Social Protection for female farmers in Zimbabwe within the context of HIV and AIDS

Introduction

The right to food and health are enshrined in the Universal Declaration of Human Rights, 1948. Section 25 states that “Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food ...” Zimbabwe also recognizes the right to food and Section 15 of the constitution encourages people to “grow and store adequate food, establish adequate food reserves and promote adequate and proper nutrition through mass education and other appropriate means”. However, the majority producers of the food, who are female farmers, produce under difficult circumstances untenable for the enjoyment basic human rights. Because of the informality of work done by these farmers, they have limited access to formal social security systems and as such their rights are prejudiced. This paper seeks to discuss the right of female farmers vis-à-vis access to social security and proposes suggestions on how this right can be guaranteed and protected. Women farmers in this paper refers to both agricultural farm labourers and self-employed farmers.

Country overview

Zimbabwe is predominantly an agriculture-based economy with about 79% of its population residing in rural areas and earning a living largely from subsistence agriculture. Maize is the staple food and accordingly, hunger is commonly associated with its shortage. Since 1990, maize production has been erratic due to, among other factors, drought, and the initial impact of the land reform programme and HIV and AIDS. From the year 2000 to 2008, Zimbabwe experienced severe macro-economic instability, characterized by hyperinflation which resulted in economic regression and paralysis. The Gross Domestic Product (GDP) declined by over 40 percent during this period and agricultural output shrank (IMF, 2009). As a result, the country has become a net importer of food, while a large proportion of the population has had to rely on food aid. Per capita GDP declined from over USD600 in 2000 to USD434 in 2010(IMF, 2009).

From a peak of 9.7 percent in 1996 economic growth slumped to a record –14.8 percent in 2008 (see Figure 1). This brought about increased poverty which in turn increased social and economic marginalisation and distress of already disadvantaged groups especially women. By 2003, 72 percent of the population was below the poverty line, up from 55 percent in 1995.
Female-headed households had a higher incidence of poverty at 68 percent compared to male-headed households at 60 percent which gave poverty ‘a rural woman’s face’. As economic growth declined, so did formal employment. This resulted in substantial job losses and the informalization of the economy (IMF, 2009).

Varying statistics for unemployment rates exist. The percentage of the population employed in the formal sector declined from 14 percent in 1980 to 10 percent by 2004 and about 6 percent by 2007 (ILO, ). Statistics from the ILO indicate that at least 4 out of 5 jobs in Zimbabwe are presently informalized. In 2003, more women (53 percent) were employed in the informal sector (mostly agriculture) than men (47 percent), with 44 percent of the total living below the Total Consumption Poverty Line (TCPL), compared to 36 percent of the formal sector further confirming current trends(PASS II, 2003). In 2011, only eleven percent of the currently economically active population is in broad unemployment. A person aged 15 years and above was considered to be currently economically active if he/she was either employed for at least one hour during the last 7 days preceding the survey interview for the collection of the data, or usually works but was temporarily absent from work, or was without work and available for work (unemployed) Zimstats (2011).

Figure 1: Trends in Real GDP Growth, 1996-2010

Comparative Average GDP Growth Rates, 1996-2010

Source: Central Statistical Office and Ministry of Finance. The figure for 2010 is projected.
The 2011 ZDHS reports that only 44% of the married women surveyed between the ages of 15 and 49 were employed at the time of the survey, compared to 85% of the men\(^1\). The ZDHS also found that men were slightly more likely to be paid in cash for their work. The Enterprise Survey (World Bank, 2011) found the percent of permanent full-time female workers in Zimbabwe to be 23.4% of the workforce; lower than the Sub-Saharan region average of 24.5% and the global average of 31.0%. Women also often suffer discrimination in access to certain benefits, such as maternity leave, as many are contract, seasonal and/or domestic workers\(^2\).

