

## Namibia

Exchange rate: US\$1.00 = N\$8.25.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First laws:** 1956 (pension funds), 1965 (German war veterans' pensions), and 1973 and 1988 (social pensions).

**Current laws:** 1992 (pensions); 1994 (social security), implemented in 1995; and 2008 (veterans' pensions).

**Type of program:** Social insurance and universal system.

#### Coverage

**Social insurance:** All employed persons working at least one day a week on a regular basis, including household workers, casual workers, and part-time workers.

Voluntary coverage for self-employed persons.

**Basic state pension:** Resident citizens and permanent residents of Namibia.

**Funeral benefit:** Resident citizens and permanent residents of Namibia.

**Veteran's pension:** Resident citizens of Namibia.

Special systems for civil servants.

#### Source of Funds

##### Insured persons

**Social insurance:** 0.9% of basic wages.

The minimum earnings used to calculate contributions are N\$300.

The maximum earnings used to calculate contributions are N\$9,000.

The insured person's contributions also finance cash sickness and maternity benefits.

**Basic state pension:** None.

**Veterans' pension:** None.

##### Self-employed persons

**Social insurance:** 1.8% of basic income.

The minimum earnings used to calculate contributions are N\$300.

The maximum earnings used to calculate contributions are N\$9,000.

The self-employed person's contributions also finance cash sickness and maternity benefits.

**Basic state pension:** None.

**Veterans' pension:** None.

#### Employer

**Social insurance:** 0.9% of basic wages.

The minimum earnings used to calculate contributions are N\$300.

The maximum earnings used to calculate contributions are N\$9,000.

The employer's contributions also finance cash sickness and maternity benefits.

**Basic state pension:** None.

**Veterans' pension:** None.

#### Government

**Social insurance:** Contributes as an employer; any deficit.

The government's contributions also finance cash sickness and maternity benefits.

**Basic state pension:** The total cost.

**Veterans' pension:** The total cost.

#### Qualifying Conditions

**Old-age benefit (social insurance):** Age 60 with six months of contributions.

Employment must cease.

**Disability benefit (social insurance):** Must be assessed with a permanent disability and have at least six months of contributions.

A medical practitioner assesses the disability.

**Survivor benefit (social insurance):** The deceased had at least six months of contributions.

Eligible survivors include the deceased's spouse, children, and persons who were financially dependent on the deceased.

**Basic state pension:** Age 60; aged 16 to 59 and blind or disabled and incapable of gainful activity.

**Funeral benefit:** The deceased received or was entitled to receive the basic state pension.

**Veterans' pension:** Age 55 and a veteran of the Namibian independence war.

#### Old-Age Benefits

**Old-age benefit (social insurance):** A lump sum of N\$5,515 is paid.

**Basic state pension:** N\$550 a month is paid.

**Funeral benefit:** The cost of the funeral, up to N\$2,500, is paid.

**Veterans' pension:** N\$2,500 a month is paid.

### **Permanent Disability Benefits**

**Disability benefit (social insurance):** A lump sum of N\$5,515 is paid.

### **Survivor Benefits**

**Survivor benefit (social insurance):** A lump sum of N\$5,515 is paid to the widow(er). If there is no widow(er), the benefit is split equally among other eligible survivors.

### **Administrative Organization**

Ministry of Labour and Social Welfare provides general supervision.

Social Security Commission (<http://www.ssc.org.na>), managed by a tripartite board of directors, administers the old-age, disability, and survivor benefits.

Directorate of Social Welfare in the Ministry of Labour and Social Welfare (<http://www.mol.gov.na>) administers the basic state pension.

Ministry of Veterans' Affairs (<http://www.mova.gov.na/>) administers the veterans' pension.

### **Sickness and Maternity**

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#### **Regulatory Framework**

**First and current law:** 1994 (social security), implemented in 1995.

**Type of program:** Social insurance system.

#### **Coverage**

**Cash sickness and maternity benefits:** All employed persons working at least one day a week on a regular basis, including household workers, casual workers, and part-time workers.

Voluntary coverage for self-employed persons.

#### **Source of Funds**

**Insured person:** See source of funds for Old Age, Disability, and Survivors.

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

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

**Government:** See source of funds for Old Age, Disability, and Survivors.

#### **Qualifying Conditions**

**Cash sickness and maternity benefits:** Must have at least six months of contributions.

### **Sickness and Maternity Benefits**

**Maternity benefit:** 100% of the insured's basic earnings is paid for up to 12 weeks (four weeks before the expected date of childbirth and eight weeks after childbirth).

If the mother dies, the benefit may be transferred to the child's primary caregiver.

**Sickness benefit:** 75% of the insured's basic earnings is paid from the 31st (if the insured works five days a week) or 37th (if the insured works more than five days a week) day of incapacity for the first 12 months; 65% for the next 12 months. Under labor law, the employer pays 100% of the insured's basic earnings the first 30 days or 36 days.

