

# Ethiopia

Policies as of 1 July 2022. Updated via a country survey and desk review.

Currency: Ethiopian birr (ETB)

## Profile structure

The profiles are organized in **six branches**:

- Old age, disability and survivors
- Health and long-term care benefits
- Sickness and maternity
- Accidents at work and occupational diseases
- Unemployment
- Family and household benefits

Each branch includes the **following categories**:

- Branch overview
- Regulatory framework
- Coverage
- Source of funds
- Benefit details
- Administrative organization

## Old age, disability and survivors

### Branch overview

| Type of programme | Programme name           | Additional information  |
|-------------------|--------------------------|---|
| Social insurance  | Private sector programme | Private- and public-sector benefits are governed by identical regulations but are administered by separate public agencies. |
| Social insurance  | Public sector programme  | See above.  |

### Regulatory framework

| Year | Law name and number  |
|------|--|
| 2022 | Public servants pension proclamation, No. 1267                 |
| 2022 | Private Organization Employees' Pension Proclamation, No. 1268 |

### Coverage

| Programme                                   | Mandatory coverage   | Voluntary coverage   | Exclusions  | Citizenship conditions |
|---|--|--|---|------------------------|
| Private sector programme (social insurance) | Private-sector employees.  | Self-employed persons and foreign nationals covered by bilateral or multilateral agreements. | Household workers, seasonal workers, and employees of international organizations or foreign diplomatic missions. | Citizens only.         |
| Public sector programme (social insurance)  | Citizens of Ethiopia employed in the public sector, government appointees, members of parliament, judges, public prosecutors, and military and police personnel. | No possibility of voluntary coverage.  |   | Citizens only.         |

## Source of funds

| Programme name and persons covered [1]             | Contributions  | Income base   | Government contributions          | Additional information   |
|--|--|---|-----------------------------------|--|
| <b>Private sector programme (social insurance)</b> |  |   |                                   |  |
| Employees (+)                                      | <b>Covered person:</b> 7%.<br><br><b>Employer:</b> 11%.  | Gross monthly salary (for work performed during regular hours). | None.                             | Contributions also finance the social insurance programme under Accidents at work and occupational diseases. |
| <b>Public sector programme (social insurance)</b>  |  |   |                                   |  |
| Employees (+)                                      | <b>Covered person:</b> 7% (in general).<br><br><b>Employer:</b> 11% (in general). Note: 33% (military and police personnel). | Gross monthly salary (for work performed during regular hours). | None; contributes as an employer. |  |

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.)

## Old-age benefits

### Old-age pension - Private sector programme (social insurance)

| Qualifying conditions   |  |           |                                       |
|---|--|-----------|---------------------------------------|
| Age requirements  | Men: 60  | Women: 60 | Legislated increases: No information. |
| Minimum qualifying period   | With at least 10 years of contributions.   |           | Legislated increases: No information. |
| Employment conditions   | Employment must cease.   |           |                                       |
| Reduced requirements for persons in hazardous work, persons with disabilities, specific occupations, etc. | The qualifying conditions may be reduced for persons working under certain hazardous or arduous conditions.  |           |                                       |
| Benefit details   |  |           |                                       |
| Benefit calculation rules   | Wage replacement   |           |                                       |
| Amount  | 30% of the reference earnings plus 1.25% or 1.65% (military and police covered under the public sector programme) of the insured's average monthly basic salary for each year of contributions exceeding 10 years. |           |                                       |
| Minimum benefit   | 2,218 birr a month; 1,258 birr a month for the public sector programme.  |           |                                       |
| Maximum benefit   | 70% of the insured's average monthly basic salary in the three years before retirement (a month).  |           |                                       |
| Reference earnings for benefit calculation  | The insured's average monthly basic salary in the three years before retirement. The basic salary is the gross salary paid for work performed during regular hours.  |           |                                       |
| Benefit adjustments   | Legally mandated. Adjusted every three years based on cost of living and available assets of the pension fund.   |           |                                       |
| Early pension   |  |           |                                       |
| Name  | Qualifying conditions  |           | Amount                                |