With the signing of the Global Political Agreement (GPA) in September 2008, the formation of a Government of National Unity (GNU) and adoption of a multi-currency regime in early 2009, stability returned to the political and macro-economic environment. Inflation was soon under check and the economy grew by 5.8 percent in 2009, 8.1 percent in 2010 and an estimated 9.3 percent in 2011 (MF, 2010 and 2011). This was attributed mainly to the strong performance of the mining and agriculture sectors.

**Impacts of HIV and AIDS on Agriculture**

In Southern Africa, up to 60 -70% of farms have suffered labour loss due to HIV and AIDS (WFP, 2004). HIV affects the most productive sectors of society (Sloth-Nielsen, 2003; GoZ, 2009). The UN estimated that 9.6% of Zimbabwe’s agricultural labour force, including extension service was lost in 2000 which led to disintegration of livelihoods and reduced productivity (Oxfam, 2002). The impact of HIV/AIDS has been particularly felt by women as they provide 70% of agricultural labour (both as producers and processors), while they constitute 55 percent of people living with HIV (PLHIV) (MHCW, 2009). Women are also the major care givers for the sick which reduces their production time and marginalises them as their opportunities to participate in activities outside the home are limited. Below is a depiction of the projected loss of agricultural labour force due to HIV and AIDS which shows that Zimbabwe 3\(^{rd}\) worst affected country in the region after Namibia and Botswana.

Projected loss in agricultural labour force through AIDS in Southern Africa.

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\(^1\) SIDA – Zimbabwe: Intersectional Gender Analysis Final Report (28 May 2012)

\(^2\) Compilation prepared by the Office of the High Commissioner for Human Rights in accordance with paragraph 15 (b) of the annex to Human Rights Council resolution 5/1 – Zimbabwe (A/HRC/WG.6/12/ZWE/2, July 2011)
Projected loss in Agricultural Labour force through AIDS in the nine hardest hit African countries, 1985-2020

Source: World Food Programme, Facts and Figures, July 2004

The net effects of HIV and AIDS are cumulative and will continue to be felt even when prevalence rates are reducing i.e. from a high of 23% in 2003 to 15.6% in 2007 (NAC, 2009). In this regard, the agricultural sector will also continue to be impacted by the pandemic as skills replacement is also a process over a period of time.

**Women as Farmers**

Women bear the multiple burden of being farm producers, labourers, and processors of the food for consumption and at the same time carers in the home. According to the United Nations Food and Agricultural Organisation (FAO, 2011), women farmers are the pillars of African agriculture. Over two thirds of all women in Africa are employed in the agricultural sector and produce nearly 90 percent of food on the continent. They are responsible for growing, selling, buying and preparing food for their families. As the FAO states, there is a significant global gender gap in agriculture, which translates into a costly lost opportunity to improve the quality and quantity of the world’s food supply. If women had the same access to, and control over productive resources as men, they could increase yields on their farms by 20 to 30 percent. “In practice, women farmers tend to rely on rain-fed agriculture, and have poor access to inputs (fertilisers, seeds and water), to extension (most extension agents are men), to credit, and to markets for their products. They either own small pieces of land or have no land at all.” Boserup (1970) calls this the "female farming systems" where women comprise well over half of the agricultural labour force.
In Zimbabwe, 70 percent of farmers are women, making agriculture a women dominated industry but they do not own the means of production. Their access to land is umpired through male power and control. As elsewhere in much of Africa, women have limited opportunities in agricultural production in terms of access to appropriate implements for various agricultural tasks. They lack credit facilities, appropriate technology and depend on men for agricultural inputs. They have limited access to extension services and marketing facilities (Kachingwe, 1986, Women and Land in Zimbabwe, WLZ), 2006, Zimstats, 2012).

