

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 1988 Social Welfare Assistance Act, the Department of Social Welfare provides limited public assistance to needy persons aged 60 or older, persons incapable of work, and the dependents of needy persons.

Coverage

Employed residents of Zimbabwe.

Exclusions: Self-employed persons, informal-sector workers, and household workers.

Special systems for military personnel and civil servants.

Source of Funds

Insured person: 3.5% of monthly covered 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 with at least 10 years of contributions; age 55 if in arduous employment for seven out of the 10 years from age 45 to 55.

Employment must cease.

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

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

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

Disability pension: Must be younger than the normal retirement age, 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 the normal retirement age, be assessed with a permanent incapacity for work, and have at least six months but 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 a legal guardian.

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

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.

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 old-age pension is \$60.

Retirement grant: A lump sum of 8.33% of the insured's last annual covered earnings before retirement multiplied by the number of years of contributions is paid.

Deferred grant: Calculated in the same way as the retirement grant.

Permanent Disability Benefits

Disability pension: With one to 10 years of contributions, the pension is 1% of the insured's average monthly covered earnings during the last 12 months before the disability began multiplied by the number of years of contributions.

With 10 or more years of contributions, the pension is 1.33% of the insured's monthly covered earnings in the month before the disability began multiplied by the number of years of contributions up to 30 years plus 1% of the monthly covered earnings multiplied by the number of years of contributions exceeding 30 years.

The minimum monthly disability pension is \$30.

Disability grant: A lump sum of 8.33% of the insured's last annual covered earnings before the disability began multiplied by the number of years of contributions 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 the widow(er) and dependent children. If there is more than one eligible widow(er), the benefit is split equally. 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.

The minimum monthly survivor benefit is \$30.

Survivor grant: A lump sum of 40% of the retirement or disability grant the deceased received or was entitled to receive is paid to the widow(er) and dependent children. If there is more than one eligible widow(er), the benefit is split equally. 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.

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 (labor act).

Type of program: Employer-liability system. Cash sickness and maternity benefits only.

Note: A health care program run by the government provides free primary health care for low-paid workers.

Coverage

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: Must provide a medical certificate from a registered medical practitioner. The benefit is paid for any one-year period of service with the same employer.

Cash maternity benefits: Must have at least one year of continuous service with the same employer. Must provide a medical certificate from a registered medical practitioner. The employee 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 benefits: 100% of the employee's earnings is paid for up to 90 days; may be extended for up to 90 days at 50% of the employee's earnings.

Maternity benefits: 100% of the employee's earnings is paid for up to 98 days. If the employee has less than one year of continuous service, up to 98 days of unpaid maternity leave is provided.

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: Social insurance system.

Coverage

Private-sector employees and persons employed by 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 and a sector-specific risk factor).

Government: None.

Qualifying Conditions

There is no minimum qualifying period.

Temporary Disability Benefits

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

The benefit is paid for up to 18 months.

Permanent Disability Benefits

Permanent disability pension: If the insured is assessed with a degree of disability of at least 30%, 51% of the insured's monthly basic earnings multiplied by the assessed degree of disability is paid.

The minimum monthly disability pension is \$45.

Child's supplement: 12.5% of the insured's disability pension is paid for the first child; 5% each for the second through to the fifth child; 1% is paid for each additional child.

The supplement is paid until the child is age 19 or is self-supporting, whichever is earlier.

Partial disability benefit: 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 monthly disability pension is paid to a caregiver providing constant care for paraplegics, quadriplegics, and other severely disabled workers.

Rehabilitation benefit: Paid to a worker with a disability 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 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 survivor pension is \$30.

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

Child's supplement: 12.5% of the insured's pension is paid for the first child; 5% each for the second through to the fifth child; and 1% for each additional child. 20% of the insured's pension is paid for a full orphan.

The supplement is paid until the child is age 19 or is self-supporting, whichever is earlier.

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 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.