|   |  |   |
|---|--|---|
| Early old-age pension                                 | <p><b>Age:</b> (A) 55; (B) 50 (senior government officials and members of parliament under public sector programme). (men); (A) 55; (B) 50 (senior government officials and members of parliament under public sector programme). (women).</p> <p><b>Other qualifying conditions:</b> (A) With at least 25 years of contributions; (B) with at least one full term of service (five years under the public sector programme).</p> <p><b>Employment conditions:</b> Benefits cease if employment is resumed and contributions must be paid on earnings. The insured person can claim the standard retirement benefit upon reaching standard retirement age. If the insured person opts to cease employment before reaching the standard retirement age, he or she may reclaim early pension benefits, but will forfeit contributions made following the return to work.</p> | Calculated in the same way as the old-age pension.  |
| <b>Reduced benefit for insufficient contributions</b> |  |   |
| <b>Name</b>   | <b>Qualifying conditions</b>   | <b>Amount</b>   |
| Old-age settlement                                    | Age 60 with less than 10 years of contributions. Employment must cease.  | A lump sum of the insured's basic salary in the month before retirement multiplied by 1.25 (1.65 for military and police personnel under the public sector programme) and by the number of years of contributions. The basic salary is the gross salary paid for work performed during regular hours. |

### Old-age pension - Public sector programme (social insurance)

See Old-age pension (Retirement Pension) under Private sector programme (social insurance) above.

## Disability benefits

### Disability pension - Private sector programme (social insurance)

|                                       |   |
|---------------------------------------|---|
| <b>Qualifying conditions</b>          |   |
| <b>Qualifying conditions</b>          | Must be assessed with an incapacity for any gainful employment and have at least 10 years of contributions.   |
| <b>Employment conditions</b>          | Employment must cease.  |
| <b>Benefit details</b>                |   |
| <b>Benefit calculation rules</b>      | Wage replacement  |
| <b>Amount</b>                         | 30% of the reference earnings plus 1.25% (1.65% for military and police personnel under the public sector programme) of the reference earnings for each year of contributions exceeding 10 years. |
| <b>Maximum benefit</b>                | 70% of the insured's average monthly basic salary in the three years before retirement (a month).   |
| <b>Reference earnings for benefit</b> | The insured's average monthly basic salary in the three years before the  |

|  |  |   |
|--|--|---|
| calculation                                    | disability began. The basic salary is the gross salary paid for work performed during regular hours.           |   |
| Benefit adjustments                            | Legally mandated. Adjusted every three years based on cost of living and available assets of the pension fund. |   |
| Schedule of payments                           | Monthly.   |   |
| Reduced benefit for insufficient contributions |  |   |
| Name   | Qualifying conditions  | Amount  |
| Disability settlement                          | Must be assessed with an incapacity for any gainful employment and have less than 10 years of contributions.   | A lump sum of the insured's basic salary in the month before the disability began multiplied by 1.25 (1.65 for military and police covered under the public sector programme) and by the number of years of contributions. The basic salary is the gross salary paid for work performed during regular hours. |

### Disability pension - Public sector programme (social insurance)

See Disability pension under Social insurance (private sector programme).