According to WLZ (2006), only 19 percent of large scale commercial farms are owned by women. Since the majority of owners of land are male, it means that ownership of farm equipment is high among male headed households, while ownership of assets has a bearing on one’s ability to access credit. Assets, including land are used as a form of collateral required for one to be granted a loan.” This is typically a reflection of the customary practises in which women have usufruct rights over land. Although under the new constitution, customary law is now subject to the constitution. What is protected by law will override any customary practice. All of this has implications for women’s access to social security as by the very nature of their enterprises for the conditions for accessing formal social security usually require formalised work arrangements.

Very few women produce cash crops. The majority of female farmers are small scale farmers who undertake farming as a means of subsistence. Although both male and female farmers face similar working environments, the impact this has on the two is different because of the different gender and sex roles. Women are largely the primary producers, processors and carers. These unpaid female family workers and those that are employed face harsh conditions and intensified risks arising out of the nature of the sector, and the informality of their employment relationship for those that are employed. According to the EC (2010) these risks which also translate to lack of rights and social protection include:

- high levels of insecurity of employment, low and variable wage levels often based on piece rates;
- annual periods of out of season unemployment, and the risk of poverty arising from the low levels of remuneration and variability of earnings in out of season employment;
• lack of many or all of the employment benefits available to permanent workers;
• general health risks arising out of the use of pesticides and fungicides along with the intensity of physical labour;
• reproductive health issues arise, ranging from access to sanitary facilities in the fields, to the potentially harmful effects of chemicals on the reproductive cycle of women workers minimal cover for disability and old age beyond limited state benefits where these exist;
• Absence of labour organisations and poor knowledge of rights and entitlements.

Similar conditions also apply even for women who work on their own land.

**Social Security for female farmers**

A focus on social security for female farmers needs to start with the fact that informal work is by definition work without access to work-related measures of social security. However, Oduro (2010) cautions against focusing on formal social protection as the only possible means of social security for female farmers. He notes that social protection is not new in Africa. What is new, is the policy frameworks and the introduction of social assistance measures that provide conditional and unconditional transfers to targeted sections of the population. For example, when there are shocks such as poor harvest, recourse has usually been made to coping strategies and informal social arrangements such as the extended family and community networks. Public social protection mechanisms are usually non-existent, irrelevant or weak in providing the necessary assistance to the informal sector. They may be included in temporary public works schemes, but these do not usually have a training component that would help attain better long-lasting employment.

The private schemes such as contributory pension and medical schemers are usually very expensive. The premiums of insurance may be beyond the reach of the farmers. For example, Kaseke (2002) notes that a major problem with social insurance is that it is oriented towards meeting future needs and therefore ignores the immediate needs of the poor. Because of the prevalence of poverty in Africa, the majority of the people are struggling to survive on a daily basis. Thus their priorities are centred on meeting their immediate needs such as food, clothing, shelter, education and health. In such circumstances, it makes little sense to focus exclusively on future contingencies. The low wages also make it extremely burdensome for workers to contribute to any social insurance scheme as the contributions take away income
meant for meeting immediate needs. Consequently, workers may be reluctant to participate in social insurance schemes.

The informality of the female farmers excludes them from contributory schemes (such as unemployment insurance, and workers compensation against accidents at work). Where they may be targeted with social assistance schemes, such as cash transfers, the criteria is usually exclusionary in that if covers non-working ages, such as younger children, and elderly people, or who cannot work, such as people with severe disabilities. In essence, female farmers have no access to formal social security which compels policy to re-align and consider use of informal social security systems. The informal systems therefore offer a possible and attractive option for the informal sector workers.

**Social security in Zimbabwe**

Social Security in Zimbabwe is administered under the National Social Security Authority (NSSA) of Zimbabwe which is a corporate body (parastatal) formed by an Act of Parliament in 1989, with the task to implement and administer social security services to the nation. Currently NSSA operates two schemes, which are the:

1. **Pension and Other Benefits Scheme**, which provides for retirement, invalidity and survivor's benefits and a funeral grant. Every man and woman in formal sector employment in Zimbabwe is obliged to contribute to the Pension and Other Benefits Scheme. Every employer in the formal sector is obliged to pay a contribution that matches that of each employee.

