



2021 ANNUAL STATISTICAL REPORT





we PLEDGE to:

Serve the nation through providing world class social security services.

Empower our workforce and pensioners with schemes that enable them to live undisrupted and progressive lives.

Innovate our schemes range with market relevant and customer focused solutions.

Secure investments that enable us to offer quality products and deliver dependable services to our members.

Inspire future generations by leaving a legacy of security and commitment.

#NSSAHeroes!

Tel: +263-242-706 523-5, Email: info@nssa.org.zw, Website: www.nssa.org.zw, [f](#) [t](#) @nssazw

nssa
A Lifelong promise

Produced by: The Research and Schemes Planning Department
National Social Security Authority
P. O. Box CY 1387
Causeway, Harare
Zimbabwe
TEL: (263-04) 706523/5, 706541/8
Fax: (263-04) 796320, 725694/5

Compiled by: Moses.K. Marewangepo
(Research and Statistics Officer)

Nicola Yon
(Research and Statistics Officer)

Edited by: Cosmas Chikwawawa
Research & Schemes Planning Manager

Nyaradzai Lynette Tasaranarwo
Deputy Director Actuarial & Data Services

Shepherd Muperi
Director Social Security



OUR VISION

To be a world class provider of social security by 2030

OUR MISSION

To provide sustainable Social Security and promote Occupational Safety and Health to all members through responsive schemes and services.

CORPORATE VALUES

- Professionalism
- Accountability
- Commitment
- Transparency
- Teamwork
- Integrity

Table of Contents

ACRONYMS	8
FOREWORD	9
ECONOMIC AND DEMOGRAPHIC BACKGROUND	9
1.0 INTRODUCTION	11
1.1 POPULATION SIZE	11
1.2 AGE-SEX STRUCTURE OF THE POPULATION	11
1.3 FERTILITY	12
1.3.1 TOTAL FERTILITY RATE (TFR)	12
1.4 GROSS DOMESTIC PRODUCT (GDP)	12
1.5 INFLATION	13
1.6 EMPLOYMENT AND UNEMPLOYMENT	14
1.7 CONCLUSION	14
ACCIDENT PREVENTION AND WORKERS' COMPENSATION SCHEME	15
2.0 INTRODUCTION	16
2.1 WORKER DEMOGRAPHICS	16
2.1.1 INCIDENCE RATES BY AGE GROUP AND SEX	16
2.1.2 INCIDENCE RATES BY AGE GROUP AND REGION	17
2.1.3 INCIDENCE RATES BY MARITAL STATUS	18
2.1.4 INCIDENCE RATES BY NUMBER OF DEPENDANTS	18
2.2 EARNINGS	19
2.3 INDUSTRY	21
2.3.1 INDUSTRY AND OCCUPATION	22
2.3.2 INDUSTRIAL SECTOR BY AGENCY OF ACCIDENT	23
2.4 OCCUPATION	24
2.5 NATURE OF INJURY	24
2.5.1 NATURE OF INJURY BY AGE	24
2.5.2 NATURE OF INJURY BY BODY PART	24
2.5.3 NATURE OF INJURY BY PLACE OF OCCURRENCE	25
2.5.4 NATURE OF INJURY BY OCCUPATION	25
2.5.5 NATURE OF INJURY BY REGION	25
2.6 MONTH OF INJURY	25
2.7 INJURED WORKER BY ACTIVITY	26
2.8 INJURED WORKER BY TYPE OF ACCIDENT	27
2.9 TRENDS IN OCCUPATIONAL INJURIES	27

2.9.1	TRENDS IN OCCUPATIONAL INJURIES BY REGION (2017-2021)	28
2.9.2	TRENDS IN OCCUPATIONAL INJURIES BY MARITAL STATUS (2017-2021)	29
2.9.3	TRENDS IN OCCUPATIONAL INJURIES BY AGE GROUP (2017-2021)	29
2.9.4	TRENDS IN OCCUPATIONAL INJURIES INDUSTRIAL SECTOR (2019-2021)	29
2.10	OCCUPATIONAL INJURIES DUE TO LATE REPORTING	31
2.11	FATAL ACCIDENTS	32
2.11.1	TRENDS IN FATAL INJURIES	32
2.11.2	REGION	33
2.11.3	OCCUPATION	34
2.11.4	TYPE OF ACCIDENT	34
2.11.5	MONTH OF ACCIDENT	35
2.12	SHORT TERM BENEFITS	37
2.13	LONG TERM BENEFITS	37
2.14	KEY FINDINGS	37
2.15	RECOMMENDATIONS	38
REHABILITATION		39
3.0	INTRODUCTION	40
3.1	SEX DISTRIBUTION	40
3.2	AGE DISTRIBUTION	40
3.3	MONTH OF ADMISSION AND DISCHARGE	41
3.4	REGION	42
3.5	ADMISSION PERIOD	43
3.6	INDUSTRIAL SECTOR	43
3.6.1	ADMISSION RATES BY INDUSTRIAL SECTOR	43
3.6.2	ADMISSIONS AND DISCHARGES BY INDUSTRIAL SECTOR	43
3.7	OCCUPATION	46
3.8	NATURE OF INJURY	46
3.9	HOSPITAL UTILIZATION	46
3.10	KEY FINDINGS	47
3.11	RECOMMENDATIONS	48
PENSIONS AND OTHER BENEFITS		49
4.1	INTRODUCTION	50
4.2	EMPLOYERS' STATISTICS	50
4.2.1	REGISTERED EMPLOYERS	51

4.2.2. ACTIVE AND INACTIVE EMPLOYERS	52
4.2.3. THREE-YEAR ACTIVE EMPLOYER ANALYSIS	53
4.3 INSURED LABOUR FORCES' STATISTICS	54
4.3.1 REGISTERED INSURED LABOUR FORCE	55
4.3.2. REGISTERED ACTIVE AND INACTIVE WORKERS	56
4.3.3. NEW AND CEASED CASES	56
4.3.4. MORTALITY RATE AMONG INSURED LABOUR FORCE	57
4.4.1 SHORT TERM BENEFICIARIES	57
4.4.2 LONG TERM BENEFICIARIES	58
4.5 KEY FINDINGS	58
OCCUPATIONAL SAFETY AND HEALTH	59
5.0 INTRODUCTION	60
5.1 PROMOTIONS AND TRAINING ACTIVITIES	60
5.1.1 TEACH-INS	60
5.2 NEW FACILITIES REGISTRATIONS AND CLOSURES	61
5.3 INSPECTIONS	61
5.4. OCCUPATIONAL HEALTH SERVICES (OHS)	62
5.4.1 ANALYSIS OF PNEUMOCONIOSIS CERTIFICATE APPLICATIONS	62
5.5 MOBILE CLINIC ANALYSIS	63
5.6 INDUSTRIAL HEALTH ACTIVITIES	63
5.6.1 OCCUPATIONAL HEALTH INSPECTIONS	63
5.7 KEY FINDINGS	64
5.8 RECOMMENDATIONS	64
INVESTMENTS STATISTICS	65
6.0. INTRODUCTION	66
6.1. REVALUED INVESTMENT PORTFOLIO STRUCTURE 2021	66
6.2. PENSION AND OTHER BENEFITS SCHEME-STRATEGIC	67
6.3. APWCS-STRATEGIC ASSET ALLOCATION	67
STRATEGIC ASSET ALLOCATION VS ACTUARIAL RECOMMENDATION	68
TABLE 6.3: WCIF PORTFOLIO ASSET ALLOCATION,2021	69
6.5. KEY FINDINGS	70
6.6 RECOMMENDATIONS	71
APPENDIX B: TECHNICAL NOTES	92

Acronyms

CA	Children Allowance
ZDHS	Zimbabwe Demographic and Health Survey
FG	Funeral Grant
GDP	Gross Domestic Product
ICDS	Inter-Censal Demographic Survey
IG	Invalidity Grant
IP	Invalidity Pension
IR	Incidence Rate
MIMS	Multiple Indicator Monitoring Survey
NEC	Not Elsewhere Classified
NSSA	National Social Security Authority
Rehab	Rehabilitation Centre
RG	Retirement Grant
RP	Retirement Pension
SG	Survivor Grant
SP	Survivor Pension
TFR	Total Fertility Rate
ZIMSTAT	Zimbabwe National Statistics Agency

Foreword

This report is an analysis of statistics on occupational injuries, diseases, pensions, occupational safety and health activities and investments of the Authority for the calendar year 2021. The information was drawn from the Accident Prevention and Workers Compensation Scheme, the Pensions and Other Benefits Scheme, the Occupational Safety and Health Division and the Investments Division. This report covers Occupational injuries incurred in 2021. The reader should bear in mind that due to late reporting of accidents at work, figures quoted in this report could be an understatement of the actual number of injuries.

The report is divided into six chapters and three appendices. Chapter one presents the economic and demographic background of Zimbabwe in relation to social security. Chapter two provides Accident Prevention and Workers Compensation statistics. Chapter three covers admissions and discharges to the Workers Compensation Rehabilitation Centre in Bulawayo. Chapter four covers activities under the Pensions and Other Benefits Scheme. Amongst other indicators, it depicts employers' registration status, number of the insured labour force, mortality among the insured labour force and short- and long-term benefits. Chapter five covers Occupational Safety and Health aspects, while chapter six covers statistics pertaining to investments. Appendices A to C are on tables, technical notes, and coding procedures respectively.

According to this report, 4,241 occupational injuries were reported under the Accident Prevention and Workers Compensation Scheme in 2021, representing an incidence rate of 4.6 per 1 000 insured labour force. The Basic Metal Production Sector was the most hazardous industrial sector with an incidence rate of 31.2 per 1,000 insured labour force. There were 76 fatal injury claims processed in 2021. The year 2021 also saw a total of 87 admissions at the Rehabilitation Centre. Cumulatively, 116,469 companies were registered with NSSA at the close of 2021. Of these, only 33,154, 28% were active. Out of the 116,469 registered employers in 2021, 72% were inactive, whereas in 2020, 74% of the registered employers were inactive. This indicates an increase in the number of active employers. Factory inspections declined from 1,522 in 2020 to 1,201 in 2021.

It is my anticipation that this report will be useful for evidence-based training, informed decisions on safety and health interventions, progress monitoring and actuarial valuations, among other uses. The information is essential to inform the policy formulation, implementation and evaluation. I would like to take this opportunity to express my gratitude to all those who provided a hand in the successful compilation of this report.



Dr Charles Shava

Acting General Manager

Chapter 1



Economic and Demographic Background



1.0 Introduction

Economic and demographic changes affect practically all components of social and economic life. For this reason, they have a strong bearing on statistics pertaining to social security schemes. This introductory chapter to the National Social Security Authority's (NSSA) Annual Statistical Report for 2021, is thus, devoted to an expose of Zimbabwe's economic and demographic context. The demographic and economic information is critical in explaining activities or observed trends under NSSA's schemes and therefore can be used in models, which predict the activities and trends under these schemes. Subsequent chapters present statistics, analysis, and interpretations thereof under NSSA's Pension and Other Benefits Scheme, Accident Prevention and Worker's Compensation Scheme as well as its Occupational Safety and Health and the Investments functions.

1.1 Population Size

According to the Zimbabwe National Statistics Agency's (ZIMSTAT) 2022 Census National Report, the population of Zimbabwe was 15,178,979. The population was relatively young with 38% of the population being below age 15 years and about 6% aged 65 years and above. About 39 percent of the population was in the urban areas. As per the 2022 Census, Zimbabwe had 7,289,558 males and 7,889,421 females, representing a sex ratio of 92 males per 100 females. The 70+ year age groups had the least proportion (1 percent) of the total population. This trend has implications for the social security programme's ability to meet all its projected scheduled benefits as the younger and slower-growing age groups of working age (i.e., those aged 20 to 64) are paying into the system while the older and faster-growing age groups (i.e., those aged 65 and older) are getting benefits from the social security schemes

1.2 Age-Sex Structure of the Population

Future trends of social security schemes and social protection systems are closely linked to the development of the general population, which directly affects the number of contributors and beneficiaries of any social security scheme. For example,

the phenomenon of ageing, that results from decreasing fertility and increasing longevity, weighs heavily on the financial equilibrium of the scheme as the demographic and the systems dependency ratios increase. Contribution rates increase when the increase in the system's dependency ratio is coupled by an increase of the system's replacement rate.

Two indicators used in determining the ageing of a population are the crude birth rate and the crude death rate, and life expectancy at birth. According to United Nations twenty-seventh round of global population estimates and projections produced by the Population Division since 1951 the 2022 fertility projections produced have been informed by historical trends in fertility and reflect an implicit assumption that the conditions facilitating fertility decline will persist in the future. Fertility transition has also been shown in several surveys carried out in the country (Zimbabwe Reproductive and Health Survey, 1985: Zimbabwe Demographic and Health Surveys, 1989, 1995: CSO, 1985, 1995, ZIMSTAT, 2010-11, 2015).

Based on the 2017 Inter-Censal Demographic Survey Report, Figure 1.1 depicts the population pyramid of Zimbabwe. However, due to high fertility and low life expectancy Zimbabwe has more young people than adults. The potential impact of declining fertility is reduction in the economically active labour force in the long run, giving rise to the ageing problem.

1. Ratio of pensioners to active contributors
2. Ratio of average pensions to average wage

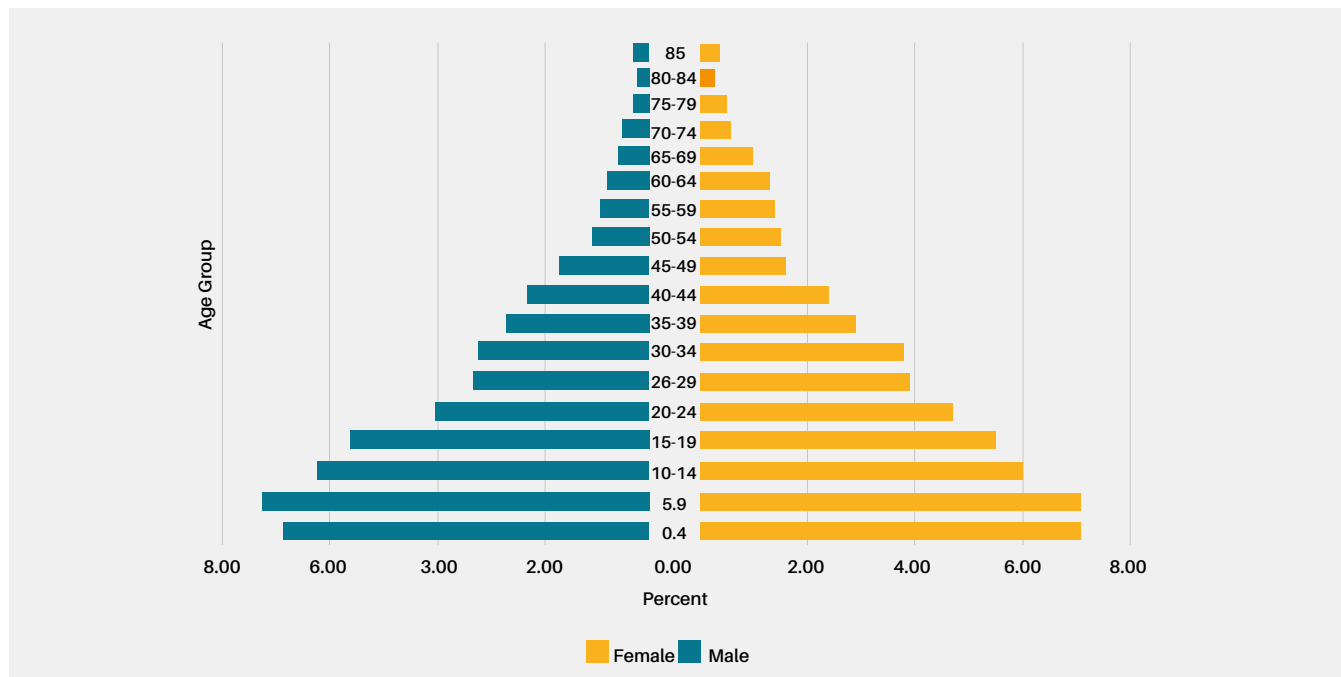


Figure 1.1: Age-Sex Structure of Zimbabwe Population ICDS, 2017.

1.3 Fertility

Fertility is a component of population change. Future levels of labour supply depend, to a very large extent, on current fertility levels. Labour supply affects the potential number of people covered by social security schemes. Fertility levels also affect the expenditure levels of social security schemes that provide universal child allowances, survivor's benefits that cover children and health benefits that extend to dependants.

1.3.1 Total Fertility Rate (TFR)

Figure 1.2 shows the fertility trend as measured by TFR over a 34-year period. TFR declined from about 6.7 children per woman in 1984 to about 3.8 children per woman in 2006. Fertility levels increased to 4.1 children per woman and declined slightly to 4 in 2015. Postponing births and extending the interval between births play a role in reducing fertility levels in many countries. The number of children a woman bears generally decreases as her education level increases. Women with some primary education have, on average, more children than women with more than secondary education. The rising level of education accompanied by economic performance is thought to have greatly influenced the fertility rate.

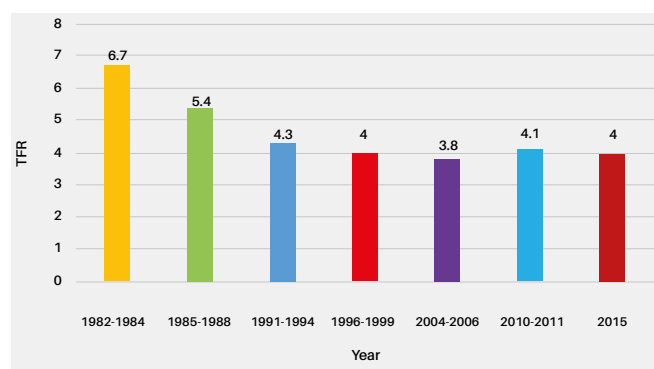


Figure 1.2: Total Fertility Rates 1982-2015

Sources <https://www.zimstat.co.zw> > Health > ZDHS 1982-2015

3. Total Fertility Rate can be defined as the average number of children a woman would have by the end of her childbearing years (15-49 years) if she were to bear children throughout her reproductive lifetime according to the currently observed age specific fertility rates.

1.4 Gross Domestic Product (GDP)

GDP approached from a primary distribution view, that is, the allocation of GDP to labour income, capital income and consumption of fixed capital before the impact of the government's redistributive measures, is important for the evaluation of social protection revenue policies. Predominantly social protection systems are financed from labour income hence the growth and size of labour income share of GDP are important indicators of the scope and limitations of the generosity of such systems. The economy of Zimbabwe is estimated to have around GDP per capita growth of 4.2% year-on-year in 2021 according to world bank report as shown in Figure 1.3. The contraction may be due to impact of the 2019-2021 drought and Covid-19 restrictions.

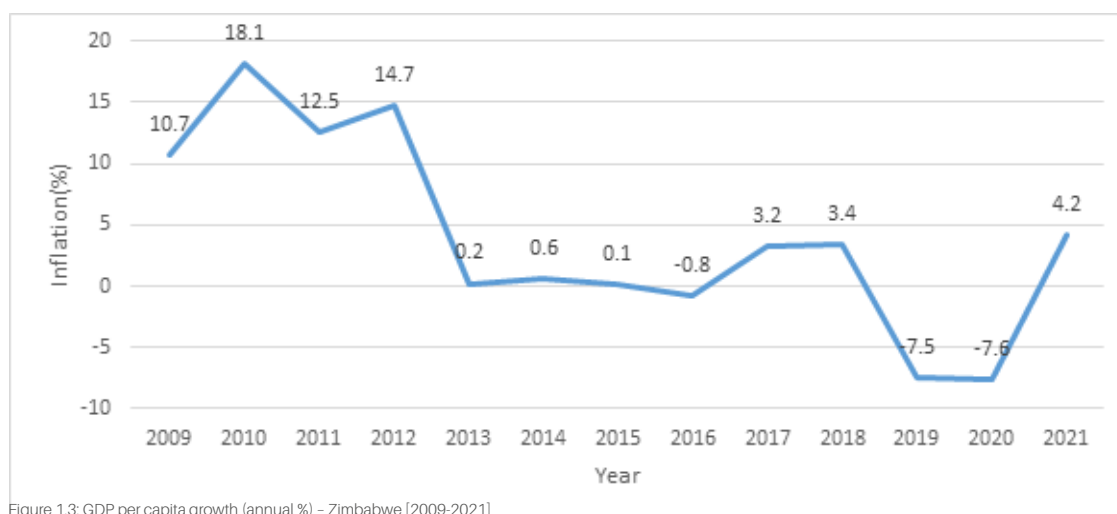


Figure 1.3: GDP per capita growth (annual %) – Zimbabwe [2009-2021]

Source: <https://data.worldbank.org/indicator/NY.GDP.PCAP.KD.ZG?locations=ZW>

1.5 Inflation

The purchasing power of social security benefits depends on the level of consumer prices. If prices increase while the benefits levels do not, the purchasing power of benefits is eroded. When prices increase, the social protection system must adjust the benefits, usually through regular indexation of benefits, to protect pensioners' purchasing power. Conversely, high producer inflation weakens the production base and subsequently the contribution base through falling employment levels. Table 1.1 shows the year-on-year inflation figures from 2010 to 2020. The year-on-year inflation rate increased from 10.6% in 2018 to 557.2% in 2020. During the years 2009-2017 Zimbabwe's year on year inflation remained low and was in alignment with the SADC macroeconomic convergence target of 5%, but it rose to 10.6% in 2018, increasing to 557.2% in 2020 before sharply decreasing to 98.5% in 2021.

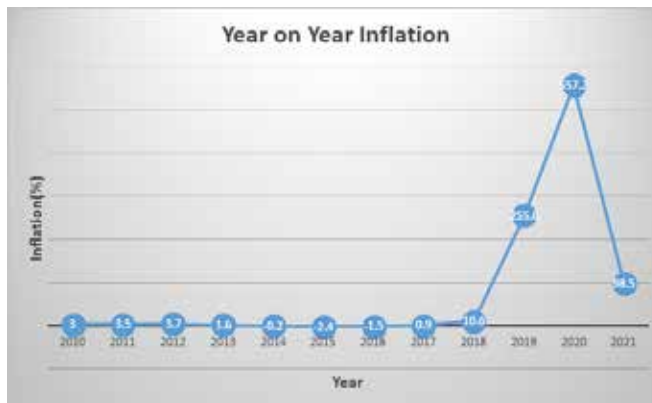


Figure 1.4: Year on Year Inflation, 2010-2021-Zimbabwe

Source: <https://data.worldbank.org/indicator/FP.CPI.TOTL.ZG?locations=ZW>

1.6 Employment and unemployment

Social security contributions are financed from labour income and therefore unemployment has an impact on contribution income, benefit levels and coverage. It is important to note that only formal sector enterprise workers are covered by NSSA social security schemes at the moment. Therefore, a decrease in formal sector employment levels fueled by increases in informal sector employment may have undesirable effects on social security contributions and coverage.

According to the ZIMSTAT 2021 Fourth Quarter Quarterly Labour Force and Child Labour Survey, the working age population was estimated at 9 million, constituting 59 percent of the total population. Around 3 million of the working age population were currently employed. The total labour force was 3.8 million, giving a total Labour Force Participation Rate of 42 percent. The national Employment to Population Ratio (EPR) stood at 34 percent. Twenty-nine percent of the employed population was in the formal sector while forty-six percent were in the informal sector, and were, therefore, not covered by NSSA social security schemes.

Based on ZIMSTAT's 'Poverty, Income, Consumption and Expenditure Surveys (PICES)', Figure 1.5 shows the impact of Covid-19 on the working population and households. Nationally, the share of people employed rose from 51 percent of the survey population in the first round to a peak of 61 percent in the fourth and declined slightly to 57 percent in the sixth round. The employment status of

households increased from 61 percent in the first round to 75 percent each in the fourth and sixth rounds. ZIMSTAT has made significant progress so far as evidenced by the successful collection of data from populations of 1774 households in the first round, 1 664 in the second round and 1,351 households in round 6. The main source of income for households was wage employment, which dropped to 23 percent in the sixth round, compared to 28 percent in round five. A drop in employment levels would imply reduced contributions to NSSA schemes and this would impact on the sustainability of NSSA schemes.

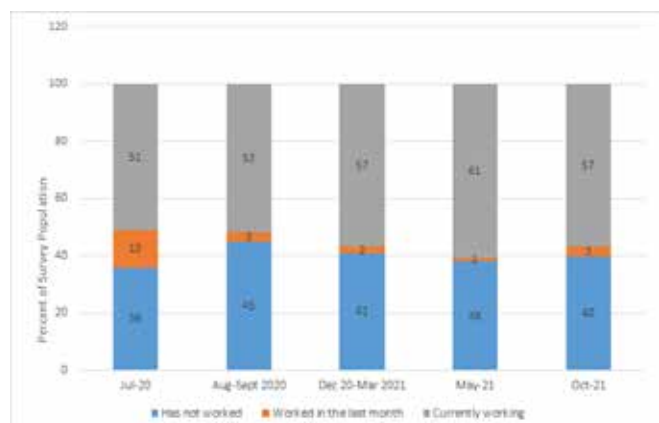


Figure 1.5: Employment Status, July 2020 to October 2021. Source: ZIMSTAT Rapid PICES phone survey. First round dates-6 to 24 July 2020; Second round dates-24 Aug to 23 Sept 21; Third round dates-15 Dec 20 to 10 Mar 2021; Fourth round dates-1 to 27 May 21; Fifth round dates-14 Jun to 26 Jul 21; Sixth round dates-Sept to 23 Oct 2021.

1.7 Conclusion

Zimbabwe has a young population which favours the growth of social security in that the dependency ratios are still low. However, high mortality, emigration, and unemployment especially among the economically active labour force, might negatively affect the social security schemes' revenue base in the short to medium term. Long-term future declining birth rates coupled with increased life expectancy will result in pressure on social security scheme as the revenue base diminishes. The effects of a declining revenue base might only be felt in the long run when it translates to higher dependency ratios. The positive growth of the GDP strengthens the viability of the schemes. Inflation reduces the value of social security benefits progressively, hence affecting their adequacy.

Chapter 2



Accident Prevention and Workers Compensation Scheme



2.0 Introduction

This chapter analyses occupational injuries that occurred in 2021 to workers insured under the Accident Prevention and Workers Compensation Scheme. The analysis covers workers' demographics, industrial sector, geographical location, occupational group, agency of accident, nature of injury, place of occurrence, month of accident and type of accident. Specific detailed analysis was done on fatal injuries. Overall findings on occupational injuries are highlighted at the end of the chapter.

2.1 Worker Demographics

This section looks at insured labour and occupational injuries with a focus on demographic variables such as age, sex, and marital status.

2.1.1 Incidence Rates by Age Group and Sex

Table 2.1 presents incidence rates by age group and sex. The insured labour was about 915,964, of which 76% were males. The highest occupational injury incidence rate of 6.7 per 1 000 was in the age group 20-24 years, followed by 5.1 per 1000 in the age group 60-64 years. In 2021, 4,241 persons were injured, comprising 82% males and 18% females. The table also shows that for all age groups incidence rates were higher for males than for females. Males had an incidence rate of 5.1, while females had an incidence rate of 3.3. The reason for this could be the fact that males tend to engage in more arduous occupations than women and are therefore more prone to injuries than females.

Table 2.1: Incidence Rates by Age Group and Sex, 2021.

Age Group	MALE			FEMALE			Total		
	Insured Labour	Injuries	IR	Insured Labour	Injuries	IR	Insured Labour	Injuries	IR
15 - 19	,433	8	2.3	1,199	1	0.8	4,632	9	1.9
20 - 24	47,165	373	7.9	17,883	62	3.5	65,048	435	6.7
25 - 29	80,853	443	5.5	30,011	88	2.9	110,864	531	4.8
30 - 34	90,765	465	5.1	32,248	83	2.6	123,013	548	4.5
35 - 39	105,398	556	5.3	37,450	122	3.3	142,848	678	4.7
40 - 44	98,828	465	4.7	32,653	118	3.6	131,481	583	4.4
45 - 49	105,984	431	4.1	28,647	106	3.7	134,631	537	4.0
50 - 54	82,804	392	4.7	21,100	92	4.4	103,904	484	4.7
55 - 59	35,248	187	5.3	11,840	40	3.4	47,088	227	4.8
60 - 64	21,180	118	5.6	6,387	23	3.6	27,567	141	5.1
65 - 69	8,834	46	5.2	2,309	7	3.0	11,143	53	4.8
70 - 74	4,284	8	1.9	1,084	1	0.9	5,368	9	1.7
75+	6,929	5	0.7	1,448	1	0.7	8,377	6	0.7
Total	691,705	3,497	5.1	224,259	744	3.3	915,964	4,241	4.6

Figure 2.1 shows that incidence rates decreased with age. This may be due to youths (those aged below 24 years) joining employment with little or no experience, thereby being more prone to occupational accidents.



Figure 2.1: Incidence Rates by Age Group and Sex, 2021.

2.1.2 Incidence Rates by Age Group and Region

Table A1 in Appendix A shows incidence rates by age group and region. Incidence rates by region ranged from about 0.8 in Harare to 13.5 in Bulawayo and overall incidence rate for all regions was 4.6 (See Figure 2.2).

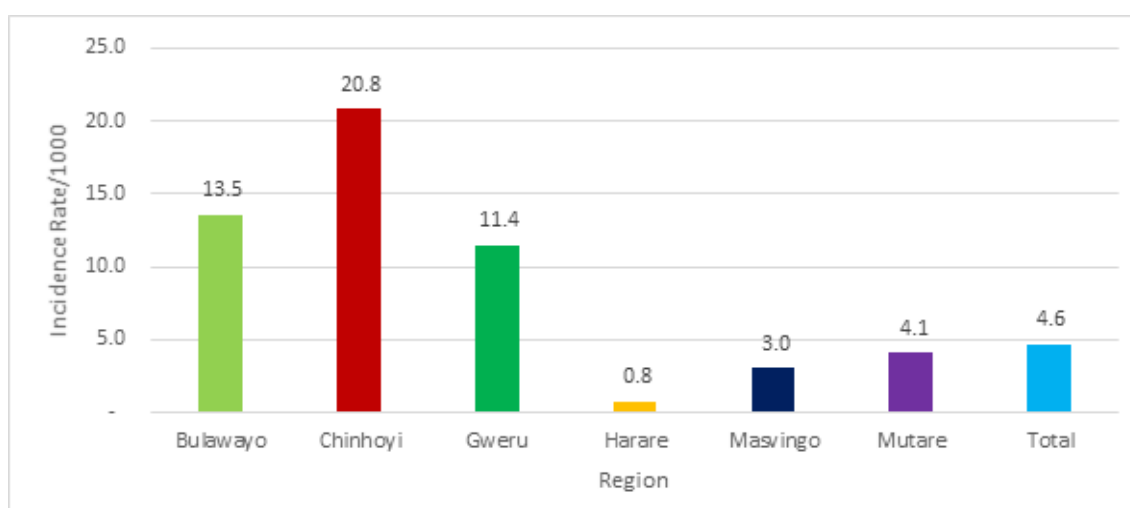


Figure 2.2: Incidence Rates by Region, 2021.

2.1.3 Incidence Rates by Marital Status

Figure 2.3 below depicts incidence rates by marital status. The widowed had the highest incidence rate of 9.4, followed by married persons with 7.4 and divorced with 3.2. The single had the lowest incidence rate of 2.5. Incidence rates by marital status and sex are also shown in Table A2 in Appendix A.

