

## Tajikistan

Exchange rate: US\$1.00 = 9.10 somoni.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1993 (pensions) and 1999 (personalized accounting system and individual accounts).

**Current laws:** 1997 (social insurance); and 2010 (insurance and state pensions), implemented in 2013.

**Type of program:** Notional defined contribution (NDC), mandatory individual account, and social assistance system.

#### Coverage

**NDC and mandatory individual account:** Employed and self-employed persons.

Special system for military personnel.

**Social assistance:** Employed and self-employed persons.

#### Source of Funds

##### Insured person

**NDC and mandatory individual account:** None to the NDC account; 1% of earnings to the mandatory individual account.

**Social assistance:** None.

##### Self-employed person

**NDC and mandatory individual account:** 20% of declared income to the NDC account; information not available for the mandatory individual account.

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

**Social assistance:** A portion of the NDC contributions finances the social assistance benefits.

##### Employer

**NDC and mandatory individual account:** 25% of payroll to the NDC account; none to the mandatory individual account.

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

**Social assistance:** A portion of the NDC contributions finances the social assistance benefits.

#### Government

**NDC and mandatory individual account:** None; contributes as an employer.

**Social assistance:** Provides partial subsidies.

#### Qualifying Conditions

**Old-age pension (NDC and mandatory individual account):** 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 caring for five or more children or children with disabilities and for persons living in remote mountain areas.

**Partial pension:** Meets the age requirement for the old-age pension and has at least five years but less than 25 years (men) or 20 years (women) of covered employment.

**Deferred pension:** The pension may be deferred for up to 10 years after the normal retirement age.

**Old-age social pension (social assistance, income tested):** Age 63 (men) or age 58 (women) and does not meet the covered employment requirements for the old-age pension (NDC and mandatory individual account).

**Disability pension (NDC and mandatory individual account):** 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 work capacity, and occasionally requires care), or Group III (disability and reduced work capacity) disability.

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

**Disability social pension (social assistance, income tested):** Must be assessed with a Group I (total disability, incapacity for any work, and requires constant care), Group II (disability, reduced work capacity, and occasionally requires care), or Group III (disability and reduced work capacity) disability and have less than 60 months of covered employment.

**Survivor pension (NDC and mandatory individual account):** Paid to eligible surviving family members.

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

**Orphan's pension (social assistance, income tested):** Paid to an orphan younger than age 18 (age 23 if a student) who is ineligible for a survivor pension.

## Old-Age Benefits

**Old-age pension (NDC and mandatory individual account):** The monthly pension consists of an NDC benefit and a mandatory individual account benefit.

*NDC benefit:* The benefit is based on the total value of notional contributions divided by the expected repayment period after retirement.

The total value of notional contributions is based on the number of years of employment before January 1, 1999, and the value of contributions since January 1, 1999.

The expected repayment period after retirement is 180 months.

*Mandatory individual account benefit:* The benefit is based on the insured's contributions plus accrued interest. If the total account balance at retirement is less than 10 times the minimum monthly old-age pension, the mandatory individual account benefit is paid as a lump sum.

The minimum monthly old-age pension is 180 somoni (August 2018).

The maximum monthly old-age pension is 850 somoni (August 2018).

*Partial pension:* The pension is proportionally reduced for each year of covered employment less than the required number for a full pension.

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

*Benefit adjustment:* Benefits are adjusted annually based on changes in the cost of living.

**Old-age social pension (social assistance, income tested):** 60% of the minimum monthly old-age pension is paid.

The minimum monthly old-age pension is 180 somoni (August 2018).

*Benefit adjustment:* Benefits are adjusted annually based on changes in the cost of living.

## Permanent Disability Benefits

**Disability pension (NDC and mandatory individual account):** The monthly disability pension is calculated in the same way as the NDC component of the old-age pension for a Group I disability, 85% of that amount for a Group II disability, or 70% for a Group III disability. A mandatory individual account benefit is also paid after reaching the normal retirement age, based on the insured person's contributions plus accrued interest.

The minimum monthly disability pension is 100% of the minimum monthly old-age pension for a Group I disability, 85% for a Group II disability, and 70% for a Group III disability.

The minimum monthly old-age pension is 180 somoni (August 2018).

