

## Zimbabwe

Currency is the US dollar (US\$).

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1993.

**Current laws:** 1995, 1998, 2001, 2002, 2003, 2008, 2009, and 2010.

**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 needy persons incapable of work and to persons aged 65 or older or with a disability.

#### Coverage

All employed citizens or residents aged 16 to 65.

Exclusions: Self-employed persons.

#### Source of Funds

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

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

**Employer:** 3% of monthly payroll.

**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:** Paid if the insured does not meet the qualifying conditions for the pension and has more than one year but less than 10 years of contributions.

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

**Disability grant:** The insured must be younger than age 60, assessed with a disability and a permanent incapacity for work, and have less than one year of contributions. A medical doctor assesses the disability.

**Survivor benefit:** Paid if the deceased was a pensioner or met the qualifying conditions for the old-age or disability pension at the time of death.

Eligible survivors (in 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 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 had at least one year of contributions and the death must not be work-related. The grant is paid to the person who paid for the funeral.

#### Old-Age Benefits

**Old-age pension:** The pension is 1.33% of 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 US\$40.

**Retirement grant:** A lump sum of 0.083% of the insured's annual covered earnings immediately before retirement multiplied by the number of years of contributions (including credited periods) is paid.

The minimum retirement grant is US\$40.

#### Permanent Disability Benefits

**Disability pension:** The pension is 1% of the insured's average annual covered earnings when the disability began multiplied by the number of years of contributions up to 10 years. For a contribution period exceeding 10 years, 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 US\$10.

**Disability grant:** A lump sum of 0.083% of the insured's monthly covered earnings before the disability began multiplied by the number of years of contributions (including credited periods) is paid.

The minimum disability grant is US\$10.

## **Survivor Benefits**

**Survivor benefit:** A monthly pension of 40% of the deceased's old-age or disability pension is paid to a widow(er); 40% to 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 no surviving parent, 8% is paid to other eligible dependents.

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

**Survivor grant:** A lump sum of 40% of the deceased's retirement or disability grant is paid to a widow(er); 40% to 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 no surviving parent, 8% is paid to other eligible dependents.

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

**Funeral grant:** A lump sum is paid, as determined by the General Manager of the National Social Security Authority.

The minimum amount for a funeral grant is US\$200.

## **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 and is paid for at least 21 days before and 77 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 serve urban areas.

### **Work Injury**

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#### **Regulatory Framework**

**Current laws:** 1990, 1998, and 2008.

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

## **Coverage**

All employed persons in the private sector, local authorities, and parastatals.

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 for employees is met through insurance premiums based on monthly earnings.

**Government:** None.

## **Qualifying Conditions**

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

## **Temporary Disability Benefits**

100% of 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 to the first child; 5% each to the second to the fifth child. The General Manager of the National Social Security Authority determines the amount paid for each subsequent child.

## **Permanent Disability Benefits**

The insured must have an assessed degree of disability greater than 30%. The pension amount must be greater than US\$15 a month to receive the pension. If the insured's pension is not greater than US\$15 a month, a lump sum is paid.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

Child's supplement: 12.5% of the insured's pension is paid to the first child; 5% each to the second to 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 30% or less.

Benefits are payable abroad.

## **Workers' Medical Benefits**

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

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### **Survivor Benefits**

**Survivor pension:** 66.7% of the deceased's pension is paid to a dependent widow(er). If there is more than one eligible widow, the pension is split equally.

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. 12.5% of the insured's pension is paid to the first child; 5% each to the second to the fifth child. The General Manager of the National Social Security Authority determines the amount paid for each subsequent child. The child's supplement does not cease if the surviving spouse remarries.

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

**Funeral grant:** A lump sum of US\$200 is paid for a work-related death, as determined by the General Manager of the National Social Security Authority.

### **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.