2. **Worker’s Compensation Insurance Fund (WCIF)**, which provides for financial compensation in the event of serious injury or death resulting from a work-related accident or disease. The WCIF also pays for medical treatment for the injured person and his or her rehabilitation. The employer is also obliged to pay a WCIF premium in respect of each employee. Every man and woman who has contributed to the Pension and Other Benefits Scheme for 12 months or more is entitled to a retirement benefit on reaching the pensionable retirement age. If he or she has contributed for 120 months or more, the retirement benefit will be a monthly pension for life. If the contribution period is less than 120 months, the benefit will be a lump sum retirement grant.

**Summary of other Social Protection Schemes (see Annex 1 for full details)**
What is of note however is that all the social protection schemes apply to those that are formally employed.

**Challenges with extending social security to female farmers**

Extending social security to female farmers remains a challenge which has been documented by authors such as Kaseke (2002). Devereux et al. (2008) identify a number of actual and potential synergies and conflicts between smallholder agricultural policies and social protection policies in Africa. They note that in terms of macro-level synergies, effective investments in agriculture should promote growth in agricultural production and rural incomes, with two beneficial implications for social protection: firstly, economic growth increases the public resources available for financing social protection; secondly, pro-poor growth in incomes reduces social protection needs. In terms of macro-level conflicts, agricultural and social protection policies typically compete for limited financial resources and political influence, since they tend to be regarded by governments and donors as distinct rather than complementary policy sectors, and their implementation is often uncoordinated and internally contradictory.

Other stumbling blocks towards social security for female farmers include:

1. The irregularity of the incomes of the self-employed and the difficulties in enforcing compliance in the payment of premiums are the major obstacles to extending protection to this sector.
2. Some of the farmers are also unable to make the minimum contributions where required. For example, FAO/Zimbabwe has implemented agriculture input support programmes in which farmers are expected to contribute 20% of the total value of the input support. In essence farmers contribute USD 32 and FAO contributes the balance of USD 128. Some farmers had to be replaced because they were unable to make their contribution required to access the support. In Matabeleland South, up to 30% beneficiaries had to be replaced (FAO draft evaluation report, 2013). Although no sex or gender disaggregation has been made on those failing to meet their contribution, anecdotal evidence suggests women who were heads of households were the ones who most likely failed to make the contribution.
3. The participation of women as farmers and care givers for the infirm, especially with the effects of the HIV and AIDS pandemic means productive time is limited and they are confined to these caring roles. Where opportunities exist, they are often unable to
take them as they are away from home. An FAO draft evaluation report (2013) acknowledges that extension is often not conducive to the needs of women as it is often done away from home and over a number of days. The competing roles of women often results in them giving up on educational and training opportunities in “forced preference” to the domestic roles. Education has the potential to enable women to participate in formal sector employment which is where social security schemes are largely present.

In spite of this, Lund notes that social protection should be seen as an investment in the human potential of poorer workers in the informal economy, and especially for poorer women.

**Conclusion**

Even with these discussed stumbling blocks, the fact remains, social security and protection is a right and female farmers should also tap into existing mechanisms. Their role to household food security cannot be ignored, let alone the role they play as care givers in home based care for the elderly, infirm and children especially with HIV as a declared national disaster. All of these would be a cost to government in the case that it upheld its role as the duty bearer for the protection of informal female farmers. In essence, women farmers are subsidizing government. Whether to force the informal female farmers into formal social protection systems is open to discussion but the merits of maintaining the two as complementary seems to be more practical in a context such as Zimbabwe where formal social protection coverage is minimal. There is more to gain in strengthening community structures and informal safety nets than trying to formalize these.

