

## Zimbabwe

Exchange rate: US\$1.00 equals  
6,000,000,000 Zimbabwean dollars (Z\$).

Note: For benefit calculation purposes, amounts are listed in US dollars.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First law:** 1993.

**Current laws:** 1995, 1998, 2001, 2002, 2003, and 2008.

**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 with a disability.

#### Coverage

All employed persons between ages 16 and 65 who are citizens or residents of Zimbabwe.

Exclusions: Self-employed persons.

#### Source of Funds

**Insured person:** 4% of monthly earnings.

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

**Employer:** 4% of monthly payroll.

**Government:** None.

#### Qualifying Conditions

**Old-age pension:** Age 60 (age 55 if in 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 and has more than 1 year but less than 10 years of contributions.

**Disability pension:** The insured must be younger than age 60, assessed with a disability and a permanent incapacity for work by a medical doctor, and have at least 1 year of contributions.

**Disability grant:** The insured must be younger than age 60, assessed with a disability and a permanent incapacity for work by a medical doctor, and have less than 1 year of contributions.

**Survivor benefit:** Paid if the deceased was a pensioner 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 age 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 age 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 at least 1 year of contributions and the death must not be work-related. The grant is paid to the person who paid for the funeral.

#### Old-Age Benefits

**Old-age pension:** The pension is equal to 1.33% of 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 pension is US\$25 (April 2009).

**Retirement grant:** A lump sum is paid equal to 0.083% of the insured's annual covered earnings immediately before retirement multiplied by the number of years of contributions (including credited periods).

The minimum retirement grant is US\$10 (April 2009).

#### 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 10 years. For a contribution period exceeding 10 years, the pension is equal to 1.33% of monthly covered earnings at the time the disability began multiplied by the number of years of contributions (including credited periods) up to 30 years plus 1% of monthly covered earnings multiplied by the number of years of contributions exceeding 30 years.

The minimum monthly pension is US\$10 (April 2009).

**Disability grant:** A lump sum is paid equal to 0.083% of the insured's monthly covered earnings before the disability began multiplied by the number of years of contributions (including credited periods).

The minimum disability grant is US\$10 (April 2009).

## **Survivor Benefits**

**Survivor benefit:** A monthly pension equal to 40% of the deceased's old-age or disability pension is paid to a widow(er) and 40% to children up to age 18 (age 25 if a student, no age limit if permanently disabled). In the absence of a surviving widow(er) or child, 12% is paid to the deceased's parents. In the absence of a surviving parent, 8% is paid to other eligible dependents.

If there is more than one eligible widow, the benefit is split equally.

**Survivor grant:** A lump sum equal to 40% of the deceased's retirement or disability grant is paid to a widow(er) and 40% to children up to age 18 (age 25 if a student, no age limit if permanently disabled). In the absence of a surviving widow(er) or child, 12% is paid to the deceased's parents. In the absence of a surviving parent, 8% is paid to other eligible dependents.

If there is more than one eligible widow, the benefit is split equally between them.

**Funeral grant:** A lump sum is paid, as determined by the General Manager of the National Social Security Authority.

The minimum amount for a funeral grant is US\$20 (April 2009).

## **Administrative Organization**

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

National Social Security Authority administers the program.

## **Sickness and Maternity**

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### **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 at least 21 days before and 77 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**

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#### **Regulatory Framework**

**Current laws:** 1990, 1998, and 2008.

**Type of program:** Employer-liability system.

## **Coverage**

All employed persons in the private sector.

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 for employees is met through insurance premiums based on monthly earnings.

**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 for the first 30 days; thereafter, monthly payments are equal to 51% of monthly earnings.

The benefit is paid for up to 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 of the National Social Security Authority.

## **Permanent Disability Benefits**

**Permanent disability pension:** The insured must have an assessed degree of disability greater than 30%. The pension amount must be greater than US\$15 a month to receive the pension. A lump sum is paid if the insured's pension is not greater than US\$15 a month.

Constant-attendance allowance: If assessed with a total disability and requiring the constant attendance of others to perform daily functions, an allowance is 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 of the National Social Security Authority.

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

Benefits are payable abroad.

## **Workers' Medical Benefits**

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

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### **Survivor Benefits**

**Survivor pension:** A dependent widow(er) receives 66.7% of the deceased's pension. If there is more than one eligible widow, the pension is split equally.

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

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

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 amount 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 of US\$200 (April 2009) is paid for a work-related death, as determined by the General Manager of the National Social Security Authority.

### **Administrative Organization**

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

National Social Security Authority administers the program.