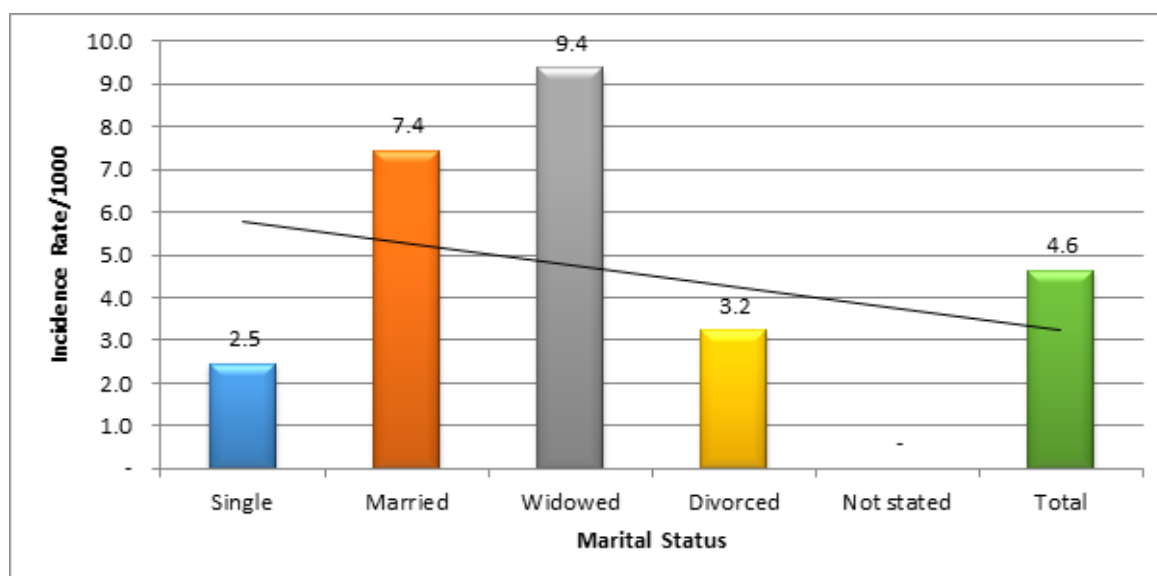


Figure 2.3: Incidence Rate by Marital Status, 2021.

2.1.4 Incidence Rates by Number of Dependants

As shown in Table 2.2, 12.5% of the injured labour had 1 or 2 dependants, 70.1% had no dependants and 8.4% had 3 or 4 dependants. Table A3a in Appendix A shows percentage distribution of the injured labour by number of dependants and marital status.

Table 2.2: Percentage Distribution of Injured Persons by Number of Dependants, 2021

Dependants	Marital Status					Total
	Not stated	Single	Married	Widowed	Divorced	
0	0.4%	26.5%	41.5%	1.3%	0.4%	70.1%
1-2	0.1%	1.9%	10.2%	0.2%	0.1%	12.5%
3-4	0.1%	0.8%	7.4%	0.1%	0.0%	8.4%
5-6	0.0%	0.3%	5.1%	0.0%	0.0%	5.4%
6-7	0.0%	0.2%	2.7%	0.0%	0.0%	2.9%
7-8	0.0%	0.0%	0.6%	0.0%	0.0%	0.6%
9+	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%
Total	0.6%	29.7%	67.6%	1.6%	0.6%	100.0%

2.2 Earnings

As shown in Figure 2.4, the distribution of the incidence rates by age is skewed towards younger ages, that is, incidence rates are high around less than 25 years, and they decline with age. There is a connection or correlation between high incidence rates and earnings. This may indicate that workplace injuries occur more commonly in companies that are facing increased pressure to meet earnings expectations. Employers hiring workers for the higher risk jobs will pay a higher insurance price than the employers hiring low-risk workers per the Accident Prevention & Workers Compensation Scheme (APWCS). The average earnings per month per person was RTGS\$17,904.66. (See Table A4 in Appendix A).

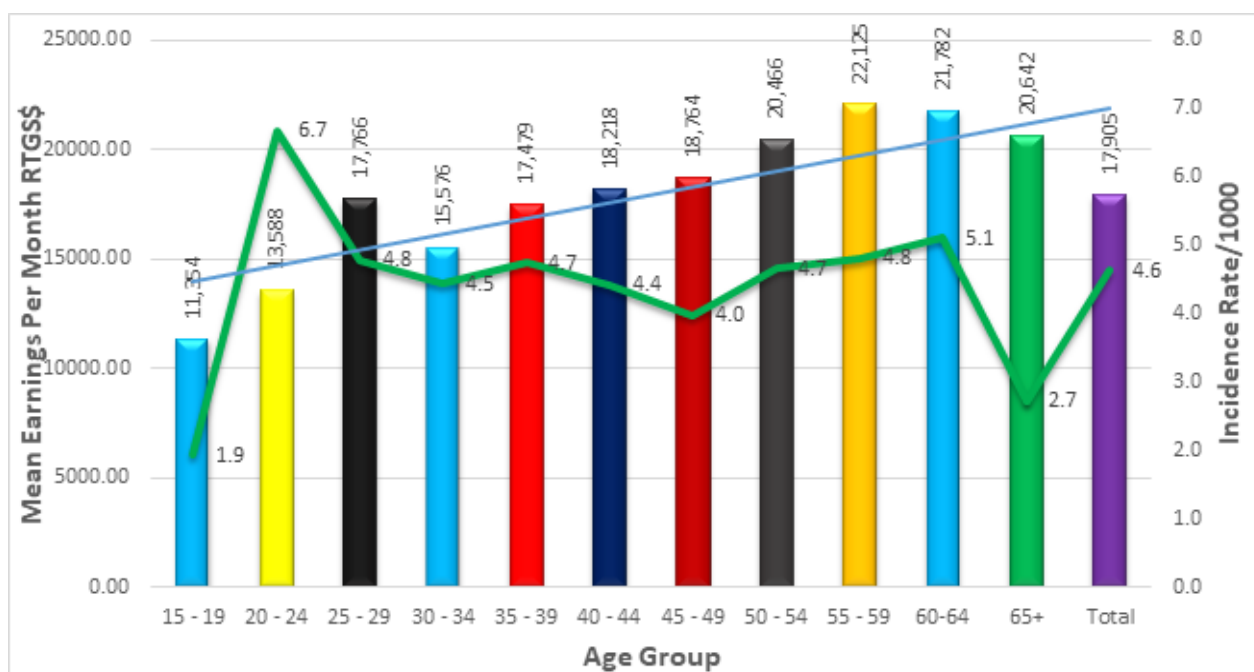


Figure 2.4: Mean Earnings at the Time of Injury and Number Injured by Age Group, 2021.

Figure 2.5 shows that the top four industrial sectors with the highest average earnings were "Non-Metallic Mineral Products" (\$38,763.88), "Finance Real Estate & Business Services" (\$31,136.45), "Textile & Leather" (\$28,931.13), and "Transport & Storage" (\$21,235.10), while the bottom four were "Food, Drink & Tobacco Processing" (\$11,962.75), "Mining & Quarrying" (\$10,759.54), "Forestry" (\$5671.20), and "Agriculture" (\$3924.74). (See also Table A5 in Appendix A).

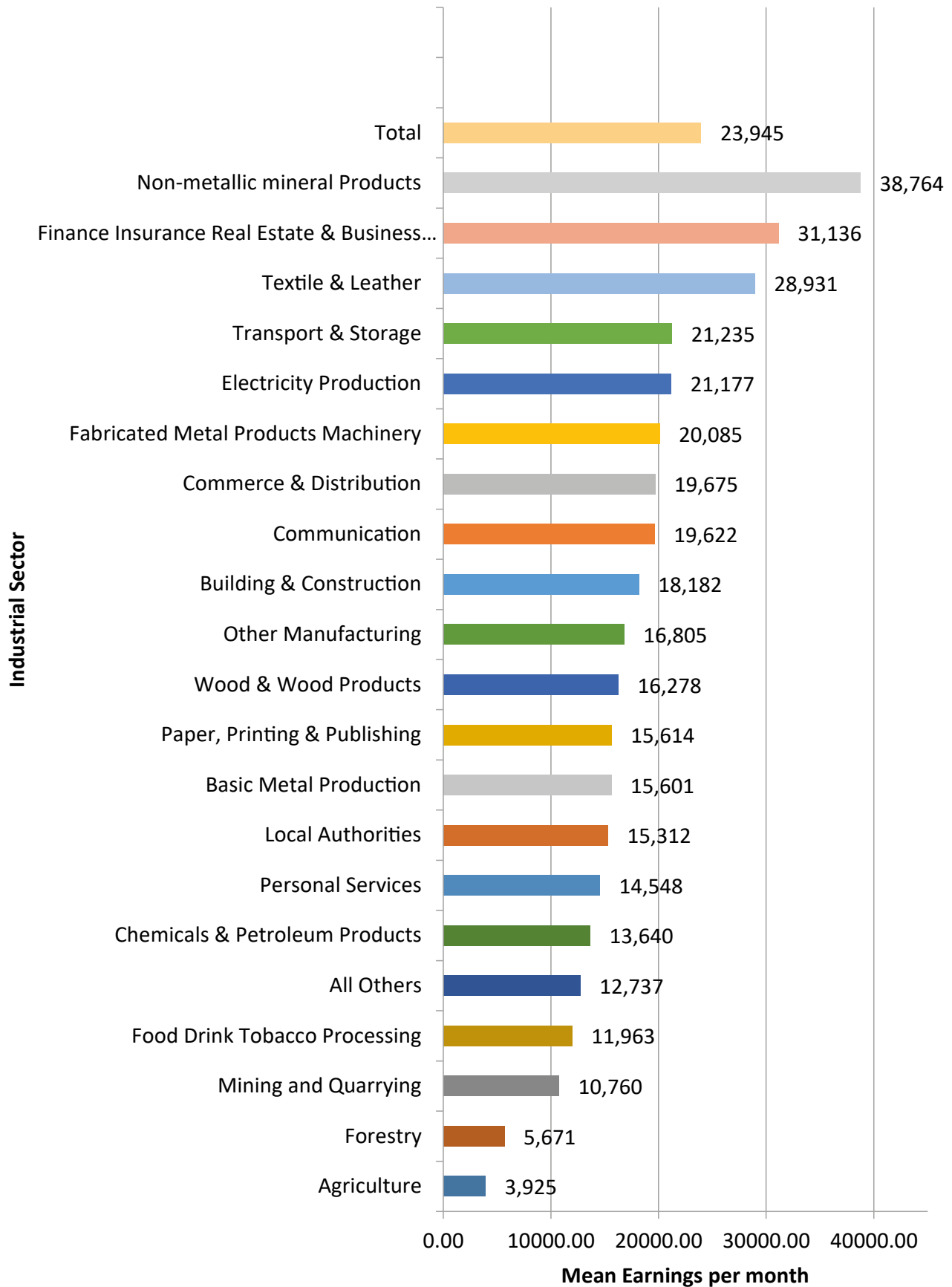


Figure 2.5: Mean Earnings at the Time of Injury by Industrial Sector, 2021.

2.3 Industry

Figure 2.6 depicts incidence rates by industrial sector and sex. The top five industrial sectors with the highest incidence rates were "Basic Metal Production" (31.2), "Local Authorities" (16.1), "Forestry" (11.1), "Fabricated Metal Products" (10.0) and "Wood & Wood Products" (7.3). The following industrial sectors had the lowest 5 incidence rates: "Commerce & Distribution" (2.7), "Paper, Printing and Publishing" (2.6), "Agriculture" (2.5), "Other Manufacturing" and "Finance Insurance Real Estate & Business" with (1.7) each. For all industrial sectors incidence rates were higher among males than females, except for the Forestry and Mining & Quarrying sectors. (See Table A6 in Appendix A.)

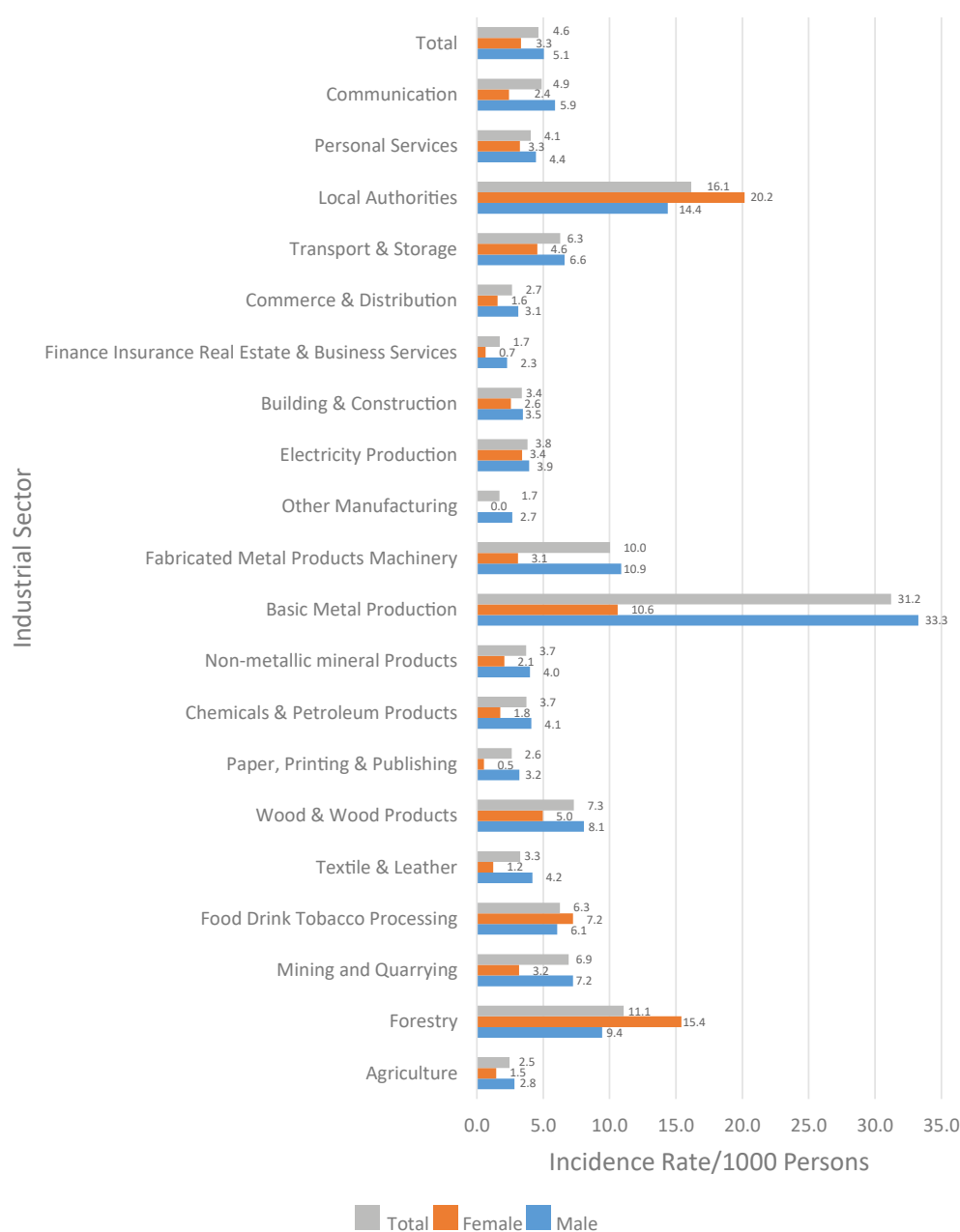


Figure 2.6: Incidence Rate by Industrial Sector and Sex, 2021.

Table 2.3 3 shows percentage distribution of the injured workers by industrial sector and sex. The top 5 industrial sectors with the highest percentage share of the injured workers were: "Personal Services" (15.3%), "Local Authorities" (12.3%), "Mining and Quarrying" (11.4%), "Commerce & Distribution" (9.7%) and "Food, Drink & Tobacco Processing" (8.2%) (See Table A7 in Appendix A.).

Table 2.3: Percentage Distribution of Injured workers by Industrial Sector and Sex, 2021.

Industrial Sector	Sex		Total
	Male	Female	
Personal Services	11.4%	3.9%	15.3%
Local Authorities	7.6%	4.6%	12.3%
Mining and Quarrying	11.0%	0.4%	11.4%
Commerce & Distribution	8.0%	1.7%	9.7%
Food Drink Tobacco Processing	7.5%	1.8%	9.3%
Agriculture	6.9%	1.3%	8.2%
Fabricated Metal Products Machinery	6.1%	0.2%	6.3%
Transport & Storage	5.2%	0.7%	5.8%
Basic Metal Production	3.7%	0.1%	3.8%
Building & Construction	3.4%	0.3%	3.7%
Finance Insurance Real Estate & Business Services	2.3%	0.4%	2.7%
Forestry	1.4%	0.8%	2.2%
Electricity Production	1.7%	0.4%	2.1%
Wood & Wood Products	1.7%	0.3%	2.0%
Textile & Leather	1.4%	0.2%	1.6%
Chemicals & Petroleum Products	1.1%	0.1%	1.2%
Communication	0.8%	0.1%	1.0%
Non-metallic mineral Products	0.8%	0.1%	0.8%
Paper, Printing & Publishing	0.5%	0.0%	0.5%
Other Manufacturing	0.1%	0.0%	0.1%
Total	82.6%	17.4%	100.0%

2.3.1 Industry and Occupation

Table 2.4 below and A8a & b in Appendix A, show that the occupational categories with the highest percentage of injured workers were as follows:

- "Production and Related Workers" with 69.10% in "Basic Metal Production" industry.
- "Production and Related Workers" with 61.10% in "Non-Metallic Mineral Products" industry.
- "Production and Related Workers" with 60.90% in "Fabricated Metal Products" industry.
- "Production and Related Workers" with 60.30% in "Textile & Leather" industry.
- "Production and Related Workers" with 59.60% in "Chemicals & Petroleum Products" industry.

Table 2.4: Percentage Distribution of Injured workers by Industrial Sector and Sex, 2021.

Industrial Sector	Occupation Grouped										Total	Total
	Professional, technical and related workers	Administrative and managerial	Clerical and related	Sales	Service	Agricultural, animal husbandry and forestry	Mining and quarrying	Production and related	Transport and equipment operators	Workers N.E.C		
Agriculture	5.20%	6.30%	0.60%	0.90%	12.40%	33.70%	0.60%	36.60%	3.20%	0.60%	100.00%	347
Forestry	5.30%	12.60%	3.20%	0.00%	2.10%	14.70%	2.10%	44.20%	15.80%	0.00%	100.00%	95
Mining and Quarrying	12.00%	9.90%	1.00%	0.20%	5.00%	7.50%	27.10%	29.80%	6.80%	0.60%	100.00%	483
Food Drink Tobacco Processing	4.60%	11.70%	1.80%	3.00%	6.60%	19.50%	0.30%	49.00%	3.00%	0.50%	100.00%	394
Textile & Leather	8.80%	16.20%	0.00%	1.50%	5.90%	7.40%	0.00%	60.30%	0.00%	0.00%	100.00%	68
Wood & Wood Products	7.10%	14.30%	0.00%	2.40%	2.40%	11.90%	3.60%	46.40%	11.90%	0.00%	100.00%	84
Paper, Printing & Publishing	13.00%	13.00%	0.00%	0.00%	4.30%	4.30%	0.00%	47.80%	17.40%	0.00%	100.00%	23
Chemicals & Petroleum Products	3.80%	11.50%	0.00%	3.80%	5.80%	5.80%	1.90%	59.60%	7.70%	0.00%	100.00%	52
Non-metallic mineral Products	8.30%	8.30%	0.00%	0.00%	0.00%	11.10%	0.00%	61.10%	5.60%	5.60%	100.00%	36
Basic Metal Production	4.90%	3.10%	0.00%	0.00%	2.50%	11.10%	5.60%	69.10%	3.70%	0.00%	100.00%	162
Fabricated Metal Products Machinery	13.50%	8.30%	0.80%	0.40%	1.50%	8.60%	0.40%	60.90%	4.90%	0.80%	100.00%	266
Other Manufacturing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	100.00%	4
Electricity Production	15.70%	16.90%	4.50%	1.10%	1.10%	6.70%	0.00%	22.50%	5.60%	25.80%	100.00%	89
Building & Construction	8.20%	7.00%	0.60%	1.30%	6.30%	21.50%	2.50%	37.30%	10.10%	5.10%	100.00%	158
Finance Insurance Real Estate & Business Services	4.40%	13.30%	9.70%	3.50%	7.10%	14.20%	0.00%	29.20%	17.70%	0.90%	100.00%	113
Commerce & Distribution	2.70%	11.20%	4.60%	6.60%	22.40%	14.60%	0.50%	32.90%	4.40%	0.00%	100.00%	410
Transport & Storage	12.10%	10.90%	1.60%	0.40%	9.30%	4.00%	0.40%	19.40%	41.90%	0.00%	100.00%	248
Local Authorities	21.70%	15.60%	3.70%	0.20%	13.70%	12.70%	0.20%	24.80%	5.20%	2.30%	100.00%	520
Personal Services	4.80%	9.70%	0.90%	0.20%	63.80%	6.00%	0.60%	8.80%	5.10%	0.00%	100.00%	647
Communication	9.50%	9.50%	2.40%	4.80%	9.50%	11.90%	0.00%	21.40%	0.00%	31.00%	100.00%	42
Total	9.10%	10.70%	2.00%	1.40%	17.30%	12.80%	3.80%	33.40%	7.90%	1.60%	100.00%	4,241

2.3.2 Industrial Sector by Agency of Accident

For the five high-risk industrial sectors, the major agencies of accidents respectively as shown in Table A9 in Appendix A, were as follows:

- "Biological Stress Factors" (150) and "Working Surfaces & Obstacles (Outdoor)" (138) for "Local Authorities"
- "Other Wheeled Means of Transport" (148) and "Working Surfaces & Obstacles (Outdoor)" (138) for "Personal Services"
- "Physical Stress Factors" (91) and "Biological Stress Factors" (60) for "Mining & Quarrying"
- "Working Surfaces & Obstacles (Outdoor)" (76) and "Prime Movers Except Electrical Motors" (50) for "Commerce & Distribution".
- "Working Surfaces & Obstacles (Outdoor)" (71) and "Other Wheeled Means of Transport" (48) for "Food, Drink & Tobacco Processing"

2.4 Occupation

Table 2.5 shows the distribution of the injured workers by occupational group and sex. For males, the highest proportion of 28.80% was in "Production and Related Workers" occupational group, followed by "Service Workers" with 13.10%. For the female workers, the highest proportion of 4.60% was in the "Service Workers", followed by "Production & Related Workers" with 4.20%. Overall, the highest proportion of the injured workers was in the "Production and Related Workers" occupational category (33%).

Table 2.5: Percentage Distribution of Injured Workers by Occupational Group and Sex, 2021.

Occupation Grouped	Sex				Total	%
	Male	% within Sex	Female	% within Sex		
Professional, technical and related workers	292	6.90%	92	2.20%	384	9
Administrative and managerial	350	8.30%	102	2.40%	452	11
Clerical and related	51	1.20%	33	0.80%	84	2
Sales	50	1.20%	11	0.30%	61	1
Service	557	13.10%	178	4.20%	735	17
Agricultural, animal husbandry and forestry	447	10.50%	97	2.30%	544	13
Mining and quarrying	155	3.70%	7	0.20%	162	4
Production and related	1223	28.80%	195	4.60%	1,418	33
Transport and equipment operators	312	7.40%	21	0.50%	333	8
Workers N.E.C	60	1.40%	8	0.20%	68	2
Total	3497	82.50%	744	17.50%	4,241	100

2.5 Nature of Injury

This section analyses the nature of injury by age, body part, place of occurrence and occupation.

2.5.1 Nature of Injury by Age

Table A10a in Appendix A shows that the first three leading types of injuries were: "Cuts, Abrasion, Bruises, Lacerations" with 913(17.5%), "Contusions, Crushing, Blisters, Haematoma, Swellings" with 775(26.4%), and "Strains and Sprains" with 442(7.7%). Table A10b in Appendix A shows that for the three leading types of injuries, the most affected age groups were 25-29 years for "Cuts, Abrasion, Bruises, Lacerations" (19.9%) and 35-39 years for "Contusions, Crushing, Blisters, Haematoma, Swellings" (26.2%) and the age group 25-29 years for "Strains & Sprains" (7.5%).

2.5.2 Nature of Injury by Body Part

Table 2.6 A11 in Appendix A shows that for those with "Strains and Sprains", 37.3% were injured on "Lower Limbs", 27.6% on "Trunk", 19.7% on "Upper Limbs", while the remaining percentage was injured on other body parts. For "Cuts, Abrasion, Bruises, and Laceration" 37.3% were affected on "Fingers", 21.7% on "Upper Limbs", 16.9% on "Lower Limbs", while the remainder was injured on other body parts. For those with "Contusions, Crushing, Blisters, Haematoma, Swellings", the body parts affected were "Lower Limbs" (27.2%), "Fingers" (14.6%) and "Upper Limbs" (16.1%) of the overall total.

Overall, injuries occurred mostly to the following body parts: "Lower Limbs" (20.7%), "Trunk" (19.7%) and "Upper Limbs" (16.6%). The remaining categories of body parts had less than 15% each.

2.5.3 Nature of Injury by Place of Occurrence

Table A12 in Appendix A shows that for those with "Cuts, Abrasion, Bruises, and Lacerations", 12.2% were injured while working in "Warehouse Workshops, Factories, Foundries, and Brickfields", followed by 3.2% in "Living, Inside Buildings or Working Places", while the remainder was injured at other places of work. For "Contusions, Crushings, Blisters, Haematoma, Swellings", 9.7% were injured while working in "Warehouse Workshops, Factories, Foundries, and Brickfields", 2.7% in "Inside Buildings, Living or Working Places" while the remainder was injured at other places of work. For those who sustained "Strains and Sprains", 5.8% were injured in "Warehouse Workshops, Factories, Foundries, and Brickfields", 1.7% "Inside Buildings, Living or Working Places" and the remaining at other places of work.

Overall, injuries occurred mostly in the following places: "Public Roads & Streets Including Railway Lines" (45.6%), "Inside Buildings, Living or Working Places" (15.5%) and "Warehouse Workshops, Factories, Foundries, and Brickfields" (15.3%).

2.5.4 Nature of Injury by Occupation

Table A13 in Appendix A shows that for all the first three top types of injuries "Production & Related Workers" with 33.4% had the highest proportion, followed by "Service Workers" occupational group with 17.3%, and "Agricultural, Animal Husbandry and Forestry Workers" (12.8%).

2.5.5 Nature of Injury by Region

Table 2.6 below shows the distribution of pneumoconiosis infections by region. Harare had the highest number of pneumoconiosis cases (46%), followed by Bulawayo, Gweru and Mutare with 18% each. Chinhoyi and Masvingo had no pneumoconiosis cases.

Table 2.6: Percentage Distribution of Workers with Pneumoconiosis Infections by and Region, 2021.

Region	Pneumoconiosis	Percentage	Total Infections
Harare	5	46	1,600
Bulawayo	2	18	1,189
Gweru	2	18	570
Mutare	2	18	445
Masvingo	0	0	153
Chinhoyi	0	0	284
Total	11	100	4,241

2.6 Month of Injury

Figure 2.7 depicts the percentage distribution of injured workers by month. Injuries were highest in January (9.7%), followed by March (9.5%) and lowest in August and October (7.1%). Table A14 in Appendix A shows that the number of injured workers ranged from 299 in August to 411 in January 2021.

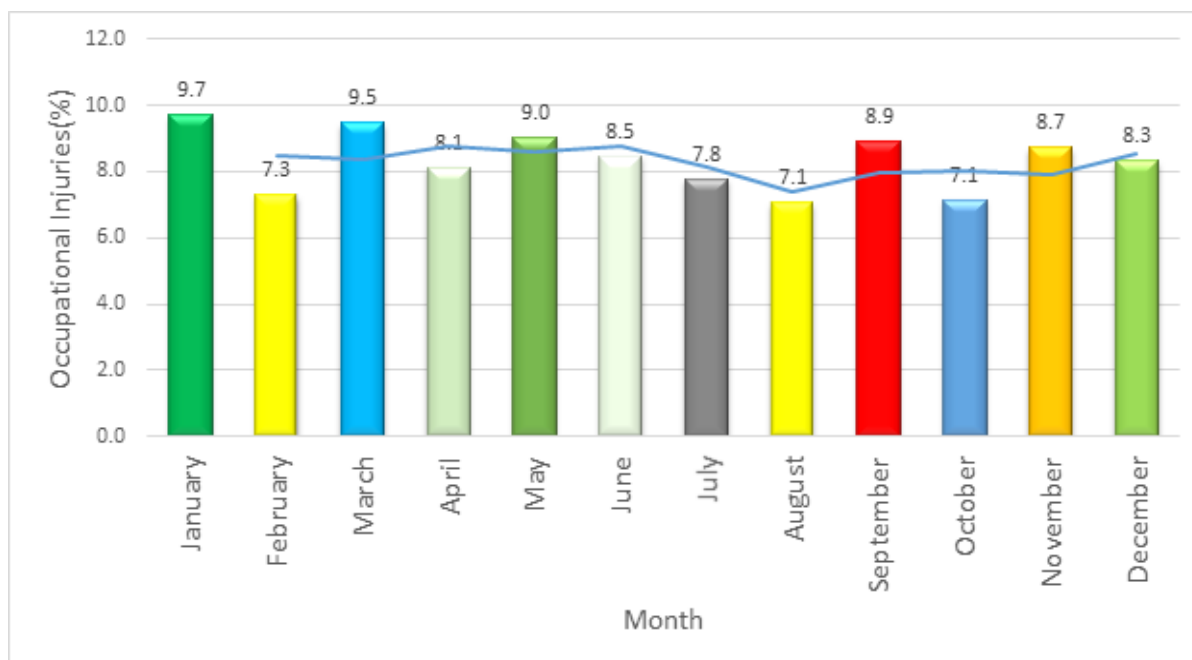


Figure 2.7: Percentage Distribution of Injuries by Month of Injury, 2021.

2.7 Injured Worker by Activity

Table 2.7 presents the percentage distribution of injured workers by activity during the time of injury. Workers were injured mainly during the following processes: "With or without hand tools" (25%), "Handling, loading, lifting or carrying" (23%) and "Walking or stepping up or down" (12%). The remaining activities had proportions of less than 10% each.

Table 2.7: Percentage Distribution of Injured Persons by Activity, 2021.

Activity	Frequency	Percent
Laying or sitting down position	44	1.04
Standing or kneeling position	124	2.92
Walking or stepping up or down	526	12.4
Climbing or crawling or boarding	31	0.73
Running or any rapid movement	27	0.64
In any means or transport as passenger	147	3.47
In a lift or related machine as a passenger	31	0.73
Falling from moving objects	20	0.47
With or without hand tools	1,058	24.95
Handling, loading, lifting or carrying	993	23.41
Pushing, pulling or throwing	117	2.76
On scaffolds, ladders, walls etc.	23	0.54
Road transport or movable equipment	396	9.34
Non-motorised road transport or equipment	7	0.17
Surface rail transport or equipment	6	0.14
Underground transport or equipment	25	0.59
Air transport or equipment	1	0.02
Water transport or equipment	3	0.07
Operating machinery or equipment	391	9.22
Adjusting or repairing plant, machinery or equipment	34	0.8
Lack of data	237	5.59
Total	4,241	100

2.8 Injured Worker by Type of Accident

Figure 2.8 depicts percentage distribution of injured workers by type of accident. The types of accidents most associated with injuries were "Contact with Objects" (21%), "Road Traffic Accidents" (19%), "Falls of Persons" (14%), "Exposure to Extreme Temperatures, Radiation or Bacteria/Virus" (10%), "Falls of Materials and Objects" (8%) and "Overexertion when Lifting, Pushing or Pulling Heavy Objects" (8%). The remaining types of accidents had less than 7% each. See Table A15 in Appendix A.

