

Zimbabwe

Exchange rate: Currency is the US dollar (US\$).

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1989 (social security) and 1993 (pensions).

Type of program: Social insurance system.

Note: Under the 1988 Social Welfare Assistance Act, the Department of Social Welfare provides limited public assistance to needy persons aged 60 or older, persons incapable of work, and the dependents of needy persons.

Coverage

Employed residents of Zimbabwe, including certain civil servants.

Exclusions: Self-employed persons, informal-sector workers, and household workers.

Special systems for military personnel and certain civil servants.

Source of Funds

Insured person: 3.5% of monthly covered earnings.

The maximum monthly earnings used to calculate contributions are \$700.

Self-employed person: Not applicable.

Employer: 3.5% of monthly covered payroll.

The maximum monthly earnings used to calculate contributions are \$700.

Government: None; contributes as an employer.

Qualifying Conditions

Old-age pension (Retirement Pension): Age 60 with at least 10 years of contributions; age 55 if in arduous employment for at least seven of the 10 years from age 45 to 55.

Employment must cease.

Deferred pension: The pension may be deferred up to age 65.

Old-age grant (Retirement Grant): Age 60 (age 55 if in arduous employment) with at least one year but less than 10 years of contributions.

Deferred grant: The grant may be deferred up to age 65.

Disability pension (Invalidity Pension): Must be younger than the normal retirement age, be assessed with a

permanent incapacity for work, and have at least one year of contributions.

A medical doctor assesses the disability.

Disability grant (Invalidity Grant): Must be younger than the normal retirement age, be assessed with a permanent incapacity for work, and have at least six months but less than one year of contributions.

A medical doctor assesses the disability.

Survivor benefit: The deceased received or was entitled to receive an old-age or disability pension.

Eligible survivors (in order of priority) include a widow(er), orphans 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 a legal guardian.

Survivor grant: The deceased received or was entitled to receive an old-age or disability grant.

Eligible survivors (in order of priority) include a widow(er), children younger than age 18 (age 25 if a student, no limit if permanently disabled), parents, and other dependents.

Funeral grant: Paid to eligible survivors if the deceased had at least one year of contributions.

Eligible survivors (in order of priority) include a widow(er), orphans younger than age 18 (age 25 if a student, no limit if permanently disabled), parents, and other dependents.

Funeral allowance (Funeral Benefit Enhancement): Funeral services may be provided when an old-age pensioner dies.

Old-Age Benefits

Old-age pension (Retirement Pension): The monthly pension is 1.33% of the insured's 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 old-age pension is \$80.

Old-age grant (Retirement Grant): A lump sum of 8.33% of the insured's last annual covered earnings before retirement multiplied by the number of years of contributions is paid.

Deferred grant: Calculated in the same way as the old-age grant.

Permanent Disability Benefits

Disability pension (Invalidity Pension): With one to 10 years of contributions, the monthly pension is 1% of the insured's average monthly covered earnings in the

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12 months before the disability began multiplied by the number of years of contributions.

With at least 10 years of contributions, the monthly pension is 1.33% of the insured's monthly covered earnings in the month before the disability began multiplied by the number of years of contributions up to 30 years plus 1% of the monthly covered earnings multiplied by the number of years of contributions exceeding 30 years.

The minimum monthly disability pension is \$32.

Disability grant (Invalidity Grant): A lump sum of 8.33% of the insured's last annual covered earnings before the disability began multiplied by the number of years of contributions is paid.

Survivor Benefits

Survivor benefit: 40% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er) and dependent children. If there is more than one eligible widow(er), the benefit is split equally. If there is no widow(er) or orphan, 12% is paid to the deceased's parents. If there is no surviving parent, 8% is paid to other eligible dependents.

The minimum monthly survivor benefit is \$32.

Survivor grant: A lump sum of 40% of the old-age or disability grant the deceased received or was entitled to receive is paid to the widow(er) and dependent children. If there is more than one eligible widow(er), the benefit is split equally. 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.

Funeral grant: A lump sum of \$300 is paid to the person who paid for the funeral.

Funeral allowance (Funeral Benefit Enhancement): Funeral services are provided by the National Social Security Authority or a private carrier. If the deceased was covered by private insurance, the survivor may opt for repayment of the cost of the funeral by the National Social Security Authority, up to \$500.

Administrative Organization

Ministry of Public Service, Labour, and Social Welfare (<http://www.mpssw.gov.zw/>) provides general supervision.