### **Workers' Medical Benefits**

No benefits are provided.

The Ministry of Health and Social Services provides free public health care services.

### **Dependents' Medical Benefits**

No benefits are provided.

The Ministry of Health and Social Services provides free public health care services.

### **Administrative Organization**

Ministry of Labour and Social Welfare provides general supervision.

Social Security Commission (<http://www.ssc.org.na>), managed by a tripartite board of directors, administers cash sickness and maternity benefits.

### **Work Injury**

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#### **Regulatory Framework**

**First and current law:** 1941 (employees' compensation).

**Type of program:** Social insurance system.

#### **Coverage**

All employees, including apprentices, with earnings up to N\$76,000 a year.

Exclusions: Self-employed persons, casual workers, and persons employed temporarily outside of Namibia for more than 12 months at a time.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** A percentage of gross payroll, according to industry classification.

**Government:** None.

### Qualifying Conditions

There is no minimum qualifying period. The illness or injury must last for at least three days.

### Temporary Disability Benefits

For a total disability (100%), 75% of the insured's last monthly earnings is paid for up to 24 months. For a disability lasting less than 14 days, the benefit is paid for 11 days; if 14 days or longer, for the total period of disability.

The maximum earnings used to calculate the temporary disability pension are N\$5,500 a month.

The maximum temporary disability pension is N\$4,125 a month.

### Permanent Disability Benefits

**Permanent disability pension:** For an assessed degree of disability of more than 30%, up to 75% of the insured's last monthly earnings before the disability began is paid, according to the assessed degree of disability.

The maximum earnings used to calculate the permanent disability pension are N\$5,500 a month.

**Partial disability:** For an assessed degree of disability of up to 30%, a lump sum of up to 15 times the insured's last monthly earnings before the disability began is paid, according to the assessed degree of disability.

The maximum earnings used to calculate the partial disability pension are N\$3,300 a month.

The maximum partial disability pension is N\$4,900 a month.

### Workers' Medical Benefits

**Medical benefits:** Medical benefits include the cost of transportation to a hospital or place of residence and all reasonable medical expenses, according to the fee schedule of the Namibian Medical Aid Fund.

### Survivor Benefits

**Spouse's pension:** 40% of the total permanent disability pension the deceased was entitled to receive is paid to the widow(er).

**Orphan's pension:** 20% of the total permanent disability pension the deceased was entitled to receive is paid to each orphan younger than age 18.

The orphan's pension ceases if the child marries before age 18.

All survivor benefits combined must not exceed 100% of the total permanent disability pension the deceased was entitled to receive.

The maximum total survivor benefits are N\$4,125 a month.

**Funeral grant:** A lump sum of up to N\$2,450 is paid.

**Death benefit:** A lump sum of N\$4,500 or twice the deceased's last monthly earnings before the death occurred, whichever is less, is paid to the widow(er).

### Administrative Organization

Ministry of Labour and Human Resources Development provides general supervision.

Social Security Commission (<http://www.ssc.org.na/>) administers the Employees' Compensation Fund.

### Unemployment

#### Regulatory Framework

No statutory benefits are provided. Under the 1994 Social Security Act, the Social Security Commission's Development Fund provides grants and loans to needy, unemployed Namibians.

#### Family Allowances

#### Regulatory Framework

**First and current laws:** 1960 (children) and 2008 (children's status).

**Type of program:** Social assistance system.

Note: Under the 1994 Social Security Act, the Social Security Commission's Development Fund provides scholarships and loans to needy, unemployed university students.

#### Coverage

**Maintenance grant (income tested):** Namibian citizens and permanent residents with children younger than age 18.

**Special maintenance grant:** Namibian citizens and permanent residents younger than age 16 and disabled or with AIDS.

**Foster parent grant:** Namibian citizens and permanent residents.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

#### Qualifying Conditions

**Maintenance grant (income tested):** Paid for biological children up to age 18 to basic state pensioners, widow(er)s, or persons serving a prison sentence of six months or longer, and with income of N\$1,000 or less. Children older than age 7 must be attending school.

## Namibia

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**Special maintenance grant:** Paid for a child with a disability or illness. Must provide a social background report from a social worker and a medical certificate issued by a state medical doctor.

**Foster parent grant:** Paid to foster parents who meet certain conditions.

### ***Family Allowance Benefits***

**Maintenance grant (income tested):** N\$200 a month is paid for the first child; N\$100 for each additional child, up to six children.

**Special maintenance grant:** N\$200 a month per child is paid.

**Foster parent grant:** N\$200 a month is paid for the first child; N\$100 for each additional child. The grant is paid for the duration of the foster care period.

### ***Administrative Organization***

Ministry of Gender Equality and Child Welfare (<http://www.mgecw.gov.na/>) administers the programs.