

## Eswatini (Swaziland)

Exchange rate: US\$1.00 = 14.35 lilangeni.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1974 (provident fund) and 2005 (universal).

**Type of program:** Universal and provident fund system.

#### Coverage

**Universal:** Residents of Eswatini.

**Provident fund:** Citizens of Eswatini employed in the private sector.

Voluntary coverage for employees without mandatory coverage, including civil servants and members of religious organizations.

Exclusions: Self-employed persons, household workers, casual employees, and foreign workers.

Special system for civil servants.

#### Source of Funds

##### Insured person

*Universal:* None.

*Provident fund:* 5% of monthly covered earnings. Additional voluntary contributions are possible.

The maximum monthly earnings used to calculate contributions are 2,700 lilangeni.

##### Self-employed person

*Universal:* None.

*Provident fund:* Not applicable.

##### Employer

*Universal:* None.

*Provident fund:* 5% of covered payroll. Additional voluntary contributions are possible.

The maximum monthly earnings used to calculate contributions are 2,700 lilangeni.

##### Government

*Universal:* The total cost.

*Provident fund:* None.

#### Qualifying Conditions

**Old-age grant (universal):** Age 60.

**Old-age benefit (provident fund):** Age 50 (age 45 if covered employment ceases, at any age if emigrating permanently).

Employment may continue.

**Disability benefit (provident fund):** Must be assessed with a total physical or mental incapacity for any work.

**Survivor benefit (provident fund):** Paid to one or more eligible survivors when the fund member dies before retirement.

Eligible survivors include a widow(er), nominated family members, and, if there is no widow(er) or nominee, persons dependent on the fund member.

**Funeral grant (Siphephelo free funeral plan, provident fund):** Paid to family members when a fund member dies. The deceased must have at least three consecutive months of contributions in the 12 months before death.

#### Old-Age Benefits

**Old-age grant (universal):** 1,200 lilangeni a quarter is paid.

**Old-age benefit (provident fund):** The total employee and employer contributions plus accrued interest is paid as a lump sum or an annuity.

If emigrating permanently, the benefit is paid as a lump sum.

The interest rate is at least 3% a year.

#### Permanent Disability Benefits

**Disability benefit (provident fund):** A lump sum of total employee and employer contributions plus accrued interest is paid.

The interest rate is at least 3% a year.

#### Survivor Benefits

**Survivor benefit (provident fund):** A lump sum of total employee and employer contributions plus accrued interest is split among eligible survivors.

The interest rate is at least 3% a year.

**Funeral grant (Siphephelo free funeral plan, provident fund):** A lump sum of 5,000 lilangeni is paid (10,000 lilangeni if death resulted from an accident).

### **Administrative Organization**

Social Welfare Department (<http://www.gov.sz/>) administers the universal program.

Ministry of Labour and Social Security (<http://www.gov.sz/index.php/ministries-departments/ministry-of-labour-a-social/>) provides general supervision for the provident fund program.

Eswatini National Provident Fund (<https://www.snpf.co.sz/>), managed by a tripartite plus one board and a CEO who is a member of the Board, administers the provident fund program.

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### **Sickness and Maternity**

#### **Regulatory Framework**

**First and current law:** 1980 (labor).

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

#### **Coverage**

Employed persons.

Exclusions: Self-employed persons.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** The total cost.

**Government:** None; contributes as an employer.

#### **Qualifying Conditions**

**Cash sickness benefit:** Must have at least three months of continuous employment with the same employer and provide a medical certificate.

**Cash maternity benefit:** Must have at least 12 months of continuous employment with the same employer, and at least 24 months of continuous employment since the last maternity leave. Must provide a medical certificate with the expected date of childbirth.

Additional benefit: The maternity leave may be extended in case of an illness arising from childbirth. Must provide a medical certificate.

#### **Sickness and Maternity Benefits**

**Sickness benefit:** 100% of the employee's basic earnings is paid for the first 14 days of incapacity plus 50% of basic earnings for an additional 14 days.

The sickness benefit is paid for a maximum of 28 days in each 12-month period of employment with the same employer.

**Maternity benefit:** 100% of the employee's earnings is paid for at least 12 weeks, including up to six weeks before the expected date of childbirth.

Additional benefit: 100% of the employee's earnings is paid for up to six weeks.

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

No statutory benefits are provided.

#### **Dependents' Medical Benefits**

No statutory benefits are provided.

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### **Administrative Organization**

Ministry of Labour and Social Security (<http://www.gov.sz/index.php/ministries-departments/ministry-of-labour-a-social/>) provides general supervision.

Employers pay benefits directly to employees.

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### **Work Injury**

#### **Regulatory Framework**

**First law:** 1963.

**Current law:** 1983 (workmen's compensation).

**Type of program:** Employer-liability system through a private carrier.

Note: A funeral grant is paid to provident fund members under Old Age, Disability, and Survivors.

#### **Coverage**

Public- and private-sector employees, trainees, and apprentices.

Exclusions: Self-employed persons, household workers, certain types of contract workers, family labor, and casual workers.

#### **Source of Funds**

**Insured person:** None.

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

**Employer:** The total cost (pays insurance premiums).

**Government:** None; contributes as an employer.

#### **Qualifying Conditions**

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered.

#### **Temporary Disability Benefits**

75% of the employee's earnings is paid after a three-day waiting period for up to 18 months, until full recovery, or

until certification of permanent disability, whichever is earlier.

Partial disability: A lump sum of the employee's monthly earnings multiplied by the assessed degree of disability and the expected number of months of temporary disability is paid. The benefit is paid for up to 24 months.

### **Permanent Disability Benefits**

For a total (100%) disability, a lump sum of 54 times the employee's monthly earnings at the time the disability began is paid.

Constant-attendance allowance: A lump sum of 25% of the permanent disability benefit is paid if the employee requires the constant attendance of others to perform daily functions.

Partial disability: For an assessed degree of disability of less than 100%, a percentage of the full permanent disability benefit is paid based on the assessed degree of disability.

### **Workers' Medical Benefits**

Benefits include medical care, surgery, hospitalization, medicine, dental and eye care, transportation, appliances, and medical care abroad if necessary.

### **Survivor Benefits**

**Survivor benefit:** A lump sum of 48 times the deceased's monthly earnings at the time the work injury or occupational disease began minus any permanent disability benefits received by the deceased is paid to eligible survivors.

Eligible survivors include an unemployed or disabled widow(er) and children; a reduced benefit is paid to other survivors who were partially dependent on the deceased.

**Funeral grant:** A lump sum of up to 500 lilangeni is paid.

### **Administrative Organization**

Ministry of Labour and Social Security (<http://www.gov.sz/index.php/ministries-departments/ministry-of-labour-and-social/>) provides general supervision.

Employers must insure the assessed liability with a private insurance company.

### **Unemployment**

#### **Regulatory Framework**

The labor code requires employers to provide severance pay to employees with at least 12 months of continuous employment. The benefit is 10 times the employee's daily earnings at the time of employment termination for each year of employment exceeding one year.