

Zimbabwe

Exchange rate: Currency is the US dollar (US\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1989 (social security) and 1993 (pensions).

Type of program: Social insurance system.

Note: Under the 1998 Social Welfare Assistance Act, the Department of Social Welfare provides limited public assistance to needy persons incapable of work and to persons aged 65 or older or assessed with a disability.

Coverage

Residents of Zimbabwe.

Exclusions: Self-employed persons and household workers.

Source of Funds

Insured person: 3.5% of monthly insurable earnings.

The maximum monthly earnings used to calculate contributions are \$700.

Self-employed person: Not applicable.

Employer: 3.5% of monthly payroll.

The maximum monthly earnings used to calculate contributions are \$700.

Government: None.

Qualifying Conditions

Old-age pension: Age 60 (age 55 if in arduous employment) with at least 10 years of contributions.

Deferred pension: The pension may be deferred up to age 65.

Retirement grant: Age 60 (age 55 if in arduous employment) with more than one year but less than 10 years of contributions.

Disability pension: Must be younger than age 60, be assessed with a permanent incapacity for work, and have at least one year of contributions. A medical doctor assesses the disability.

Disability grant: Must be younger than age 60, be assessed with a permanent incapacity for work, and have at least six months or contributions and less than one year of contributions. A medical doctor assesses the disability.

Survivor benefit: The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors (in order of priority) include a widow(er), children younger than age 18 (age 25 if a student, no limit if permanently disabled), parents, and other dependents. If there is no widow(er), dependent children are paid through the legal guardian.

Survivor grant: The deceased received or was entitled to receive a retirement or disability grant.

Eligible survivors (in order of priority) include the widow(er), children younger than age 18 (age 25 if a student, no limit if permanently disabled), parents, and other dependents.

Funeral grant: The deceased must have had at least one year of contributions and the cause of death must not be work-related.

Old-Age Benefits

Old-age pension: The pension is 1.33% of the insured's monthly covered earnings in the month before retirement multiplied by the number of years of contributions up to 30 years plus 1% of monthly covered earnings multiplied by the number of years of contributions exceeding 30 years.

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

The minimum monthly pension is \$60.

Retirement grant: A lump sum of 8.33% of the insured's annual insurable earnings immediately before retirement multiplied by the number of years of contributions (including credited periods) is paid.

Permanent Disability Benefits

Disability pension: With one to 10 years of contributions, the pension is 1% of the insured's average annual covered earnings when the disability began multiplied by the number of years of contributions. With more than 10 years of contributions, the pension is 1.33% of monthly covered earnings at the time the disability began multiplied by the number of years of contributions (including credited periods) up to 30 years plus 1% of monthly covered earnings multiplied by the number of years of contributions exceeding 30 years.

The minimum monthly pension is \$30.

Disability grant: A lump sum of 8.33% of the insured's monthly covered earnings before the disability began multiplied by the number of years of contributions (including credited periods) is paid.

Survivor Benefits

Survivor benefit: 40% of the old-age or disability pension the deceased received or was entitled to receive is paid to a widow(er) and children up to age 18 (age 25 if a student,

no limit if disabled). If there is no widow(er) or surviving child, 12% is paid to the deceased's parents. If there is more than one eligible widow(er), the benefit is split equally.

Survivor grant: A lump sum of 40% of the retirement or disability grant the deceased received or was entitled to receive is paid to a widow(er) and children up to age 18 (age 25 if a student, no limit if permanently disabled). If there is no widow(er) or surviving child, 12% is paid to the deceased's parents. If there is no surviving parent, 8% is paid to other eligible dependents.

If there is more than one eligible widow(er), the benefit is split equally.

Funeral grant: A lump sum of \$300 is paid to the person who paid for the funeral.

Administrative Organization

Ministry of Public Service, Labour, and Social Welfare provides general supervision.

National Social Security Authority (<http://www.nssa.org.zw>) administers the program.

Sickness and Maternity

Regulatory Framework

First and current law: 1985 (labour act).

Type of program: Employer-liability (cash maternity benefits) system.

Note: The government provides free primary health care for low-paid workers.

Coverage

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: Employed persons.

Exclusions: Self-employed persons.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Cash sickness benefits: No statutory benefits are provided.

Cash maternity benefits: Must be currently employed with at least one year of service and provide a medical certificate. The insured is eligible for maternity benefits for up to three times with the same employer and only once during

a 24-month period calculated from the day the previous maternity leave was approved.

Sickness and Maternity Benefits

Sickness benefit: No statutory benefits are provided.

Maternity benefit: 100% of wages are paid for at least 21 days before and 77 days after the expected date of childbirth.

Administrative Organization

Ministry of Public Service, Labour, and Social Welfare provides general supervision.

Work Injury

Regulatory Framework

First law: 1922.

Current laws: 1989 (social security) and 1990 (accident prevention and workers' compensation).

Type of program: Employer-liability system.

Coverage

Employed persons in the private sector, local authorities, quasi-governmental and nongovernmental organizations.

Exclusions: Self-employed persons and household workers.

Special system for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost (pays insurance premiums based on the employee's monthly earnings).

Government: None.

Qualifying Conditions

Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits

100% of the insured's monthly covered earnings is paid for the first 30 days; thereafter, 51% of monthly earnings.

The benefit is paid for up to 18 months.

Child's supplement: 12.5% of the insured's benefit is paid for the first child; 5% each for the second through the fifth child. The General Manager of the National Social Security Authority determines the amount paid for each subsequent child.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a degree of disability of greater than 30%, 51% of the insured's earnings multiplied by the assessed degree of disability (must be greater than 30%) is paid.

The minimum monthly pension is \$45.

Child's supplement: 12.5% of the insured's benefit is paid for the first child; 5% each for the second through the fifth child. The General Manager of the National Social Security Authority determines the amount paid for each subsequent child.

Partial disability: A lump sum is paid if the insured has an assessed degree of disability of up to 30% and a monthly pension of less than \$45.

Constant attendance allowance: 80% of the minimum pension is paid to a caregiver providing constant care for paraplegics, quadriplegics, and other severely disabled workers.

Rehabilitation benefit: Paid to a disabled worker to assist with physical and mental rehabilitation and vocational training.

Benefits are payable abroad.

Workers' Medical Benefits

The National Social Security Authority pays for all medical fees, including medicine, hospital care, prostheses, and transportation.

Survivor Benefits

Survivor pension: 66.7% of the old-age or disability pension the deceased received or was entitled to receive is paid to a dependent widow(er). If there is more than one eligible widow(er), the pension is split equally.

The minimum monthly pension is \$30.

Remarriage settlement: The pension ceases on remarriage, and a lump sum of 24 months of pension is paid.

Child's supplement: Paid until the child is age 19 or is self-supporting, whichever is earlier. The first child receives 12.5% of the insured's pension; 5% each for the second through the fifth child. The General Manager of the National Social Security Authority determines the amount paid for each subsequent child.

The child's supplement continues if the surviving spouse remarries.

Dependent's allowance: Paid to dependent parents, brothers, and sisters when an unmarried worker dies.

Funeral grant: A lump sum of \$300 is paid for a work-related death.

Administrative Organization

Ministry of Public Service, Labour, and Social Welfare provides general supervision.

National Social Security Authority (<http://www.nssa.org.zw>) administers the program.