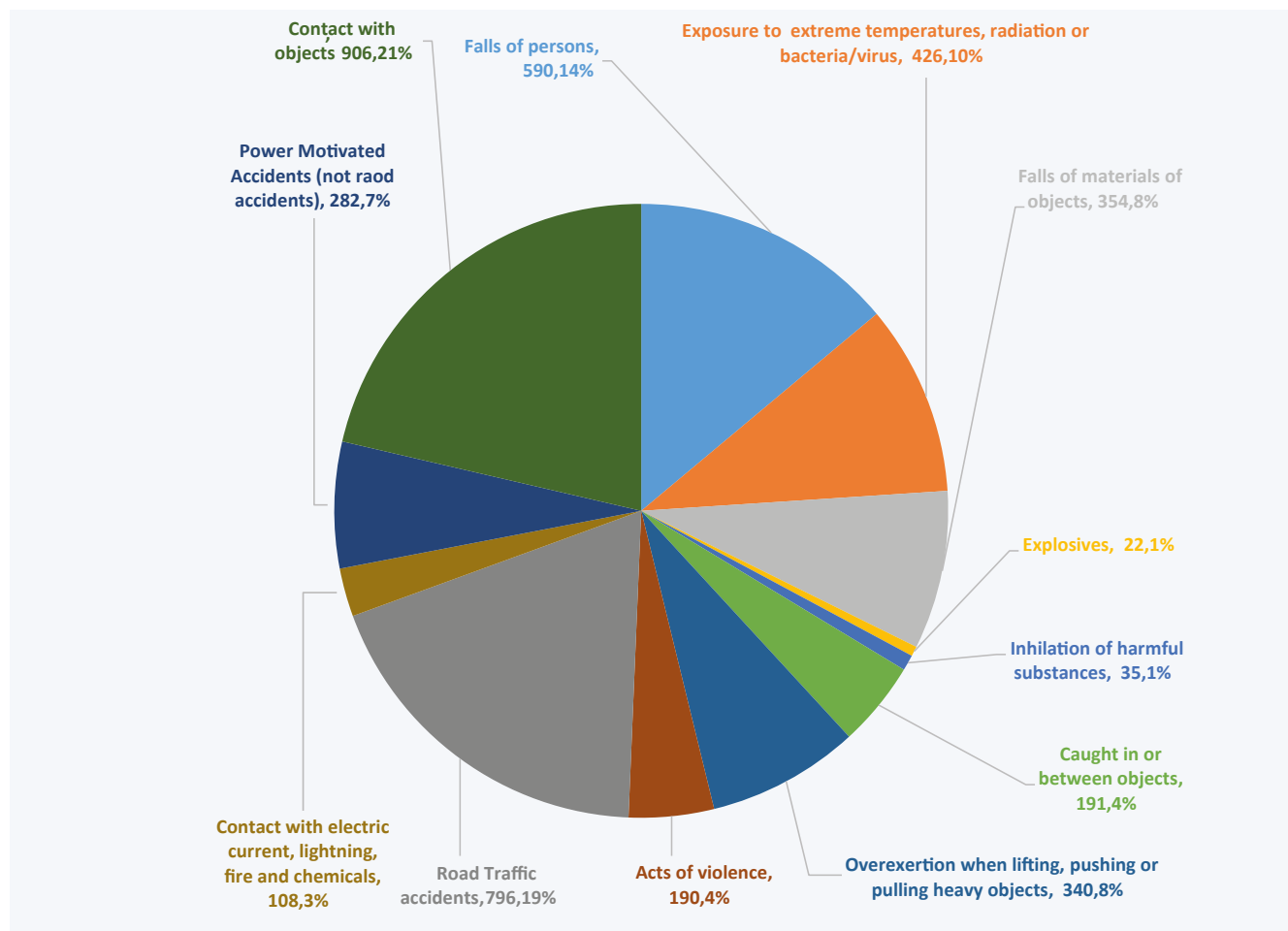


Figure 2.8: Percentage Distribution of Injured Workers by Type of Accident, 2021.

2.9 Trends in Occupational Injuries

Figure 2.9 depicts occupational injury incidence rates increasing to 5.6 in 2014 from 5.5 in 2013 then increasing to 6 in 2015 before decreasing to 4.8 and 4.9 in 2019 and 2020 respectively and increasing to 4.6 in 2021. The incidence rates decreased from 6.6 in 2016 to 4.5 in 2020 before increasing to 4.6 in 2021.

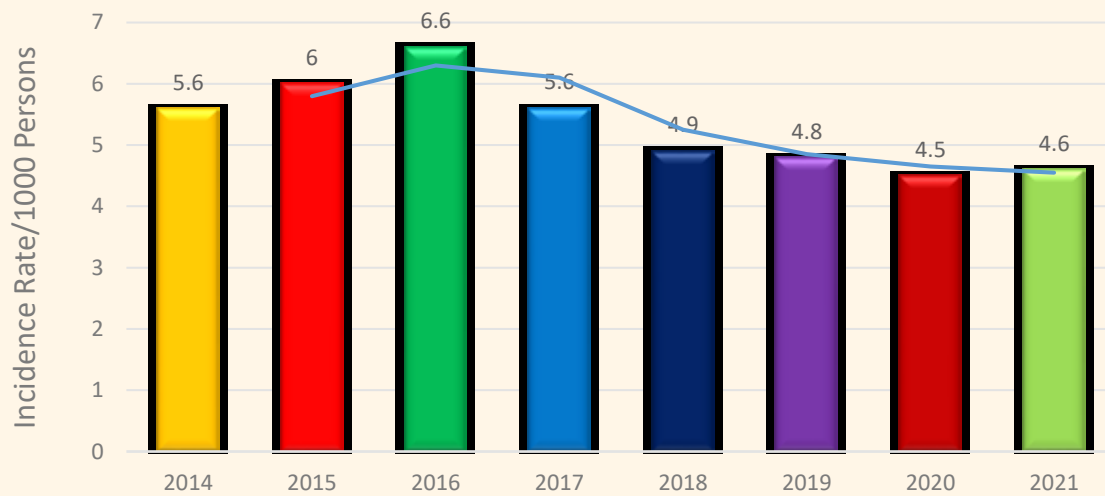


Figure 2.9: Occupational Injury Incidence Rate/ 1 000, 2014-2021.

2.9.1 Trends in Occupational Injuries by Region (2017-2021)

Figure 2.10 depicts a five-year trend of occupational injury incidence rates by region from 2017 to 2021. In 2021 Chinhoyi region had the highest occupational injury incidence rate (20.8), followed by Bulawayo with 13.5 and Gweru with 11.5. Harare and Masvingo had the lowest incidence rates of 0.8 and 3 respectively in year 2021.

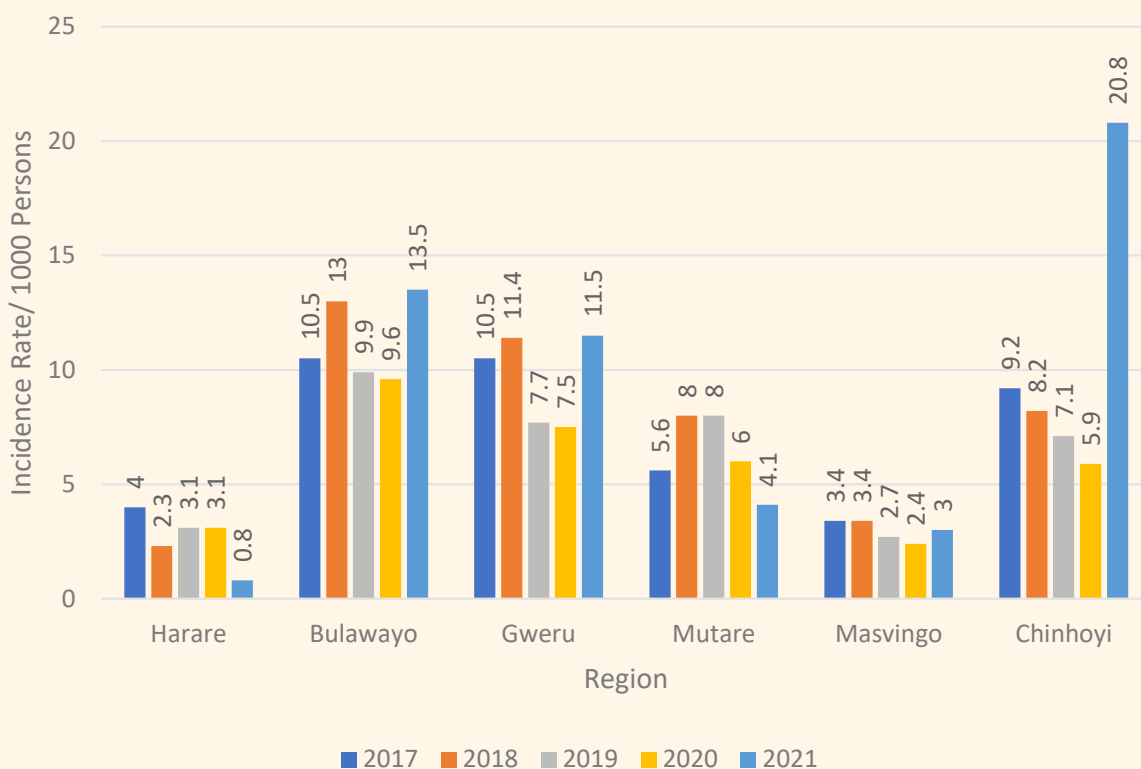


Figure 2.10: Occupational Injury by Region Incidence Rates/ 1 000 persons, 2017-2021.

2.9.2 Trends in Occupational Injuries by Marital Status (2017-2021)

Figure 2.11 depicts patterns in incidence rate by marital status between 2017 and 2021. From 2017 to 2020 the widowed had the highest incidence rates of 9.7, 8.3, 9.5, 7.6 and 9.4 in 2017, 2018, 2019, 2020 and 2021 respectively. There may be need for further analysis of why the widowed are experiencing more occupational injuries than other groups.

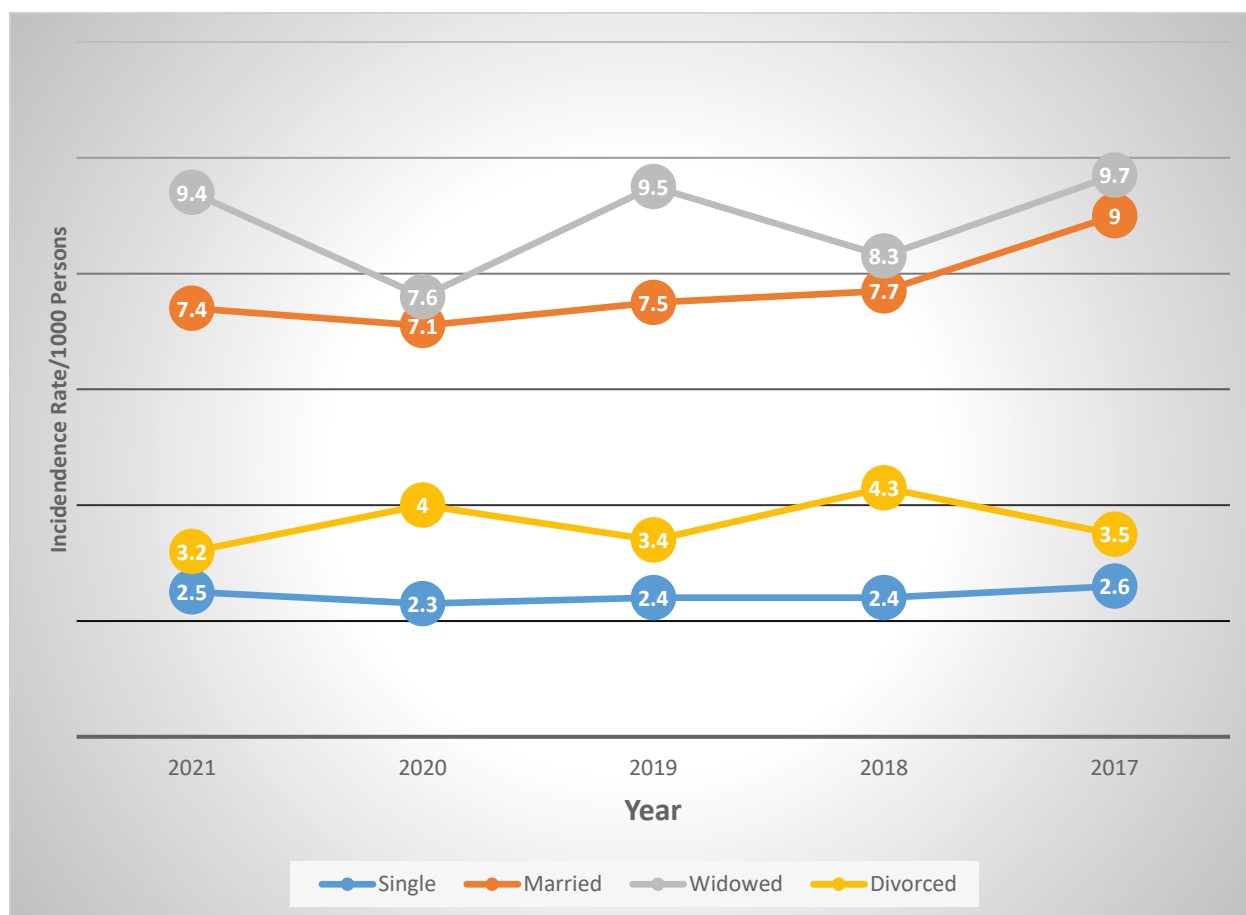


Figure 2.11: Marital Status Incidence Rates/ 1 000 persons, 2017-2021.

2.9.3 Trends in Occupational Injuries by Age Group (2017-2021)

Figure 2.12 depicts a general decline with increasing age in occupational injury incidence rate between 2017 and 2021 across all age groups. The broad age group of 15-24 years had the highest incidence rates. The age group 15-19 years had the highest incidence rate (24.8) followed by the 20-24 years age group with 15.1. This may be due to a huge number of youths joining the labour force. Generally, incidence rates decrease with increasing age.

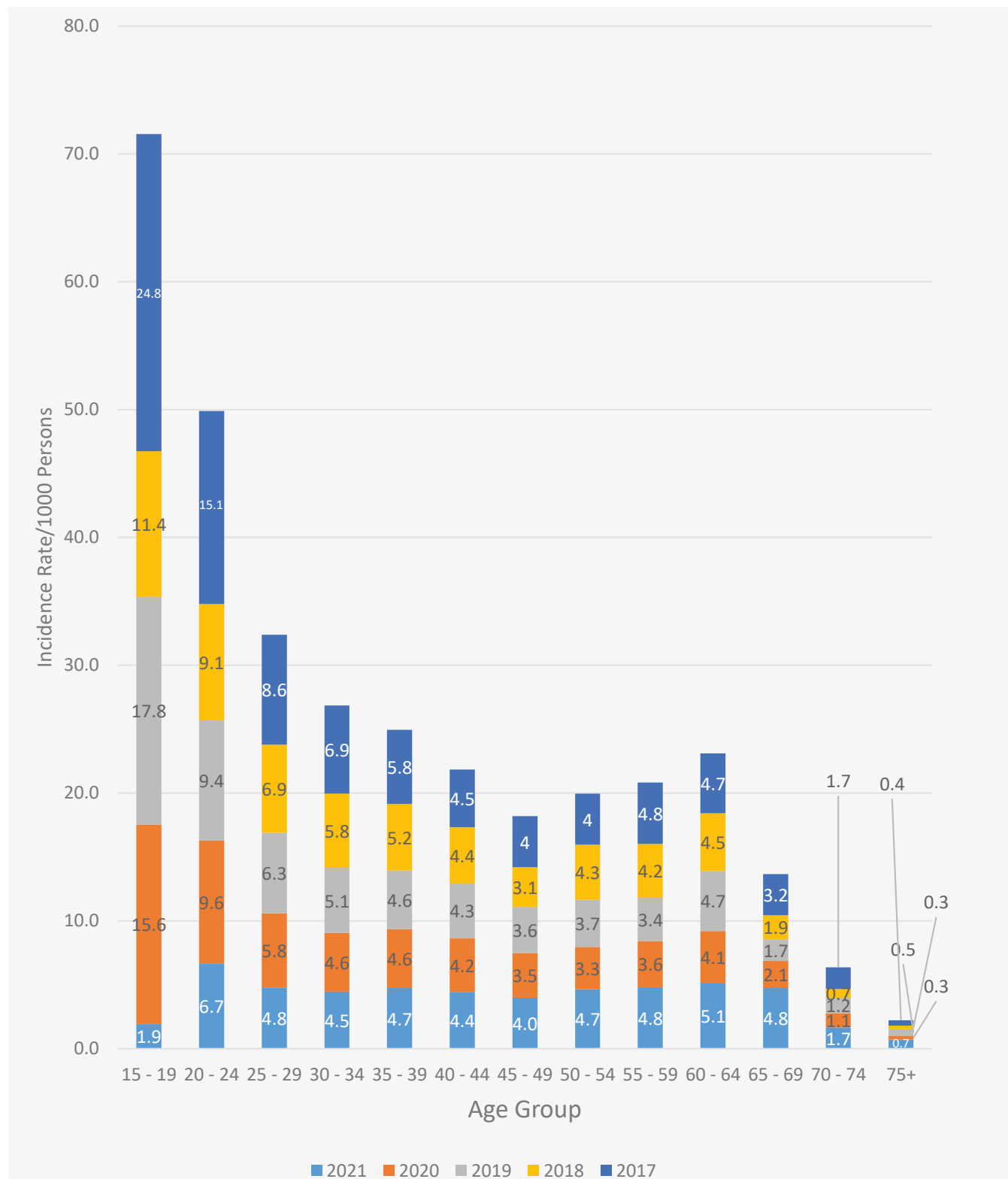


Figure 2.12: Occupational Injury by Region Incidence Rates/ 1 000 persons, 2017-2021.

2.9.4 Trends in Occupational Injuries Industrial Sector (2019-2021)

Figure 2.13 depicts a similar pattern in occupational injury incidence rate between 2017 and 2021. Basic Metal Production had the highest occupational injury incidence rate (31.2) in the year 2021, followed by Local Authorities with 16. 1. The industries, with the lowest incidence rate per 1000 persons, were "Finance Insurance Real Estate & Business" and "Other Manufacturing" with 1.7 each for the year 2021.

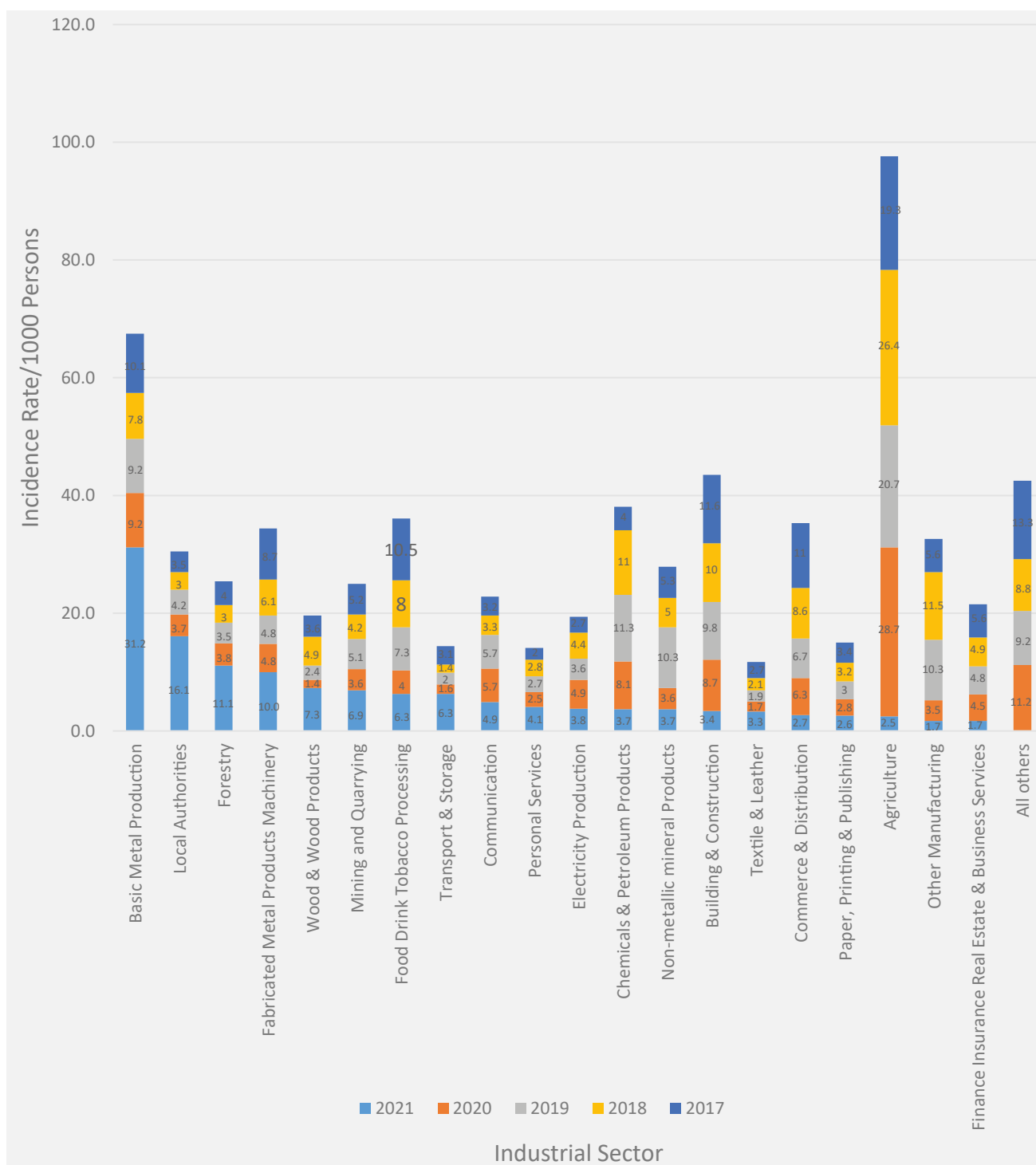


Figure 2.13: Occupational Injury by Age Group Incidence Rates/ 1 000 persons, 2017-2021

2.10; Late reporting of occupational injuries

Table 2.8 presents changes in the number occupational injuries due to late reporting from 2018 to 2021. The number of occupational injuries that occurred in 2020 and were reported in 2021 was 49 (1.16%).

Table 2.8: Late Reporting of Occupational Injuries, 2018 - 2021.

Year of Accident	Occupational Injuries	Late Reported Cases	Updated Occupational Injuries	Percentage Change
2018	4,316	23	4,339	0.53
2019	4,629	29	4,658	0.63
2020	4,211	49	4,260	1.16
2021	4,241			

2.11 Fatal Accidents

This section presents an analysis of the fatal injuries with focus on the following characteristics:

- Industrial sector.
- Region.
- Occupational group.
- Type of accident and.
- Month of accident.

Two percent (2%) of the 4,241 injuries were fatal.

2.11.1 Trends in Fatal Injuries

Table 2.9 presents fatal injuries by industrial sector for the period 2008 to 2021. Fatal injuries increased from 48 in 2008 to 91 in 2012, before decreasing to 71 in 2013 and sharply increasing to 106 in 2014. They decreased to 58 in 2015 and 2016 before sharply increasing to 88 in 2020, decreasing to 76 in 2021. The increase in 2020 could be due to a decrease in occupational health and safety measures and activity by OSH department as well as the COVID 19 pandemic. The decrease in 2021 may be attributed to an increase in OSH activities as the COVID 19 pandemic subsided.

Table 2.9: Fatal Injuries by Industrial Sector, 2008- 2021.

Industrial sector	2008	2009	2010	2011	2012	2013	2014	2015	2016	2018	2019	2020	2021
Agriculture	8	6	6	12	8	10	17	8	12	7	4	14	6
Basic Metal Production	2	1	3	1	2	1	0	0	1	1	0	1	3
Building & Construction	0	3	2	1	2	5	4	2	0	1	5	5	8
Chemicals & Petroleum Products	0	3	2	0	0	1	0	0	0	0	1	1	1
Commerce & Distribution	0	6	7	6	6	14	10	4	6	15	0	10	5
Communication	1	1	0	2	1	-	0	1	0	0	1	0	0
Electricity Production	1	2	2	6	8	3	3	3	0	3	0	2	2
Fabricated Metal Products Machinery	3	2	0	6	2	0	4	2	2	1	0	2	0
Finance, Insurance & Real Estate													
Business Services	2	1	2	3	3	6	2	2	2	1	0	2	2
Food, Drink & Tobacco Processing	1	6	4	5	7	2	5	3	3	5	2	1	5
Forestry	2	0	1	0	1	-	2	1	0	0	2	2	0
Local Authorities	4	3	6	4	5	2	4	2	5	5	0	9	3
Mining & Quarrying	10	7	11	8	18	7	21	14	7	10	7	13	15
Non-Metallic Mineral Products	0	1	0	1	0	0	0	0	0	1	1	1	1
Other Manufacturing	0	0	0	0	0	0	0	0	0	0	2	0	0
Paper, Printing & Publishing	1	0	1	0	2	0	0	0	1	2	7	0	2
Personal Services	4	5	8	15	7	7	10	7	9	9	5	10	9
Textile & Leather	0	0	1	0	2	1	0	0	2	1	4	1	1
Transport & Storage	6	11	18	10	15	11	24	8	7	9	5	13	12
Wood & Wood Products	3	1	1	4	2	1	0	1	1	5	1	1	1
Total	48	59	75	84	91	71	106	58	58	76	47	88	76

2.11.2 Region

Table 2.10 presents fatal injuries by region. Harare had the highest proportion of fatal injuries (37%), followed by Chinhoyi (22%) and Bulawayo with 18%. Masvingo region, had the lowest proportion of fatal injuries (15%).

Table 2.10: Fatal Injuries by Region, 2021.

Region	Sex		Total	%	Injuries
	Male	Female			
Harare	28	-	28	36.8	1,600
Bulawayo	12	2	14	18.4	1,189
Gweru	7	-	7	9.2	570
Mutare	6	-	6	7.9	445
Masvingo	4	-	4	5.3	153
Chinhoyi	17	-	17	22.4	284
Total	74	2	76	100	4,241

2.11.3 Occupation

Fatal injuries by occupational group are presented in Table 2.11. "Production & Related Workers", with 20 deaths emerged as the occupational group with the highest number of fatalities. This was followed by "Services" which had 13 deaths. 'Clerical and related' workers had the least number of deaths, recording 1 death in 2021.

Table 2.11: Fatal Injuries by Occupational Group and Sex, 2021.

Occupation Group	Fatal		Total
	Male	Female	
Professional, technical and related workers	9	0	9
Administrative and managerial	3	1	4
Clerical and related	0	1	1
Sales	2	0	2
Services	13	0	13
Agricultural, animal husbandry and forestry	7	0	7
Mining and quarrying	6	0	6
Production and related	16	4	20
Transport and equipment operators	12	0	12
Workers N.E.C	1	1	2
Total	69	7	76

2.11.4 Type of Accident

Forty four percent (44%) of fatal injuries were due to "Road Traffic Accidents", followed by "Power Motivated Accidents (not road accidents)" and "Falls of Persons" with 9% each. (See Figure 2.14 and Table A16 in Appendix A).

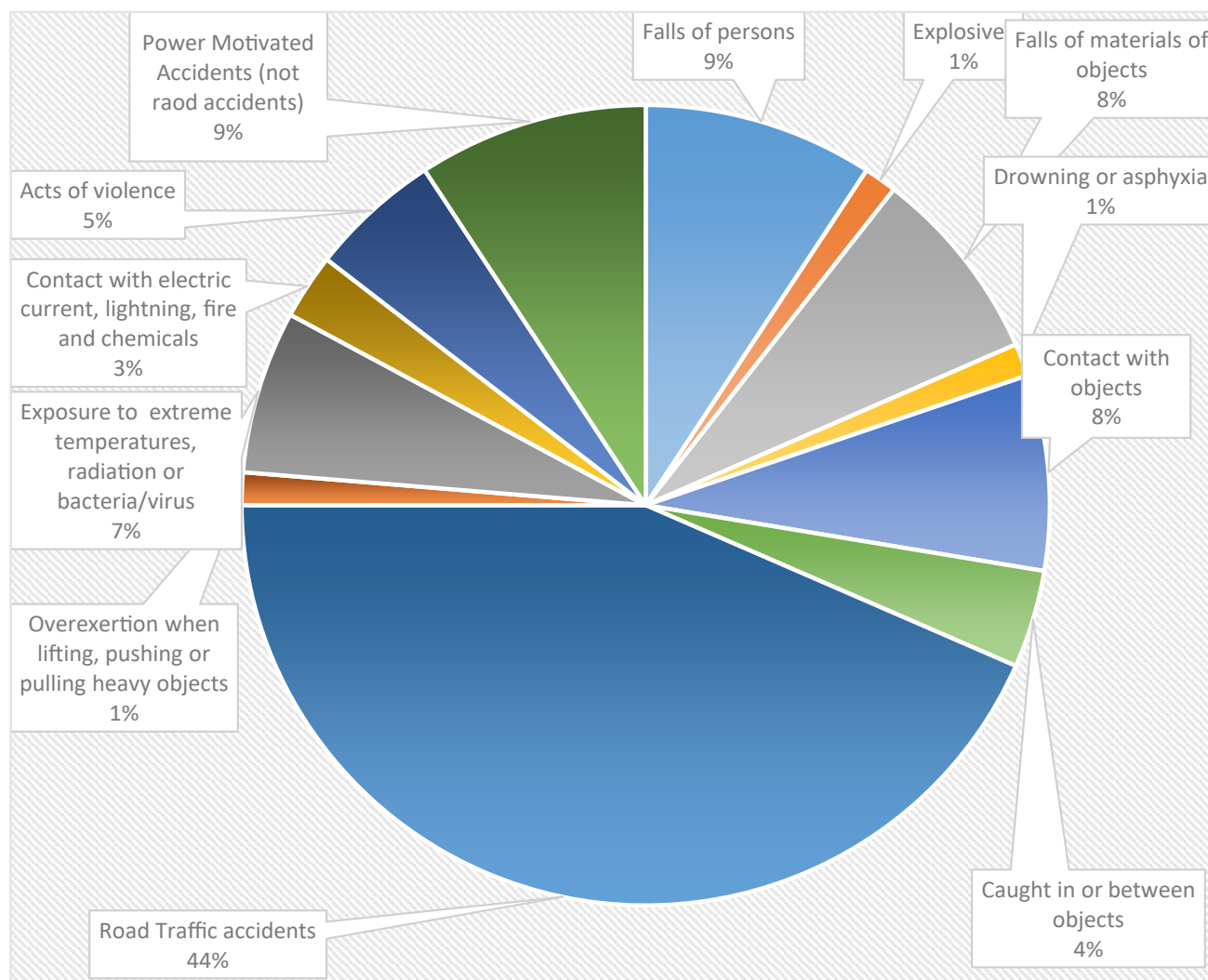


Figure 2.14: Percentage distribution of Fatal Injuries by Type of Accident, 2021.

