

Namibia

Exchange rate: US\$1.00 =
14.35 Namibian dollars (N\$).

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1949 (social pension), 1965 (German war veterans' pensions), 1973 (pensions), and 1999 (veterans' pension).

Current laws: 1956 (pension funds); 1992 (pensions), implemented in 1994; 1994 (social security), implemented in 1995; and 2008 (veterans' pension).

Type of program: Universal, social insurance, and social assistance system.

Coverage

Universal and social assistance: Resident citizens and permanent residents of Namibia (Veterans' pension: Resident citizens of Namibia only).

Social insurance: Employed persons working at least one day a week on a regular basis, including public-sector employees who are not civil servants, household workers, and casual workers.

Voluntary coverage for self-employed persons.

Special system for civil servants.

Source of Funds

Insured persons

Universal and social assistance: None.

Social insurance: 0.9% of gross monthly covered earnings.

The minimum monthly earnings used to calculate contributions are N\$300.

The maximum monthly earnings used to calculate contributions are N\$9,000.

The insured person's contributions also finance cash sickness and maternity benefits.

Self-employed persons

Universal and social assistance: None.

Social insurance: 1.8% of gross monthly covered income.

The minimum monthly earnings used to calculate contributions are N\$300.

The maximum monthly earnings used to calculate contributions are N\$9,000.

The self-employed person's contributions also finance cash sickness and maternity benefits.

Employer

Universal and social assistance: None.

Social insurance: 0.9% of gross monthly covered payroll.

The minimum monthly earnings used to calculate contributions are N\$300.

The maximum monthly earnings used to calculate contributions are N\$9,000.

The employer's contributions also finance cash sickness and maternity benefits.

Government

Universal and social assistance: The total cost.

Social insurance: Finances any deficit; contributes as an employer.

Qualifying Conditions

Old-age pension (Old-age Grant, universal): Age 60.

Old-age benefit (social insurance): Age 60 with at least six months of contributions.

Employment must cease.

Veterans' pension (Veterans' Subvention, social assistance, income tested): Age 55 and a veteran of the Namibian War of Independence.

Income test: Income from work and other sources must not exceed a certain limit.

Disability pension (Disability Grant, universal): Must be aged 16 or older and assessed with a temporary or permanent disability or diagnosed with AIDS by a doctor in the public healthcare system.

A medical practitioner assesses the disability.

The disability pension cannot be combined with the old-age pension.

Disability benefit (social insurance): Must be assessed with a permanent disability and have at least six months of contributions.

A medical practitioner assesses the disability.

Survivor benefit (social insurance): The deceased had at least six months of contributions.

Eligible survivors include a widow(er), the deceased's children, and persons who were financially dependent on the deceased.

Funeral benefit (universal): The deceased received or was entitled to receive a universal old-age or disability pension at the time of death.

Old-Age Benefits

Old-age pension (Old-age Grant, universal): N\$1,250 a month is paid.

Old-age benefit (social insurance): A lump sum of N\$8,475 is paid.

Veterans' pension (Veterans' Subvention, social assistance, income tested): N\$2,200 a month is paid.

Permanent Disability Benefits

Disability pension (Disability Grant, universal): N\$1,250 a month is paid.

Disability benefit (social insurance): A lump sum of N\$8,475 is paid.

Survivor Benefits

Survivor benefit (social insurance): A lump sum of N\$8,475 is paid to the widow(er). If there is no widow(er), the benefit is split equally among other eligible survivors.

Funeral benefit (universal): The cost of the funeral, up to N\$3,200, is paid.

Administrative Organization

Ministry of Labour, Industrial Relations, and Employment Creation (<https://www.mol.gov.na/>) provides general supervision.

Social Security Commission, managed by a tripartite board of directors, administers the social insurance program and collects contributions.

Ministry of Poverty Eradication and Social Welfare (<http://www.mpesw.gov.na/>) administers the universal and social assistance programs.

Ministry of Veterans' Affairs (<http://www.veterans.gov.na/>) administers the veterans' pension.

Sickness and Maternity

Regulatory Framework

First laws: 1919 (health) and 1992 (Labour Act).

