

## Mozambique

Exchange rate: US\$1.00 = 70.80 meticaís.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1989 (social security).

**Current laws:** 2007 (social protection); 2009 and 2011 (social assistance).

**Type of program:** Social insurance and social assistance system.

Note: The value of the basic social allowance is gradually being increased to two-thirds of the national poverty line by 2019.

#### Coverage

**Social insurance:** Resident salaried private-sector employees and self-employed persons.

Voluntary coverage for unemployed persons with at least five years of previous coverage and at least 40 months of contributions.

Special systems for public-sector employees and military personnel.

**Social assistance:** Needy citizens of Mozambique.

#### Source of Funds

##### Insured person

**Social insurance:** 3% of monthly earnings.

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

Social assistance: None.

##### Self-employed person

**Social insurance:** 7% of monthly earnings.

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

Social assistance: None.

##### Employer

**Social insurance:** 4% of monthly payroll.

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

Social assistance: None.

#### Government

**Social insurance:** None; contributes as an employer.

Social assistance: The total cost.

#### Qualifying Conditions

**Old-age pension (social insurance):** Age 60 (men) or age 55 (women) with at least 20 years of coverage and 10 years of contributions.

Early pension: At any age with at least 30 years of coverage and 25 years of contributions.

Employment must cease.

**Old age settlement (social insurance):** Age 60 (men) or age 55 (women) with less than 20 years of coverage or less than 10 years of contributions.

Employment must cease.

**Basic social allowance (subsídio social básico, social assistance, means tested):** Age 60 (men) or age 55 (women) and living in a household having no members with work capacity; no age limit if disabled or permanently ill.

**Disability pension (social insurance):** Must be younger than the normal retirement age, have at least five years of coverage, and have at least 30 months of contributions in the five years before the disability began.

The disability pension ceases at the normal retirement age and is replaced by an old-age pension.

**Survivor pension (social insurance):** The deceased must have had at least five years of contributions and been receiving or entitled to receive an old-age or disability pension.

Eligible survivors include a dependent widow(er), and children younger than age 18 (age 22 if a student in a technical school; age 26 if a university student; no limit if disabled).

**Survivor settlement (social insurance):** The deceased was aged 60 or older (men) or aged 55 or older (women) and had less than 20 years of coverage or less than five years of contributions.

Eligible survivors include a dependent widow(er), and children younger than age 18 (age 22 if a student in a technical school; age 26 if a university student; no limit if disabled).

**Death grant (social insurance):** The deceased had at least three years of coverage and at least six months of contributions in the 12 months before death.

Eligible survivors include a widow(er), a child, or other descendant of the deceased.

**Funeral allowance (social insurance):** Paid to a widow(er), a parent, a child, or other descendant of a deceased person with at least three months of contributions before death.

## Old-Age Benefits

**Old-age pension (social insurance):** 50% of the insured's average monthly earnings in the last 240 months multiplied by the number of months of contributions is paid.

The maximum contribution period used to calculate the old-age pension is 432 months.

The minimum monthly old-age pension is calculated based on the national monthly minimum wage, which varies by sector. The lowest monthly minimum wage is 3,642 meticaís (agricultural workers); the highest monthly minimum wage is 10,400 meticaís (bank employees).

The minimum monthly old-age pension is 60% of the national monthly minimum wage for employees in the banking sector.

Early pension: Calculated in the same way as the old-age pension paid at the normal retirement age.

**Old age settlement (social insurance):** A lump sum of 60% of the insured's average monthly earnings in the last five years is paid.

**Basic social allowance (subsídio social básico, social assistance, means tested):** A basic monthly benefit is paid, which is increased by 25% for each dependent up to four.

The basic social allowance is paid bimonthly.

Benefit adjustment: The value of the basic social allowance is reviewed annually.

## Permanent Disability Benefits

**Disability pension (social insurance):** 60% of the old-age pension is paid.

The minimum monthly disability pension is 60% of the national monthly minimum wage for employees in the banking sector.

The national monthly minimum wage for employees in the banking sector is 10,400 meticaís.