2.11.5 Month of Accident

Figure 2.15 depicts the distribution of the number of fatal injuries by month of accident. The distribution of number of fatal injuries by month of accident showed a sinusoidal pattern with the month of accident. The number of fatal injuries ranged from 1, in June to 11 deaths in April 2021. The distribution of fatal injuries by month does not resemble that for monthly occupational injuries, which were highest in January (411) and lowest in October (303).

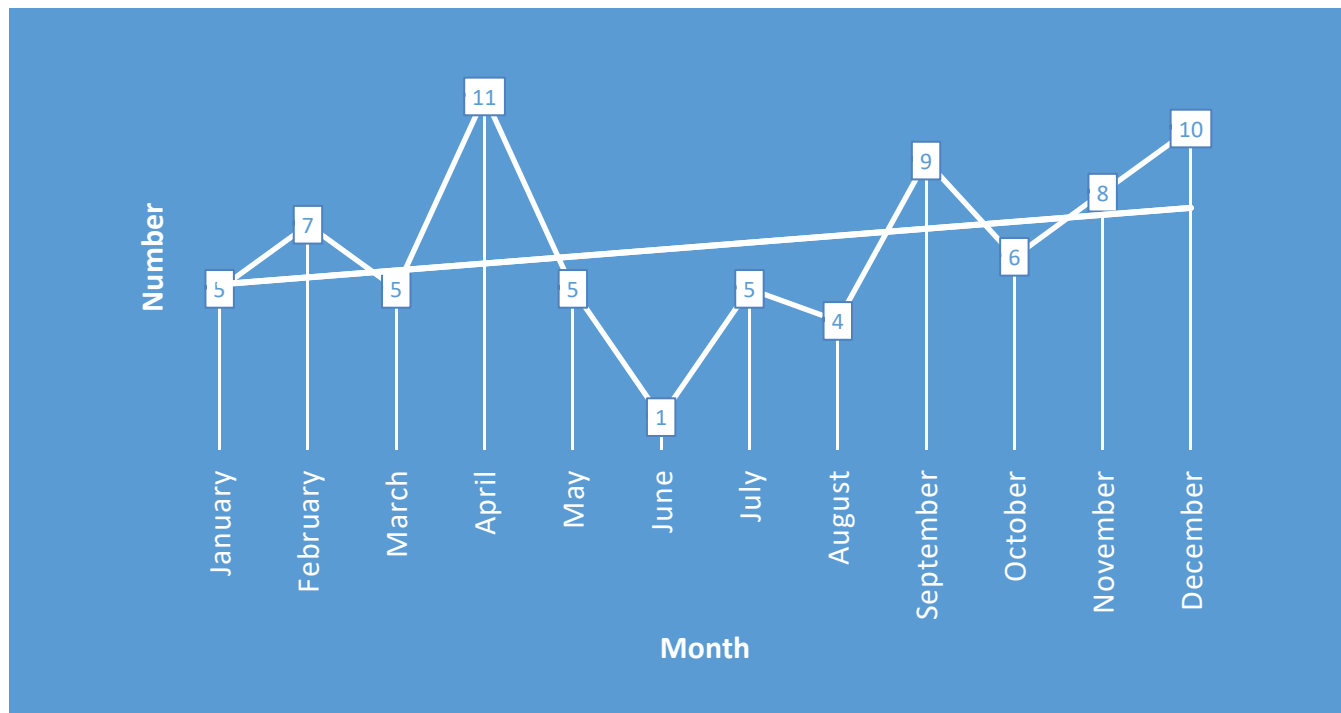


Figure 2.15: Fatal Injuries by Month of Accident, 2021.

2.12 Short Term Benefits

A total of \$45,725,033 short-term claims were paid in 2021. Figure 2.16 shows percentage distribution of total amount paid to short term claims by type of benefit. Medical Costs, with 43.8 %, accounted for the biggest share of the total short-term benefits, followed by Periodical Payments and Lump Sums, with 14.6%, while Funeral Expenses accounted for the remaining 0.1 %.

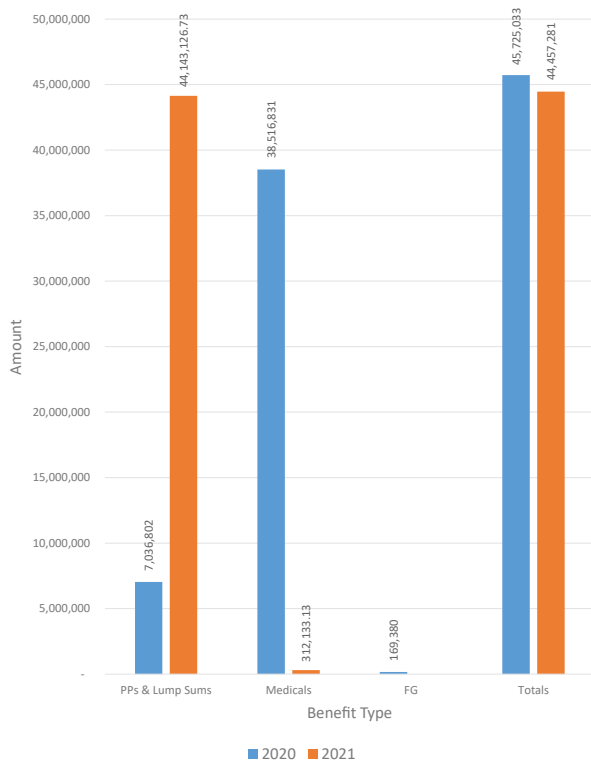


Figure 2.16: Percentage Distribution of Amount Paid to Short Term Claims by Type of Benefit 2021

2.13 Long Term Benefits

The total number of claims in payment in 2021 decreased by 9% from that of 2020. Table 2.12 depicts the claims in payment in 2021. There were decreases in all benefit types, with Pneumoconiosis Children's Allowance recording the highest decrease of approximately 21 %, followed by Dependants' Allowance, with 19%, while the lowest decrease was recorded in Constant Attendance Allowance [CAA] with 6%.

Table 2.12: Number of Long-Term Beneficiaries, 2020-2021.

Type of Benefit	Number of Beneficiaries	Number of Beneficiaries	Percentage Change
	Dec-20	Dec-21	
Workers' Pension	2393	2,213	-7.52
Widow/Widower's Pension	3440	3,133	-8.92
Children's Allowance	1867	1,672	-10.44
Constant Attendance Allowance[CAA]	87	82	-5.75
Dependants' Allowance	149	120	-19.46
Pneumoconiosis Workers' Pension	64	53	-17.19
Pneumoconiosis Children's Allowance	47	37	-21.28
Pneumoconiosis Widow/Widower's Pension	209	179	-14.35
Total	8,256	7,489	-9.29

2.14 Key Findings

- The insured labour was about 915,964, of which 76% were males.
- The highest occupational injury incidence rate of 6.7 per 1 000 was in the age group 20-24 years.
- The incidence rate increased from 4.5 per 1000 in 2020 to 4.6 injuries per 1 000 insured workers in 2020.
- For all age groups incidence rates were higher for males than for females. It was noted that incidence rates generally declined with age.
- Incidence rates by region ranged from about 0.8 in Harare to 20.8 in Chinhoyi
- The widowed had the highest incidence rate of 9.4 followed by married persons with 7.4 and divorced with 3.2.
- Fourteen (14%) of the injured labour had 1 or 2 dependants, 51% had no dependants and 28% had 3 or 4 dependants.
- Thirty-six (36%) of the injured labour had 1 or 2 dependants, 28% had no dependants and 29.6% had 3 or 4 dependants.
- The average earnings per month per person was RTGS\$17,904.66.
- The top four industrial sectors with the highest average earnings were "Non-Metallic Mineral Products" (\$38,763.88), "Finance Real Estate & Business Services" (\$31,136.45), "Textile & Leather" (\$28,931.13) and "Transport & Storage" (\$21,235.10)
- The top five industrial sectors with the highest incidence rates were "Basic Metal Production" (31.2), "Local Authorities" (16.1), "Forestry" (11.1), "Fabricated Metal Products" (10.0) and "Wood & Wood Products" (7.3).
- The top 5 industrial sectors with the highest percentage share of injured workers were: "Personal Services" (15.3%), "Local Authorities" (12.3%), "Mining and Quarrying" (11.4%), "Commerce & Distribution" (9.7%) and "Food, Drink & Tobacco Processing" (8.2%).
- The highest proportion of 28.80% was in "Production and Related Workers" occupational group, followed by "Service Workers" with 13.10%.
- The first three leading types of injuries were: "Cuts, Abrasion, Bruises, and Lacerations", with 913 (17.5%), "Contusions, Crushing, Blisters, Haematoma, and Swellings", with 775 (26.4%), and "Strains and Sprains", with 442 (7.7%).
- Injuries occurred mostly to the following body parts: "Lower Limbs" (20.7%), "Trunk" (19.7%) and "Upper Limbs" (16.6%).

- Overall, injuries occurred mostly in the following places: "Public Roads & Streets Including Railway Lines" (45.6%), "Inside Buildings, Living or Working Places" (15.5%) and "Warehouse Workshops, Factories, Foundries, and Brickfields" (15.3%)
- Harare had the highest pneumoconiosis cases (45%), followed by Bulawayo, Gweru and Mutare with (18%) each.
- Chinhoyi and Masvingo had no pneumoconiosis cases.
- Workers were injured mainly during the following processes: "With or without hand tools" (25%), "Handling, loading, lifting or carrying" (23%) and "Walking or stepping up or down" (12%).
- The types of accidents most associated with injuries were "Contact with Objects" (24%), "Falls of Persons" (18%), and "Road Traffic Accidents" (15%)
- The types of accidents most associated with injuries were "Contact with Objects" (21%), "Road Traffic Accidents" (19%), and "Falls of Persons" (14).
- The Incidence rate decreased from 6.6. in 2016 to 4.5 in 2020, before increasing to 4.6 in 2021.
- Two percent (2%) of the 4,241 injuries were fatal.
- Harare (37%) had the highest proportion of fatal injuries, followed by Chinhoyi (22%) and Bulawayo, with 18%. Masvingo region had the lowest proportion of fatal injuries (5%).
- "Production & Related Workers", with 20 deaths emerged as the occupational group with the highest number of fatalities.
- Forty four percent (44%) of fatal injuries were due to "Road Traffic Accidents", followed by "Power Motivated Accidents (not road accidents)" and "Falls of Persons" with 9% each.
- Fatal injuries ranged from 1, in June to 11 deaths in April 2021.
- A total of \$45,725,033 short-term claims were paid in 2021.
- Medical Costs, with 43.8 %, accounted for the biggest share of the total amount paid to short-term benefits followed by Periodical Payments and Lump Sums, with 14.6%, while Funeral Expenses accounted for the remaining 0.1 %.
- Long term claims decreased by 9% in 2021 from 8,829 in 2020 to 7,489 in 2021.

2.15 Recommendations

- Given the high accident incidence rate among the youth (15 – 24 years), there is need for an early intervention in terms of occupational safety awareness i.e., teachings on occupational health and safety should be conducted at secondary and tertiary levels of education in preparation for employment.
- For intervention purposes, Bulawayo region should be first priority, as it had the highest accident incidence rate (20.8) compared to other regions.
- Set up robust OSHMS to reduce number of occupational injuries.
- Adaptation of the promotion of OSH policies, systems, programmes, and frameworks to advancement in technology.
- Lobbying for prioritisation of OSH in national development agendas.
- Technological equipment and support.
- Infrastructure improvement.

Chapter 3



Rehabilitation



3.0 Introduction

This chapter covers admissions to, and discharges from, the Workers' Compensation and Rehabilitation Centre located in Bulawayo for the period January to December 2021. During the period under review there were 87 admissions and 49 discharges. These were analysed on the basis of the following variables: month of admission/ discharge, region, sex, age at admission, industrial sector, occupation and nature of injury. In the case of discharges, percentage disability on discharge and date of discharge were also analysed.

3.1 Sex Distribution

The number of admissions decreased from 132 in 2020 to 87 in 2021. Out of the total number of people admitted in 2021, ninety four percent (94%) were males, while the remainder were females (see Table 3.1). Of the total number of people discharged (49) in 2021, Fifty-five (55%) were males and the remaining one percent (1%) were females. The low number of female admissions may be attributed to the generally low number of females at risk as has already been indicated by incidence rates of 5.1 for males compared to 3.3 injuries per 1 000 for females. The low number of admissions could be due to lockdown restrictions during the Covid-19 pandemic.

Table 3.1: Rehabilitation Centre Admissions and Discharges by Sex, 2021

Sex	Admissions	Percent	Discharges	Percent
Male	82	94.3%	48	55.2%
Female	5	5.7%	1	1.1%
Total	87	100.0%	49	56.3%

3.2 Age Distribution

The age distribution of workers admitted for rehabilitation is presented in Table 3.2. The broad age group 35-54 years constitutes, the biggest segment of the working age population and had the highest number of workers (46) admitted for rehabilitation, while the over 65 years age groups had four admissions.

Table 3.2: Age Distribution of Rehabilitated Workers at Admission, 2021

Age(Banded)	Admissions	Percent	Not Discharged	Percent	Discharges	Percent	Total
15 - 19	2	2.30%	1	1.15%	1	1.10%	2
20 - 24	9	10.34%	5	5.75%	4	4.60%	9
25 - 29	8	9.20%	4	4.60%	4	4.60%	8
30 - 34	8	9.20%	1	1.15%	7	8.00%	8
35 - 39	10	11.49%	5	5.75%	5	5.70%	10
40 - 44	9	10.34%	4	4.60%	5	5.70%	9
45 - 49	13	14.94%	6	6.90%	7	8.00%	13
50 - 54	14	16.09%	7	8.00%	7	8.00%	14
55 - 59	5	5.75%	2	2.300%	3	3.40%	5
60-64	5	5.75%	1	1.15%	4	4.60%	5
65+	4	4.60%	2	2.30%	2	2.33%	4
Total	87	100.0%	38	43.7%	49	56.3%	87

3.3 Month of Admission and Discharge

Figure 3.1 shows monthly fluctuations in the number of admissions and discharges. It is noted that the months of March (22), April and May (12) respectively and November (10) were characterised by high admissions as compared to the other months. February had no admissions compared to the other months. The variations in discharges tended to generally follow a pattern similar to that of admissions during the year but they were always lower than the number of admissions. See Appendix A, Table A17 for percentage distribution of admissions and discharges by month. The observed variation in the number of admissions and discharges by month could be an important parameter, which needs consideration when planning and budgeting for the Rehabilitation Centre as well as the impact of Covid-19 pandemic.

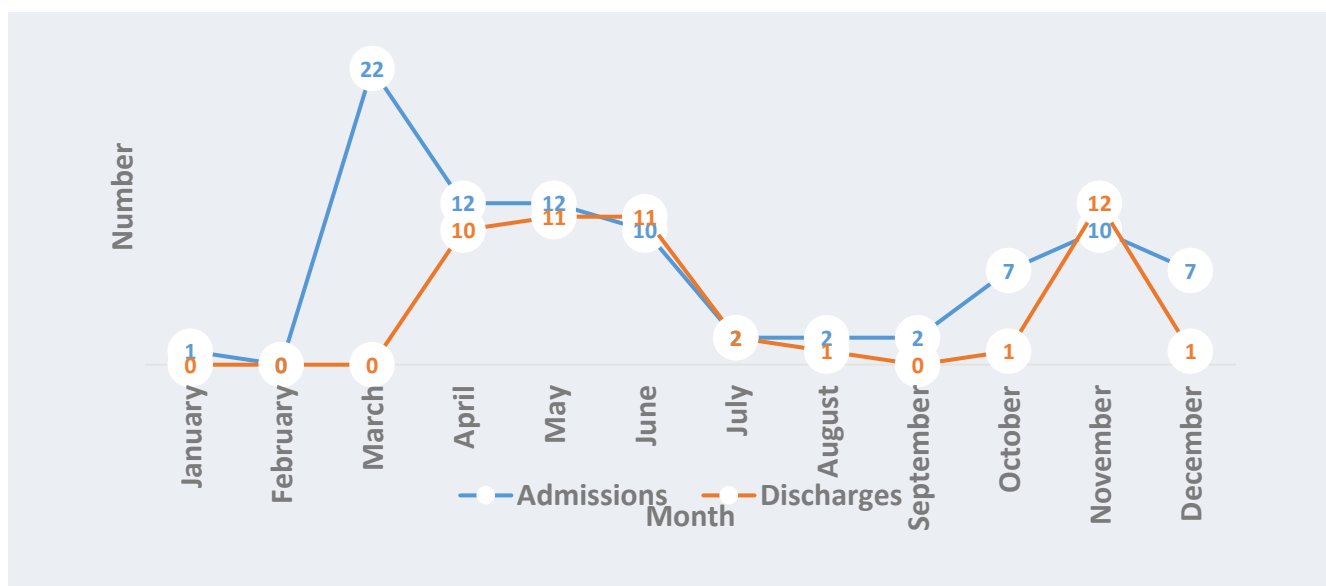


Figure 3.1: Distribution of Rehabilitation Admissions and Discharges by Month, 2021

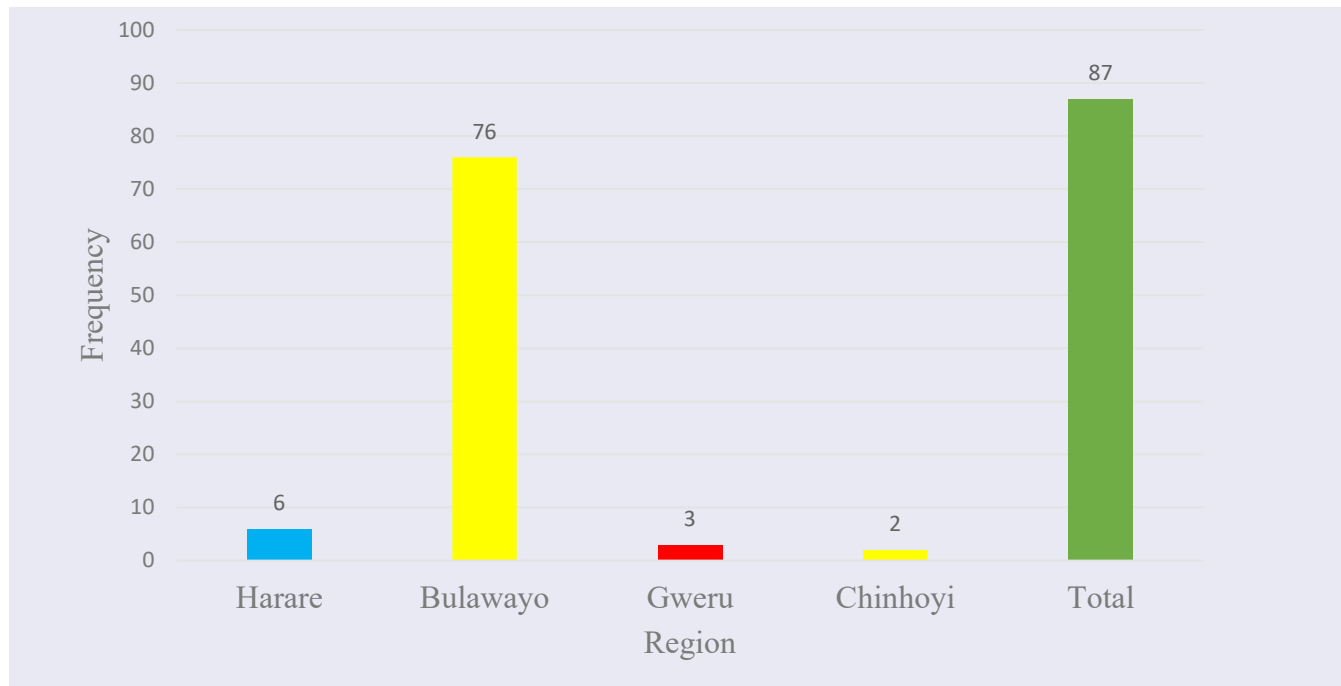


Figure 3.2: Number of Admissions to the Rehabilitation Centre by Region, 2021

3.4 Region

The region variable represents where the accident was reported. In most cases this is also where the accident occurred. Out of the 87 admissions, 76 were from Bulawayo region, while Harare had 6, as shown in Figure 3.2. The other regions had less than 5 admissions each. Gweru and Chinhoyi with 3 and 2 admissions respectively had the lowest number of admissions to the Rehabilitation Centre. There were no admissions from Mutare. Distance from the Rehabilitation Centre an important factor in explaining the observed pattern in the number of admissions. The COVID 19 pandemic contributed significantly to these low admission rates.

There is need for further research to find out how the injured workers from other regions are coping without visiting the NSSA's Rehabilitation Centre in Bulawayo. Construction of other rehabilitation centres to reduce distance travelled might be important.

3.5 Admission Period

Admission period refers to the number of days between date of admission and date of discharge. The admission period varies depending on a number of factors such as nature of injury, percentage disability on discharge and region. The average admission period for 2021 was 20 days (see Table 3.3). Mean admission period by region ranged from zero days for Gweru region to 29 days for Bulawayo and Chinhoyi respectively.

As shown in Table 3.3, there is a relationship between admission period and distance from the Rehabilitation Centre. This is because injured workers close to the Centre with less severe injuries are more likely to visit the Centre and be quickly discharged than those from distant regions. However, Table 3.3 shows that there is a very close relationship between the period of stay and mean percentage disability on discharge. (See also Table A18 (a) and A18 (b) in Appendix A.). Harare had the least mean stay period (17 days).

Table 3.3: Mean % Disability and Admission Period by Region, 2021.

REGION	Mean Admission Period (Days)	Mean Admission Percent Disability	Distance from Rehabilitation Centre
Harare	17.33	16.33	439
Bulawayo	28.95	12.49	0
Gweru	0.00	11.67	164
Chinhoyi	29.00	29.00	280
Total	27.15	13.10	

3.6 Industrial Sector

This section looks at admission rates by industrial sector.

3.6.1 Admission rates by industrial sector

Figure 3.3 presents admission rates by industrial sector. The highest admission rates were observed in the: "Basic Metal Production" (0.600), "Fabricated Metal Products and Machinery" (0.490), "Electricity Production" with 0.215, "Non-Metallic Products" (0.206) "Transport and Storage" (0.152), "Mining and Quarrying" (0.143), "Food, Drink and Tobacco Processing" (0.111), "Personal Services" (0.100), "Textile & Leather" (0.096), "Wood & Wood Products" (0.087), "Chemicals and Petroleum Products" (0.072), "Commerce & Distribution" (0.071), and "Local Authorities" 0.062. There was no strong relationship between admission rates and accident incidence rates by industrial sector (See Table A 19 in Appendix A).

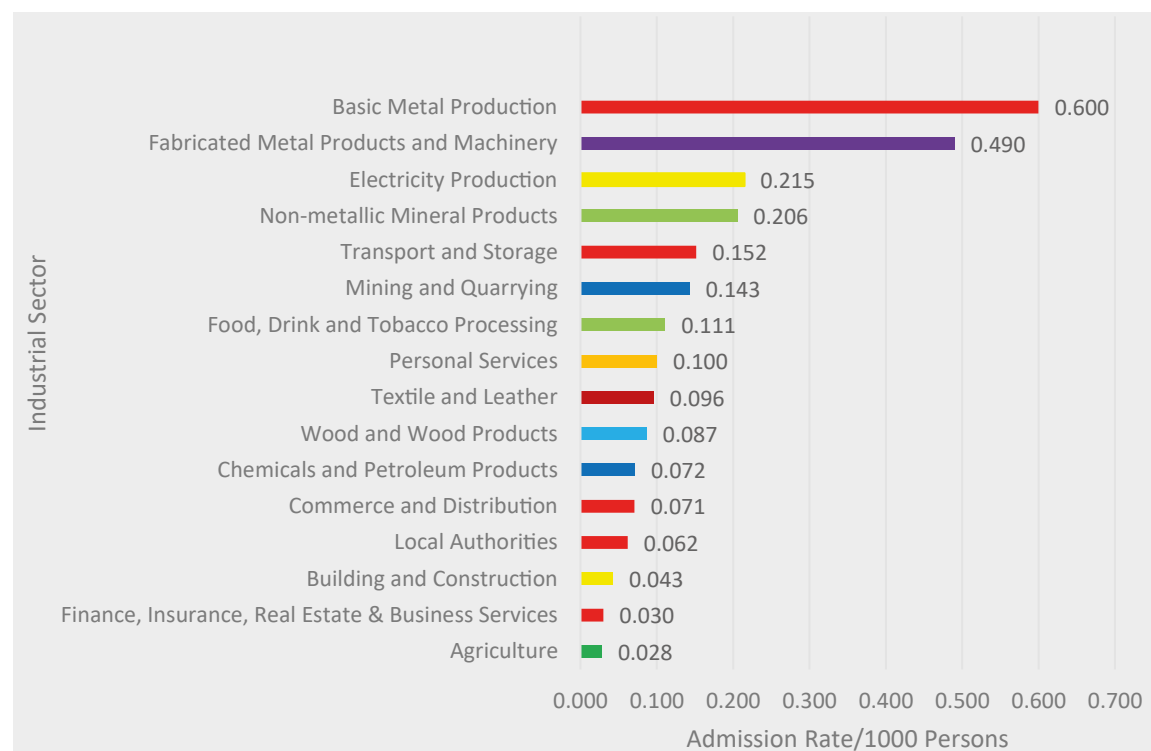


Figure 3.3: Admission Rate/ 1 000 injuries by Industrial Sector, 2021.

3.6.2 Admissions and discharges by industrial sector

As shown in Table 3.4, the industrial sectors with the highest mean admission days were "Agriculture" (44 days), "Electricity Production" (42 days), "Wood & Wood Products" (36 days), "Fabricated Metal Products and Machinery" (26 days), and "Building & Construction" (24 days) (See also Table A 20 in Appendix A). The "Agriculture" sector, with 52.25% had the highest mean percentage disability followed by "Electricity Production" (48.75%), "Chemicals and Petroleum Products" (43.33%), "Building and Construction" (25%), "Mining and Quarrying" (23.67 %), "Personal Services" (19.71%) and "Transport & Storage" (19.36%). "Basic Metal Production" (17.13%) "Food, Drink and Tobacco Processing" (18.56%). All the other industrial sectors had mean percentage disability not exceeding 18% (See Table 3.4 and Table A21 in Appendix A).

*Admission rate is found by dividing the number of admissions from an industrial sector by the number of injuries from that sector multiplied by 1000.

Table 3.4: Mean Percentage Disability, Admission Period and Percentage Admissions/ Discharges by Industrial Sector, 2021.

Industrial Sector	Mean Admission Period (Days)	Mean Admission Percent Disability	Admissions %	Discharges %	N
Agriculture	44	52.25	4.6	1.15%	4
Mining and Quarrying	22	23.67	11.5	6.90%	10
Food, Drink and Tobacco Processing	19	18.56	8.0	2.30%	7
Textile and Leather	10	17	2.3	2.30%	2
Wood and Wood Products	36	12	1.1	1.15%	1
Chemicals and Petroleum Products	21	43.33	1.1	1.15%	1
Non-metallic Mineral Products	18	16.86	2.3	1.15%	2
Basic Metal Production	18	17.13	3.4	3.45%	3
Fabricated Metal Products and Machinery	26	15	14.9	9.20%	13
Electricity Production	42	48.75	5.7	3.45%	5
Building and Construction	24	25	2.3	1.15%	2
Finance, Insurance, Real Estate & Business Services	19	16.33	2.3	1.15%	2
Commerce and Distribution	25	17.1	12.6	9.20%	11
Transport and Storage	25	19.36	6.9	3.45%	6
Local Authorities	20	14.4	2.3	0.00%	2
Personal Services	23	19.71	18.4	9.20%	16
Total	23	21.98	100.0	56.32%	87

3.7 Occupation

"Workers N.E.C" Occupational Group had 76 days of the mean admissions period followed by "Sales" (37 days), "Production & Related Workers" (29 days), "Professional, Technical and Related Workers" (34 days), and "Mining & Quarrying" (22 days), (See Table 3.5). The lowest admission period was recorded under "Administrative & Managerial" accounting for zero.

"Production & Related Workers" had the highest mean percentage disability on discharge of 26%, followed by "Service Workers" (6%) while the remaining occupations had less than 5% (See Table 3.5) Table 3.5 shows that there was no strong relationship between mean admission period and mean percentage disability. Mean admission period by occupational group ranged from 13 days for "Transport & Equipment Operators" to 76 days for "Workers NEC".

Table 3.5: Mean Admission Period Percentage Disability, Percentage Admissions and Percentage Discharges by Occupation, 2021.

Occupation Grouped	Mean Admission Period [Days]	Mean Percentage Disability	Admissions %	Discharges %	Number
Professional, technical and related workers	30.10	15.10	10	5.75%	10
Administrative and managerial	0.00	0.00	1	0.00%	1
Sales	37.00	1.00	1	1.15%	1
Service	21.13	13.27	15	9.20%	15
Agricultural, animal husbandry and forestry	0.00	29.67	3	0.00%	3
Mining and quarrying	21.73	1.45	11	5.75%	11
Production and related	34.20	15.60	35	26.44%	35
Transport and equipment operators	13.33	15.33	9	5.75%	9
Workers N.E.C	75.50	0.00	2	2.30%	2
Total	27.15	13.10	87	56.32%	87

3.8 Nature of Injury

As shown in Table 3.6 below, the nature of injury resulting in the highest mean admission period to the Rehabilitation Centre was "Electric Current, Lighting & Fire" (62). This was followed by "Cuts, abrasion, bruises, lacerations" (43), "Strains, sprains" (33), "Contusions, crushing, blisters, haematoma, swellings" (30), while the other nature of injuries had less than 25 days each. 2021.

Table 3.6: Mean Percentage Disability, Admission Period and Percentage Admissions/ Discharges by Occupation, 2021.

Occupation Grouped	Mean Admission Period [Days]	Mean Percentage Disability	Admissions %	Discharges %	Number
Electric current, lighting and fire	62.00	0.00	2.3	1.1%	2
Cuts, abrasion, bruises, lacerations	42.89	9.22	10.3	8.0%	9
Contusions, crushings, blisters, haematoma, swellings	30.49	12.43	40.2	23.0%	35
Foreign bodies, fragments or particles	10.00	1.00	2.3	1.1%	2
Strains, sprains	32.69	11.25	18.4	13.8%	16
Gun wounds	20.00	33.33	3.4	2.3%	3
Paralysis	0.00	3.00	1.1	0.0%	1
Dislocation	0.00	50.00	1.1	0.0%	1
Multiple injuries	9.06	16.88	19.5	5.7%	17
Unspecified	28.00	0.00	1.1	1.1%	1
Total	27.15	13.10	100.0	56.3%	87

Table A20 in Appendix A shows that Harare and Bulawayo regions had admissions across almost all the different types of injuries whereas the other regions were represented across a few categories of nature of injury that were deemed critical. This shows that regions far from the Rehab Centre tend to send only critical cases.

A cross tabulation of nature of injury by admission period is shown in Table A21 in Appendix A. It can be noted that 50.6 % of the 87 admissions was admitted for a period of greater than 6 weeks, 10 % for a period of 4 to less than 6 weeks, 31% for a period greater than 2 or equal to 4 weeks. The remaining 4 %, was admitted for a period of 2 weeks and above. Injuries with higher mean percentage disability tended to have longer admission periods.

