

Mozambique

Exchange rate: US\$1.00 = 61.53 meticaís.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1989 (social security) and 2002 (social assistance).

Current laws: 2007 (social protection), 2009 (social assistance regulations), 2011 (social assistance), and 2017 (social protection regulations).

Type of program: Social insurance and social assistance system.

Coverage

Social insurance: Employed persons, including apprentices and seasonal workers; self-employed persons; and public-sector employees not covered by a special system.

Voluntary coverage for unemployed persons with at least 12 months of previous contributions.

Special systems for certain public-sector employees and military personnel.

Social assistance: Needy citizens of Mozambique.

Source of Funds

Insured person

Social insurance: 3% of monthly earnings; 7% of average monthly earnings in the last six months of work for the voluntarily insured.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage ranges from 4,063.50 meticaís (agriculture and certain fishermen) to 11,897.60 meticaís (financial services and banking industry), depending on the economic sector.

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

Social assistance: None.

Self-employed person

Social insurance: 7% of monthly declared earnings.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage ranges from 4,063.50 meticaís (agriculture and certain fishermen) to

11,897.60 meticaís (financial services and banking industry), depending on the economic sector.

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

Social assistance: None.

Employer

Social insurance: 4% of monthly payroll.

The minimum monthly earnings used to calculate contributions are the legal monthly minimum wage.

The legal monthly minimum wage ranges from 4,063.50 meticaís (agriculture and certain fisherman) to 11,897.60 meticaís (financial services and banking industry), depending on the economic sector.

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 (Pensão por Velhice, social insurance): Age 60 (men) or age 55 (women) with at least 20 years of paid or credited contributions.

Contributions may be credited for periods the insured received sickness, maternity, work injury, or unemployment benefits, and for military service.

Partial pension: Age 60 (men) or age 55 (women) with at least 10 years but less than 20 years of paid or credited contributions.

Early pension: At any age with at least 35 years of contributions.

Employment must cease.

Old-age social pension (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.

Disability pension (Pensão por Invalidez, social insurance): Must be younger than the normal retirement age, be assessed as mentally or physically unable to work, and have at least 30 months of paid or credited contributions in the five years before the disability began.

Contributions may be credited for periods the insured received sickness, maternity, work injury, or unemployment benefits, and for military service.

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

Disability social pension (Subsídio Social Básico, social assistance, means tested): Must be younger than the normal retirement age, assessed with a permanent disability or a chronic disease, and living in a household having no members with work capacity. The beneficiary and his or her family members must not be receiving any other pension and must meet certain residency requirements.

Survivor pension (Pensão de Sobrevivência, social insurance): The deceased received or was entitled to receive a full or partial social insurance old-age pension or a disability pension at the time of death, or had at least five years of contributions.

Eligible survivors include a dependent widow(er), and orphans 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 (Subsídio por Morte, social insurance): The deceased received a social insurance old-age or disability pension, or had at least three years of coverage and at least six months of contributions in the 12 months immediately before death.

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

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

Old-Age Benefits

Old-age pension (Pensão por Velhice, social insurance): The pension is the insured's average monthly earnings in the last five years multiplied by the number of months of contributions, divided by 420.

The maximum contribution period used to calculate the old-age pension is 420 months.

The minimum monthly old-age pension is 90% of the legal monthly minimum wage for agricultural workers and certain fishermen.

The legal monthly minimum wage for agricultural workers and certain fisherman is 4,063.50 meticais.

Partial pension: 50% of the old-age pension is paid.

Early pension: Calculated in the same way as the old-age pension.

Old-age social pension (Subsídio Social Básico, social assistance, means tested): 540 to 1,000 meticais is paid depending on household composition.

Schedule of payments: The pension is paid every two months.

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

Permanent Disability Benefits

Disability pension (Pensão por Invalidez, social insurance): 60% of the old-age pension is paid.

Disability social pension (Subsídio Social Básico, social assistance, means tested): 540 to 1,000 meticais is paid depending on household composition.

Schedule of payments: The allowance is paid every two months.

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

Survivor Benefits

Survivor pension (Pensão de Sobrevivência, social insurance)

Spouse's pension: 50% of the old-age pension the deceased received or was entitled to receive is paid for life to a widow aged 45 or older or a widower aged 50 or older (any age if assessed with a total incapacity for work); for five years to a widow younger than age 45 or a widower younger than age 50.

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

The maximum combined survivor pension is 100% of the old-age pension the deceased received or was entitled to receive.

Death grant (Subsídio por Morte, 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.

Funeral grant (Subsídio de Funeral, social insurance): A lump sum of 5,000 meticais 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 of the social insurance program.

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

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

National Social Action Institute administers the social assistance program.