*Benefit adjustment:* Benefits are adjusted annually based on changes in the cost of living.

**Disability social pension (social assistance, income tested):** At least 100% of the minimum monthly old-age pension is paid monthly for a Group I disability or a Group II disability since childhood, 60% for a Group II since age 18, or a Group III disability.

The minimum monthly old-age pension is 180 somoni (August 2018).

*Benefit adjustment:* Benefits are adjusted annually based on changes in the cost of living.

## Survivor Benefits

**Survivor pension (NDC and mandatory individual account):** The NDC component of the old-age or disability pension the deceased received or was entitled to receive is split among eligible survivors.

**Orphan's pension (social assistance, income tested):** 60% of the minimum monthly old-age pension is paid for one orphan (100% if a full orphan), 90% for two orphans (150% if full orphans), or 120% for three or more orphans (200% if full orphans).

The minimum monthly old-age pension is 180 somoni (August 2018).

*Benefit adjustment:* Benefits are adjusted annually based on 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 Pensions Agency (<http://nafaka.tj/>) and its regional bodies administer the programs with local authorities.

State Tax Committee (<https://andoz.tj/>) collects contributions.

## Sickness and Maternity

### Regulatory Framework

**First law:** 1989 (labor code).

**Current laws:** 1997 (social insurance) and 2016 (labor code).

**Type of program:** Universal (medical benefits) and social insurance (cash benefits) system.

Note: A birth grant is paid under Family Allowances.

### Coverage

**Universal (medical benefits):** Citizens of Tajikistan.

**Social insurance (cash sickness benefit):** Employed and self-employed citizens of Tajikistan.

**Social insurance (cash maternity benefit):** Citizens of Tajikistan.

### Source of Funds

#### Insured person

*Universal (medical benefits):* None.

*Social insurance (cash benefits):* None.

#### Self-employed person

*Universal (medical benefits):* None.

*Social insurance (cash benefits):* See source of funds under Old Age, Disability, and Survivors.

#### Employer

*Universal (medical benefits):* None.

*Social insurance (cash benefits):* See source of funds under Old Age, Disability, and Survivors.

#### Government

*Universal (medical benefits):* The total cost.

*Social insurance (cash benefits):* None; contributes as an employer.

### Qualifying Conditions

**Cash and medical benefits (universal and social insurance):** There is no minimum qualifying period.

### Sickness and Maternity Benefits

**Sickness benefit (social insurance):** 60% of the insured's earnings is paid for up to four months (12 months if suffering from tuberculosis) with less than eight years of continuous employment, 70% with eight years or more of continuous employment or if caring for three or more children younger than age 16 (age 20 if a student), 100% for a work injury or occupational disease.

The minimum monthly sickness benefit is 50 somoni.

**Maternity benefit (social insurance):** 100% of the insured's 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.

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

State Tax Committee (<https://andoz.tj/>) collects contributions (see Old Age, Disability, and Survivors).

### Work Injury

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#### Regulatory Framework

There is no specific program for work injuries and occupational diseases. See the sickness benefit paid under Sickness and Maternity.

### Unemployment

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#### 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 willing and able to work, and not receive 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 month, and 30% in the third month.

The minimum monthly unemployment benefit is the legal monthly minimum wage.

The legal monthly minimum wage is 400 somoni.

### **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.

State Tax Committee (<https://andoz.tj/>) collects contributions (see Old Age, Disability, and Survivors).

### **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:** Contributes as an employer; pays the total cost of the birth grant if the parents are not in covered employment.

### **Qualifying Conditions**

**Birth grant:** Paid for the birth of a child regardless of whether the parents are in covered employment. There is no minimum qualifying period.

**Childcare allowance:** Paid for a child younger than age 18 months. One parent must be in covered work, but there is no minimum qualifying period.

### **Family Allowance Benefits**

**Birth grant:** A lump sum of 150 somoni is paid for the first eligible child, 100 somoni for the second child, and 50 somoni for each additional child.

**Childcare allowance:** 50 somoni a month is paid for an eligible child.

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/>) and its regional bodies administer the program with local authorities.

State Tax Committee (<https://andoz.tj/>) collects contributions (see Old Age, Disability, and Survivors).