This is shown in Table A22 in Appendix A, with the top five nature of injuries with high mean percentage disability being: "Gun wounds" (3.67%), "Electric Current, Lighting & Fire" (3.00%), "Strains & Sprains" (2.13%), "Cuts, Abrasion, Bruises, Lacerations" (1.67%) and "Contusions, crushings, blisters, haematoma, swellings" (1.66). Percentage distribution of nature of injury by percentage disability on discharge is further presented in Table A23 in Appendix A.

3.9 Hospital Utilization

Indicators on hospital utilization by quarter are presented in Table 3.7. These are bed occupancy, in-patient daily average, average stay, turnover factor, turnover interval, and percentage age occupancy. For definition of these indicators refer to Appendix B. It should be noted that calculations of the indicators were based on a fixed bed establishment of 80.

In-patient daily average ranged from 3 rehabilitees in the first quarter to 13 rehabilitees in the second quarter. A similar pattern as that of in-patient daily average by quarter is also observed under percentage occupancy. Percentage occupancy ranged from 4% in the first quarter to 16% in the second quarter.

Overall, the average number of days a rehabilitee occupied a bed was highest during the third quarter at 279, while the lowest during the second quarter was 36. The average number of patients treated per bed i.e., the turnover factor was one (1).

Given that the bed establishment stands at 80 and that percentage occupancy across all quarters was 11%, it can be concluded that the Rehabilitation Centre was under-utilized in 2021.

Table 3.7: Rehabilitation Centre Hospital Utilization Statistics by Quarter, 2021.

Quarter	Bed Occupancy	Admissions	Discharges	In Days In Period	Patient daily average	Average Stay	Turnover Factor	Turnover Interval	Percentage Occupancy
Q1	288	23	0	90	3	0	0	0	4
Q2	1,163	34	32	91	13	36	0	191	16
Q3	837	6	3	92	9	279	0	2,174	11
Q4	843	24	14	92	9	60	0	466	11
Total	3,131	87	49	365	9	64	1	532	11

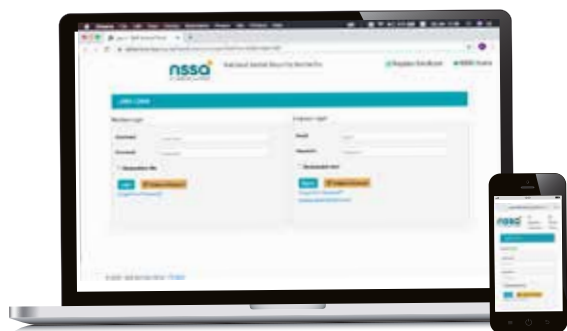
3.10 Key Findings

- The number of admissions decreased from 132 in 2020 to 87 in 2021, showing a 34 % decrease in the utilisation of the Rehabilitation Centre.
- Out of the total admissions in 2021, ninety four percent (94%) were males, while the remaining six percent (6%) were females.
- The broad age group 35-49 years constitutes the biggest segment of the working age population and had the highest number of workers (46) admitted for rehabilitation.
- The highest number of workers (13) admitted for rehabilitation was in the age group 45-49 years.
- The months of March (22), April and May (12) respectively and November (10) were characterised by high admissions as compared to the other months.
- The average admission period for 2021 was 20 days
- The highest admission rates were observed in the: "Basic Metal Production" (0.600), "Fabricated Metal Products and Machinery" (0.490), "Electricity Production" (0.215), "Non-Metallic Products" (0.206), "Transport and Storage" (0.152), "Mining and Quarrying" (0.143), "Food, Drink and Tobacco Processing" (0.111), "Personal Services" (0.100), "Textile & Leather" (0.096), "Wood & Wood Products" (0.087), "Chemicals and Petroleum Products" (0.072), "Commerce & Distribution" (0.071), "Local Authorities" (0.062).
- The industrial sectors with the highest mean admission days were "Agriculture" (44 days), "Electricity Production" (42 days), "Wood & Wood Products" (36 days), and "Fabricated Metal Products and Machinery" (26 days), "Building & Construction" (24 days).

"Workers N.E.C" occupational group had 76 days of the mean admissions period followed by "Sales" (37 days), "Production & Related Workers" (29 days), "Professional, Technical and Related Workers" (34 days), and "Mining & Quarrying" (22 days),
(See Table 3.5). The lowest admission period of zero was recorded under "Administrative & Managerial".
- "Production & Related Workers" had the highest mean percentage disability on discharge of 26%, followed by "Service Workers" (6%) while the remaining occupation group had less than 5%.
- The nature of injury resulting in the highest mean admission period to the Rehabilitation Centre was "Electric Current, Lighting & Fire" (62). This was followed by "Cuts, abrasion, bruises, lacerations" (43), "Strains, sprains" (33), "Contusions, crushing, blisters, haematoma, swellings" (30), while the other nature of injuries had less than 25 days each.
- The top five nature of injuries with high mean percentage disability were: "Gun wounds" (3.67%), "Electric Current, Lighting & Fire" (3.00%), "Strains & Sprains" (2.13%), "Cuts, Abrasion, Bruises, Lacerations" (1.67%) and "Contusions, crushings, blisters, haematoma, swellings" (1.66).
- In-patient daily average ranged from 3 rehabilitees in the first quarter to 13 rehabilitees in the second to fourth quarter.

3.11 Recommendations

- The observed variation in the number of admissions and discharges by month could be an important parameter, which needs consideration when planning and budgeting for the Rehabilitation Centre.
- There is a need for further research to find out how the injured workers from the other regions are coping without visiting the Rehabilitation Centre in Bulawayo. Construction of another rehabilitation centre to reduce distance travelled could be considered.



Are you COVERED?

Keep abreast of your NSSA contributions and employment history by logging onto the NSSA self service portal <https://selfservice.nssa.org.zw>. You can now download your contributions statements from the year 2017 subject to your employer having submitted the statutory returns.

Log on today to view your status.

#NSSAHeroes!

Tel: +263-242-706 523-5, Email: info@nssa.org.zw, Website: www.nssa.org.zw,   @nssazw

nssa
A Lifelong promise

Chapter 4



Pensions and Other Benefits



4.1 Introduction

Chapter 4 presents an analysis of the statistics under the Pension and Other Benefits Scheme for the year 2021. The analysis covers the total number of registered employers, active and inactive employers, complying and non-complying employers, and a comparison of active employers for the years 2019, 2020 and 2021. The report analyses the total number of insured labour force, active and inactive labour force and beneficiaries' data for both long term and short-term benefits.

4.2 Employers' Statistics

4.2.1. Registered Employers

In 2021 as shown in Figure 4.1 and Table A25 in Appendix A, a total of 116,614 employers/companies were registered with NSSA, an increase of 6% from 112,614 in 2020. Of the 116,614 employers across all the industrial sectors, "Commerce & Distribution" (41%) had the highest percentage followed by "Personal Services" (13.7%), "Agriculture" (10.7%), "Building & Construction" (7.3%) and "Finance, Insurance and Business Services" (6.7%).

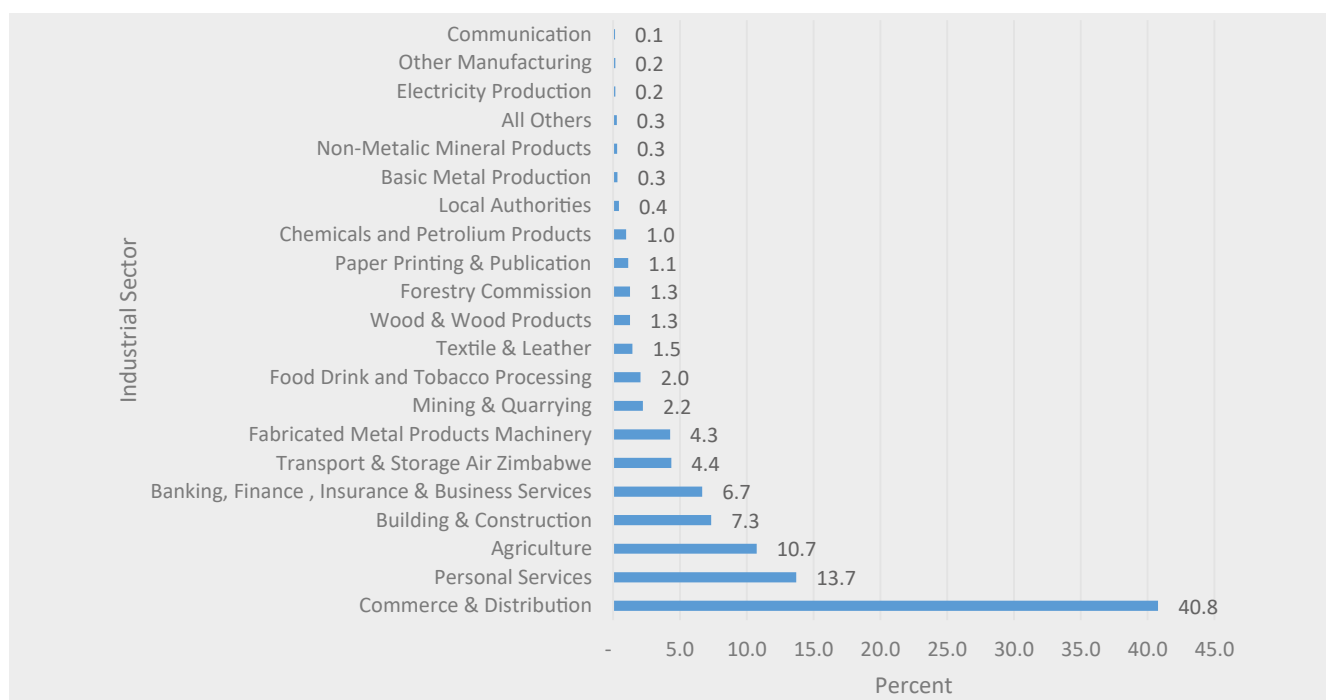


Figure 4.1: Percentage Distribution of Registered Employers, 2021.

4.2.2. Active and Inactive Employers

Out of the 112,614 registered employers 72 % (83,315) were inactive, whereas in 2020, 74% (83,104) of the registered employers were inactive. Figure 4.2 and Table A26 in Appendix A show that in all the stated Industrial Sectors, inactive employers outnumbered active employers. "Forestry" (90%) had the highest proportion of inactive registered employers followed by "Wood & Wood Products" (82%) and "Food, Drink and Tobacco Processing" with (80%) each. "Forestry" (10%) had the least proportion of active registered employers.

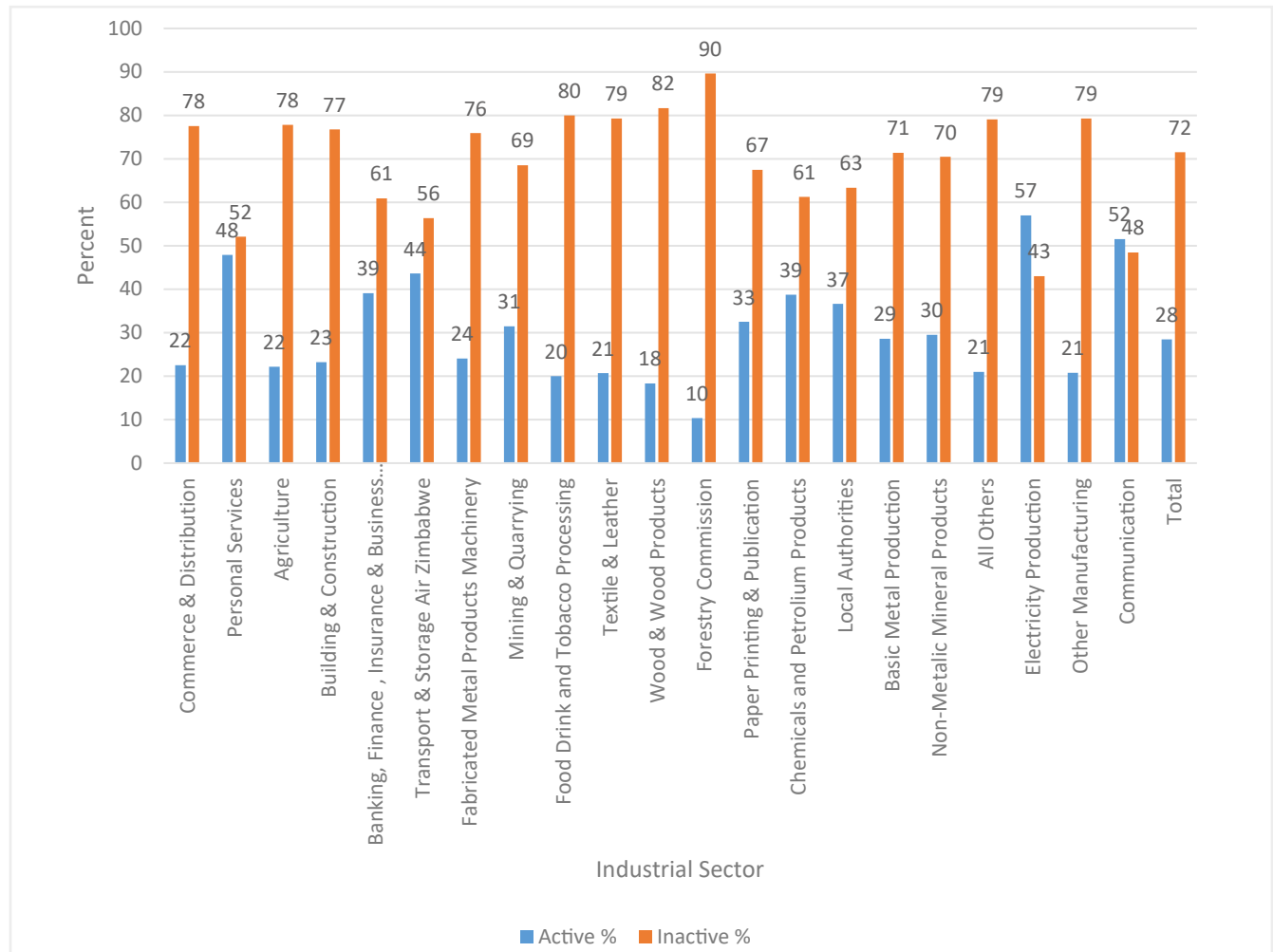


Figure 4.2: Active vs. Inactive Employers.2021.

Figure. 4.3 and Table A26 in Appendix A shows that “Commerce and Distribution” (7.9%) had the highest percentage of registered active employers, followed by “Personal Services” (7.0%), while all the other sectors had less than 3% each.

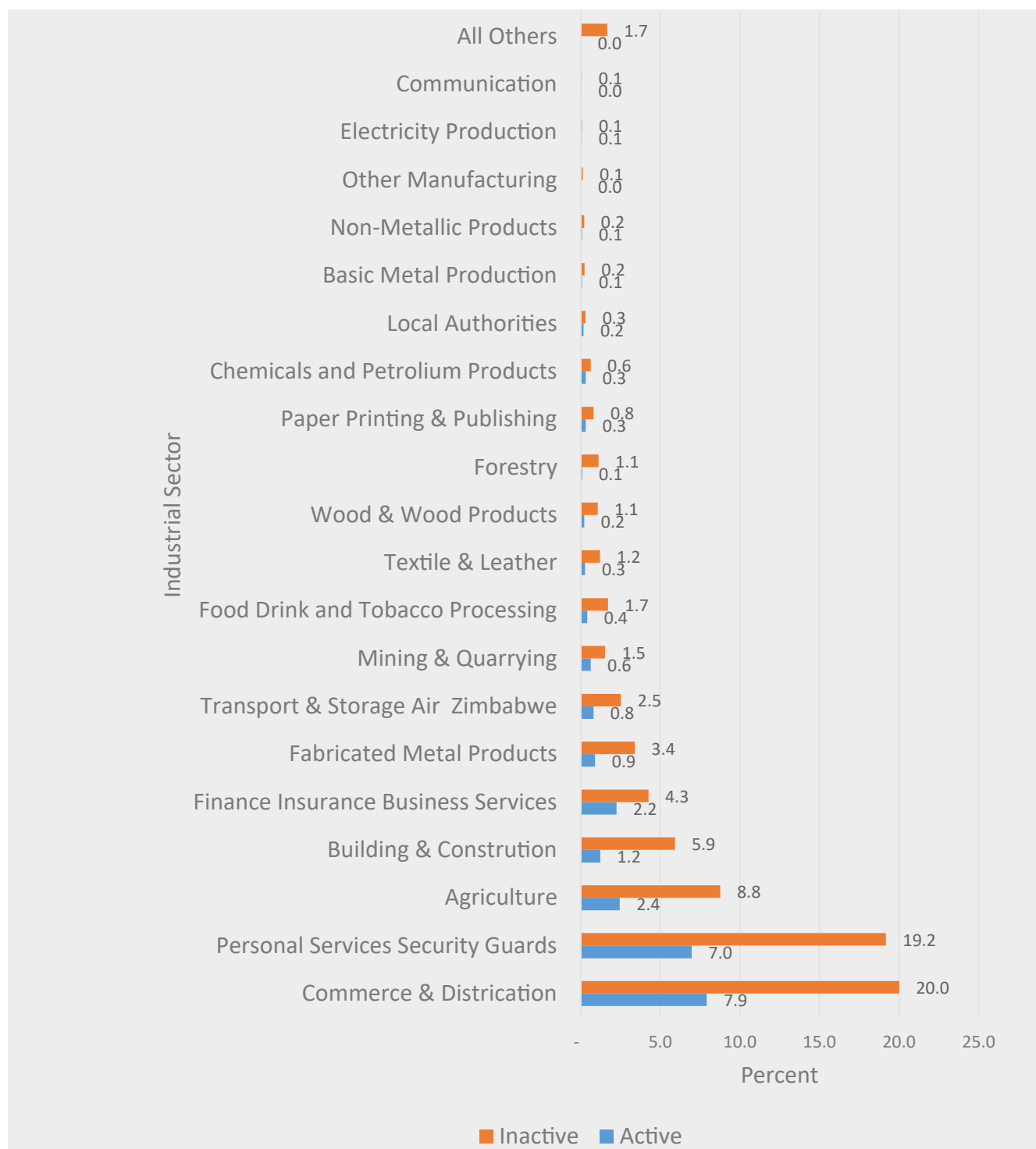


Figure 4.3: Percentage Distribution of Active vs. Inactive Employers, 2021.

4.2.3. Three-year Active Employer Analysis

Figure 4.4 below shows the proportion of registered active employers from 2019 to 2021. The number of active employers increased by 10% from 26751 in 2019 to 29,510 in 2020, increasing by 12 % to 33,154 in 2021. See also Tables A24 & A27 in Appendix A

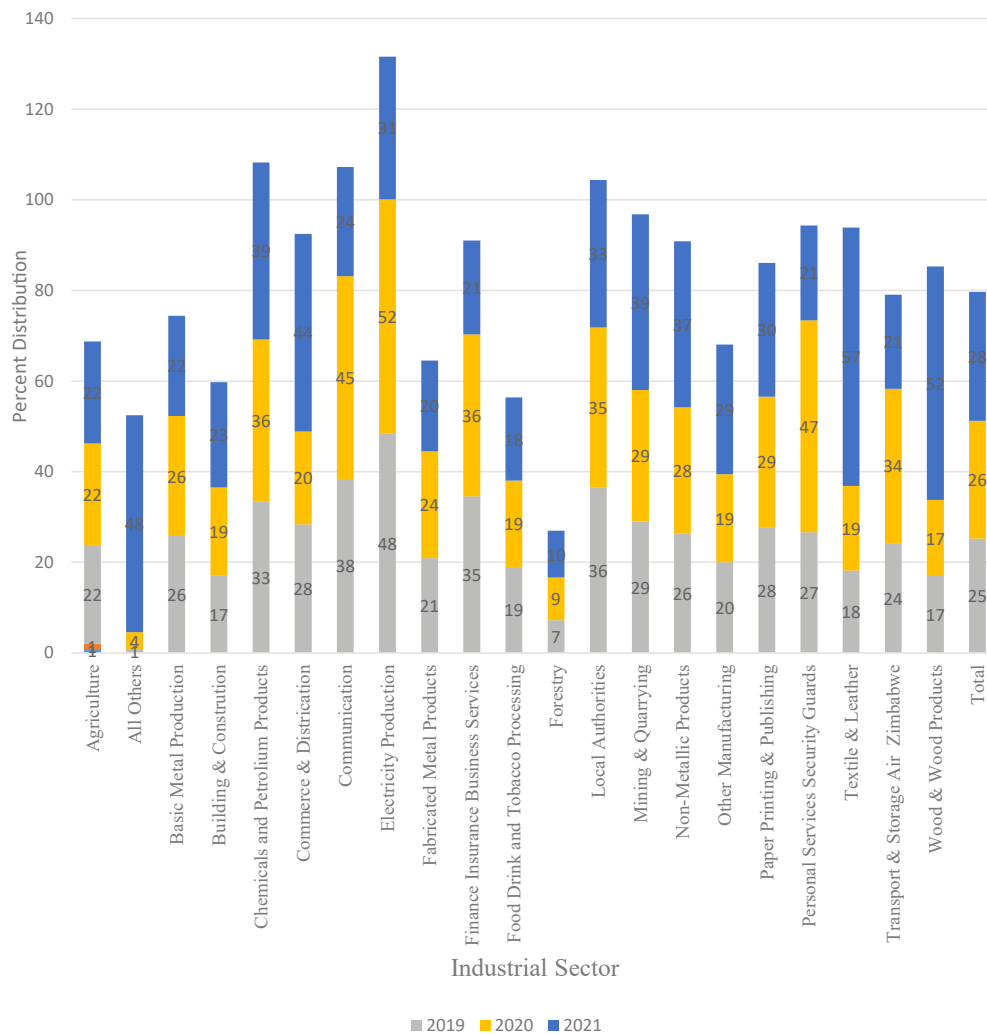


Figure 4.4: Three-year percentage Analysis of Registered Active Employers by Industrial Sector, 2019-2021.

4.3 Insured Labour Forces' Statistics

4.3.1. Registered Insured Labour Force

The year 2021 had a total of 3,321,478 workers registered with the NSSA. Table 4.1 shows that of the total number of registered workers, Harare (12.82%) had the highest number of workers, with 18.31% of its workers in "Agriculture", followed by "Local Authorities" with 10.93%. In total "Local Authorities" had the highest percentage with 17.05%, followed by "Agriculture" (7.32%) and "Personal Services" (7.29%).

Table 4.1: Percentage Distribution of Active vs. Inactive Employers, 2021.

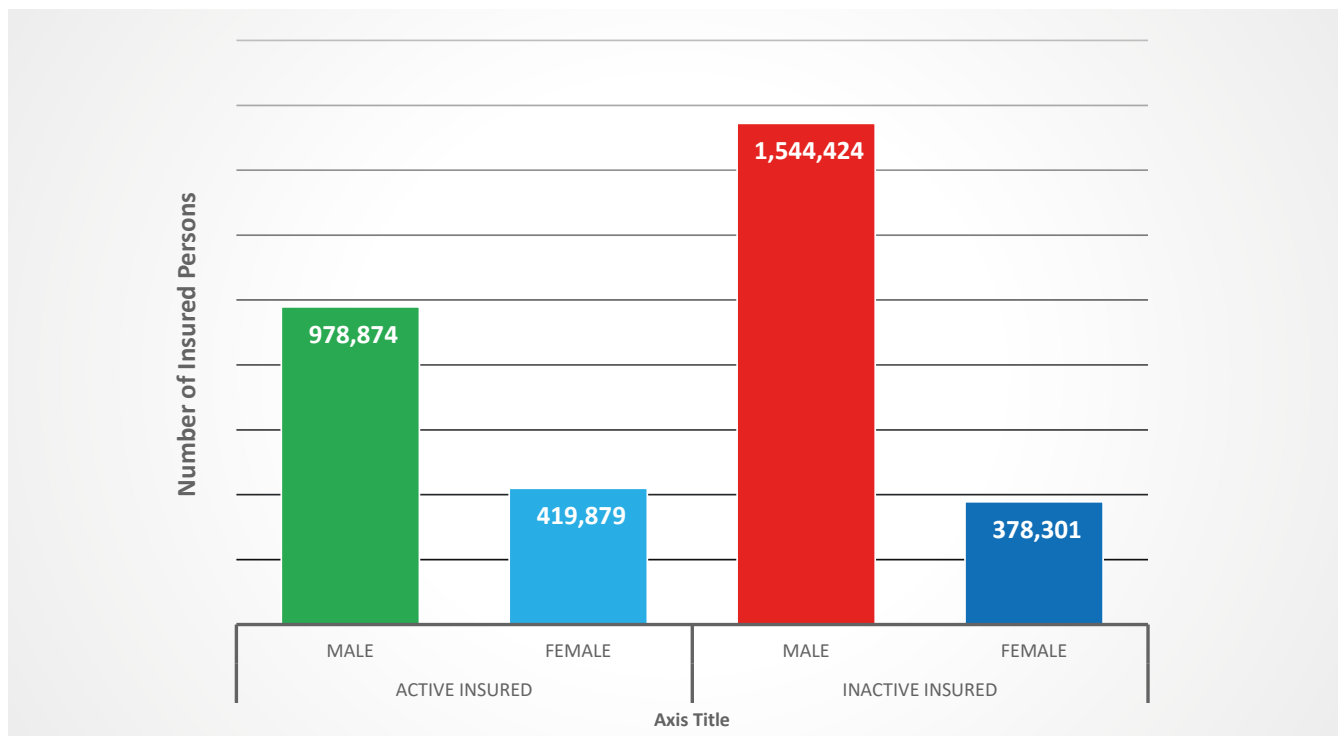
Industrial Sector	Region						Grand Total
	Harare	Chinhoyi	Gweru	Harare	Masvingo	Mutare	
Agriculture	1.12	3.08	0.58	7.32	2.59	3.62	18.31
All Others	0.54	0.00	0.00	0.02	0.00	0.00	0.56
Basic Metal Production	0.14	0.02	0.44	0.13	0.00	0.00	0.74
Building Construction	0.80	0.16	0.34	3.43	0.17	0.24	5.14
Chemicals Petroleum Products	0.24	0.00	0.06	1.06	0.01	0.01	1.38
Commerce Distribution	2.50	0.61	0.72	9.81	0.61	0.71	14.96
Communication	0.00	0.00	0.00	0.63	0.00	0.01	0.64
Electricity Production	0.04	0.00	0.01	1.23	0.01	0.02	1.30
Fabricated Metal Products Machinery	0.93	0.10	0.16	1.85	0.04	0.08	3.16
Finance Insurance Real Estate Business Services	0.26	0.07	0.06	3.67	0.03	0.04	4.12
Food Drink Tobacco Processing	0.53	0.11	0.19	3.45	0.07	0.29	4.64
Forestry	0.02	0.00	0.01	0.16	0.00	0.53	0.71
Local Authorities	0.43	0.20	0.26	17.05	0.10	0.22	18.25
Mining Quarrying	1.40	1.11	1.33	1.09	0.27	0.23	5.48
Non-Metallic Mineral Products	0.17	0.08	0.08	0.48	0.01	0.02	0.84
Other Manufacturing	0.02	0.00	0.00	0.20	0.00	0.00	0.22
Paper Printing Publishing	0.11	0.04	0.01	0.72	0.01	0.04	0.92
Personal Services	1.96	0.39	0.50	7.29	0.41	0.53	11.07
Textile Leather	0.84	0.29	0.11	1.74	0.02	0.04	3.05
Transport Storage	0.59	0.08	0.07	2.02	0.13	0.11	3.00
Wood Products	0.18	0.05	0.02	0.55	0.01	0.71	1.51
Grand Total	12.82	6.39	4.95	63.90	4.49	7.45	100.00

4.3.2. Registered Active and Inactive Workers

The year 2021 had a total of 3,321,478 workers registered with the NSSA. Table 4.2 shows the age distribution of insured labour force. The age group 45-49 had the highest number of insured workers (491,667) followed by the 50-54 age group (461,985). Overall, the number of inactive workers (1,922,725) was greater than that of active workers (1,398,753). Figure 4.6 shows the number of active vs. inactive workers disaggregated by sex. There were more male workers than female workers.

Table: 4.2. Insured Labour Force: Age Distribution, 2021.

	Active Insured		Inactive Insured		Insured Persons		Total
Age Group	Male	Female	Male	Female	Total Active	Total Inactive	Insured Persons
0 - 14	92	162	19,743	3,960	1,054	23,703	24,757
15 - 19	5,193	1,820	280	71	7,013	351	7,364
20 - 24	63,312	23,367	12,466	4,117	86,679	16,583	103,262
25 - 29	105,488	40,205	35,887	11,718	145,693	47,605	193,298
30 - 34	139,039	55,401	59,708	20,149	194,440	79,857	274,297
35 - 39	160,360	74,735	100,175	36,132	235,095	136,307	371,402
40 - 44	146,777	66,709	152,329	47,465	213,486	199,794	413,280
45 - 49	142,737	58,151	232,624	58,155	200,888	290,779	491,667
50 - 54	109,716	47,023	249,042	56,204	156,739	305,246	461,985
55 - 59	50,516	28,802	124,176	35,254	79,318	159,430	238,748
60 - 64	29,565	13,454	129,509	31,595	43,019	161,104	204,123
65 - 69	11,675	4,305	125,118	25,958	15,980	151,076	167,056
70 - 74	5,189	2,210	83,632	15,544	7,399	99,176	106,575
75+	8,415	3,535	219,735	31,979	11,950	251,714	263,664
Grand Total	978,874	419,879	1,544,424	378,301	1,398,753	1,922,725	3,321,478

**Figure 4.6: Active vs. Inactive Workers by Sex, 2021.**

4.3.3. New and Ceased Cases

Table 4.3 shows that in 2021 there were more new registrations compared to ceased operations for both employers and employees. No industrial sector had a negative growth in the number of registered employers.

Table 4.3: Employers and Employees Ceasing Operation vs. New Registrations by Industrial Sector, 2021.

Industry Sector	New Registrations		Ceased	
	Employees	Employers	Employees	Employers
Agriculture	13,462	142	1,345	15
All Others	67	28	14	-
Basic Metal Production	885	18	149	1
Building Construction	6,831	410	747	62
Chemicals Petroleum Products	1,267	68	193	1
Commerce Distribution	14,697	1,564	2,397	145
Communication	678	16	94	1
Electricity Production	948	21	304	4
Fabricated Metal Products Machinery	2,097	152	328	19
Finance Insurance Real Estate Business Services	4,457	482	1,521	28
Food Drink Tobacco Processing	4,511	36	975	2
Forestry	1,798	46	394	-
Local Authorities	10,021	5	1,461	4
Mining Quarrying	5,791	113	1,281	6
Non-Metallic Mineral Products	1,246	9	134	3
Other Manufacturing	59	4	10	8
Paper Printing Publishing	827	63	86	197
Personal Services	14,187	388	2,637	-
Textile Leather	2,868	50	429	3
Transport Storage	3,819	880	676	23
Wood & Wood Products	1,172	30	124	3
Grand Total	91,688	4,525	15,299	525

4.3.4. Mortality Rate among Insured Labour Force

Death rates can be used to compare mortality at different age groups and the same age groups over time. They show the risk associated with death for ages. The Age Specific Death Rate (ASDR) is calculated as a ratio of deaths in a particular age group to the population in that age group. Table 4.4 below presents mortality by age group and sex for the year 2021.