Clearly, informal social protection is not always comprehensive given the challenges of HIV and AIDS which has resulted in the weakening of informal family and community support networks. Family members may not always be in a position to provide assistance at the time that it is required. Existing formal social protection that is predictable and reliable can be tapped on to complement informal social protection arrangements

**The social security option for female farmers**

There are various social protection options that can be considered for female farmers. Kaseke and Olivier (2012) call for multi-dimensional solutions to address the gender based discrimination and they note the need to extend social security that is responsive to the needs.
of the informal workers, and to increase educational opportunities for women. As Kaseke (1999:2) observes, "social security can be seen to comprise of a complex and interrelated set of set of systems (e.g. governmental, non-governmental, semi-formal, traditional etc.) which operate and are mobilised to provide in varying degrees, for the social security needs of people in various contingencies." This allows for the development of strategies that are relevant and responsive to the specific needs of the farmers, providing for appropriate interventions that target female farmers.

The ILO (2000: 26) also observes that “given the small size of the formal sector in low income developing countries, it is imperative to give priority to schemes especially designed to meet the needs of informal sector workers”. It suggests the use of micro insurance schemes to provide social protection. The potential beneficiaries would organize themselves into groups which are used for the collection of contributions in order to reduce administrative costs on the insuring company.

The European report (2010 p. 75) on development echoes the same and advocates for adjusting existing social insurance mechanisms to the specific informal economy context. One approach is to have tailor-made provisions for a particular group of informally employed workers which can be extended progressively. Other social protection measures, such as transfers in cash or in kind, can help protect informal workers from diverse risks and vulnerabilities and break the intergenerational cycle of poverty by improving their access to basic health or education.

Specific recommendations

Given the ensuing discussion, the point of departure for providing social security for female farmers is to locate strategies in the context of the different systems that obtain in Africa for the provision of social security. Social security/social protection should be viewed beyond the formal means and be seen as a continuum in which one can graduate from informal to the formal and even from formal to the informal should working relations change. It should not be seen as a stagnant static provision, but rather a service that can be adapted to suit the individual needs of the farmers. Based on this, the following specific recommendations are therefore made:

1. **Strengthen community structures and practices** e.g. Zunde raMambo. This is a concept in which the community leadership sets aside a field for the whole community
to till. The harvest is stored as grain reserves for the vulnerable members of the community. Such practices strengthened community cohesiveness and often resulted in ripple effects where in the community then shares ideas on self-help enterprises. The concept of Zunde raMambo would benefit the whole community but would have greater impact on female farmers as they are primarily responsible for household food and nutrition security in which case if this was not available in the home, they could approach the Zunde raMambo.

2. **Strengthen/establish community clubs for female farmers:** Community groups have the potential to bring in all members of the community and ensure their participation in community projects. For female farmers, such groups could create a platform for education on farming, extension services and capacity building. It could also result in the creation of other self-help groups where female farmers could establish income savings and lending clubs, burial societies and even create linkages with formal institutions such as banks and insurance schemes.

3. **Strengthen/establish community income savings and lending clubs:** this would enable female farmers to have access to soft credit in a safe and familiar environment thus opening up livelihoods options as they are able to make purchase choices. This could also open up doors for the creation and growth of community banks.

4. **Provision of inputs targeted at female farmers:** formal provisions could be designed to specifically target women which could also contribute to breaking the intergenerational cycle of poverty.

5. **Cash transfers:** again, target female farmers as a priority target group with cash transfers which would also allow them to purchase even health and reproductive services. Such transfers have to be open to enable the women to make choices about what is required.

6. **Tailor make extension support to the practical needs of female farmers:** extension support should be suited to the different needs of female farmers. The timing and length of extension should be such that it does not deter women from participating. This may also mean the mobilization and inclusion of the whole community to provide support in the provision of child care to free other women to attend extension support. The community may also be encouraged to establish community centres with child care facilities as one of the major constraints against women’s participation in developmental activities has to do with their reproductive roles.
7. **Support women with market linkages:** Women primarily produce for subsistence. However, given extension support and necessary inputs including irrigation, they could expand their farming enterprises and start to produce on a commercial scale. It would therefore be important to ensure that they are linked with markets so they are producing goods that are guaranteed to be sold once ready. Once women are able to secure the selling of their produce, they have access to cash which allows them to make choices of what to purchase in the household. Research e.g. FAO (-----) has shown households in which cash is managed by women have better social indicators.

