

Swaziland

Exchange rate: US\$1.00 equals 9.47 lilangeni.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 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 and for members of religious organizations.

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

Special system for civil servants.

Social assistance: Citizens of Swaziland

Source of Funds

Insured person

Provident fund: 5% of covered earnings.

The maximum monthly earnings for contribution calculation purposes are 1,200 lilangeni.

Social assistance: None.

Self-employed person

Provident fund: Not applicable.

Social assistance: None.

Employer

Provident fund: 5% of covered payroll.

The maximum monthly earnings for contribution calculation purposes are 1,200 lilangeni.

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, any age if emigrating permanently). Retirement is not necessary.

Benefits are payable abroad only under reciprocal agreement.

Old-age grant (social assistance): Age 60 or older and assessed as needy.

Disability benefit: Paid if the member is assessed with at least a permanent partial physical or mental disability.

Benefits are payable abroad only under reciprocal agreement.

Survivor benefit: Paid to one or more dependents for the death of the fund member before retirement.

The eligible survivor is the spouse. In the absence of the spouse, the eligible survivors are other dependents or other persons named by the fund member.

Benefits are payable abroad only if there is a reciprocal agreement.

Old-Age Benefits

Old-age benefit (provident fund): The benefit is calculated based on total employer and employee contributions plus at least 3% interest per year. The benefit may be paid as a lump sum, in installments, or converted to an annuity.

Old-age grant (social assistance): 300 lilangeni is paid quarterly.

Permanent Disability Benefits

Disability benefit: The benefit is calculated based on total employer and employee contributions plus at least 3% interest per year. The benefit may be paid as a lump sum, in installments, or converted to an annuity.

Survivor Benefits

Survivor benefit: The benefit is calculated based on total employer and employee contributions plus at least 3% interest per year. The benefit may be paid as a lump sum, in installments, or converted to an annuity.

Administrative Organization

Ministry of Labour and Social Security (<http://www.gov.sz>) provides general supervision for the provident fund program.

Managed by a tripartite board and a director, the National Provident Fund (<http://www.snpf.co.sz>) administers the provident fund program.

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

Work Injury

Regulatory Framework

First law: 1963.

Current law: 1983.

Type of program: Employer-liability system, involving compulsory insurance with a private carrier.

Coverage

Employed persons in the private and public sectors, 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 is met through the payment of insurance premiums.

Government: None.

Qualifying Conditions

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

Temporary Disability Benefits

The benefit is equal to 75% of the insured's earnings and is paid after a 3-day waiting period until full recovery or certification of permanent disability. The benefit is paid for a maximum of 24 months.

The benefit may be paid as a lump sum calculated according to the expected duration of the disability.

The minimum monthly earnings for benefit calculation purposes are 75 lilangeni.

The maximum monthly earnings for benefit calculation purposes are 500 lilangeni.

Permanent Disability Benefits

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

Constant-attendance allowance: If the insured is assessed with a total disability, a lump sum is paid equal to 25% of the permanent disability benefit.

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

The minimum monthly earnings for benefit calculation purposes are 75 lilangeni.

The maximum monthly earnings for benefit calculation purposes are 500 lilangeni.

Workers' Medical Benefits

Benefits include medical care, surgery, hospitalization, medicines, dental and eye care, transportation, appliances, and medical care abroad if necessary (up to 6,325 lilangeni).

Survivor Benefits

Survivor benefit: The survivors receive a lump sum equal to 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 for benefit calculation purposes are 75 lilangeni.

The maximum monthly earnings for benefit calculation purposes are 500 lilangeni.

Eligible survivors are an unemployed widow, a disabled widower, and children; a reduced benefit is paid to survivors who were partially dependent on the deceased.

Funeral grant: A lump sum is paid by the employer to cover the cost of the funeral, up to 300 lilangeni.

Administrative Organization

Ministry of Labour and Social Security (<http://www.gov.sz>) enforces the law.

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