The age group 65 years and above had the highest mortality rates for males compared to rates of females in the same age group. High death rates in the elderly group have a negative impact on the scheme. High rates generally increase the expenditure for the Pension Fund. Mortality rate was higher for males (76%) compared to 24% for females.

Table 4.4: Mortality by Age Group and Sex among all Insured Labour, POBS, 2021

Age Group	F	M	Total
20 - 24	2	4	6
25 - 29	2	25	27
30 - 34	17	72	89
35 - 39	48	145	193
40 - 44	67	163	230
45 - 49	86	290	376
50 - 54	95	339	434
55 - 59	87	256	343
60 - 64	62	220	282
65+	16	54	70
Total	482	1,568	2,050

This section shows beneficiaries' statistical data for the year 2021. The benefit types that exist are divided into two main groups, which are as follows:

Short Term Benefits

- o Retirement Grant (RG)
- o Invalidity Grant (IG)
- o Survivor's Grant (SG)
- o Funeral Grant (FG)

Long Term Benefits

- o Retirement Pension (RP)
- o Invalidity Pension (IP)
- o Survivor's Pension (SP)

4.4.1 Short Term Beneficiaries

Figure 4.7 shows a three-year comparative analysis of short-term claims expenditure for the years, 2019, 2020 and 2021.

The three-trend analysis shows that the claims expenditure under the short-term benefit increased by 2 % from \$10,605,854 in 2019 to \$10,838,430 in 2020, further increasing sharply by 301 % to \$43,490,721 in 2021.

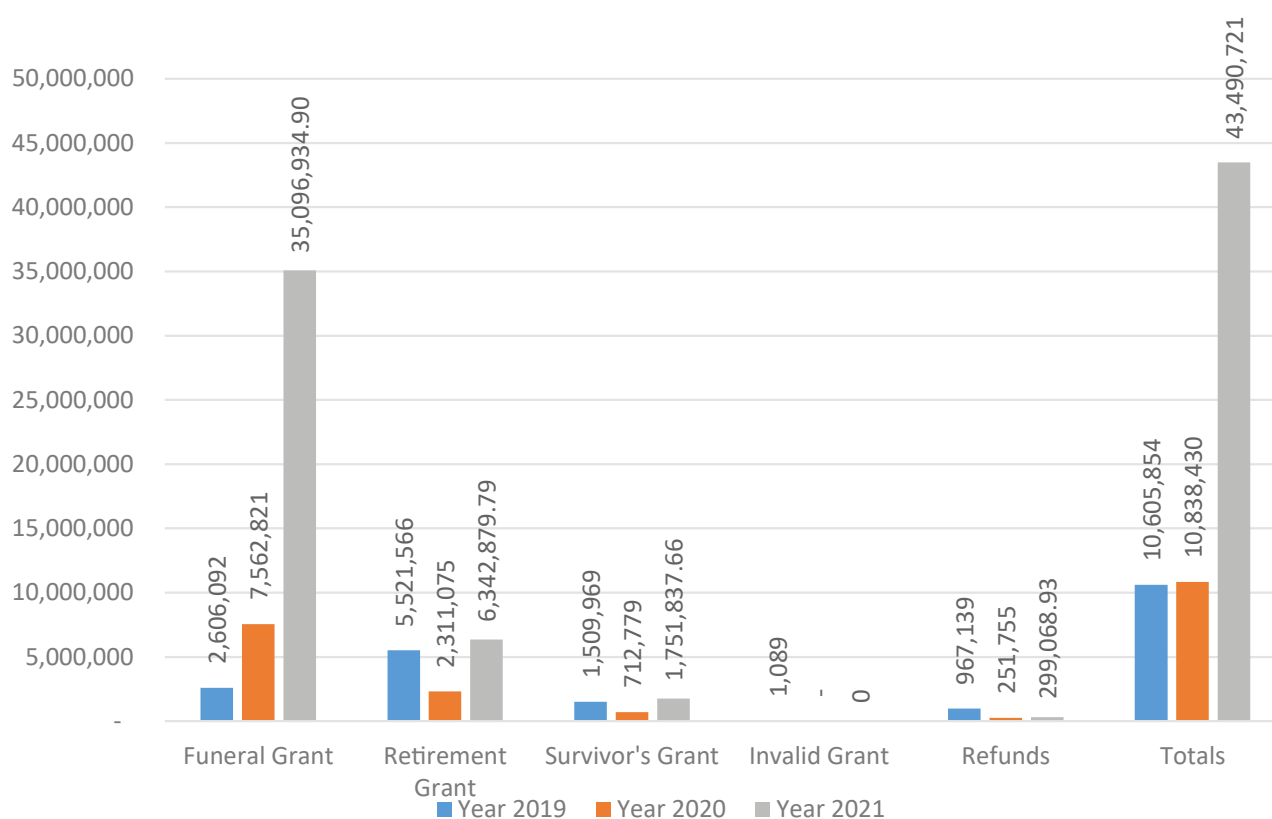


Figure 4.7: Three Year Comparison of Short-Term Beneficiaries, 2021

4.4.2 Long Term Beneficiaries

The total paid amounts of claims registered and were in payment in 2021 increased by 833% from \$634,449,904 in 2020 to \$5,922,262,855 in 2021. Table 4.5 below shows claims in payment for 2020 and 2021. The highest percentage change was recorded in Retirement Pension claims (829%).

Table 4.5: Long Term benefit claim, 2021.

Benefit Type	Year		Percentage Change
	2020	2021	
Retirement Pension	425,759,687	3,956,245,387	829
Invalid Pension	5,975,200	65,259,034	992
Survivor's Pension	202,712,997	1,900,756,413	838
Total	634,447,884	5,922,260,834	833

4.5 Key Findings

- 2021 had an increase of 6% registered employers from 2020
- Active employers increased by 12% from 26,750 in 2020 to 29,510 in 2021.
- The number of inactive workers (1,922,753) was greater than the number of active workers (1,398,753) in 2021.
- A total of 3,321,478 employees were registered with NSSA in 2021.
- In 2021 new registrations (91,688) were more than those who ceased operations for both employers and employees.
- Overall males experienced relatively higher mortality than females. The 65+ years had the highest mortality rate.
- Short term claims expenditure increased by 301% from \$10,838,430 in 2020 to \$43,490,721 in 2021.

Chapter 5



Occupational Safety and Health



5.0 Introduction

This chapter focusses on activities of the Occupational Safety and Health Division. The Division comprises of Factories Inspectorate, Occupational Safety and Health (OSH) Promotions, Occupational Health Services and Research and Development. The division oversees the implementation of the Factories and Works Act Chapter 14:08.

5.1 Promotions and Training activities

All the activities in the department were affected by the COVID-19 pandemic. Only a few officers were physically in the office. The officers were mainly offering promotion and training programs virtually. The virtual trainings were limited due to lack of devices.

5.1.1 Teach-ins

As shown in Table 5.1, the number of teach-ins increased by 180% from 1,329 in 2020 to 3,727 in 2021. The number of participants increased by 30% from 142 in 2020 to 185 in 2021. There was no physical contact with clients in line with Covid 19 prevention requirement. The department may need to invest in online training techniques to increase coverage

The demand for the Basic Occupational Safety and Health Course (BOSHC) remains high. The COVID-19 epidemic and the lockdown restrictions made the delivery of the course move from the traditional physical attendance to the virtual arena. The Authority developed an online program to deliver lectures to OSHEMAC students. The number of OSHEMAC students increased by 90% from 390 in 2020 to 742 in 2021

The number of surveys decreased by 11% in 2021 as compared to 2020, as shown in Table 5.1. Officers had to conduct Covid-19 risk assessments after industry opened in April. Surveys are occupational safety and health audits, which mainly focus on hazard identification and risk assessment of an establishment. This is done to assist a particular organisation to appreciate the hazards associated with their work processes and how to mitigate them. As a result of COVID-19 the focus this time was mainly on COVID-19 proofing the workplace as it was deemed to be a transmission hub of the virus.

As shown in Table 5.1, there was an increase in OSHMS certification from 11 in 2020 to 18 in 2021, a 64% increase. The exercise is highly capital intensive.

Table 5.1 Summary of Promotions and Training activities, 2021

Activity	Period	
	Jan-December 2021	Jan-December 2020
Teach-Ins/ (number of participants)	185(3727)	142(1329)
BOSHC	43(742)	33(390)
Surveys/assessments	609	685
OSH Committees Established	18	11
OSHMS Certifications/ Re-certification	0	2

5.2 New Facilities Registrations and Closures

Table 5.2 shows new facilities registrations and closures for the year 2021. Registered facilities remained low for the year 2021 due to restrictions on factories because of Covid-19.

There was a 11% increase in the number of factories registered from 137 in 2020 to 152 in 2021. The number of factories that were closed and disregarded decreased from 37 in 2020 to 35 in 2021. See Table 5.2 below

There was a 120% increase in the number of boilers that were registered from 5 in 2020 to 11 in 2021, as shown in Table 5.2 below. The number of boilers that were closed and disregarded decreased by 86% from 29 in 2020 to 4 in 2021. Eighty four percent (84%) of boilers on NSSA records were technically in use, while 16 % were Technically Out of Use (TOOU).

Out of use elevators constituted 16% of elevators on NSSA records. The number of elevator registrations decreased by 8% from 40 in 2020 to 37 in 2021. Changes in technology has led to a number of elevators being rendered redundant due to challenges of sourcing spares and costs of maintenance. See Table 5.2 below

Table 5.2: New Factory Registrations and Closures, 2021

Facilities	New Registrations		Discarded / Closure		Facilities In Use		Total
	Jan-Dec 2021	Jan-Dec 2020	Jan-Dec 2021	Jan-Dec 2020	In Use	Temporary out of use	
Factories	152	137	35	37	-	-	-
Boilers	11	5	4	29	1,038	202	1,240
Elevators	37	40	8	6	1,192	233	1,425

5.3 Inspections

Generally, all facilities inspected in 2021 had low compliance rates as well as reduced number of inspections due to the COVID-19 pandemic. Elevators and boilers generally had a high compliance rate compared to other facilities. See Table 5.3

Table 5.3 shows that the total number of factory inspections concluded decreased by 21% from 1,522 in 2020 to 1,201 in 2021. The reduction was due to reduced manpower attributable to the Covid-19 pandemic. Compliance rate dropped from 54% in 2020 to 53% in 2021.

There was an increase in the number of elevator inspections by 47% from 450 in 2020 to 662 in 2021, as shown in Table 5.3. Company compliance rate increased from 66% in 2020 to 72% in 2021

As shown in Table 5.3, boiler inspections increased by 5% from 791 in 2020 to 834 in 2021. Boiler inspections compliance rate increased from 76% in 2020 to 80% in 2021. See Table 5.3.

Construction sites had the lowest compliance rate (24%) in 2021 compared to other Sites. There was a 50% increase in the number of inspections for construction from 132 in 2020 to 194 in 2021. Refer to Table 5.3

The total number of pneumoconiosis inspections witnessed an increase of 27% from 218 in 2020 to 2021, as shown in Table 5.7 Complying rate decreased from 49% in 2020 to 45% in 2021 owing to the COVID-19 pandemic. Refer to Table 5.3

Table 5.3: Inspections, 2021

Inspections	Inspections	Compliance rate	Inspections	Compliance rate
	Jan-Dec 2021		Jan-Dec 2020	
Factory inspections	1201	53%	1522	54%
Elevators inspections	662	72%	450	66%
Boilers inspections	834	80%	791	76%
Construction sites inspections	194	24%	132	35%
Pneumoconiosis Inspection	276	45%	218	49%
Plans	76	N/A	69	N/A

5.4. Occupational Health Services (OHS)

5.4.1 Analysis of Pneumoconiosis Certificate Applications

Table 5.4 shows that the total number of applications received were relatively low, reflecting the effects of COVID-19. The total number of pneumoconiosis certificate applications to the bureau increased by 10% from 17,285 in 2020 to 19,047 in 2021. Eight (8) cases of pneumoconiosis were identified from the mining sector.

Table 5.4: Pneumoconiosis Summary of Activities, 2021

ACTIVITY	TARGET	
	Jan-December 2021	Jan-December 2020
Total pneumoconiosis applications received including deferred cases	19, 047	17, 285
Pneumoconiosis applications processed	16, 467	14, 864
Pneumoconiosis fitness certificates issued	17, 111	14, 761
Pneumoconiosis cases identified	8	18
TB cases identified	2	3
Deferred cases	150	87
X-ray pending processing	16, 376	1, 511
Monetary value of application	\$9,381,106.29	\$3,117,537.90
Doctors' payments	\$2,679,302.68	\$1,803,056.10

As shown in Table 5.5, the demand for the mobile clinic services was high during 2021. The activities were however, affected by COVID-19. Spirometry, vision screening and audiometry remained suspended to avoid the risk of COVID-19. Mobile clinic activities increased by 51% from 3,911 in 2020 to 5,894 in 2021.

Table 5.5: Summary of Mobile Clinic and Occupational Health Centre Activities, 2021

Type of Service	Service Count		Income
	Jan-December 2021	Jan-December 2020	Jan-Dec 2021
1.Chest-Xray + Medical Exam	4,543	2,952	\$10,288,911.00
2. CXR only	1, 152	425	\$2,278,420.00
3. Spirometry	4	425	\$37,297.00
4 Vision Screening	90	67	\$13,622.00
5. Audiometry	105	42	\$5,564.00
Total	5, 894	3, 911	\$12,623,814.00

5.6 Industrial Health Activities

5.6.1 Occupational Health Inspections

Table 5.6 shows occupational health inspections statistics for 2021. The majority of the occupational diseases investigated were COVID-19 related.

Table 5.6: Occupational Health Inspections, 2021.

Activity	Jan-December 2021	Jan-December 2020
Clinic Audits	61	29
Occupational Diseases Investigations	327	42
Occupational Health Inspections	60	38
Dressing Accounts Audited	902	873
Registered clinics	0	1

Occupational hygiene measurements mainly focused on noise, dust, light, heat, chemicals, asbestos, and ventilation. Occupational hygiene measurements were done at 38 establishments in 2021 compared to 26 done in 2020.

Table 5.7 shows a breakdown of occupational hygiene parameters and the number of establishments done in 2021 compared to 2020 for each respective parameter. Despite the COVID 19 environment, occupational hygiene and ergonomic assessment evaluations increased by 67% to 63 compared to 42 done during the same period in 2020. Ergonomic risk assessment requests increased by 56% compared to request done during the same period in the previous year.

Table 5.7: Occupational Hygiene & Ergonomic Risk Assessments, 2021

Item	Jan-December 2021	Jan-December 2020
Occupational Hygiene Evaluations	38	26
Ergonomics Risk Assessments	25	16
Total	63	42

5.7 Key Findings

- The number of teach-ins increased by 180% from 1,329 in 2020 to 3,727 in 2021.
- The number of basic training sessions conducted increased by 90% from 390 in 2020 to 742 in 2021.
- There was an increase of 64% in OSHMS certification from 11 in 2020 to 18 in 2021.
- Companies were greatly affected by COVID-19 related lockdown measures, making it difficult to launch Vision Zero in most of them.
- The number of surveys decreased by 11% in 2021 as compared to 2020.
- The total number of factories on NSSA records increased by about 2% from 4326 in 2019 to 4425 in 2020.
- The total number of inspections concluded decreased by 21% from 1,522 in 2020 to 1,201 in 2021.
- The total number of pneumoconiosis inspections increased by 27% from 218 in 2020 to 2021.
- Boiler inspections increased by 5% from 791 in 2020 to 834 in 2021.
- The number of elevator registrations decreased by 8% from 40 in 2020 to 37 in 2021.
- There was an increase of 47% in the number of elevator inspections from 450 in 2020 to 662 in 2021.
- The total number of pneumoconiosis certificates increased by 10% from 17,285 in 2020 to 19,047 in 2021.
- The mining sector is now leading in terms of pneumoconiosis cases. It recorded 8 cases.

5.8 Recommendations

Despite the depressed economic activity due to the COVID 19 pandemic, more effort should be directed at high-risk sectors contributing to occupational injuries and diseases so that claims, and rehabilitation costs are minimal. Below are recommendations that may be considered:

- Reduced number of physical teach-ins as a COVID 19 prevention measure. Hence, the department may need to invest in online training techniques to increase coverage
- To have a discernible picture of injury times, the Workers Compensation system and OSH programmes should promote and encourage recording of injury data that show the time when an occupational accident or injury occurred.
- More research is required to understand the possible impact of increased industrial capacity utilization on occupational accidents, injuries and diseases.
- A comprehensive OSHMS consistent with ISO 45001 OSHMS framework is required to enhance the identification and control of significant hazards and risks associated with NSSA operations.
- Strengthen collaboration and build networks with local and international organizations, regional blocks and bodies involved in various activities related to OSH.
- Review and develop OSH laws, standards or codes of practice that are consistent with international practice.
- Lobbying for prioritisation of OSH in national development agendas.
- Adaptation of the promotion of OSH policies, systems, programmes and frameworks to advancement in technology.
- Extend coverage of OSH services to informal and rural economies.

Chapter 6



Investments **Statistics**



6.0. Introduction

NSSA's POBS is a partially funded scheme and by its design it generates surplus funds to invest. Investment of social security funds is a topic which demands the attention of board members, the CEO, and other persons in the organisation with investment responsibilities since social security funds must be invested prudently and responsibly. This chapter analyses the revalued investments incomes for both AP & WC and POBS for the year 2021.

6.1. Revalued Investment Portfolio Structure 2021

The NSSA Combined Revalued Investment Portfolio is made up of the following assets:

- Equities,
- Prescribed Assets & Money Market and
- Properties

The total combined asset mix measured at market value for the NSSA revalued investment portfolio as of 31 December 2021 was as follows: Equities 81.70%, Prescribed assets, and Money market 4.13%, and Properties 14.17%. The combined market value of the portfolio grew by ZWL54 billion or 122%, from ZWL44 billion as at December 2020 to ZWL98 billion by December 2021. See Table 6.1 below.

Table 6.1: NSSA Combined Investment Portfolio, 2021

Portfolio Asset Class	Actual Asset Category	ACTUAL COST	%	MARKET VALUES	%
Equities	Long -term assets	5,503,570,144	23.56	80,085,408,046	81.70
Prescribed & Money Market	Short-term, fixed interests assets	3,958,041,614	16.95	4,048,040,669	4.13
Properties	Long -term assets	13,893,501,251	59.49	13,893,501,251	14.17
Total		23,355,113,009	100.00	98,026,949,966	100.00

6.2. Pension And Other Benefits Scheme-Strategic

Strategic Asset Allocation Vs Actuarial Recommendation.

The POBS asset allocations as of 31 December 2021 were as follows: Equities 80.01% versus 70%; Prescribed assets and Money market 4.49% versus 10%; Properties 15.50% versus 20%. See Table 6.2 The bullish performance of the stock market experienced in December 2021 resulted in the huge over-subscription levels of Equity assets, while Real Estate assets and housing remained subdued due to poor performance of portfolio as confirmed by an independent valuation. `

Table 6.2: Portfolio Structure 31 December 2021

POBS PORTFOLIO - ASSET CLASS	Actual Asset Category	Target Allocation	Target Amount	Actual Cost	%	Market Values	%
Equities	Long-term assets	70%	12,751,152,255	4,136,855,944	22.71	56,711,165,763	80.01
Fixed Income	Short-term, fixed interests assets	10%	1,821,593,179	3,094,611,320	16.99	3,184,490,602	4.49
Properties	Long-term assets	20%	3,643,186,358	10,984,464,528	60.30	10,984,464,528	15.50
Total		100%	18,215,931,792	18,215,931,792	100.00	70,880,120,893	100.00

The NSSA equity portfolio performed much better than the ZSE index during the period. This was in line with Actuarial recommendations for NSSA to invest more in Real assets as opposed to monetary assets (Fixed Income securities), which are prone to high inflation risk. The strategy was meant to provide a better hedge of the portfolio against inflation.

6.3. APWCS-Strategic Asset Allocation

Strategic Asset Allocation Vs Actuarial Recommendation

Table 6.3 shows that APWCS Asset allocations as of 31 December 2021 were as follows: Equities 86.10% versus an actuarially recommended target allocation of 70%; Prescribed assets and Money market stood at 3.18% versus 10%; Properties were at 10.72% versus a target of 20%. As explained in Table 6.3, the huge variance on the Equities portfolio was largely as result of a generally bullish equities market combined with prudent asset selection.

Table 6.3: WCIF Portfolio Asset Allocation, 2021

POBS PORTFOLIO - ASSET CLASS	Actual Asset Category	Target Allocation	Target Amount	Actual Cost	%	Market Values	%
Equities	Long-term assets	70%	3,597,426,852	1,366,714,200	26.59	23,374,242,283	86.10
Fixed Income	Short-term, fixed interests assets	10%	513,918,122	863,430,294	16.80	863,550,067	3.18
Properties	Long-term assets	20%	1,027,836,243	2,909,036,723	56.61	2,909,036,723	10.72
Total		100%	5,139,181,217	5,139,181,217	100.00	27,146,829,073	100.00

Real estate and housing portfolios closed the year at high undersubscription levels owing to low rental yields, which resulted in poor property performance when independent valuations were done during the period.

Appendix A: Tables

Table A1: Insured labour, Injuries and Incidence Rates by Age Group and Region, 2021.

Age Group Insured Labour	BYO	CHI	GWE	HRE	MAS	MUT	Total
15 - 19	635	407	241	2,243	262	844	4,632
20 - 24	9,362	4,843	3,832	36,705	3,320	6,986	65,048
25 - 29	14,843	7,269	6,304	68,810	4,908	8,730	110,864
30 - 34	15,778	8,538	6,479	78,303	5,106	8,809	123,013
35 - 39	17,332	9,201	7,658	91,519	6,622	10,516	142,848
40 - 44	15,475	8,131	7,615	82,466	7,632	10,162	131,481
45 - 49	15,337	7,386	7,164	85,628	9,427	9,689	134,631
50 - 54	13,689	5,892	5,539	65,425	6,130	7,229	103,904
55 - 59	7,918	2,565	2,535	28,106	2,616	3,348	47,088
60 - 64	4,344	1,503	1,548	16,272	2,130	1,770	27,567
65+	3,389	1,326	943	15,257	2,184	1,789	24,888
Grand Total	118,102	57,061	49,858	570,734	50,337	69,872	915,964
Injuries							
15 - 19	3	3	2	1	-	-	9
20 - 24	122	159	45	69	14	26	435
25 - 29	180	178	53	67	14	39	531
30 - 34	228	151	70	50	24	25	548
35 - 39	269	176	93	56	19	65	678
40 - 44	241	153	72	51	27	39	583
45 - 49	206	113	93	69	18	38	537
50 - 54	195	114	70	52	20	33	484
55 - 59	80	70	35	18	12	12	227
60 - 64	54	47	23	7	4	6	141
65+	22	25	14	5	1	1	68
Total	1,600	1,189	570	445	153	284	4,241
Incidence Rate							
15-19	4.72	7.37	8.30	0.45	-	-	1.94
20-24	13.03	32.83	11.74	1.88	4.22	3.72	6.69
25-29	12.13	24.49	8.41	0.97	2.85	4.47	4.79
30-34	14.45	17.69	10.80	0.64	4.70	2.84	4.45
35-39	15.52	19.13	12.14	0.61	2.87	6.18	4.75
40-44	15.57	18.82	9.46	0.62	3.54	3.84	4.43
45-49	13.43	15.30	12.98	0.81	1.91	3.92	3.99
50-54	14.25	19.35	12.64	0.79	3.26	4.56	4.66
55-59	10.10	27.29	13.81	0.64	4.59	3.58	4.82
60-64	12.43	31.27	14.86	0.43	1.88	3.39	5.11
65+	6.49	18.85	14.85	0.33	0.46	0.56	2.73
Total	13.5	20.8	11.4	0.8	3.0	4.1	4.6

Table A2: Incidence Rates by Marital Status and Sex, 2021.

Marital Status	Male			Female			Total		
	Insured Labour	Injuries	IR	Insured Labour	Injuries	IR	Insured Labour	Injuries	IR
Single	374,777	944	3	139,483	316	2	514,260	1,260	2.5
Married	310,697	2,494	8	75,153	371	5	385,850	2,865	7.4
Widowed	1,636	25	15	5,620	43	8	7,256	68	9.4
Divorced	3,930	15	4	3,518	9	3	7,448	24	3.2
Not stated	665	19	-	485	5	-	1,150	24	-
Total	691,705	3,497	5	224,259	744	3	915,964	4,241	4.6

Table A3a: Percentage Distribution of Injured Persons by Number of Dependants and Marital Status, 2021.

Dependants	Marital Status					Total
	Not stated	Single	Married	Widowed	Divorced	
0	0.4%	26.5%	41.5%	1.3%	0.4%	70.1%
1-2	0.1%	1.9%	10.2%	0.2%	0.1%	12.5%
3-4	0.0%	0.8%	7.4%	0.1%	0.0%	8.3%
5-6	0.0%	0.3%	5.1%	0.0%	0.0%	5.4%
6-7	0.0%	0.2%	2.7%	0.0%	0.0%	2.9%
7-8	0.0%	0.0%	0.6%	0.0%	0.0%	0.6%
9+	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%
Total	0.6%	29.7%	67.6%	1.6%	0.6%	100.0%

Table A3b: Distribution of Injured Persons by Number of Dependants and Marital Status, 2021.

Dependants	Marital Status					Total
	Not stated	Single	Married	Widowed	Divorced	
0	19	1,122	1,759	54	18	2,972
1-2	4	82	432	10	3	531
3-4	1	36	313	3	2	355
5-6	-	11	216	1	1	229
6-7	-	8	113	-	-	121
7-8	-	1	26	-	-	27
9+	-	-	6	-	-	6
Total	24	1,260	2,865	68	24	4,241

Table A 4: Mean Earnings (US\$) per Month and Injury Incidence Rate by Age Group, 2021.

Age Group	Mean Earnings	Number	Incidence Rate per 1000
15 - 19	11354.24	9	1.9
20 - 24	13588.41	435	6.7
25 - 29	17766.39	531	4.8
30 - 34	15576.46	548	4.5
35 - 39	17478.75	678	4.7
40 - 44	18218.01	583	4.4
45 - 49	18764.09	537	4.0
50 - 54	20465.75	484	4.7
55 - 59	22125.00	227	4.8
60-64	21781.55	141	5.1
65+	20641.87	68	2.7
Total	17904.66	4,241	4.6

Table A 5: Mean Earnings (US\$) per Month and Number Injured by Industrial Sector, 2021.

Industrial Sector	Mean	Insured Labour	N	Incidence Rate/ 1000 Persons
Agriculture	10759.54	141,014	347	2.5
Forestry	11962.75	8,592	95	11.1
Mining and Quarrying	28931.13	69,853	483	6.9
Food Drink Tobacco Processing	16277.86	62,971	394	6.3
Textile & Leather	15614.29	20,788	68	3.3
Wood & Wood Products	13639.81	11,499	84	7.3
Paper, Printing & Publishing	38763.88	8,739	23	2.6
Chemicals & Petroleum Products	15601.46	13,965	52	3.7
Non-metallic mineral Products	20085.11	9,716	36	3.7
Basic Metal Production	16804.83	5,190	162	31.2
Fabricated Metal Products Machinery	21176.80	26,522	266	10.0
Other Manufacturing	18181.75	2,354	4	1.7
Electricity Production	31136.45	23,268	89	3.8
Building & Construction	19675.20	46,791	158	3.4
Finance Insurance Real Estate & Business Services	21235.10	65,844	113	1.7
Commerce & Distribution	15311.98	154,636	410	2.7
Transport & Storage	14548.18	39,470	248	6.3
Local Authorities	19621.82	32,218	520	16.1
Personal Services	12736.60	159,235	647	4.1
Communication	23944.61	8,591	42	4.9
All others	0.00	4,708	-	0.0
Total	17904.66	915,964	4,241	4.6

Table A 6: Incidence Rates by Industrial Sector and Sex, 2021.