8. **Improve access to health facilities:** Health facilities should be easily accessible for female farmers and may even be made mobile including provision of ARVs. With HIV and AIDS still a significant threat to agriculture and indeed other sectors, a mechanism needs to be put in place where women can access health including reproductive health services.

9. **Livelihoods based social protection** – this is a service that promotes the livelihoods of farmers which would lead to increased incomes and thus make it possible for them to access social protection/ social security as they need.

**References**

5. FAO-Zimbabwe Country Programme Framework 2012-2015


ANNEX 1: (http://www.nssa.org.zw)

Old Age, Disability, and Survivors

Regulatory Framework

First law: 1993.


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 needy persons incapable of work and to persons aged 65 or older or with a disability.

Coverage

All employed citizens or residents aged 16 to 65.

Exclusions: Self-employed persons.

Source of Funds

Insured person: 3% of monthly earnings.

Self-employed person: Not applicable.

Employer: 3% 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 one 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, and have at least one year of contributions. A medical doctor assesses the disability.

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

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 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 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 had at least one 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 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$40.

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

The minimum retirement grant is US$40.

Permanent Disability Benefits

Disability pension: The pension is 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 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.

Disability grant: A lump sum of 0.083% of the insured's monthly covered earnings before the disability began multiplied by the number of years of contributions (including credited periods) is paid.
The minimum disability grant is US$10.

**Survivor Benefits**

Survivor benefit: A monthly pension of 40% of the deceased's old-age or disability pension is paid to a widow(er); 40% to children up to age 18 (age 25 if a student, no limit if disabled). 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.

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

Survivor grant: A lump sum of 40% of the deceased's retirement or disability grant is paid to a widow(er); 40% to children up to age 18 (age 25 if a student, no limit if disabled). 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.

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

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$200.

**Administrative Organization**

Ministry of Public Service, Labor, and Social Welfare provides general supervision.

National Social Security Authority administers the program.

**Sickness and Maternity**

**Regulatory Framework**

No statutory cash benefits are provided.

The labor relations act requires employers to provide a maternity benefit. The maternity benefit is 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**

**Regulatory Framework**


Type of program: Employer-liability system.

**Coverage**

All employed persons in the private sector, local authorities, and parastatals.
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**

100% of monthly covered earnings is paid for the first 30 days; thereafter, 51% of monthly earnings.

The benefit is paid for up to 18 months.

Child's supplement: 12.5% of the insured's benefit is paid to the first child; 5% each to the second to the fifth child. The General Manager of the National Social Security Authority determines the amount paid for each subsequent child.

**Permanent Disability Benefits**

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. If the insured's pension is not greater than US$15 a month, a lump sum is paid.

Constant-attendance supplement: Paid if the insured requires the constant attendance of others to perform daily functions.

Child's supplement: 12.5% of the insured's pension is paid to the first child; 5% each to the second to the fifth child. The General Manager of the National Social Security Authority determines the amount paid for each subsequent child.

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 pays for all medical fees, including medicine, hospital care, prostheses, and transportation.

**Survivor Benefits**

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

Remarriage settlement: The pension ceases on remarriage, and a lump sum of 24 months of pension is paid.
Child's supplement: Paid until the child is age 19 or is self-supporting, whichever is earlier. 12.5% of the insured's pension is paid to the first child; 5% each to the second to the fifth child. The General Manager of the National Social Security Authority determines the amount paid for each subsequent child. 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 is paid for a work-related death, as determined by the General Manager of the National Social Security Authority.