

Swaziland

Exchange rate: US\$1.00 = 13.71 lilangeni.

Old Age, Disability, and Survivors

Regulatory Framework

First and current laws: 1974 (provident fund) and 2005 (social assistance).

Type of program: Provident fund and social assistance system.

Coverage

Provident fund: Employed persons.

Voluntary coverage for employees not compulsorily covered, including civil servants and members of religious organizations.

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

Special system for civil servants.

Social assistance: Needy residents of Swaziland.

Source of Funds

Insured person

Provident fund: 5% of covered earnings.

The maximum monthly earnings used to calculate contributions are 2,300 lilangeni (rising to 2,500 lilangeni in 2018, and 2,700 lilangeni in 2019).

Social assistance: None.

Self-employed person

Provident fund: Not applicable.

Social assistance: None.

Employer

Provident fund: 5% of covered payroll.

The maximum monthly earnings used to calculate contributions are 2,300 lilangeni (rising to 2,500 lilangeni in 2018, and 2,700 lilangeni in 2019).

Social assistance: None.

Government

Provident fund: None.

Social assistance: The total cost.

Qualifying Conditions

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

Retirement is not necessary.

Old-age grant (social assistance, means tested):

Age 60.

Disability benefit (provident fund): Must be assessed with a permanent physical or mental disability.

Survivor benefit (provident fund): Paid to one or more dependents when the fund member dies.

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

Funeral grant (provident fund): Paid to family members when a fund member dies. The deceased must have at least three consecutive months of contributions during the 12 months before death.

Benefits are payable abroad under reciprocal agreement.

Old-Age Benefits

Old-age 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.

Old-age grant (social assistance, means tested): 600 lilangeni is paid quarterly.

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 paid.

The interest rate is at least 3% a year.

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

Administrative Organization

Ministry of Labour and Social Security (http://www.gov.sz/index.php?option=com_content&view=article&id=243&Itemid=267/) provides general supervision for the provident fund program.

Swaziland

Swaziland National Provident Fund (<http://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.

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

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

Cash maternity benefits: 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 indicating 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 plus 50% of basic earnings for an additional 14 days.

The benefit is paid for a maximum of 28 days in a 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.

Administrative Organization

Ministry of Labour and Social Security (http://www.gov.sz/index.php?option=com_content&view=article&id=243&Itemid=799/) provides general supervision.

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

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

Temporary Disability Benefits

75% of the insured's earnings is paid after a three-day waiting period until full recovery or certification of permanent disability. The benefit is paid for up to 18 months.

The minimum monthly earnings used to calculate benefits are 75 lilangeni.

The maximum monthly earnings used to calculate benefits are 500 lilangeni.

Partial disability: A lump sum of the assessed percentage of disability multiplied by the expected number of months

of temporary disability is paid. The benefit is paid for up to 24 months.

The minimum monthly earnings used to calculate benefits are 75 lilangeni.

The maximum monthly earnings used to calculate benefits are 500 lilangeni.

Permanent Disability Benefits

If the insured is assessed with a total disability, a lump sum of 54 times the insured's monthly earnings at the time of the accident is paid.

Constant-attendance allowance: If the insured requires the constant attendance of others to perform daily functions, a lump sum of 25% of the permanent disability benefit is paid.

Partial disability: A percentage of the full benefit is paid according to the loss of working capacity.

The minimum monthly earnings used to calculate benefits are 75 lilangeni.

The maximum monthly earnings used to calculate benefits are 500 lilangeni.

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 is paid of 48 times the deceased's monthly earnings at the time of the accident minus any permanent disability benefits paid to the deceased.

The minimum monthly earnings used to calculate benefits are 75 lilangeni.

The maximum monthly earnings used to calculate benefits are 500 lilangeni.

Eligible survivors include an unemployed widow(er), a 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?option=com_content&view=article&id=243&Itemid=267/) provides general supervision.

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

Unemployment

Regulatory Framework

The labor code establishes severance pay for employees with at least 12 months of continuous employment with the same employer. Ten times the employee's daily earnings at the time of termination of employment is paid for each year of employment exceeding one year.