## Survivor benefits

### Survivor pension - Private sector programme (social insurance)

| Qualifying conditions              |  |                          |                          |
|------------------------------------|--|--------------------------|--------------------------|
| Qualifying conditions              | The deceased received or was entitled to receive an old-age or disability pension at the time of death.  |                          |                          |
| Eligible survivors                 | A widow(er), orphans younger than age 18 (age 21 if disabled), and dependent parents.  |                          |                          |
| Remarriage conditions              | If the widow is younger than age 45 (age 50 for a widower; no limit if disabled). Remarriage settlement: No remarriage settlement is paid.                               |                          |                          |
| Benefit details                    |  |                          |                          |
| Benefit calculation rules          | See the calculation of pensions under the earlier branch(es).  |                          |                          |
| Benefit amount                     |  |                          |                          |
| <i>Spouse/partner</i>              | 50% of the old-age or disability pension the deceased received or was entitled to receive is paid to the widow(er).  | Minimum: No information. | Maximum: No information. |
| <i>Dependent children</i>          | 20% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible orphan; 30% for each full orphan.                     | Minimum: No information. | Maximum: No information. |
| <i>Other dependents</i>            | 15% of the old-age or disability pension the deceased received or was entitled to receive is paid to each eligible parent; 20% if there are no other eligible survivors. | Minimum: No information. | Maximum: No information. |
| Combined maximum for all survivors | 100% of the old-age or disability pension the deceased received or was eligible to receive.  |                          |                          |
| Benefit duration                   | Age restrictions apply for orphans (see qualifying conditions); no information for other eligible dependents.  |                          |                          |

| Reduced benefit for insufficient contributions |   |   |
|--|---|---|
| Name   | Qualifying conditions   | Amount  |
| Survivor settlement                            | The deceased had less than 10 years of contributions and did not qualify for an old-age or disability pension. Eligible survivors include a widow(er) and orphans younger than age 18 (age 21 if disabled). | A lump sum of 50% of the old-age or disability settlement the deceased received or was entitled to receive is paid to the widow(er); 20% to each eligible orphan (30% for each full orphan). The maximum combined survivor settlement is 100% of the old-age or disability settlement the deceased received or was eligible to receive. |

### Survivor pension - Public sector programme (social insurance)

See survivor pension under Public sector programme (social insurance) above.

### Administrative organization

| Organization  | Role in relation to programme   | Related programmes  | Additional information                              |
|---|---|---|---|
| <a href="#">Ministry of Finance</a>                             | Payment/delivery of benefits; Collection of contributions.<br><br>Note: Collects contributions for the public-sector programme jointly with the Public Servants' Social Security Agency.  | Public sector programme (social insurance)  |   |
| <a href="#">National Bank of Ethiopia</a>                       | General supervision and regulation.<br><br>Note: Administers the private-sector programme.  | Private sector programme (social insurance), Public sector programme (social insurance) | Managed by a tripartite board and Director General. |
| Private Organizations' Employees Social Security Agency         | Programme administration and delivery; Collection of contributions.<br><br>Note: Administers the private-sector programme and collects contributions.                                     | Private sector programme (social insurance)   | Managed by a tripartite board.                      |
| <a href="#">Public Servants' Social Security Administration</a> | Programme administration and delivery; Collection of contributions.<br><br>Note: Administers the public-sector programme and collects contributions jointly with the Ministry of Finance. | Public sector programme (social insurance)  | Managed by a board and a director general.          |

## Health and long-term care benefits

### Branch overview

| Type of programme | Programme name                   | Additional information   |
|-------------------|----------------------------------|--|
| Universal system  |                                  |  |
| Social insurance  | Community-based health insurance | Voluntary programme for rural and informal workers. Finalization of legal framework is ongoing (see regulatory framework below). |

**Note:** No statutory long-term care benefits. A new health insurance system for public- and private-sector workers, the Social Health Insurance programme, was approved by parliament in 2010 (Proclamation No.191) and is in the process of being implemented.

### Regulatory framework

| Year            | Law name and number   | Additional information   |
|-----------------|---|--|
| 1994            | Constitution of the Federal Democratic Republic of Ethiopia |  |
| 2022 (see note) | Proclamation No. 1273 on Community-based Health Insurance   | Establishes a legal basis for the Community-based health insurance programme, which has existed as a non-statutory programme since 2011. The Proclamation was approved by the Ethiopian House of Representatives in 2022. While final passage of the law is pending, we have included it here due to its relevance to the programme. |

### Coverage

| Programme                        | Mandatory coverage                       | Voluntary coverage   | Citizenship conditions |
|----------------------------------|--|--|------------------------|
| Universal                        | Citizens of Ethiopia.                    |  | Citizens only.         |
| Community-based health insurance | Not applicable (see voluntary coverage). | Rural groups and informal workers (including self-employed). | Citizens only.         |

