

## Zimbabwe

Exchange rate: US\$1.00 equals  
6,200 Zimbabwean dollars (Z\$).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1993.

**Current laws:** 1995, 1998, 2001, 2002, and 2003.

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

Note: Under the 1998 Social Welfare Assistance Act, limited public assistance is provided by the Department of Social Welfare to destitute persons incapable of work and to persons aged 65 or older or disabled.

#### Coverage

All employed persons between ages 16 and 65 who are citizens or residents of Zimbabwe.

Note: Universal coverage is to be achieved in phases. The first completed phase provided coverage to employees in all sectors with the exception of domestic workers and civil servants. The second completed phase provided coverage to civil servants. The third phase will cover domestic workers, and the fourth phase will cover self-employed workers and informal-sector employees.

#### Source of Funds

**Insured person:** 3% of earnings.

The maximum monthly earnings for contribution purposes are Z\$750,000.

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

**Employer:** 3% of payroll.

The maximum monthly earnings for contribution purposes are Z\$750,000.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60; age 55 for arduous employment, with at least 10 years of contributions.

Deferred pension: A deferred pension is possible up to age 65.

**Retirement grant:** Payable if the insured does not satisfy the qualifying conditions for the pension but has more than 1 year but less than 10 years of contributions.

**Disability pension:** The insured is assessed as disabled and permanently incapable of work by a medical doctor and has at least 1 year of contributions. The disability must not be work related.

**Disability grant:** Payable if the insured has less than 1 year of contributions.

**Survivor benefit:** The deceased was receiving or met the qualifying conditions for the old-age or disability pension at the time of death.

Eligible survivors (in the order of priority) are the 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 insured met the qualifying conditions for the retirement grant or disability grant.

Eligible survivors (in the order of priority) are the 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.

**Funeral grant:** The deceased must have contributed for at least 1 year. The grant is paid to the person who pays for the funeral.

#### Old-Age Benefits

**Old-age pension:** The pension is equal to 4.5% of monthly insurable earnings multiplied by the number of years of contributions up to a maximum of 30 years, plus an additional 1% of monthly insurable earnings multiplied by the number of years of contributions beyond 30 years.

Deferred pension: Calculated in the same way as the pension.

**Retirement grant:** A lump sum equal to 1/12 of annual insurable earnings immediately before retirement times the number of contributory years (including credited periods) up to a maximum of 10 years.

#### Permanent Disability Benefits

**Disability pension:** The pension is equal to 3.4% of average insurable earnings multiplied by the number of years of contributions up to 10 years, plus 4.5% of monthly insurable earnings multiplied by the number of years of contributions from 10 years up to 30 years, plus an additional 3.4% of monthly insurable earnings multiplied by the number of years of contributions beyond 30 years.

**Disability grant:** A lump sum equal to 1/12 of insurable earnings in the year immediately before the onset of disability times the number of years of contributions (including credited periods).

#### Survivor Benefits

**Survivor pension:** A lump sum equal to 40% of the deceased's old-age pension or disability pension is paid for a widow(er), 40% for children until age 18 (age 25 if a student), 12% for parents, and 8% for other eligible dependents.

If there is more than one eligible widow, the pension is split equally between them.

**Survivor grant:** A lump sum equal to 40% of the deceased's retirement grant or disability grant is paid for a widow(er), 40% for children until age 18 (age 25 if a student), 12% for parents, and 8% for other eligible dependents.

**Funeral grant:** A lump sum is paid for funeral expenses, up to a maximum.

### **Administrative Organization**

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

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

### **Sickness and Maternity**

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#### **Regulatory Framework**

No statutory cash benefits are provided.

The labor relations act requires employers to provide a maternity benefit. The maternity benefit is 100% of wages for 45 days before and 45 days after the expected date of childbirth.

A health care program provides free primary health care for low-paid workers.

Government and mission hospitals serve rural areas; government and private hospitals and doctors are available in urban areas.

### **Work Injury**

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#### **Regulatory Framework**

**Current laws:** 1990 and 1998.

**Type of program:** Employer-liability system.

#### **Coverage**

All employed persons in the private sector.

Exclusions: Domestic workers.

Special system for civil servants.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** Total cost, met through the payment of insurance premiums.

**Government:** None.

### **Qualifying Conditions**

**Work injury benefits:** There is no minimum qualifying period.

### **Temporary Disability Benefits**

The benefit is equal to 100% of monthly earnings (up to a ceiling) for the first 30 days; thereafter, monthly payments are equal to 80% of monthly earnings up to and including Z\$112,500, plus 60% of monthly earnings of the next Z\$112,500, plus 50% of the next Z\$150,000, plus 40% of the next Z\$375,000.

The benefit is payable for a maximum of 18 months.

### **Permanent Disability Benefits**

**Permanent disability pension:** A pension is paid if the assessed degree of disability is greater than 30%.

**Constant-attendance allowance:** If totally disabled, payable for the constant attendance of another person for life.

**Child supplement:** The first child receives 12.5% of the insured's pension; 5% each for the second to the fifth child. The rate for each subsequent child is determined by the General Manager.

**Partial disability:** If assessed as less than 30% disabled, a lump sum is paid.

Benefits are payable abroad.

### **Workers' Medical Benefits**

Medical costs, including those for hospitalization, appliances, transportation, and medicines.

Severely disabled persons are provided with rehabilitation services.

### **Survivor Benefits**

**Survivor pension:** 66.6% of the deceased's pension is payable to a dependent widow(er). If there is more than one eligible widow, the pension is split between them.

The pension ceases on remarriage and a lump sum is paid.

**Remarriage settlement:** A lump sum equal to 24 months' pension.

**Child supplement:** Payable until the child is aged 19 or is self-supporting, whichever is earlier. The first child receives 12.5% of the insured's pension; 5% each for the second to the fifth child. The rate for each subsequent child is determined by the General Manager. The child supplement does not cease if the surviving spouse remarries.

**Dependent's allowance:** Payable to dependent parents, brothers, and sisters for the death of an unmarried worker.

**Funeral grant:** A lump sum for funeral expenses, up to a maximum.

***Administrative Organization***

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

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