## Survivor Benefits

### Survivor pension (social insurance)

*Spouse's benefit:* 100% of the old-age pension the deceased received or was entitled to receive is paid to the widow(er); 50% if there are eligible children.

*Orphan's benefit:* 50% of the old-age pension the deceased received or was entitled to receive is split equally among eligible children; 100% for full orphans.

**Survivor settlement (social insurance):** A lump sum of 60% of the insured's average monthly earnings in the last five years is paid.

**Death grant (social insurance):** A lump sum of six times the deceased's average monthly earnings in the six months before death is paid if the deceased was in employment;

otherwise, six times the old-age pension the deceased received or was entitled to receive. The lump-sum payment is increased by one average monthly salary or one monthly pension for each dependent child.

**Funeral grant (social insurance):** A lump sum of 5,000 meticaís is paid to eligible survivors or the person who paid for the funeral.

## Administrative Organization

Ministry of Labor, Employment, and Social Security (<http://www.mitess.gov.mz/>) provides general supervision for the social insurance program.

National Social Security Institute (<http://www.inss.gov.mz/>), managed by a tripartite board and a director, administers the social insurance program.

Ministry of Gender, Child, and Social Action (<http://www.mgcas.gov.mz/>) provides general supervision for the social assistance program.

National Social Action Institute (<http://www.inas.gov.mz/>) administers the social assistance program.

## Sickness and Maternity

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### Regulatory Framework

**First and current laws:** 1977 (health), 1991 (universal access to health), 2007 (labor code), and 2007 (social insurance).

**Type of program:** Universal (medical benefits), social insurance (cash sickness and maternity benefits), and social assistance (medical benefits) system.

### Coverage

**Universal and social assistance:** Residents of Mozambique.

**Social insurance:** Resident salaried private-sector employees and self-employed persons.

Voluntary coverage for unemployed persons with at least five years of previous coverage and at least three years of contributions.

Special systems for public-sector employees and military personnel.

### Source of Funds

#### Insured person

*Universal:* None.

*Social insurance:* See source of funds under Old-Age, Disability, and Survivors.

*Social assistance:* None.

**Self-employed person**

*Universal:* None.

*Social insurance:* See source of funds under Old-Age, Disability, and Survivors.

*Social assistance:* None.

**Employer**

*Universal:* None.

*Social insurance:* See source of funds under Old-Age, Disability, and Survivors.

*Social assistance:* None.

**Government**

*Universal:* The total cost.

*Social insurance:* None.

*Social assistance:* The total cost.

**Qualifying Conditions**

**Cash sickness benefits (social insurance):** Must have at least 12 months of contributions, and have an incapacity to work or be caring for a hospitalized child or a child in need of special care.

**Cash maternity benefits (social insurance):** There is no minimum qualifying period. Must request leave at the latest 20 days before the expected date of child birth.

**Medical benefits (universal):** Provided for children aged five or younger, pregnant women, people aged 60 or older, and persons with disabilities.

**Medical benefits (social assistance):** There is no minimum qualifying period.

**Sickness and Maternity Benefits**

**Sickness benefit (social insurance):** 65% of the insured's average daily salary in the six-month period ending two months before the incapacity began is paid for up to 365 days. The benefit is paid after a three-day waiting period.

**Maternity benefit (social insurance):** 100% of the insured's average daily salary in the six-month period ending two months before the maternity leave began is paid for up to two months.

**Workers' Medical Benefits**

**Universal:** Primary care and treatments of tuberculosis, malaria, HIV, and chronic diseases are provided free of charge.

**Social assistance:** Primary health care is provided with copayments.

**Dependents' Medical Benefits**

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

**Administrative Organization**

Ministry of Labor, Employment and Social Security (<http://www.mitess.gov.mz/>) provides general supervision for the social insurance program.

National Social Security Institute (<http://www.inss.gov.mz/>), managed by a tripartite board and a director, administers the social insurance program.

Ministry of Gender, Child, and Social Action (<http://www.mgcas.gov.mz/>) and Ministry of Health (<http://www.misau.gov.mz/>) provide general supervision for the universal and social assistance programs.