## Source of funds

| Programme name and persons covered [1]  | Contributions   | Government contributions  | Additional information  |
|---|---|---|---|
| <b>Universal</b>                        |   |   |   |
| All covered persons                     | None.   | The government pays the total cost.   |   |
| <b>Community-based health insurance</b> |   |   |   |
| Self-employed                           | An annual flat-rate contribution, which varies depending on the community's income level and settling (rural or urban). | Federal government pays a matching contribution and covers costs for needy individuals. | Additional financing is provided via transfers from development partners. |

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.)

## Health benefits

### Medical benefits - Universal

|                              |  |
|------------------------------|--|
| <b>Qualifying conditions</b> |  |
| Qualifying conditions        | There is no minimum qualifying period.   |
| <b>Benefit details</b>       |  |
| Services covered             | Public hospitals and community health facilities provide limited free health services. |

### Medical benefits - Community-based health insurance

|   |  |
|---|--|
| <b>Qualifying conditions</b>                      |  |
| Qualifying conditions                             | There is no minimum qualifying period.   |
| Eligible dependents                               | Spouse and children (natural, adopted, or any child under guardianship) under the age of 18 (no age limit if disabled). An additional contribution is required for other household members.  |
| <b>Benefit details</b>                            |  |
| Services covered                                  | An essential package of health care services, including preventative and curative care and inpatient and outpatient services.  |
| Approved service providers and service conditions | Only care in health facilities contracted by Federal and Regional health insurance implementing bodies is covered. Access to other health services is covered through an established referral system (except for medical emergencies). |
| Cost sharing                                      | Co-payments may be required for primary health care services.  |
| Services covered for dependents                   | The same as those for the main beneficiary, membership is at the family level.   |
| Benefit duration for dependents                   | Age restrictions apply (see qualifying conditions).  |

## Administrative organization

| Organization   | Role in relation to programme   | Related programme(s)                        |
|--|---|---|
| District, zonal and regional health bureaus          | Payment/delivery of benefits.   | Community-based health insurance, Universal |
| <a href="#">Ethiopian Health Insurance Agency</a>    | General supervision and regulation; Programme administration and delivery; Collection of contributions. | Community-based health insurance            |
| <a href="#">Ministry of Health</a>                   | General supervision and regulation; Programme administration and delivery.                              | Community-based health insurance, Universal |
| <a href="#">Ministry of Women and Social Affairs</a> | General supervision and regulation.   | Universal                                   |



## Sickness and maternity

### Branch overview

#### Type of programme

Employer-liability system

**Note:** A special system exists for civil servants and military and police personnel.

### Regulatory framework

| Year | Law name and number   |
|------|---|
| 1994 | Constitution of the Federal Democratic Republic of Ethiopia |
| 2019 | <a href="#">Labour Proclamation No. 1156</a>                |

### Coverage

| Programme          | Mandatory coverage        | Exclusions  | Citizenship conditions |
|--------------------|---------------------------|---|------------------------|
| Employer liability | Private-sector employees. | Self-employed persons; employees of non-profit organizations; workers with training-related contracts and contracts for treatment, care, or rehabilitation activities; and household workers. | Citizens only.         |

### Source of funds

| Programme name and persons covered [1] | Contributions  | Government contributions |
|--|--|--------------------------|
| <b>Employer liability</b>              |  |                          |
| Employees (+)                          | <b>Covered person:</b> None.<br><br><b>Employer:</b> The total cost (provides benefits directly to employees). | None.                    |

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.)