Current laws: 1994 (social security), implemented in 1995; 2007 (Labour Act), implemented in 2008; and 2015 (public health).

Type of program: Social insurance and employer-liability system.

Coverage

Social insurance: Employed persons working at least one day a week on a regular basis, including public-sector employees who are not civil servants, household workers, or casual workers.

Voluntary coverage for self-employed persons.

Special system for civil servants.

Employer liability: Employed persons.

Exclusions: Self-employed persons.

Special systems for military, police, and correctional personnel.

Source of Funds

Insured person

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Employer liability (cash benefits): None.

Self-employed person

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Employer liability (cash benefits): Not applicable.

Employer

Social insurance (cash benefits): See source of funds under Old Age, Disability, and Survivors.

Employer liability (cash benefits): The total cost.

Government

Social insurance (cash benefits): None; contributes as an employer.

Employer liability (cash benefits): None.

Qualifying Conditions

Cash sickness and maternity benefits (social insurance): Must have at least six months of contributions.

Cash sickness benefit (employer liability): Must be currently employed and provide a medical certificate.

Cash maternity benefit (employer liability): Must have at least six months of continuous employment and provide a medical certificate.

Compassionate benefit (employer liability): Must have at least 12 months of continuous employment. Paid for the death or serious illness of a child, spouse, parent, grandparent, brother, sister, father-in-law, or mother-in-law.

Sickness and Maternity Benefits

Sickness benefit (social insurance): 75% of the maximum monthly basic earnings is paid from the 31st (if the insured works five days a week) or 37th (if the insured works more than five days a week) day of incapacity for the first 12 months; 65% for the next 12 months.

The maximum monthly basic earnings are N\$13,000.

Sickness benefit (employer liability): 100% of the employee's daily earnings is paid. In the first year of

employment with the same employer, the employee accrues one day of paid sick leave for every 26 days of paid work. Thereafter, during one leave cycle (36 months with the same employer), an employee can accrue up to 30 days of paid sick leave.

Maternity benefit (social insurance): 100% of the insured's basic earnings is paid for up to 12 weeks (four weeks before the expected date of childbirth and eight weeks after childbirth).

The minimum monthly maternity benefit is N\$300.

The maximum monthly maternity benefit is N\$13,000.

If the mother dies, the benefit may be transferred to the child's primary caregiver.

Maternity benefit (employer liability): 100% of the employee's non-wage earnings is paid for up to 12 weeks (four weeks before the expected date of childbirth and eight weeks after childbirth). May be extended for one month if there are complications arising from pregnancy or childbirth.

Compassionate benefit (employer liability): 100% of the employee's earnings is paid for up to five days in each 12-month period of continuous employment.

Workers' Medical Benefits

The Ministry of Health and Social Services provides health care services. Fees vary depending on the services provided and type of health facility. Primary health care is free for the elderly, war veterans, and other vulnerable groups.

Dependents' Medical Benefits

Medical benefits for dependents are the same as those for the insured.

Administrative Organization

Ministry of Labour, Industrial Relations, and Employment Creation (<https://www.mol.gov.na/>) provides general supervision.

Social Security Commission (<http://www.ssc.org.na/>), managed by a tripartite board of directors, administers social insurance cash sickness and maternity benefits, and pays benefits through the Maternity, Sickness, and Disability Fund.

Work Injury

Regulatory Framework

First and current law: 1941 (employees' compensation).

Type of program: Social insurance system.

Coverage

Employed persons, including apprentices, with earnings up to N\$81,300 a year.

Exclusions: Self-employed persons, casual workers, and persons employed temporarily outside of Namibia for more than 12 consecutive months.

Special systems for civil servants.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: A percentage of gross payroll based on industry classification.

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease that lasts for at least three days.

Temporary Disability Benefits

75% of the insured's last monthly earnings before the disability began is paid while the insured is receiving medical treatment. The benefit is paid for up to 12 months; may be extended for up to six months.

The maximum monthly temporary disability benefit is N\$4,125.

After 18 months, the Social Security Commission must decide either to extend the benefit or to start paying a permanent disability pension.

