood. Must have at least 60 months of covered employment and be assessed with a Group I (total disability, incapacity for any work, and requires constant care); Group II (disability, reduced working capacity, and occasionally requires care); or Group III (disability and reduced working capacity) disability.

Constant-attendance allowance: Paid to persons with Group I and II visual impairments.

Dependent's supplement: Paid to persons with Group I and II disabilities for nonworking dependents.

A territorial or state medical service under the Ministry of Labor and Social Protection assesses the loss of working capacity.

Disability pension (NDC): The qualifying conditions are the same as those required for the disability pension (social insurance).

Disability social pension (social assistance): Paid to persons with Group I and Group II disabilities who do not qualify for the disability pension (social insurance and NDC) if the disability began after childhood or for disabled children younger than age 16.

Survivor pension (social insurance): Paid to surviving dependent family members.

Survivor pension (NDC): Paid to surviving family members.

Eligible survivors include widows aged 58 or older and not receiving an old-age pension, children and grandchildren aged 23 or younger if studying (no limit if disabled before age 18), and family members caring for the deceased's children aged 14 and younger.

Orphan's pension (social assistance): Paid to an orphan aged 18 or younger who is ineligible for a survivor pension.

Old-Age Benefits

Old-age pension (social insurance): The maximum monthly old-age pension (social insurance) is 80% of the insured's annual earnings in the last two years before retirement.

Old-age pension (NDC): The pension is based on the value of contributions made to the notional account, the number of months of covered employment and average life expectancy of the insured's cohort.

The minimum monthly old-age pension is 156 somoni (July 2016).

The maximum monthly old-age pension is 748 somoni (July 2016).

The expected repayment period is 120 months after retirement.

Deferred old-age pension: The pension is increased by 1% for each year of deferral, up to 10%.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Mandatory individual account: The benefit is based on the insured's contributions plus accrued interest.

Old-age social pension (social assistance): 60% of the minimum old-age pension is paid a month.

The minimum monthly old-age pension is 156 somoni (July 2016).

The maximum monthly old-age pension is 748 somoni (July 2016).

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Permanent Disability Benefits

Disability pension (social insurance): 200% of the minimum old-age pension is paid monthly for a Group I disability, 150% for a Group II disability, and 120% for a Group III disability.

The minimum monthly old-age pension is 156 somoni (July 2016).

Dependent's supplement: 50% of the minimum monthly old-age pension is paid monthly for each eligible dependent.

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Disability pension (NDC): At least 100% of the minimum monthly old-age pension is paid monthly.

The minimum monthly old-age pension is 156 somoni (July 2016).

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Disability social pension (social assistance): At least 100% of the minimum monthly old-age pension is paid monthly for a Group I disability; 50% for a Group II disability.

The minimum monthly old-age pension is 156 somoni (July 2016).

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Survivor Benefits

Survivor pension (social insurance and NDC): The old-age or disability pension the deceased received or was entitled to receive is split among eligible survivors.

Orphan's pension (social assistance): 60% of the minimum monthly old-age pension is paid.

The minimum monthly old-age pension is 156 somoni (July 2016).

Benefit adjustment: Benefits are adjusted annually according to changes in the cost of living.

Administrative Organization

Ministry of Labor, Migration and Employment of the Population (<http://www.mehnat.tj/>) provides general coordination and supervision.

State Social Insurance and Pension Agency (<http://nafaka.tj/tj/>) and its regional bodies administer the programs with local authorities.

Sickness and Maternity

Regulatory Framework

First and current law: 1997 (social insurance).

Type of program: Social insurance (cash benefits) and universal (medical benefits) system.

Coverage

Cash sickness benefits: Employed and self-employed citizens of Tajikistan.

Cash maternity benefits and medical benefits: Citizens of Tajikistan.

Source of Funds

Insured person

Cash benefits: None.

Medical benefits: None.

Self-employed person

Cash benefits: 20% of declared income; 15 somoni a month for certain categories of self-employed persons.

Medical benefits: None.

Employer

Cash benefits: See source of funds under Old Age, Disability, and Survivors.

Medical benefits: None.

Government

Cash benefits: None.

Medical benefits: The total cost.

Qualifying Conditions

Cash and medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 60% of earnings is paid with less than five years of work; 70% with five years or more; 100% for a work injury or occupational disease.

The minimum sickness benefit is 50 somoni (January 2017).

The benefit is paid for three days to care for a sick family member; seven days in certain cases or 14 days if caring for a child younger than age 14.

Fourteen days of unpaid leave is provided to women caring for children younger than age 3, a woman or a single parent raising two or more children younger than age 14, or a man whose wife is on maternity leave. Workers with disabilities are entitled to 30 days of unpaid leave.

Maternity benefit: 100% of earnings is paid for 70 days before and 70 days after the expected date of childbirth (86 days for a difficult childbirth; 110 days for multiple births).

Workers' Medical Benefits

Patients receive medical services directly from public health providers. Benefits include general and specialized care, hospitalization, laboratory services, dental care, maternity care, vaccinations, and transportation. Cost sharing is required for some services.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labor, Migration and Employment of the Population (<http://www.mehnat.tj/>) provides general coordination and supervision.

State Social Insurance and Pension Agency (<http://nafaka.tj/tj/>) and its regional bodies administer the programs with local authorities.

Unemployment

Regulatory Framework

First and current law: 2003 (employment).

Type of program: Social insurance system.

Coverage

Employed and self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: None.

Qualifying Conditions

Must have at least 18 months of covered employment in the three years before unemployment, be registered at an employment office, be able and willing to work, and receiving no income from employment. The benefit may be reduced, suspended, or terminated if the insured is discharged for disobedience, leaving employment without good cause, violating the conditions for job placement or vocational training, or filing a fraudulent claim.

Unemployment Benefits

A benefit is paid for up to three months: 50% of the insured's gross average monthly earnings in the last six months is paid in the first month, 40% in the second, 30% in the third.

The minimum monthly benefit is the legal monthly minimum wage.

The legal monthly minimum wage is 400 somoni (July 2016).

Administrative Organization

Ministry of Labor, Migration and Employment of the Population (<http://www.mehnat.tj/>) provides general coordination and supervision.

State Agency of Labor and Employment pays benefits.

Family Allowances

Regulatory Framework

First and current law: 1997 (social insurance).

Type of program: Social insurance system.

Coverage

Citizens of Tajikistan.

Source of Funds

Insured person: None.

Self-employed person: See source of funds under Old Age, Disability, and Survivors.

Employer: See source of funds under Old Age, Disability, and Survivors.

Government: None.

Qualifying Conditions

Cash benefits: There is no minimum qualifying period.

Family Allowance Benefits

Birth grant: A lump sum of 150 somoni is paid for the first child, 100 somoni for the second child, and 50 somoni for each subsequent child, regardless of whether the parents are in covered work.

Child care allowance: 40 somoni a month is paid until the child reaches age 18 months. One parent must be in covered work.

Benefit adjustment: Benefits are adjusted periodically.

Administrative Organization

Ministry of Labor, Migration and Employment of the Population (<http://www.mehnat.tj/>) provides general coordination and supervision.

State Social Insurance and Pensions Agency (<http://nafaka.tj/tj/>) and its regional bodies administer the programs with local authorities.