## Sickness benefits

### Sickness benefit - Employer liability

#### Qualifying conditions

|                       |   |
|-----------------------|---|
| Qualifying conditions | There is no minimum qualifying period after the employee completes an employment probation period of up to 60 days. |
|-----------------------|---|

#### Benefit details

|  |   |
|--|---|
| Benefit calculation rules                  | Wage replacement  |
| Amount                                     | 100% of the reference earnings for the first month; 50% of earnings for the next two months; the next three months of leave are unpaid. |
| Reference earnings for benefit calculation | The employee's earnings.  |
| Benefit duration                           | Up to 6 months a year.  |

## Maternity benefits

### Maternity benefit - Employer liability

#### Qualifying conditions

|                       |   |
|-----------------------|---|
| Qualifying conditions | There is no minimum qualifying period. A medical certificate may be required. |
|-----------------------|---|

#### Benefit details

|  |  |
|--|--|
| Benefit calculation rules                  | Wage replacement   |
| Amount                                     | 100% of the reference earnings.  |
| Reference earnings for benefit calculation | The employee's earnings.   |
| Benefit duration                           | For 120 days (30 days before and 90 days after the expected date of childbirth). May be extended if there are complications arising from childbirth. |

## Administrative organization

| Organization   | Role in relation to programme   | Related programmes |
|--|---|--------------------|
| Employers  | Payment/delivery of benefits.<br><br>Note: Pay cash benefits directly to employees. | Employer liability |
| <a href="#">Ministry of Women and Social Affairs</a> | General supervision and regulation.   | Employer liability |

## Accidents at work and occupational diseases

### Branch overview

| Type of programme         | Programme name           | Additional information  |
|---------------------------|--------------------------|---|
| Social insurance          | Private sector programme | Private- and public-sector benefits are governed by identical regulations but are administered by separate public agencies. |
| Social insurance          | Public sector programme  | See note above.   |
| Employer-liability system |                          |   |

**Note:** A special system exists for military and police personnel.

### Regulatory framework

| Year | Law name and number  |
|------|--|
| 2017 | Federal Civil Servants Proclamation, No. 1064                  |
| 2019 | <a href="#">Labour Proclamation No. 1156</a>                   |
| 2022 | Private Organization Employees' Pension Proclamation, No. 1268 |

### Coverage

| Programme                                   | Mandatory coverage   | Voluntary coverage  | Exclusions   | Citizenship conditions |
|---|--|---|--|------------------------|
| Private sector programme (social insurance) | Private-sector employees.  | Self-employed persons, employees of religious or political organizations, and persons engaged in the informal sector. | Household workers, seasonal workers, and employees of international organizations or foreign diplomatic missions.  | Citizens only.         |
| Public sector programme (social insurance)  | Citizens of Ethiopia employed in the public sector, government appointees, members of parliament, judges, public prosecutors, and military and police personnel. |   |  | Citizens only.         |
| Employer liability                          | Employees in the formal sector, including private-sector employees and civil servants.   |   | Self-employed persons, employees of non-profit organizations; workers with training-related contracts and contracts for treatment, care or rehabilitation activities; and household workers. | No information.        |

## Source of funds

| Programme name and persons covered [1]             | Contributions   | Government contributions   | Additional information   |
|--|---|--|--|
| <b>Private sector programme (social insurance)</b> |   |  |  |
| Employees (+)                                      |   |  | Financing is reported under "Old age, disability and survivors". |
| <b>Public sector programme (social insurance)</b>  |   |  |  |
| Employees (+)                                      |   |  | Financing is reported under "Old age, disability and survivors". |
| <b>Employer liability</b>                          |   |  |  |
| Employees (+)                                      | <b>Covered person:</b> None.<br><br><b>Employer:</b> The total cost (pays insurance premiums or provides benefits directly to employees). | None; contributes as an employer (provides benefits directly to civil servants). |  |

[1] Employees (+) refers to all persons who are covered who are **not self-employed** (employees, pensioners, and other protected groups where applicable, such as students, unemployed persons, etc.)