Sickness and Maternity

Regulatory Framework

First laws: 1975 (private clinics) and 1977 (health).

Current laws: 1991 (universal access to health), 2007 (labor code), 2007 (social insurance), and 2009 (social assistance).

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

Coverage

Universal and social assistance: Residents of Mozambique.

Social insurance: Employed persons, including apprentices, part-time workers, and seasonal workers; self-employed persons; and public-sector employees not covered by a special system.

Voluntary coverage for unemployed persons with at least 12 months of previous contributions.

Special systems for certain public-sector employees and military personnel.

Source of Funds

Insured person

Universal and social assistance: None.

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

Self-employed person

Universal and social assistance: None.

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

Employer

Universal and social assistance: None.

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

Government

Universal and social assistance: The total cost.

Social insurance: None; contributes as an employer.

Qualifying Conditions

Cash sickness benefit (Subsídio por Doença, social insurance): Must have at least three months of contributions in the 12 months before the incapacity began.

The cash sickness benefit is also paid to an insured parent caring for a hospitalized child or a child in need of special care.

Cash maternity benefit (Subsídio por Maternidade, social insurance): Must have at least 12 months of contributions in the 18 months immediately before the expected date of childbirth.

Medical benefits (universal): Provided for children aged 5 or younger, pregnant women, persons aged 60 or older, and persons with disabilities.

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

Sickness and Maternity Benefits

Sickness benefit (Subsídio por Doença, social insurance): 70% of the insured's average daily earnings in a six-month period within the last 12 months before the incapacity began is paid for up to 365 days. The benefit is paid after a three-day waiting period (no waiting period for hospitalization, certain communicable diseases, or during the postpartum period).

Maternity benefit (Subsídio por Maternidade, social insurance): 100% of the insured's average daily salary in a six-month period within the last 12 months before the maternity leave began is paid for 60 days.

Workers' Medical Benefits

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

Social assistance: Primary health care is provided with copayments.

Dependents' Medical Benefits

Universal: No statutory benefits are provided.

Social assistance: 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 of the social insurance program.

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

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

National Social Action Institute 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

Resident salaried employees in the private and public sector.

Voluntary coverage for certain self-employed persons.

Special systems for certain civil servants and military personnel.

Source of Funds

Insured person: None.

Self-employed person: The total cost of self-insurance.

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

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. Accidents that occur while commuting to and from work are covered.

Temporary Disability Benefits

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

Partial disability: 70% of the difference in the employee's daily earnings before and after the incapacity began is paid.

Permanent Disability Benefits

Permanent disability pension (Pensão de Invalidez Permanente): For a total (100%) disability, 90% of the employee'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 employee'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 difference in the employee's annual earnings before and after the incapacity began is paid.

The minimum monthly permanent disability pension is 60% of the legal monthly minimum wage.

The legal monthly minimum wage ranges from 4,063.50 meticaís (agriculture and certain fishermen) to

11,897.60 meticaís (financial services and banking industry), depending on the economic sector.

Workers' Medical Benefits

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

Survivor Benefits

Survivor pension (Pensão de Sobrevivência)

Spouse's pension: 60% of the employee's annual earnings before death is paid.

Orphan's pension: 25% of the employee's annual earnings before death is paid for each orphan 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 orphan; up to 80% for full orphans.

Other eligible survivors' pension: If there is no eligible widow(er) or orphan, 15% of the employee's annual earnings is paid for each other eligible survivor.

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

Survivor settlement: A lump sum of six times the employee's last monthly earnings is split among the widow(er) (50%) and orphans (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 orphan.

Funeral grant (Subsídio de Funeral): A lump sum of twice the legal monthly minimum wage is paid to a widow(er) or the person who paid for the funeral.

The legal monthly minimum wage ranges from 4,063.50 meticaís (agriculture and certain fishermen) to 11,897.60 meticaís (financial services and banking industry), depending on the economic sector.

Administrative Organization

Ministry of Public Function provides general supervision.

Employers insure work injury liability through private carriers.

Unemployment

Regulatory Framework

A public works program (Programa Acção Social Produtiva) seeks to promote the socioeconomic inclusion of persons with work capacity living in poverty and vulnerable situations. A monthly allowance of 1,050 meticaís is paid to program participants who work at least four hours a day during at least four days a week.

The benefit is paid for up to one year in urban areas; three months in rural areas.

Family Allowances

Regulatory Framework

First law: 1993 (food subsidies).

Current law: 2011 (social assistance).

Type of program: Social assistance system.

Note: A social pension (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 (Apoio Social Directo, means tested):

Paid to households with members receiving antiretroviral treatment for HIV/AIDS, with children recovering from acute malnutrition, and with 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 (Apoio Social Directo, 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 1,650 meticaís.

Administrative Organization

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

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