Permanent Disability Benefits

Permanent disability pension: For a total (100%) disability, 75% of the insured's last monthly earnings before the disability began is paid. For an assessed degree of disability of at least 31% but less than 100%, a percentage of the full permanent disability pension is paid based on the assessed degree of disability.

The maximum monthly earnings used to calculate the permanent disability pension are N\$5,500.

Partial disability: For an assessed degree of disability of up to 30%, a lump sum of up to 15 times the insured's last monthly earnings before the disability began is paid based on the assessed degree of disability.

The maximum monthly earnings used to calculate the partial permanent disability benefit are N\$3,300.

The maximum partial permanent disability benefit is N\$49,500.

Workers' Medical Benefits

Medical benefits include the cost of transportation to a hospital or place of residence and all reasonable medical expenses, according to the fee schedule of the Namibian Association of Medical Aid Fund.

Survivor Benefits

Survivor pension

Spouse's pension: 40% of the permanent disability pension the deceased received or was entitled to receive is paid to the widow(er).

Orphan's pension: 20% of the total permanent disability pension the deceased received or was entitled to receive is paid for each orphan younger than age 18, up to a total of 60% for three or more orphans.

The orphan's pension ceases if the orphan marries before age 18.

Other eligible survivors' pension: If there is no eligible widow(er) or orphan, up to 40% of the permanent disability pension the deceased received or was entitled to receive is paid to other eligible survivors. The survivors must have been fully dependent on the deceased.

The maximum combined monthly survivor benefit is N\$4,125 or 100% of the permanent disability pension the deceased received or was entitled to receive, whichever is less.

Funeral grant: A lump sum of up to N\$3,450 is paid.

Death benefit: A lump sum of N\$4,500 or twice the deceased's last monthly earnings at the time of death, whichever is less, is paid to the widow(er).

Administrative Organization

Ministry of Labour, Industrial Relations, and Employment Creation (<https://www.mol.gov.na/>) provides general supervision.

Social Security Commission (<http://www.ssc.org.na/>) administers the Employees' Compensation Fund and collects contributions.

Unemployment

Regulatory Framework

The Labour Act 2007 requires employers to provide severance pay to employees with at least 12 months of continuous employment. Severance pay is provided in the case of unfair dismissal, if the contract is terminated because the employer dies or becomes insolvent, if the employee dies while working, or if the employee terminates the contract because of a physical incapacity. A lump sum of at least one week of the employee's last earnings for every year of continuous employment is paid.

Family Allowances

Regulatory Framework

First law: 1960 (children), implemented in 1977.

Current law: 2015 (child care and protection).

Type of program: Universal and social assistance system.

Note: Under the 1994 Social Security Act, the Social Security Commission's Development Fund provides scholarships and loans to needy, unemployed university students.

Coverage

Universal: Resident citizens and permanent residents of Namibia.

Social assistance: Needy resident citizens and permanent residents of Namibia.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Child disability grant (universal): Paid for a child younger than age 16 with a disability. Must provide a social background report from a social worker and a medical certificate issued by a state medical doctor.

The child disability grant ceases when the child reaches age 16 and is replaced by the disability grant (see Old Age, Disability, and Survivors).

Foster parent grant (universal): Paid to foster parents who meet certain conditions.

Maintenance grant (social assistance, income tested): Paid for biological children up to age 18 to social assistance pensioners, widow(er)s, or persons serving a prison sentence of six months or longer, with income of N\$1,000 or less. Children older than age 7 must be attending school.

Vulnerable child grant (social assistance, income tested): Paid to certain vulnerable families with children younger than age 16.

Income test: Monthly income must not exceed N\$1,000.

Family Allowance Benefits

Child disability grant (universal): N\$250 a month is paid for each eligible child.

Foster parent grant (universal): N\$250 a month is paid for each eligible child for the duration of the foster care period.

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Maintenance grant (social assistance, income tested):

N\$250 a month is paid for each eligible child, up to six children.

Vulnerable child grant (social assistance, income tested): N\$250 a month is paid for each eligible child.

Administrative Organization

Ministry of Gender Equality and Child Welfare (<http://www.mgecw.gov.na/>) administers the programs.