## Temporary work-injury benefits

### Temporary disability benefit - Employer liability

|  |  |
|--|--|
| <b>Qualifying conditions</b>               |  |
| Qualifying conditions                      | Must be assessed with a work injury or occupational disease.   |
| Accidents during commute                   | Only covered if the employer provides the transportation.  |
| <b>Benefit details</b>                     |  |
| Benefit calculation rules                  | Wage replacement   |
| Amount                                     | For private-sector employees, 100% of the reference earnings is paid for up to three months; 75% for the next three months; and at least 50% for the following six months. For public-sector employees, 100% of the reference earnings over the entire period. |
| Reference earnings for benefit calculation | The employee's average monthly earnings in the year before the disability began.   |
| Benefit duration                           | Until the employee recovers and resumes work (up to a limit of 12 months) or is medically certified as permanently disabled (the rate decreases over time; see benefit amount).  |

## Permanent work-injury benefits

### Permanent disability pension - Private sector programme (social insurance)

|                              |   |
|------------------------------|---|
| <b>Qualifying conditions</b> |   |
| Qualifying conditions        | Must be assessed with a work injury or occupational disease. An authorized medical board assesses the degree of disability. |
| Accidents during commute     | Only covered if the employer provides the transportation.   |

| Benefit details                            |   |  |
|--|---|--|
| Benefit calculation rules                  | Wage replacement  |  |
| Amount                                     | 47% of the reference earnings is paid if the insured has an assessed degree of disability of at least 10% and is unable to work. If the permanent disability pension is less than or equal to the old-age pension the insured is entitled to receive, the old-age pension is paid, up to 70% of the insured's monthly basic salary. |  |
| Minimum benefit                            | 2,218 birr a month; 1258 birr a month for public sector programme.  |  |
| Reference earnings for benefit calculation | The insured's last monthly basic salary before the disability began, which is the gross salary paid for work performed during regular hours.  |  |
| Benefit adjustments                        | Legally mandated. Adjusted every three years based on prevailing economic conditions and available assets of the pension fund.  |  |
| Schedule of payments                       | Monthly.  |  |
| Benefit duration                           | No limit.   |  |
| Reduced benefit for a partial disability   |   |  |
| Name                                       | Qualifying conditions   | Amount   |
| Incapacity gratuity                        | If the insured has an assessed degree of disability of at least 10% but is able to work.  | A lump sum of 47% of the insured's last monthly basic salary before the disability began multiplied by 60 months and by the assessed degree of disability is paid. |

### Permanent disability pension - Public sector programme (social insurance)

See Permanent disability pension under Private sector programme (social insurance) above.

## Medical work-injury benefits

### Medical benefits - Employer liability

| Qualifying conditions    |   |
|--------------------------|---|
| Qualifying conditions    | Must be assessed with a work injury or occupational disease.  |
| Accidents during commute | Covered if the employer provides the transportation.  |
| Benefit details          |   |
| Services covered         | Benefits include general and specialized medical and surgical care, hospitalization, pharmaceuticals, and prosthetic or orthopaedic appliances. |

## Survivor's work-injury benefits

### Survivor pension - Private sector programme (social insurance)

| Qualifying conditions     |   |
|---------------------------|---|
| Qualifying conditions     | The deceased had been assessed with a work injury or occupational disease.  |
| Accidents during commute  | Only covered if the employer provides the transportation.   |
| Eligible survivors        | A widow(er), orphans younger than age 18 (age 21 if disabled), and dependent parents.   |
| Remarriage conditions     | The widow(er)'s pension ceases upon remarriage if the widow is younger than age 45 (age 50 for a widower; no limit if disabled). Remarriage settlement: No remarriage settlement is paid. |
| Benefit details           |   |
| Benefit calculation rules | See the calculation of pensions under the earlier branch(es).   |
| Benefit amount            |   |

|   |  |                          |                          |
|---|--|--------------------------|--------------------------|
| <i>Spouse/partner</i>                     | 50% of the permanent disability pension the deceased received or was entitled to receive.  | Minimum: No information. | Maximum: No information. |
| <i>Dependent children</i>                 | 20% of the permanent disability pension the deceased received or was entitled to receive is paid; 30% for each full orphan.                            | Minimum: No information. | Maximum: No information. |
| <i>Other dependents</i>                   | 15% of the permanent disability pension the deceased received or was entitled to receive is paid; 20% if there are no other eligible survivors.        | Minimum: No information. | Maximum: No information. |
| <b>Combined maximum for all survivors</b> | 100% of the permanent disability pension the deceased received or was entitled to receive.   |                          |                          |
| <b>Benefit duration</b>                   | Up to the standard retirement age for widow(er)s; age restrictions apply for orphans (see qualifying conditions); no information for other dependents. |                          |                          |

### Survivor pension - Public sector programme (social insurance)

As provided under the Private sector programme (see above).