National Social Action Institute (<http://www.inas.gov.mz/>) administers the universal and social assistance programs.

**Work Injury****Regulatory Framework**

**First law:** 1957 (work injury).

**Current laws:** 2007 (labor law) and 2013 (work injury).

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

**Coverage**

**Employer liability:** Resident salaried employees in the private and public sector.

Exclusions: Self-employed persons.

Special systems for civil servants and military personnel.

**Source of Funds**

**Insured person:** None.

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

**Employer:** The total cost (pays benefits directly to employees or pays insurance premiums).

**Government:** None; contributes as an employer for public-sector employees who are not civil servants.

**Qualifying Conditions**

There is no minimum qualifying period. Accidents that occur while commuting to and from work are covered.

**Temporary Disability Benefits**

70% of the insured's last daily earnings before the disability began is paid.

## Permanent Disability Benefits

**Permanent disability pension:** If the insured has an assessed degree of disability of 100% (total disability), 90% of the insured's annual earnings is paid.

Partial disability: For an assessed degree of disability of at least 30% but less than 100%, 70% of the difference in the insured's annual earnings before and after the disability began is paid.

For an assessed degree of disability of less than 30%, a lump sum of 70% of the insured's reduced capacity of earnings is paid.

The minimum monthly permanent disability pension is 60% of the national monthly minimum wage, which varies by sector.

The lowest national monthly minimum wage is 3,642 meticaís (agricultural workers); the highest national monthly minimum wage is 10,400 meticaís (bank employees).

## Workers' Medical Benefits

Benefits include medical, surgical, and hospital care; prostheses; medicine; and transportation.

## Survivor Benefits

### Survivor pension

*Spouse's pension:* 60% of the insured's annual earnings before the work injury occurred is paid to the widow(er).

*Orphan's pension:* 25% of the insured's annual earnings is paid for eligible children younger than age 19 (age 22 if a student; age 26 if a university student; no limit if disabled); 30% if there is only one child; up to 80% is paid for full orphans; and 15% for each eligible other descendant.

The maximum combined survivor pension is 80% of the insured's annual earnings.

**Survivor settlement:** A lump sum of six times the insured's last monthly earnings is split by the widow(er) (50%) and eligible children (50%) younger than age 19 (age 22 if a student; age 26 if a university student; no limit if disabled). The benefit is paid to the parent(s) or grandparent(s) if there is no widow(er) or eligible child.

**Funeral grant:** A lump sum of twice the national monthly minimum wage, which varied by sector, is paid.

The lowest national monthly minimum wage is 3,642 meticaís (agricultural workers); the highest national monthly minimum wage is 10,400 meticaís (bank employees).

## Administrative Organization

Ministry of Public Function provides general supervision.

## Unemployment

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### Regulatory Framework

A public works program (subsídio social de produção) seeks to promote the socioeconomic inclusion of persons with work capacity living in poverty and vulnerable situations. An allowance is paid to program participants at the value of the national poverty line for up to one year in urban areas; three months in rural areas.

### Family Allowances

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#### Regulatory Framework

**First and current law:** 2011 (social assistance).

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

Note: A basic social allowance (subsídio social básico) is paid to households in extreme poverty and having no members with working capacity, including households headed by elderly, disabled, and permanently ill persons. See Old-age, Disability, and Survivors.

#### Coverage

Needy citizens of Mozambique.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

#### Qualifying Conditions

**Food allowance (ação social direta, means tested):** Paid to households with members receiving antiretroviral treatment for HIV/AIDS or children recovering from acute malnutrition, and households having no members with work capacity, including households headed by: elderly persons, children aged 12 to 18, or disabled or chronically ill persons.

#### Family Allowance Benefits

**Food allowance (ação social direta, means tested):** The cost of the basic food basket is paid in kind over a fixed period of time.

The average monthly cost of the basic food basket is 985 meticaís.

***Administrative Organization***

Ministry of Gender, Child and Social Action (<http://www.mgcas.gov.mz/>) provides general supervision.

National Social Action Institute (<http://www.inas.gov.mz/>) administers the program.