National Social Security Authority (<https://www.nssa.org.zw/>) administers the program and collects contributions.

Sickness and Maternity

Regulatory Framework

First and current law: 1985 (labor act).

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

Note: A government-run health care program provides free primary health care to certain vulnerable persons, including children younger than age 5, pregnant women, and persons older than age 65.

Coverage

Employed persons, including persons employed by local authorities and quasi-governmental organizations.

Exclusions: Self-employed persons.

Special systems for civil servants, military, police, and correctional personnel.

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 provide a medical certificate from a registered medical practitioner. The benefit is paid for any one-year period of service with the same employer.

Cash maternity benefit: Must have at least one year of continuous service with the same employer and provide a medical certificate from a registered medical practitioner. The employee is eligible for maternity benefits for up to three times with the same employer and only once in a 24-month period calculated from the day the previous maternity leave was approved.

Sickness and Maternity Benefits

Sickness benefit: 100% of the employee's last earnings is paid for up to 90 days; may be extended for up to 90 days at 50% of the employee's earnings.

Maternity benefit: 100% of the employee's last earnings is paid for up to 98 days, including at least 21 days before the expected date of childbirth. If the employee has less than one year of continuous service, up to 98 days of unpaid maternity leave is provided.

Administrative Organization

Ministry of Public Service, Labour, and Social Welfare (<http://www.mpssw.gov.zw/>) provides general supervision.

Employers pay benefits directly to employees.

Work Injury

Regulatory Framework

First law: 1922.

Current laws: 1989 (social security) and 1990 (accident prevention and workers' compensation).

Type of program: Social insurance system.

Coverage

Private-sector employees, including casual workers and apprentices; persons employed by local authorities, quasi-governmental, and nongovernmental organizations; and members of cooperatives.

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 (pays contributions, which vary based on the employee's monthly earnings and a sector-specific risk factor).

Government: None.

Qualifying Conditions

Must be assessed with a work injury or occupational disease.

Temporary Disability Benefits

100% of the insured's monthly basic earnings is paid for the first 30 days of incapacity; thereafter, 51% of basic monthly earnings. The benefit is paid for up to 18 months.

Permanent Disability Benefits

Permanent disability pension: For an assessed degree of disability greater than 30%, 51% of the insured's monthly basic earnings multiplied by the assessed degree of disability is paid.

If the monthly pension would be less than \$80, the pension is paid as a lump sum.

Child supplement: 12.5% of the permanent disability pension is paid for the first child younger than age 19 (or until the child is self-supporting); 5% each for the second through the fifth child; 1% for each additional child.

Constant-attendance allowance: 80% of the minimum monthly permanent disability pension is paid to a caregiver providing constant care for paraplegics, quadriplegics, and other severely disabled workers.

Partial disability: For an assessed degree of disability of less than 30%, a lump sum is paid.

Rehabilitation benefit: Paid to a worker with disability to assist with physical and mental rehabilitation and vocational training.

The permanent disability benefits are payable abroad.

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension: 66.7% of the permanent disability pension the deceased received or was entitled to receive is paid to a dependent widow(er). If there is more than one eligible widow(er), the pension is split equally.

The minimum monthly survivor pension is \$53.33.

Remarriage settlement: The widow(er)'s pension ceases upon remarriage, and a lump sum of 24 months of the pension is paid.

Child supplement: 12.5% of the permanent disability pension the deceased received or was entitled to receive is paid for the first child younger than age 19 (or until the child is self-supporting); 5% each for the second through the fifth child; and 1% for each additional child. 20% of the pension is paid for a full orphan.

The child's supplement continues if the widow(er) remarries.

The maximum combined survivor pension is 100% of the full permanent disability pension the deceased received or was entitled to receive.

Dependent's allowance: Paid to dependent parents, brothers, and sisters when an unmarried worker dies.

Funeral grant: A lump sum of \$300 is paid to the person who paid for the funeral.

Administrative Organization

Ministry of Public Service, Labour, and Social Welfare (<http://www.mpplsw.gov.zw/>) provides general supervision.

National Social Security Authority (<https://www.nssa.org.zw/>) administers the program and collects contributions.

Unemployment

Regulatory Framework

No statutory unemployment benefits are provided.

The 2015 amendment to the labor law requires employers to provide severance pay to employees who are dismissed due to down-sizing or redundancy. The minimum benefit is 30 days of the employee's wages for every two years of employment.