### Survivor settlement - Private sector programme (social insurance)

| Qualifying conditions                     |   |
|---|---|
| <b>Qualifying conditions</b>              | The deceased had been assessed with a work injury or occupational disease and was receiving or was entitled to receive a Disability grant.                                    |
| <b>Accidents during commute</b>           | Only covered if the employer provides the transportation.   |
| <b>Eligible survivors</b>                 | A widow(er) and children younger than age 18 (age 21 if disabled).  |
| Benefit details                           |   |
| <b>Benefit calculation rules</b>          | See the calculation of pensions under the earlier branch(es).   |
| <b>Amount</b>                             | A lump sum of 50% of the partial disability settlement the deceased was entitled to receive is paid to the widow(er); 20% to each eligible orphan (30% for each full orphan). |
| <b>Combined maximum for all survivors</b> | 100% of the disability pension the deceased received or was entitled to receive.  |

### Survivor settlement - Public sector programme (social insurance)

See Survivor settlement under Private sector programme (social insurance) above.

### Funeral grant - Employer liability

| Qualifying conditions            |   |
|----------------------------------|---|
| <b>Qualifying conditions</b>     | The deceased had been assessed with a work injury or occupational disease.            |
| <b>Accidents during commute</b>  | Only covered if the employer provides the transportation.                             |
| <b>Eligible survivors</b>        | A widow(er), orphans younger than age 18 (age 21 if disabled), and dependent parents. |
| Benefit details                  |   |
| <b>Benefit calculation rules</b> | Wage replacement  |
| <b>Amount</b>                    | A lump sum of at least two times the reference earnings.                              |

|  |                        |
|--|------------------------|
| Reference earnings for benefit calculation | The employee's salary. |
|--|------------------------|

## Administrative organization

| Organization  | Role in relation to programme  | Related programmes  | Additional information                              |
|---|--|---|---|
| Employers   | Payment/delivery of benefits.<br><br>Note: Insure work injury liability through private carriers or pay compensation directly to employees or dependent survivors. | Employer liability  |   |
| <a href="#">Ministry of Finance</a>                             | Payment/delivery of benefits; Collection of contributions.<br><br>Note: Collects contributions jointly with the Public Servants' Social Security Administration.   | Public sector programme (social insurance)  |   |
| <a href="#">National Bank of Ethiopia</a>                       | General supervision and regulation.<br><br>Note: Administers the private-sector programme.   | Private sector programme (social insurance), Public sector programme (social insurance) | Managed by a tripartite board and Director General. |
| Private Organizations' Employees Social Security Agency         | Programme administration and delivery; Collection of contributions.  | Private sector programme (social insurance)   | Managed by a tripartite board.                      |
| <a href="#">Public Servants' Social Security Administration</a> | Programme administration and delivery; Collection of contributions.  | Public sector programme (social insurance)  | Managed by a board and a director general.          |

## Unemployment

### Branch note

Severance pay exists: Under the 2003 labour proclamation, employers must provide severance pay in case of: unfair dismissal; workforce restructuring; the employer's death, insolvency, or bankruptcy; the employee's death at work; physical incapacity; or HIV/AIDS diagnosis. Severance pay is 30 times the employee's average daily wage in the last week of employment for the first year of service plus 10 times for each additional year of service, up to the employee's annual salary. An additional amount is paid for bankruptcy and workforce restructuring.



## Family and household benefits

### Branch note

No statutory benefits.