

## Zimbabwe

Exchange rate: US\$1.00 equals 1,441 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.

#### Source of Funds

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

The maximum monthly earnings for contribution purposes are Z\$130,000.

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

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

The maximum monthly earnings for contribution purposes are Z\$130,000.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60; age 55 for 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 but has more than 1 year but less than 10 years of contributions.

**Disability pension:** The insured must be younger than age 60, assessed as disabled and permanently incapable of work by a medical doctor, and have at least 1 year of contributions. The disability must not be work related.

**Disability grant:** The insured must be younger than age 60, assessed as disabled and permanently incapable of work by a medical doctor, and have less than 1 year of contributions. The disability must not be work related.

**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 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 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 1.33% of monthly covered earnings multiplied by the number of years of contributions up to a maximum of 30 years, plus 2.25% 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 Z\$12,900.

**Retirement grant:** A lump sum is paid equal to 1/12 of the insured's annual covered earnings immediately before retirement multiplied by the number of years of contributions (including credited periods), up to a maximum of 10 years.

#### Permanent Disability Benefits

**Disability pension:** The pension is equal to 1% of the insured's average annual covered earnings when the disability began multiplied by the number of years of contributions, up to a maximum of 10 years. For a contribution period exceeding 10 years, the pension is equal to 3% of monthly covered earnings at the time the disability began multiplied by the number of years of contributions (including credited periods), plus 2.25% of monthly covered earnings multiplied by the number of years of contributions exceeding 30 years.

The minimum monthly pension is Z\$5,700.

**Disability grant:** A lump sum is paid equal to 1/12 of the insured's annual covered earnings in the year before the disability began times the number of years of contributions (including credited periods).

## ***Survivor Benefits***

**Survivor benefit:** 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 benefit 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, up to a maximum of 50% of the maximum monthly earnings for contribution purposes. The maximum monthly earnings for contribution purposes are Z\$130,000.

## ***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***

### ***Regulatory Framework***

No statutory cash benefits are provided.

The labor relations act requires employers to provide a maternity benefit. The maternity benefit is equal to 100% of wages and is paid 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 serve urban areas.

## ***Work Injury***

### ***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:** The total cost for employees is met through 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 covered earnings (up to a ceiling of \$50,000) for the first 30 days; thereafter, monthly payments are equal to 80% of monthly earnings up to and including Z\$7,500, plus 60% of monthly earnings of the next Z\$7,500, plus 50% of the next Z\$10,000, plus 40% of the next Z\$25,000.

The benefit is paid for a maximum of 18 months.

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

## ***Permanent Disability Benefits***

**Permanent disability pension:** The insured must have an assessed degree of disability greater than 30%. To receive the pension, the pension amount must be greater than Z\$1,100 a month. A lump sum is paid if the insured's pension is not greater than Z\$1,100 a month.

Constant-attendance allowance: If assessed as totally disabled and requiring the constant attendance of another person, an allowance if paid for life.

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

Partial disability: A lump sum is paid if the insured has an assessed degree of disability of less than 30%.

Benefits are payable abroad.

## ***Workers' Medical Benefits***

The National Social Security Authority meets the cost of all medical fees, including for drugs, hospital care, prostheses, and transportation.

### ***Survivor Benefits***

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

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

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

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**Child's supplement:** Paid 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 paid for each subsequent child is determined by the General Manager. 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 is paid, up to a maximum of 50% of the maximum monthly earnings for contribution purposes. The maximum monthly earnings for contribution purposes are Z\$130,000.

### ***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.