Industrial Sector	Male			Female			Total		
	Injuries	Insured Labour	IR	Injuries	Insured Labour	IR	Injuries	Insured Labour	IR
Agriculture	292	103,435	3	55	37,579	1	347	141,014	2.5
Forestry	59	6,255	9	36	2,337	15	95	8,592	11.1
Mining and Quarrying	465	64,196	7	18	5,657	3	483	69,853	6.9
Food Drink Tobacco Processing	316	52,203	6	78	10,768	7	394	62,971	6.3
Textile & Leather	60	14,330	4	8	6,458	1	68	20,788	3.3
Wood & Wood Products	70	8,681	8	14	2,818	5	84	11,499	7.3
Paper, Printing & Publishing	22	6,887	3	1	1,852	1	23	8,739	2.6
Chemicals & Petroleum Products	48	11,701	4	4	2,264	2	52	13,965	3.7
Non-metallic mineral Products	33	8,262	4	3	1,454	2	36	9,716	3.7
Basic Metal Production	157	4,719	33	5	471	11	162	5,190	31.2
Fabricated Metal Products Machinery	257	23,617	11	9	2,905	3	266	26,522	10.0
Other Manufacturing	4	1,501	3	-	853	-	4	2,354	1.7
Electricity Production	72	18,267	4	17	5,001	3	89	23,268	3.8
Building & Construction	145	41,727	3	13	5,064	3	158	46,791	3.4
Finance Insurance Real Estate & Business Services	98	43,037	2	15	22,807	1	113	65,844	1.7
Commerce & Distribution	338	108,439	3	72	46,197	2	410	154,636	2.7
Transport & Storage	220	33,330	7	28	6,140	5	248	39,470	6.3
Local Authorities	323	22,447	14	197	9,771	20	520	32,218	16.1
Personal Services	482	108,474	4	165	50,761	3	647	159,235	4.1
Communication	36	6,115	6	6	2,476	2	42	8,591	4.9
All others	-	4,082	-	-	626	-	-	4,708	0.0
Total	3,497	691,705	5	744	224,259	3	4,241	915,964	4.6

Table A 7: Distribution of Injured Population by Industrial Sector and Region, 2021

Industrial Sector	Region						Total
	Harare	Bulawayo	Gweru	Mutare	Masvingo	Chinhoyi	
Agriculture	48	79	19	105	50	46	347
Forestry	6	-	1	86	2	-	95
Mining and Quarrying	53	206	128	10	9	77	483
Food Drink Tobacco Processing	232	96	34	18	4	10	394
Textile & Leather	30	18	4	1	-	15	68
Wood & Wood Products	13	3	3	65	-	-	84
Paper, Printing & Publishing	12	5	-	4	-	2	23
Chemicals & Petroleum Products	35	11	2	1	2	1	52
Non-metallic mineral Products	13	8	2	-	-	13	36
Basic Metal Production	12	59	90	-	1	-	162
Fabricated Metal Products Machinery	45	208	10	-	1	2	266
Other Manufacturing	2	2	-	-	-	-	4
Electricity Production	19	29	18	13	3	7	89
Building & Construction	36	64	34	10	8	6	158
Finance Insurance Real Estate & Business Services	84	12	4	6	6	1	113
Commerce & Distribution	184	104	30	41	21	30	410
Transport & Storage	104	88	21	17	7	11	248
Local Authorities	264	55	121	29	21	30	520
Personal Services	389	134	47	32	14	31	647
Communication	19	8	2	7	4	2	42
Total	1,600	1,189	570	445	153	284	4,241

Table A 8a: Percentage Distribution of Injured Persons by Industrial Sector and Occupational Group, 2021

Industrial Sector	Occupation Grouped										Total
	Professional, technical and related workers	Administrative and managerial	Clerical and related	Sales	Service	Agricultural, animal husbandry and forestry	Mining and quarrying	Production and related	Transport and equipment operators	Workers N.E.C	
Agriculture	0.40%	0.50%	0.00%	0.10%	1.00%	2.80%	0.00%	3.00%	0.30%	0.00%	8.20%
Forestry	0.10%	0.30%	0.10%	0.00%	0.00%	0.30%	0.00%	1.00%	0.40%	0.00%	2.20%
Mining and Quarrying	1.40%	1.10%	0.10%	0.00%	0.60%	0.80%	3.10%	3.40%	0.80%	0.10%	11.40%
Food Drink Tobacco Processing	0.40%	1.10%	0.20%	0.30%	0.60%	1.80%	0.00%	4.60%	0.30%	0.00%	9.30%
Textile & Leather	0.10%	0.30%	0.00%	0.00%	0.10%	0.10%	0.00%	1.00%	0.00%	0.00%	1.60%
Wood & Wood Products	0.10%	0.30%	0.00%	0.00%	0.00%	0.20%	0.10%	0.90%	0.20%	0.00%	2.00%
Paper, Printing & Publishing	0.10%	0.10%	0.00%	0.00%	0.00%	0.00%	0.00%	0.30%	0.10%	0.00%	0.50%
Chemicals & Petroleum Products	0.00%	0.10%	0.00%	0.00%	0.10%	0.10%	0.00%	0.70%	0.10%	0.00%	1.20%
Non-metallic mineral Products	0.10%	0.10%	0.00%	0.00%	0.00%	0.10%	0.00%	0.50%	0.00%	0.00%	0.80%
Basic Metal Production	0.20%	0.10%	0.00%	0.00%	0.10%	0.40%	0.20%	2.60%	0.10%	0.00%	3.80%
Fabricated Metal Products Machinery	0.80%	0.50%	0.00%	0.00%	0.10%	0.50%	0.00%	3.80%	0.30%	0.00%	6.30%
Other Manufacturing	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.00%	0.00%	0.10%
Electricity Production	0.30%	0.40%	0.10%	0.00%	0.00%	0.10%	0.00%	0.50%	0.10%	0.50%	2.10%
Building & Construction	0.30%	0.30%	0.00%	0.00%	0.20%	0.80%	0.10%	1.40%	0.40%	0.20%	3.70%
Finance Insurance Real Estate & Business Services	0.10%	0.40%	0.30%	0.10%	0.20%	0.40%	0.00%	0.80%	0.50%	0.00%	2.70%
Commerce & Distribution	0.30%	1.10%	0.40%	0.60%	2.20%	1.40%	0.00%	3.20%	0.40%	0.00%	9.70%
Transport & Storage	0.70%	0.60%	0.10%	0.00%	0.50%	0.20%	0.00%	1.10%	2.50%	0.00%	5.80%
Local Authorities	2.70%	1.90%	0.40%	0.00%	1.70%	1.60%	0.00%	3.00%	0.60%	0.30%	12.30%
Personal Services	0.70%	1.50%	0.10%	0.00%	9.70%	0.90%	0.10%	1.30%	0.80%	0.00%	15.30%
Communication	0.10%	0.10%	0.00%	0.00%	0.10%	0.10%	0.00%	0.20%	0.00%	0.30%	1.00%
Total	8.90%	10.80%	1.80%	1.10%	17.20%	12.60%	3.60%	33.40%	7.90%	1.40%	100.00%

Table A9b: Percent Distribution of Injured Persons by Industrial Sector and Agency, 2021

Industrial Sector	Agency																										Total							
	Prime Movers Except Electrical Motors	Transmission Machinery	Metal Working Machines	Wood and Assimilated Machines	Agricultural Machines	Mining Machinery	Other Machines N.E.C	Lifting Machines and Appliances	Pressured Vessels	Furnaces Ovens and Kilns	Electrical Installations including Electrical motors	Other Equipment N.E.C	Electric Hand Tools	Hand Tools Not Power Driver	Power Drive Hand Tools (Pneumatic)	Ladders Mobile Ramps	Other N.E.C	Means of Rail Transport	Other Wheeled Means Transport	Means of Air Transport	Means of Water Transport	Other Means of Transport	Other Means of Transport	Chemical Stress Factors	Other Substances, Materials and Objects N.E.C	Physical Stress Factors		Biological Stress Factors	Egonomical Stress Factors	Working Surfaces and Obstacles (Outdoor)	Working Surfaces and Obstacles (Indoor)	Working Surface and Obstacles (Underground)	Other Agencies	
Agriculture	7.2	0.3	0.6	0.6	2.3	0.0	2.6	13.3	1.2	0.0	0.3	0.9	0.9	1.7	0.0	1.2	0.0	0.0	0.0	20.2	0.6	0.6	0.3	2.0	3.2	9.5	0.0	2.3	10.7	3.7	6.6	7.5	100	347
Forestry	3.2	3.2	0.0	4.2	1.1	1.1	0.0	12.6	1.1	0.0	0.0	1.1	5.3	8.4	0.0	0.0	0.0	0.0	29.5	0.0	0.0	0.0	1.1	8.4	2.1	0.0	1.1	8.4	4.2	0.0	4.2	100	95	
Mining and Quarrying	10.6	1.2	0.8	0.6	0.0	1.9	1.9	8.7	0.4	0.6	0.2	0.4	1.7	1.0	0.0	1.0	0.2	2.3	5.2	0.0	2.3	0.2	2.3	6.8	18.8	12.4	0.4	8.1	0.8	5.0	4.1	100	483	
Food Drink Tobacco																																		
Processing	9.1	1.8	1.5	1.3	0.8	0.3	7.1	9.1	0.8	0.0	0.0	0.3	2.0	4.6	0.0	0.3	0.0	0.0	12.2	0.3	2.0	0.5	2.0	3.3	8.9	0.0	3.0	18.0	6.3	3.3	1.3	100	394	
Textile & Leather	17.6	0.0	0.0	2.9	0.0	1.5	19.1	5.9	1.5	0.0	2.9	1.5	1.5	1.5	0.0	0.0	0.0	0.0	2.9	0.0	0.0	0.0	1.5	8.8	5.9	0.0	2.9	14.7	4.4	1.5	1.5	100	68	
Wood & Wood Products																																		
Products	10.7	2.4	2.4	6.0	0.0	0.0	4.8	26.2	0.0	0.0	0.0	1.2	4.8	9.5	0.0	0.0	0.0	0.0	6.0	0.0	0.0	0.0	2.4	6.0	1.2	0.0	1.2	9.5	2.4	0.0	3.6	100	84	
Paper, Printing & Publishing	8.7	0.0	0.0	0.0	0.0	0.0	17.4	21.7	0.0	0.0	0.0	0.0	4.3	4.3	0.0	0.0	0.0	0.0	17.4	0.0	4.3	0.0	0.0	0.0	8.7	0.0	0.0	0.0	13.0	0.0	0.0	0.0	100	23
Chemicals & Petroleum Products	5.8	0.0	0.0	3.8	0.0	0.0	3.8	9.6	1.9	0.0	3.8	1.9	1.9	3.8	0.0	0.0	0.0	0.0	9.6	0.0	0.0	0.0	3.8	7.7	7.7	0.0	5.8	17.3	5.8	0.0	5.8	100	52	
Non-metallic mineral Products	19.4	8.3	2.8	0.0	0.0	0.0	2.8	13.9	0.0	0.0	0.0	0.0	0.0	2.8	0.0	0.0	0.0	0.0	2.8	0.0	0.0	0.0	2.8	11.1	8.3	0.0	0.0	19.4	2.8	0.0	0.0	100	36	
Basic Metal Production	6.8	0.6	2.5	3.7	0.0	0.6	0.6	6.8	1.9	8.0	1.9	0.6	4.3	2.5	0.0	0.0	0.0	0.0	1.9	0.0	0.0	0.6	1.9	15.4	19.8	0.6	7.4	4.9	3.1	0.0	3.7	100	162	
Fabricated Metal Products Machinery	10.5	0.8	2.3	3.4	0.0	0.4	7.1	13.2	0.4	0.8	0.4	0.0	0.0	9.0	2.6	0.0	0.0	0.0	4.5	0.8	0.0	0.0	1.1	2.6	30.1	0.4	0.4	6.8	1.9	0.4	0.4	100	266	

Table A9a: Distribution of Injured Persons by Industrial Sector and Agency, 2021

	Agency																										Total						
	Prime Movers Except Electrical Motors	Transmission Machinery	Metal Working Machines	Wood and Assimilated Machines	Agricultural Machines	Mining Machinery	Other Machines N.E.C	Lifting Machines and Appliances	Pressured Vessels	Furnaces Ovens and Kilns	Electrical Installations Including Electrical	Other Equipment N.E.C	Electric Hand Tools	Hand Tools Not Power Driver	Power Drive Hand Tools (Pneumatic)	Ladders Mobile Ramps	Other N.E.C	Means of Rail Transport	Other Wheeled Means Transport	Means of Air Transport	Means of Water Transport	Other Means of Transport	Other Means of Transport	Chemical Stress Factors	Other Substances, Materials and Objects N.E.C	Physical Stress Factors		Biological Stress Factors	Ergonomical Stress Factors	Working Surfaces and Obstacles (Outdoor)	Working Surfaces and Obstacles (Indoor)	Working Surfaces and Obstacles (Underground)	Other Agencies
Industrial Sector																																	
Agriculture	25	1	2	2	8	0	9	46	4	0	1	3	3	6	0	4	0	0	70	2	2	1	7	11	33	0	8	37	13	23	26	347	
Forestry	3	3	0	4	1	1	0	12	1	0	0	1	5	8	0	0	0	0	28	0	0	0	1	8	2	0	1	8	4	0	4	95	
Mining and Quarrying	51	6	4	3	0	9	9	42	2	3	1	2	8	5	0	5	1	11	25	0	11	1	11	33	91	60	2	39	4	24	20	483	
Food Drink Tobacco																																	
Processing	36	7	6	5	3	1	28	36	3	0	0	1	8	18	0	1	0	0	48	1	8	2	8	13	35	0	12	71	25	13	5	394	
Textile & Leather	12	0	0	2	0	1	13	4	1	0	2	1	1	1	0	0	0	0	2	0	0	0	1	6	4	0	2	10	3	1	1	68	
Wood & Wood																																	
Products	9	2	2	5	0	0	4	22	0	0	0	1	4	8	0	0	0	0	5	0	0	0	2	5	1	0	1	8	2	0	3	84	
Paper, Printing &																																	
Publishing	2	0	0	0	0	0	4	5	0	0	0	0	1	1	0	0	0	0	4	0	1	0	0	0	2	0	0	3	0	0	0	23	
Chemicals & Petroleum																																	
Products	3	0	0	2	0	0	2	5	1	0	2	1	1	2	0	0	0	0	5	0	0	0	2	4	4	0	3	9	3	0	3	52	

Table A9a: Distribution of Injured Persons by Industrial Sector and Agency, 2021 Cont'd

Industrial Sector	Agency																										Total						
	Prime Movers Except Electrical Motors	Transmission Machinery	Metal Working Machines	Wood and Assimilated Machines	Agricultural Machines	Mining Machinery	Other Machines N.E.C	Lifting Machines and Appliances	Pressured Vessels	Furnaces Ovens and Kilns	Electrical Installations Including Electrical	Other Equipment N.E.C	Electric Hand Tools	Hand Tools Not Power Driver	Power Drive Hand Tools (Pneumatic)	Ladders Mobile Ramps	Other N.E.C	Means of Rail Transport	Other Wheeled Means Transport	Means of Air Transport	Means of Water Transport	Other Means of Transport	Other Means of Transport	Chemical Stress Factors	Other Substances, Mate-rials and Objects N.E.C	Physical Stress Factors		Biological Stress Factors	Egonomical Stress Factors	Working Surfaces and Obstacles (Outdoor)	Working Surfaces and Obstacles (Indoor)	Working Surface and Obstacles (Underground)	Other Agencies
Non-metallic mineral																																	
Products	7	3	1	0	0	0	1	5	0	0	0	0	0	1	0	0	0	1	0	1	0	0	0	0	4	3	0	0	7	1	0	0	36
Basic Metal Production	11	1	4	6	0	1	1	11	3	13	3	1	7	4	0	0	0	0	1	3	0	0	1	3	25	32	1	12	8	5	0	6	162
Fabricated Metal																																	
Products Machinery	28	2	6	9	0	1	19	35	1	2	1	0	24	7	0	0	0	0	0	12	2	0	0	3	7	80	1	1	18	5	1	1	266
Other Manufacturing	1	0	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	4	
Electricity Production	6	3	0	1	0	0	1	21	1	0	5	1	0	3	0	6	0	0	0	10	0	1	0	0	2	14	0	1	6	2	3	2	89
Building & Construction	10	2	0	1	2	3	4	25	1	2	2	1	1	3	1	1	0	1	1	32	3	2	0	3	4	24	2	0	17	4	3	4	158
Finance Insurance Real Estate & Business Services																																	
Commerce & Distribution	7	1	1	2	1	0	3	9	2	1	0	0	1	3	0	0	0	0	0	20	0	5	0	3	2	9	3	7	20	8	2	3	113
Transport & Storage	50	4	2	4	1	2	25	44	3	1	3	1	14	16	1	0	2	1	1	39	0	8	0	5	11	33	3	17	76	25	3	16	410
Local Authorities	12	0	0	1	1	0	4	13	2	2	1	0	2	3	0	0	0	0	11	72	0	6	0	1	4	43	2	7	45	8	1	7	248
Personal Services	44	0	0	0	2	1	5	57	3	0	2	4	5	11	0	3	0	0	0	35	1	2	1	8	2	13	150	6	116	11	9	29	520
Communication	47	0	0	1	0	0	6	45	0	1	1	3	2	6	0	4	0	0	0	148	5	12	0	14	12	38	53	9	138	30	21	51	647
	6	1	0	0	0	0	0	3	0	0	0	0	0	1	0	3	0	0	0	10	1	2	0	0	1	2	0	2	7	2	0	1	42
Total	370	36	28	48	19	20	138	441	28	25	25	21	87	107	2	27	4		24	569	15	60	6	73	154	464	275	91	643	155	104	182	4,241

Table A9b: Percent Distribution of Injured Persons by Industrial Sector and Agency, 2021 Continued from page 93.

Industrial Sector	Agency																							Total										
	Prime Movers Except Electrical Motors	Transmission Machinery	Metal Working Machines	Wood and Assimilated Machines	Agricultural Machines	Mining Machinery	Other Machines N.E.C	Lifting Machines and Appliances	Pressured Vessels	Furnaces Ovens and Kilns	Electrical Installations In- cluding Electrical motors	Other Equipment N.E.C	Electric Hand Tools	Hand Tools Not Power Driver	Power Drive Hand Tools (Pneumatic)	Ladders Mobile Ramps	Other N.E.C	Means of Rail Transport	Other Wheeled Means Transport	Means of Air Transport	Means of Water Transport	Other Means of Transport	Other Means of Transport		Chemical Stress Factors	Other Substances, Mate- rials and Objects N.E.C	Physical Stress Factors	Biological Stress Factors	Egomonomical Stress Factors	Working Surfaces and Obstacles (Outdoor)	Working Surfaces and Obstacles (Indoor)	Working Surface and Obstacles (Underground)	Other Agencies	
Other Manufacturing	25.0	0.0	0.0	0.0	0.0	0.0	0.0	25.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100	4
Electricity Production	6.7	3.4	0.0	1.1	0.0	0.0	0.0	23.6	1.1	1.1	0.0	5.6	1.1	0.0	3.4	0.0	0.0	6.7	0.0	1.1	0.0	0.0	0.0	0.0	2.2	15.7	0.0	1.1	6.7	2.2	3.4	2.2	100	89
Building & Construction	6.3	1.3	0.0	0.6	1.3	1.9	2.5	15.8	0.6	1.3	1.3	1.3	0.6	0.6	1.9	0.6	0.6	0.6	0.0	1.3	1.9	0.0	0.0	1.9	2.5	15.2	1.3	0.0	10.8	2.5	1.9	2.5	100	158
Finance Insurance Real Estate & Business Services	6.2	0.9	0.9	1.8	0.9	0.0	2.7	8.0	1.8	0.9	0.9	0.0	0.0	0.9	2.7	0.0	0.0	0.0	0.0	4.4	0.0	0.0	2.7	1.8	8.0	2.7	6.2	17.7	7.1	1.8	2.7	100	113	
Commerce & Distribution	12.2	1.0	0.5	1.0	0.2	0.5	6.1	10.7	0.7	0.2	0.2	0.7	0.2	3.4	3.9	0.2	0.0	0.5	0.2	9.5	0.0	2.0	0.0	1.2	2.7	8.0	0.7	4.1	18.5	6.1	0.7	3.9	100	410
Transport & Storage	4.8	0.0	0.0	0.4	0.4	0.0	1.6	5.2	0.8	0.8	0.8	0.4	0.0	0.8	1.2	0.0	0.0	0.0	4.4	29.0	0.0	2.4	0.0	0.4	1.6	17.3	0.8	2.8	18.1	3.2	0.4	2.8	100	248
Local Authorities	8.5	0.0	0.0	0.0	0.4	0.2	1.0	11.0	0.6	0.0	0.0	0.4	0.8	1.0	2.1	0.0	0.6	0.0	0.0	6.7	0.2	0.4	0.2	1.5	0.4	2.5	28.8	1.2	22.3	2.1	1.7	5.6	100	520
Personal Services	7.3	0.0	0.0	0.2	0.0	0.0	0.9	7.0	0.0	0.0	0.2	0.2	0.5	0.3	0.9	0.0	0.6	0.0	0.0	22.9	0.8	1.9	0.0	2.2	1.9	5.9	8.2	1.4	21.3	4.6	3.2	7.9	100	647
Communication	14.3	2.4	0.0	0.0	0.0	0.0	0.0	7.1	0.0	0.0	0.0	0.0	0.0	0.0	2.4	0.0	7.1	0.0	0.0	23.8	2.4	4.8	0.0	0.0	2.4	4.8	0.0	4.8	16.7	4.8	0.0	2.4	100	42
Total	8.7	0.8	0.7	1.1	0.4	0.5	3.3	10.4	0.7	0.6	0.6	0.6	0.5	2.1	2.5	0.0	0.6	0.1	0.6	13.4	0.4	1.4	0.1	1.7	3.6	10.9	6.5	2.1	15.2	3.7	2.5	4.3	100	4,241

Table A 10 (a): Frequency Distribution of Injured Persons by Nature of Injury and Age Group, 2021

Nature of Injury	Age (Banded)													Total
	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	
Dermatitis	-	-	-	-	-	-	1	1	-	-	-	-	-	2
Tuberculosis	-	1	-	-	-	1	-	-	-	1	-	-	-	3
Pneumoconiosis	-	-	1	-	2	-	2	1	1	1	3	-	-	11
Others	-	-	-	2	4	3	1	1	2	2	-	-	-	15
Effects of radiation, X-rays etc	-	-	-	2	-	-	-	1	-	-	-	-	-	3
Effects of weather	-	-	-	-	1	1	-	-	-	-	-	-	-	2
Electric current, lightning and fire	-	1	3	2	1	1	5	2	1	-	-	-	-	16
Poisoning, infection, indigestion,														
inhalation etc	-	23	32	39	53	54	67	60	25	18	8	1	1	381
Asphyxiation, drowning or strangulation	-	-	-	-	-	-	-	-	1	-	-	-	-	1
Bites	-	6	4	3	14	7	15	7	2	2	1	1	-	62
Cuts, abrasion, bruises, lacerations	3	118	140	124	137	126	92	102	35	25	8	2	1	913
Contusions, crushings, blisters,														
haematoma, swellings	2	96	116	107	130	97	81	69	40	23	11	1	2	775
Burns from objects, radiation,														
chemicals etc	1	24	18	28	40	13	14	8	4	4	-	-	1	155
Arc eyes	-	3	1	-	4	5	1	2	1	-	-	-	-	17
Foreign bodies, fragments or particles	-	7	11	15	8	13	8	11	4	4	2	1	-	84
Stains, spains	1	54	68	49	63	58	52	46	30	16	3	2	-	442
Gun wounds	-	1	-	-	-	-	-	1	-	-	-	-	-	2
Dental injury	-	-	-	-	2	1	-	3	-	-	-	-	-	6
Concussion	-	2	1	9	6	6	4	4	1	2	1	-	-	36
Paralysis	-	1	-	1	-	-	1	-	-	-	-	-	-	3
Dislocation	-	9	7	7	14	18	13	9	6	1	3	-	-	87
Fractures	-	19	26	22	31	26	27	32	15	2	2	1	-	203
Amputation	-	4	2	2	1	8	4	8	-	-	-	-	-	29
Loss of sight	1	1	1	2	1	-	1	1	1	2	1	-	-	12
Loss of hearing	-	-	-	1	1	-	2	3	2	1	-	-	1	11
Loss of feeling	-	-	-	-	1	-	-	-	-	-	-	-	-	1
Multiple injuries	-	7	14	24	29	28	20	13	11	2	3	-	-	151
No injury to body part but articles	-	-	1	3	1	-	2	-	1	-	-	-	-	8
Lack of data	-	2	1	7	5	4	7	3	1	1	1	-	-	32
Loss of teeth	-	-	2	1	2	1	1	1	-	-	-	-	-	8
Unspecified	1	50	77	90	121	100	100	83	38	30	4	-	-	694
Fatal	-	6	5	8	6	12	16	12	5	4	2	-	-	76
Total	9	435	531	548	678	583	537	484	227	141	53	9	6	4,241

Table A 10 (b): Percentage Distribution of Injured Persons by Nature of Injury and Age Group, 2021

Nature of Injury	Age (Banded)													Total
	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	
Contusions, crushings, blisters, haematoma, swellings	38.9%	28.1%	24.4%	30.3%	26.2%	23.2%	24.7%	29.2%	22.8%	27.9%	4.0%	42.9%	66.7%	26.4%
Unspecified	16.7%	21.7%	19.3%	20.3%	18.7%	20.0%	22.7%	22.4%	20.5%	20.5%	16.0%	14.3%		20.4%
Cuts, abrasion, bruises, lacerations	13.0%	20.1%	19.9%	19.1%	17.8%	17.4%	13.3%	13.1%	17.5%	14.8%	28.0%	14.3%	33.3%	17.5%
Strains, sprains	11.1%	7.4%	7.5%	7.8%	7.5%	8.6%	9.8%	4.9%	6.4%	6.6%	16.0%			7.7%
Burns from objects, radiation, chemicals etc.	3.7%	4.3%	5.8%	4.1%	4.3%	2.4%	3.0%	2.7%	3.5%	1.6%		14.3%		3.8%
Others	3.7%	1.6%	2.3%	3.2%	4.9%	3.7%	4.8%	4.6%	4.1%	4.1%				3.6%
Foreign bodies, fragments or particles	7.4%	3.7%	4.7%	2.7%	3.0%	3.7%	1.8%	2.2%	4.1%	2.5%		14.3%		3.3%
Fractures	3.7%	1.4%	1.7%	2.0%	3.6%	2.9%	4.0%	2.7%	2.3%	2.5%	8.0%			2.6%
Lack of data	1.9%	3.3%	2.3%	1.9%	1.8%	3.2%	0.8%	2.2%	1.8%	2.5%				2.2%
Bites		0.8%	2.7%	1.4%	2.4%	2.9%	3.2%	2.2%	1.2%		4.0%			2.1%
Fatal		1.4%	1.8%	1.5%	1.5%	2.2%	2.4%	3.0%	3.5%	6.6%	4.0%			2.1%
Multiple injuries		0.8%	1.8%	1.2%	2.4%	3.2%	2.6%	2.5%	1.2%	2.5%	4.0%			2.0%
Dislocation		1.8%	1.7%	0.5%	1.0%	1.7%	1.4%	1.1%	4.1%	2.5%				1.4%
Poisoning, infection, indigestion, inhalation etc.		0.6%	0.8%	0.7%	1.0%	1.5%	2.2%	0.5%	0.6%	0.8%				1.0%
Amputation		0.6%	0.3%	0.7%	0.9%	0.5%	1.0%	1.1%	0.6%	0.8%	8.0%			0.7%
Pneumoconiosis			0.2%				0.4%	1.6%	3.5%	3.3%				0.5%
Electric current, lighting and fire		1.0%	0.5%	0.3%	0.7%	0.3%	0.8%	0.5%						0.5%
Arc eyes		0.6%	1.2%	0.2%	0.3%	0.2%	0.4%	0.8%	0.6%	0.8%	4.0%			0.5%
Stress		0.2%	0.3%	0.5%	0.6%	1.4%	0.2%							0.5%
Concussion		0.2%	0.3%	0.3%	0.1%	0.3%	0.2%	0.3%	0.6%					0.3%
Loss of teeth		0.2%		0.9%	0.3%			0.8%	1.2%					0.3%
Gun wounds				0.2%	0.3%	0.2%	0.2%							0.1%
Dental injury			0.3%			0.2%		0.3%						0.1%
Loss of sight					0.3%						4.0%			0.1%
Loss of hearing					0.3%	0.3%	0.2%							0.1%
No injury to body part but articles		0.2%		0.2%				0.3%						0.1%
Dermatitis			0.2%											0.0%
Tuberculosis								0.5%						0.0%
Effects of radiation, X-rays etc		0.2%												0.0%
Paralysis								0.3%						0.0%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Table A11a: Percent Distribution of Injured Persons by Nature of Injury and Body Part, 2021.

Nature of Injury	Body part group								Total
	Eyeball, Orbit and Optic nerve	Head and Neck	Trunk	Upper limbs	Fingers	Lower limbs	Multiple injuries	General	
Dermatitis	0.0%	0.0%	0.0%	50.0%	0.0%	50.0%	0.0%	0.0%	100%
Tuberculosis	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100%
Pneumoconiosis	0.0%	0.0%	27.3%	0.0%	0.0%	0.0%	0.0%	72.7%	100%
Others	6.7%	0.0%	33.3%	0.0%	0.0%	6.7%	0.0%	53.3%	100%
Effects of radiation, X-rays etc	66.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	33.3%	100%
Effects of weather	0.0%	0.0%	50.0%	0.0%	0.0%	50.0%	0.0%	0.0%	100%
Electric current, lighting and fire	6.3%	6.3%	43.8%	12.5%	6.3%	0.0%	18.8%	6.3%	100%
Poisoning, infection, indegestion, inhalation etc	4.5%	3.1%	21.5%	3.7%	1.6%	2.4%	1.6%	61.7%	100%
Asphyxiation, drowning or strangulation	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100%
Bites	0.0%	1.6%	6.5%	33.9%	21.0%	32.3%	1.6%	3.2%	100%
Cuts, abrasion, bruises, lacerations	2.4%	9.0%	7.8%	21.7%	37.3%	16.9%	4.7%	0.2%	100%
Contusions, crushings, blisters, haematoma, swellings	3.0%	9.4%	15.6%	16.1%	21.7%	27.2%	5.8%	1.2%	100%
Burns from objects, radiation, chemicals etc	8.4%	9.7%	14.8%	23.9%	3.9%	30.3%	8.4%	0.6%	100%
Arc eyes	88.2%	5.9%	0.0%	0.0%	0.0%	0.0%	5.9%	0.0%	100%
Foreign bodies, fragments or particles	77.4%	2.4%	1.2%	3.6%	3.6%	6.0%	0.0%	6.0%	100%
Stains, spains	0.7%	4.3%	27.6%	19.7%	6.6%	37.3%	3.6%	0.2%	100%
Gun wounds	0.0%	0.0%	50.0%	0.0%	0.0%	50.0%	0.0%	0.0%	100%
Dental injury	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100%
Concussion	0.0%	55.6%	11.1%	5.6%	5.6%	5.6%	16.7%	0.0%	100%
Paralysis	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100%
Dislocation	1.1%	1.1%	6.9%	37.9%	6.9%	42.5%	2.3%	1.1%	100%
Fractures	0.0%	5.9%	25.1%	23.2%	5.4%	31.0%	8.9%	0.5%	100%
Amputation	0.0%	3.4%	6.9%	24.1%	58.6%	3.4%	3.4%	0.0%	100%
Loss of sight	91.7%	8.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100%
Loss of hearing	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100%
Loss of feeling	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	100%
Multiple injuries	0.0%	7.9%	40.4%	8.6%	1.3%	6.6%	23.2%	11.9%	100%
No injury to body part but articles	12.5%	0.0%	50.0%	12.5%	0.0%	0.0%	12.5%	12.5%	100%
Lack of data	15.6%	6.3%	43.8%	15.6%	3.1%	3.1%	0.0%	12.5%	100%
Loss of teeth	0.0%	87.5%	0.0%	0.0%	0.0%	12.5%	0.0%	0.0%	100%
Unspecified	3.6%	6.6%	30.5%	14.4%	10.5%	20.7%	5.9%	7.6%	100%
Fatal	0.0%	17.1%	43.4%	9.2%	2.6%	3.9%	10.5%	13.2%	100%
Total	4.8%	8.0%	19.7%	16.6%	16.1%	20.7%	5.7%	8.5%	100%

Table A 11b: Frequency Distribution of Injured Persons by Nature of Injury and Body Part, 2021.

Nature of Injury	Body part group								Total
	Eyeball, Orbit and Optic nerve	Head and Neck	Trunk	Upper limbs	Fingers	Lower limbs	Multiple injuries	General	
Dermatitis	-	-	-	1	-	1	-	-	2
Tuberculosis	-	-	3	-	-	-	-	-	3
Pneumoconiosis	-	-	3	-	-	-	-	8	11
Others	1	-	5	-	-	1	-	8	15
Effects of radiation, X-rays etc	2	-	-	-	-	-	-	1	3
Effects of weather	-	-	1	-	-	1	-	-	2
Electric current, lighting and fire	1	1	7	2	1	-	3	1	16
Poisoning, infection, indigestion, inhalation etc	17	12	82	14	6	9	6	235	381
Asphyxiation, drowning or strangulation	-	-	1	-	-	-	-	-	1
Bites	-	1	4	21	13	20	1	2	62
Cuts, abrasion, bruises, lacerations	22	82	71	198	341	154	43	2	913
Contusions, crushings, blisters, haematoma, swellings	23	73	121	125	168	211	45	9	775
Burns from objects, radiation, chemicals etc	13	15	23	37	6	47	13	1	155
Arc eyes	15	1	-	-	-	-	1	-	17
Foreign bodies, fragments or particles	65	2	1	3	3	5	-	5	84
Stains, spains	3	19	122	87	29	165	16	1	442
Gun wounds	-	-	1	-	-	1	-	-	2
Dental injury	-	6	-	-	-	-	-	-	6
Concussion	-	20	4	2	2	2	6	-	36
Paralysis	-	-	3	-	-	-	-	-	3
Dislocation	1	1	6	33	6	37	2	1	87
Fractures	-	12	51	47	11	63	18	1	203
Amputation	-	1	2	7	17	1	1	-	29
Loss of sight	11	1	-	-	-	-	-	-	12
Loss of hearing	-	11	-	-	-	-	-	-	11
Loss of feeling	-	-	-	-	-	1	-	-	1
Multiple injuries	-	12	61	13	2	10	35	18	151
No injury to body part but articles	1	-	4	1	-	-	1	1	8
Lack of data	5	2	14	5	1	1	-	4	32
Loss of teeth	-	7	-	-	-	1	-	-	8
Unspecified	25	46	212	100	73	144	41	53	694
Fatal	-	13	33	7	2	3	8	10	76
Total	205	338	835	703	681	878	240	361	4,241

Table A 12: Percentage Distribution of Injured Persons by Nature of Injury and Place, 2021

Nature of Injury	Place												Total
	Fields, bushes, forests, gardens, sports grounds and related	Public roads and streets including railway lines	Private roads and streets	Private roads and streets	Airfields, airports and air routes	Inside buildings, living or working places	Fenced areas, yards, boarding, loading and	Warehouse workshops, factories, foundries,	Building and constructing sites including roads,	Queries and surface operations	Underground operations including rail track	Unspecified	
Dermatitis	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Tuberculosis	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Pneumoconiosis	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.3%
Others	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.2%	0.4%
Effects of radiation, X-rays etc	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Effects of weather	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Electric current, lighting and fire	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%		0.2%	0.0%	0.0%	0.0%	0.0%	0.4%
Poisoning, infection, indigestion, inhalation etc	0.2%	0.7%	0.0%	0.0%	0.0%	3.0%	0.4%	2.8%	0.1%	0.2%	0.1%	1.4%	9.0%
Asphyxiation, drowning or strangulation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Bites	0.2%	0.1%	0.0%	0.0%	0.0%	0.3%	0.3%	0.3%	0.0%	0.0%	0.0%	0.1%	1.5%
Cuts, abrasion, bruises, lacerations	1.6%	2.0%	0.2%	0.1%	0.0%	3.2%	1.0%	12.2%	0.2%	0.2%	0.4%	0.4%	21.5%
Contusions, crushings, blisters, haematoma, swellings	1.0%	2.7%	0.3%	0.0%	0.0%	2.1%	1.0%	9.7%	0.2%	0.2%	0.6%	0.4%	18.3%
Burns from objects, radiation, chemicals etc	0.0%	0.1%	0.0%	0.0%	0.0%	0.7%	0.2%	2.2%	0.1%	0.2%	0.1%	0.0%	3.7%
Arc eyes	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.4%
Foreign bodies, fragments or particles	0.1%	0.1%	0.0%	0.0%	0.0%	0.2%	0.1%	1.2%	0.1%	0.0%	0.0%	0.1%	2.0%
Strains, sprains	0.7%	1.0%	0.1%	0.0%	0.0%	1.7%	0.4%	5.8%	0.2%	0.0%	0.1%	0.3%	10.4%
Gun wounds	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Dental injury	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Concussion	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	0.0%	0.0%	0.0%	0.0%	0.8%
Paralysis		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Dislocation	0.2%	0.3%	0.1%	0.0%	0.0%	0.3%	0.1%	0.8%	0.1%	0.1%	0.0%	0.1%	2.1%
Fractures	0.4%	1.5%	0.1%	0.0%	0.0%	0.5%	0.2%	1.4%	0.1%	0.1%	0.3%	0.2%	4.8%
Amputation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.4%	0.0%	0.0%	0.0%	0.0%	0.7%
Loss of sight	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.3%
Loss of hearing	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%	0.3%
Loss of feeling	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Multiple injuries	0.1%	2.1%	0.0%	0.0%	0.0%	0.4%	0.2%	0.6%	0.0%	0.1%	0.0%	0.1%	3.6%
No injury to body part but articles	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
Lack of data	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.8%
Loss of teeth	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.2%
Unspecified	1.2%	3.5%	0.5%	0.2%	0.0%	2.5%	0.9%	5.5%	0.3%	0.3%	0.6%	1.0%	16.4%
Fatal	0.1%	0.7%	0.0%	0.0%	0.0%	0.1%	0.0%	0.4%	0.0%	0.1%	0.2%	0.0%	1.8%
Total	6.4%	15.3%	1.3%	0.6%	0.0%	15.5%	5.0%	45.6%	1.4%	1.7%	2.7%	4.4%	100%

Table A 13: Percentage Distribution of Injured Persons by Nature of Injury and Occupational Group, 2021

Nature of Injury	Occupation Grouped										Total
	Professional, technical and related workers	Administrative and managerial	Clerical and related	Sales	Service	Agricultural, animal husbandry and forestry	Mining and quarrying	Production and related	Transport and equipment operators	Workers N.E.C	
Dermatitis	50.0%	50.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100%
Tuberculosis	33.3%	0.0%	0.0%	0.0%	0.0%	33.3%	0.0%	33.3%	0.0%	0.0%	100%
Pneumoconiosis	0.0%	18.2%	0.0%	0.0%	0.0%	0.0%	63.6%	18.2%	0.0%	0.0%	100%
Others	13.3%	26.7%		0.0%	26.7%	0.0%	6.7%	26.7%	0.0%	0.0%	100%
Effects of radiation, X-rays etc.	0.0%	0.0%	33.3%	0.0%	0.0%	0.0%	0.0%	66.7%	0.0%	0.0%	100%
Effects of weather	0.0%	50.0%	0.0%	0.0%	50.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100%
Electric current, lighting and fire	18.8%	6.3%	0.0%	0.0%	12.5%	12.5%	0.0%	31.3%	6.3%	12.5%	100%
Poisoning, infection, indigestion, inhalation etc.	22.0%	17.1%	3.7%	0.3%	18.6%	6.3%	2.9%	20.7%	5.5%	2.9%	100%
Asphyxiation, drowning or strangulation	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100%
Bites	1.6%	3.2%	1.6%		48.4%	12.9%		24.2%	6.5%	1.6%	100%
Cuts, abrasion, bruises, lacerations	7.0%	7.7%	0.8%	1.5%	14.4%	14.0%	2.4%	43.3%	7.0%	1.9%	100%
Contusions, crushings, blisters, haematoma, swellings	6.1%	9.7%	1.7%	1.5%	16.9%	12.1%	4.8%	38.3%	7.7%	1.2%	100%
Burns from objects, radiation, chemicals etc.	12.9%	4.5%	0.0%	0.0%	11.6%	17.4%	3.2%	44.5%	4.5%	1.3%	100%
Arc eyes	5.9%	11.8%	0.0%	0.0%	5.9%	17.6%	5.9%	47.1%	5.9%	0.00%	100%
Foreign bodies, fragments or particles	13.1%	1.2%	3.6%	0.0%	8.3%	16.7%	3.6%	45.2%	4.8%	3.6%	100%
Strains, sprains	7.7%	12.4%	3.2%	3.6%	15.8%	14.3%	2.3%	31.0%	8.1%	1.6%	100%
Gun wounds	0.0%		0.0%	0.0%	50.0%	0.0%	0.0%	50.0%	0.0%	0.0%	100%
Dental injury	0.0%	16.7%	0.0%	0.0%	0.0%	16.7%	0.0%	16.7%	50.0%	0.0%	100%
Concussion	13.9%	11.1%	0.0%	0.0%	25.0%	16.7%	0.0%	13.9%	19.4%	0.0%	100%
Paralysis	33.3%		0.0%	33.3%	0.0%	0.0%	0.0%	0.0%	33.3%	0.0%	100%
Dislocation	3.4%	14.9%	1.1%	0.0%	36.8%	12.6%	3.4%	21.8%	4.6%	1.1%	100%
Fractures	9.4%	10.8%	2.5%	1.5%	15.8%	12.8%	5.9%	27.6%	11.3%	2.5%	100%
1036	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100%
Amputation	6.9%	0.0%	0.0%	0.0%	3.4%	6.9%	6.9%	62.1%	10.3%	3.4%	100%
Loss of sight	8.3%	8.3%	8.3%	0.0%	25.0%	8.3%		25.0%	16.7%	0.0%	100%
Loss of hearing	0.0%	9.1%	0.0%	0.0%	0.0%	0.0%	54.5%	36.4%	0.0%	0.0%	100%
Loss of feeling	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	100%
Multiple injuries	9.9%	4.0%	6.0%	3.3%	26.5%	11.9%	1.3%	23.2%	11.9%	2.0%	100%
No injury to body part but articles	12.5%	37.5%	0.0%	0.0%	25.0%	12.5%	0.0%	12.5%	0.0%	0.0%	100%
Lack of data	9.4%	3.1%	0.0%	3.1%	25.0%	15.6%	3.1%	34.4%	6.3%	0.0%	100%
Loss of teeth	0.0%	12.5%	0.0%	0.0%	12.5%	0.0%	0.0%	50.0%	25.0%	0.0%	100%
Unspecified	7.9%	15.1%	2.2%	1.0%	18.2%	14.7%	4.5%	28.0%	7.8%	0.7%	100%
Fatal	13.2%	9.2%		1.3%	17.1%	9.2%	10.5%	18.4%	19.7%	1.3%	100%
Total	9.1%	10.7%	2.0%	1.4%	17.3%	12.8%	3.8%	33.4%	7.9%	1.6%	100%

Table A 14: Percentage Distribution of Injured Persons by Month of Injury, 2021.

Month of Injury	Frequency	Percent
January	411	9.7
February	309	7.3
March	402	9.5
April	344	8.1
May	383	9.0
June	359	8.5
July	330	7.8
August	299	7.1
September	378	8.9
October	303	7.1
November	370	8.7
December	353	8.3
Total	4,241	100.0

Table A 15: Percentage Distribution of Injured Persons by Type of Accident, 2021.

Type of Accident Grouped	Frequency	Percent
Falls of persons	590	13.9
Exposure to extreme temperatures, radiation, or bacteria/virus	426	10.0
Falls of materials of objects	354	8.3
Explosives	22	0.5
Inhalation of harmful substances	35	0.8
Caught in or between objects	191	4.5
Overexertion when lifting, pushing, or pulling heavy objects	340	8.0
Drowning or asphyxia	1	-
Acts of violence	190	4.5
Road Traffic accidents	796	18.8
Contact with electric current, lightning, fire, and chemicals	108	2.5
Power Motivated Accidents (not road accidents)	282	6.6
Contact with objects	906	21.6
Total	4,241	100.0

Table A 16: Fatal Accidents by Type of Accident, 2021.

Type of Accident grouped	Fatalis		Total	Percentage
	Female	Male		
Falls of persons	7	0	7	9.2
Explosives	1	0	1	1.3
Falls of materials of objects	6	0	6	8.0
Drowning or asphyxia	1	0	1	1.3
Contact with objects	5	1	6	7.9
Caught in or between objects	3	0	3	3.9
Road Traffic accidents	33	0	33	43.4
Overexertion when lifting, pushing, or pulling heavy objects	1	0	1	1.3
Exposure to extreme temperatures, radiation, or bacteria/virus	5	0	5	6.6
Contact with electric current, lightning, fire, and chemicals	1	1	2	2.6
Acts of violence	4	0	4	5.3
Power Motivated Accidents (not road accidents)	7	0	7	9.2
Total	74	2	76	100

Table A 17: Rehabilitation Centre Monthly Admissions and Discharges, 2021

Admission Month	Admissions	Discharges	Admissions[%]	Discharges[%]	N
January	1	0	1.1	0	1
March	22	0	25.3	0	22
April	12	10	13.8	11.5	12
May	12	11	13.8	12.6	12
June	10	11	11.5	12.6	10
July	2	2	2.3	2.3	2
August	2	1	2.3	1.1	2
September	2	0	2.3		2
October	7	1	8.0	1.2	7
November	10	12	11.5	13.8	10
December	7	1	8.0	1.2	7
Total	87	49	100.0	56.3	87

Table A. 18(a): Percentage Disability by Admission Period, 2021.

PDA_Grouped	Weeks_Grouped					Total
	>=6weeks	4>=6weeks	2>=4weeks	1>=2weeks	0<=1weeks	
0-4%	5	1	5	0	0	11
5-9%	8	4	5	1	0	18
10-19%	12	1	9	1	0	23
20-49%	7	2	4	0	0	13
50%+	12	4	4	1	1	22
Total	44	12	27	3	1	87

Table A 19: Industrial Sector by Percentage Disability on Admission, 2021.

Industrial Sector	PDA_Grouped					Total
	0-4%	5-9%	10-19%	20-49%	50%+	
Agriculture				25.0%	75.0%	100.0%
Mining and Quarrying	40.0%	10.0%	10.0%		40.0%	100.0%
Food, Drink and Tobacco Processing		28.6%	57.1%		14.3%	100.0%
Textile and Leather		50.0%			50.0%	100.0%
Wood and Wood Products	100.0%					100.0%
Chemicals and Petroleum Products					100.0%	100.0%
Non-metallic Mineral Products	50.0%		50.0%			100.0%
Basic Metal Production	33.3%		33.3%	33.3%		100.0%
Fabricated Metal Products and Machinery	7.7%	23.1%	38.5%	23.1%	7.7%	100.0%
Electricity Production	20.0%		20.0%		60.0%	100.0%
Building and Construction			50.0%		50.0%	100.0%
Finance, Insurance, Real Estate & Business Services		100.0%				100.0%
Commerce and Distribution	18.2%	36.4%	9.1%	18.2%	18.2%	100.0%
Transport and Storage		50.0%	16.7%	33.3%		100.0%
Local Authorities				100.0%		100.0%
Personal Services		12.5%	43.8%	12.5%	31.3%	100.0%
Total	12.6%	20.7%	26.4%	14.9%	25.3%	100.0%

Table A. 20: Percentage Distribution of Nature of Injury on Admission by Region, 2021.

Nature of Injury	REGION				Total
	Harare	Bulawayo	Gweru	Chinhoyi	
Electric current, lighting, and fire	0.00%	2.30%	0.00%	0.00%	2.30%
Cuts, abrasion, bruises, lacerations	0.00%	10.34%	0.00%	0.00%	10.34%
Contusions, crushing, blisters, haematoma, swellings	3.45%	34.48%	0.00%	2.30%	40.23%
Foreign bodies, fragments or particles	0.00%	2.30%	0.00%	0.00%	2.30%
Strains, sprains	0.00%	18.39%	0.00%	0.00%	18.39%
Gun wounds	1.15%	2.30%	0.00%	0.00%	3.45%
Paralysis	0.00%	1.15%	0.00%	0.00%	1.15%
Dislocation	0.00%	1.15%	0.00%	0.00%	1.15%
Multiple injuries	2.30%	13.79%	3.45%	0.00%	19.54%
Unspecified	0.00%	1.15%	0.00%	0.00%	1.15%
Total	6.90%	87.36%	3.45%	2.30%	100.00%

Table A 21: Percentage distribution of Nature of Injuries by Admission Period, 2021.

Nature of Injury	Weeks Grouped					Total
	>=6weeks	4>=6weeks	2>=4weeks	1>=2weeks	0<=1weeks	
Electric current, lighting and fire	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Cuts, abrasion, bruises, lacerations	33.3%	11.1%	55.6%	0.0%	0.0%	100.0%
Contusions, crushings, blisters, haematoma, swellings	62.9%	11.4%	20.0%	2.9%	2.9%	100.0%
Foreign bodies, fragments or particles	50.0%	0.0%	50.0%	0.0%	0.0%	100.0%
Strains, sprains	25.0%	25.0%	43.8%	6.3%	0.0%	100.0%
Gun wounds	33.3%	33.3%	33.3%	0.0%	0.0%	100.0%
Paralysis	0.0%	0.0%	100.0%	0.0%	0.0%	100.0%
Dislocation	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Multiple injuries	58.8%	11.8%	23.5%	5.9%	0.0%	100.0%
Unspecified	0.0%	0.0%	100.0%	0.0%	0.0%	100.0%
Total	50.6%	13.8%	31.0%	3.4%	1.1%	100.0%

Table A 22: Mean percentage disability, Admission Period and Percentage Admissions/ Discharges by Nature of injury, 2021.

Nature of Injury	Mean Admission Period	Mean Percentage Disability	Admissions (%)	Discharges (%)	N
Electric current, lighting and fire	62.00	3.00	2.30	0.50	2
Cuts, abrasion, bruises, lacerations	42.89	1.67	10.34	0.78	9
Contusions, crushings, blisters, haematoma, swellings	30.49	1.66	40.23	0.57	35
Foreign bodies, fragments or particles	10.00	1.00	2.30	0.50	2
Strains, sprains	32.69	2.13	18.39	0.75	16
Gun wounds	20.00	3.67	3.45	0.67	3
Paralysis	0.00	1.00	1.15	0.00	1
Dislocation	0.00	1.00	1.15	0.00	1
Multiple injuries	9.06	1.82	19.54	0.29	17
Unspecified	28.00	4.00	1.15	1.00	1
Total	27.15	1.87	100.00	0.56	87

Table A 23: Nature of Injury by Percentage Disability on Discharge, 2021.

Nature of Injury	PDD Grouped					Total
	0-4%	5-9%	10-19%	20-49%	50% +	
Electric current, lighting and fire	50.0%	0.0%	0.0%	0.0%	50.0%	100.0%
Cuts, abrasion, bruises, lacerations	55.6%	33.3%	0.0%	11.1%	0.0%	100.0%
Contusions, crushing, blisters, haematoma, swellings	74.3%	5.7%	5.7%	8.6%	5.7%	100.0%
Foreign bodies, fragments or particles	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Strains, sprains	50.0%	18.8%	6.3%	18.8%	6.3%	100.0%
Gun wounds	33.3%	0.0%	0.0%	0.0%	66.7%	100.0%
Paralysis	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Dislocation	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Multiple injuries	64.7%	11.8%	11.8%	0.0%	11.8%	100.0%
Unspecified	0.0%	0.0%	0.0%	100.0%	0.0%	100.0%
Total	64.4%	11.5%	5.7%	9.2%	9.2%	100.0%

Table A 24: Active vs. Inactive Employers by Industrial Sector, 2021

Industrial Sector	Active	Inactive	Total	Total %	Active %	Inactive %	Total %
Commerce & Distribution	10,685	36,817	47,502	40.8	22.49	77.51	100
Personal Services	7,638	8,315	15,953	13.7	47.88	52.12	100
Agriculture	2,770	9,735	12,505	10.7	22.15	77.85	100
Building & Construction	1,987	6,568	8,555	7.3	23.23	76.77	100
Banking, Finance, Insurance & Business Services	3,038	4,736	7,774	6.7	39.08	60.92	100
Transport & Storage Air Zimbabwe	2,214	2,861	5,075	4.4	43.63	56.37	100
Fabricated Metal Products Machinery	1,194	3,766	4,960	4.3	24.07	75.93	100
Mining & Quarrying	813	1,771	2,584	2.2	31.46	68.54	100
Food Drink and Tobacco Processing	476	1,905	2,381	2.0	19.99	80.01	100
Textile & Leather	350	1,339	1,689	1.5	20.72	79.28	100
Wood & Wood Products	270	1,202	1,472	1.3	18.34	81.66	100
Forestry Commission	151	1,310	1,461	1.3	10.34	89.66	100
Paper Printing & Publication	430	893	1,323	1.1	32.50	67.50	100
Chemicals and Petroleum Products	440	695	1,135	1.0	38.77	61.23	100
Local Authorities	188	325	513	0.4	36.65	63.35	100
Basic Metal Production	111	277	388	0.3	28.61	71.39	100
Non-Metallic Mineral Products	101	241	342	0.3	29.53	70.47	100
All Others	66	249	315	0.3	20.95	79.05	100
Electricity Production	110	83	193	0.2	56.99	43.01	100
Other Manufacturing	39	149	188	0.2	20.74	79.26	100
Communication	83	78	161	0.1	51.55	48.45	100
Total	33,154	83,315	116,469	100.0	28.47	71.53	100

Table A25: Active vs. Inactive Employers by Industrial Sector, 2021.

Industrial Sector	Active	Inactive	Total Number	Active %	Inactive %	Total %
Commerce & Distribution	10,685	36,817	47,502	32.23	44.19	40.8
Personal Services	7,638	8,315	15,953	23.04	9.98	13.7
Agriculture	2,770	9,735	12,505	8.35	11.68	10.7
Building & Construction	1,987	6,568	8,555	5.99	7.88	7.3
Banking, Finance, Insurance & Business Services	3,038	4,736	7,774	9.16	5.68	6.7
Transport & Storage Air Zimbabwe	2,214	2,861	5,075	6.68	3.43	4.4
Fabricated Metal Products Machinery	1,194	3,766	4,960	3.6	4.52	4.3
Mining & Quarrying	813	1,771	2,584	2.45	2.13	2.2
Food Drink and Tobacco Processing	476	1,905	2,381	1.44	2.29	1.9
Textile & Leather	350	1,339	1,689	1.06	1.61	1.5
Wood & Wood Products	270	1,202	1,472	0.81	1.44	1.3
Forestry Commission	151	1,310	1,461	0.46	1.57	1.3
Paper Printing & Publication	430	893	1,323	1.3	1.07	1.1
Chemicals and Petroleum Products	440	695	1,135	1.33	0.83	1
Local Authorities	188	325	513	0.57	0.39	0.4
Basic Metal Production	111	277	388	0.33	0.33	0.3
Non-Metallic Mineral Products	101	241	342	0.3	0.29	0.3
All Others	66	249	315	0.2	0.3	0.3
Electricity Production	110	83	193	0.33	0.1	0.2
Other Manufacturing	39	149	188	0.12	0.2	0.2
Communication	83	78	161	0.25	0.09	0.1
Total	33,154	83,315	116,469	100	100	100

Table A26: Active vs. Inactive Employees by Industrial Sector, 2021.

	Active Insured	Inactive Insured		Insured Persons		Insured Persons	Total Insured
	Age Group	Male	Female	Male	Female	Total Active	Persons
0 - 14	892	162	19,743	3,960	1,054	23,703	24,757
15 - 19	5,193	1,820	280	71	7,013	351	7,364
20 - 24	63,312	23,367	12,466	4,117	86,679	16,583	103,262
25 - 29	105,488	40,205	35,887	11,718	145,693	47,605	193,298
30 - 34	139,039	55,401	59,708	20,149	194,440	79,857	274,297
35 - 39	160,360	74,735	100,175	36,132	235,095	136,307	371,402
40 - 44	146,777	66,709	152,329	47,465	213,486	199,794	413,280
45 - 49	142,737	58,151	232,624	58,155	200,888	290,779	491,667
50 - 54	109,716	47,023	249,042	56,204	156,739	305,246	461,985
55 - 59	50,516	28,802	124,176	35,254	79,318	159,430	238,748
60 - 64	29,565	13,454	129,509	31,595	43,019	161,104	204,123
65 - 69	11,675	4,305	125,118	25,958	15,980	151,076	167,056
70 - 74	5,189	2,210	83,632	15,544	7,399	99,176	106,575
75+	8,415	3,535	219,735	31,979	11,950	251,714	263,664
Grand Total	978,874	419,879	1,544,424	378,301	1,398,753	1,922,725	3,321,478

Table A27: Three Year Active Employer Analysis 2019 - 2021.

Agriculture	8,402	9,469	10,685
All Others	7,392	7,241	7,638
Basic Metal Production	2,596	2,798	2,770
Building & Construction	1,301	1,575	1,987
Chemicals and Petroleum Products	2,380	2,632	3,038
Commerce & Distribution	952	1,162	2,214
Communication	854	1,464	1,194
Electricity Production	660	721	813
Fabricated Metal Products	427	448	476
Finance Insurance Business Services	285	308	350
Food Drink and Tobacco Processing	231	242	270
Forestry	92	136	151
Local Authorities	329	361	430
Mining & Quarrying	332	385	440
Non-Metallic Products	183	178	188
Other Manufacturing	89	99	111
Paper Printing & Publishing	82	93	101
Personal Services Security Guards	35	10	66
Textile & Leather	73	36	110
Transport & Storage Air Zimbabwe	43	88	39
Wood & Wood Products	12	64	83
Total	26,750	29,510	33,154



Pension and Other Benefits Scheme

Cushioning members and their dependants in the event of the former's retirement, invalidity or death.

Appendix B: Technical Notes

B1. Occupational Injuries

Sources of Data

(i) Occupational Injuries

The source of occupational injury statistics is the worker's compensation system. The statistics have been compiled from new claims reported for workers compensation made under the Workers' Compensation Scheme (see Statutory Instrument 68 of 1990). The data cover cases classified under occupational injuries and diseases.

(ii) Rehabilitation Statistics

In the last quarter of 1997, the Statistics Section designed two monthly return forms for the purpose of collecting rehabilitation statistics. Although the forms may not be exhaustive, they contain a minimum set of Variables that can be used to analyse rehabilitation statistics.

The first form is the rehabilitation admissions form containing the following variables:

- Region, Claim number, Date of accident, Occupation, Date of birth of the rehabilitee, Sex, Date admitted, I.C. Number and Nature of injury

The second form is the monthly discharge form. In addition to the variables on the monthly admission form, it has the following variables:

- Date of discharge and %age disability on discharge.

Definitions

(i) Occupational Injury

An occupational injury is defined as an injury resulting from an accident arising out of and in the course of employment. In our analysis, commuting accidents are excluded.

(ii) Insured Labour Force for Occupational Injuries

Insured labour force is the population that is at risk of being injured or contracting an occupational disease. Ideally, this should include all working persons. The population insured under the National Pension Scheme excluding civil servants was taken as the insured labour force.

(iii) Incidence Rate

The incidence rate is defined as the number of injuries per 1 000 insured labour force. The insured labour force being the population at risk.

(iv) Frequency Rates

For the frequency rate, the number of claims is put in relation to the time during which the workers were exposed to the risk of being injured at work. It is defined as the number of injuries per one million hours of exposure.

(v) Fatal Occupational Injury Rate

Fatal occupational injury rates are determined by calculating the number of fatal injuries per 100 000 insured labour force. The rate depicts the risk that certain workers (such as those in a given occupation or industry) have of incurring a fatal injury.

(vi) Rehabilitation Centre Calculation of Indicators

Analysis of the Rehabilitation Centre Activities was done using information collected on an Activity Analysis form. The form collects information on admissions, discharges, deaths and the number of beds occupied at 12 midnight on each day of the month and is also a monthly return form. These statistics are then summarized every quarter and various indicators, which are essential for the centre's administration, are calculated. These are:

(a) Bed occupancy: A total of beds occupied.

(b) In-patient daily average: The daily average number of patients occupying beds i.e.

Bed Occupancy

No. of days in the period

(c) Average stay: The average number of days the patient occupied a bed i.e.

Bed Occupancy

Deaths and discharges

(d) Turnover factor: The average number of patients treated per bed during the period i.e.

Deaths and discharges

Bed Establishment

(e) Turnover interval: The average number of days a bed lies vacant between successive patients i.e.

No. of days in period x Bed establishment – Bed occupancy

Deaths and discharges

(f) Percentage occupancy: A total of the beds occupied shown as a percentage of the total available bed days i.e.

Bed Occupancy x 100

No. of days in period x Bed establishment

Reference Period

Occupational injury statistics contained in this report are for the calendar year 2012. These statistics were collected on the basis of year of occurrence i.e. the statistics pertain to injuries that actually occurred during 2012. The date of occurrence is of fundamental significance from a preventive point of view although it suffers from being hard to define in the case of occupational diseases.

Scope and Coverage of Occupational Injuries

As far as possible, the statistics have been compiled from new claims reported for workers' compensation made under Workers' Compensation scheme of the Statutory Instrument 68 of 1990. The data cover cases classified under occupational injuries and diseases.

It is a fact that Statistics in this publication do not cover all occupational injuries. They possibly underestimate the true extent of the problem for the following reasons: -

- (1) Occupational injuries occurring on a journey to or from work have not been included.
- (2) Occupational injuries to the self-employed are excluded because such workers generally are not covered for workers' compensation.
- (3) Cases, which did not occur at work or were not acknowledged as being work-related injury, are excluded. These exclusions are a result of these types of accidents not being covered as occupational injuries by the statutory instrument.

B2. Pension and Other Benefits

The National Social Security Authority is also responsible for the management of the Pension and Other Benefits Scheme. This scheme was created in response to financial difficulties encountered by a large number of workers and their dependants after a worker's retirement, permanent illness or death. The Government of Zimbabwe found it necessary to create this important scheme in order to safeguard the future well-being of all workers. This scheme is a social insurance scheme designed to provide financial relief to all insured workers and their dependants and was introduced on the 1st of October 1994.

On this scheme both the employee and the employer contribute equal amounts each towards the employee's contribution per month. All employees over the age of 16 and below 65 are to contribute to this scheme, including those working for international organisations, NGOs and expatriates. Employees contribute 3% of their gross insurable earnings per month. Same to the employer also has to contribute 3% of each employee's gross monthly insurable earnings. The two contributions adding up to 6% of the gross monthly insurable earnings of each employee will be paid by the employer to NSSA.

The employer is responsible for deducting the employees' contribution each month from their earnings. These, together with the employer's contributions are then paid to NSSA.

Types of Benefits under this Scheme

1. Retirement Pension – monthly payment made to qualifying contributors. A contributor has to have attained the age of 55 (if one was doing arduous employment e.g. heavy-duty truck drivers, mining industries) or 60 years normal retirement or 65 years for late retirement. Should have retired permanently from work and should have contributed for a period of 10 years and more.
2. Retirement Grant – lump sum payment made to a qualifying contributor. Requirements are the same with the Retirement Pension only that the contributor should have contributed for a period of 12 months or more but less than 10 years. This is a once off payment.
3. Invalidity Pension – monthly payment made to contributor who is permanently incapable of work because of illness or injury. To qualify one has to be below 60 years of age, certified permanently incapable of work by a medical doctor and has contributed for at least 12 months, 6 months of which were immediately preceding invalidity.
4. Invalidity Grant – it's the same as the Invalidity Pension with the exception that one has to have contributed for at least 6 months but less than 12 months. It's a once off payment.

5. **Survivors Pension** – monthly payment to the surviving dependants of a deceased contributor to the scheme. Widower, widow, dependent children, parents and any other dependants of the deceased qualify.
6. **Survivors Grant** – lump sum payment made to a surviving dependant of the deceased contributor.
7. **Funeral Grant** – lump sum payment made after the death of the contributor. It's a once off payment.
8. **Children's Allowance** – monthly payment to children of the deceased below the age of 18 years.

Definitions

- (i) Active: refers to companies registered with NSSA which are currently operating
- (ii) Inactive: refers to companies registered with NSSA which are currently not operating
- (iii) New Registration: refers to companies which registered with NSSA in 2012
- (iv) Ceased: refers to companies which were registered with NSSA but have closed operation in 2012
- (v) Compliance: refers to those companies making contributions to NSSA

B3. Reliability of Data

Any system, which collects Statistics, is prone to two sources of error, non-sampling error and sampling error.

B4. Non-Sampling Error

Non-sampling error may affect both the numerator and denominator data. This error may occur because of the error in reporting, recording and processing of data. Non-sampling error occur as a result of the following:

- (i) Deficiencies in forms used to collect data.
- (ii) Incorrect recording (in this case) by the employer or processing personnel
- (iii) Inaccurate coding
- (iv) Omitted cases
- (v) Errors in the data entry, editing and processing

It is difficult to measure the size of non-sampling error. Their size may vary from collection to collection and even within a collection from data item to data item. Nevertheless, the statistics office attempts to minimise as far as possible, non-sampling error through various means, for example, editing data for accuracy, consistency and comparability.

B5. Sampling Error

We do not expect data in this publication to be subject to sampling error. The denominator used in the calculation of rates is based on the entire population i.e. the insured labour force. The sampling error is a measure of the variability that occurs by chance because a sample, rather than the entire population is surveyed. One measure of the likely difference is given by standard error, which indicates the extent to which an estimate might have varied by chance because a sample was selected.

B6. Confidentiality

All information has been published in strict confidence. Information on individual employers and employees is protected through the aggregation of data – no names are published.

Appendix C: Coding Procedures

C1. Occupational Classification

00	Professional Technical and Related Workers
1000	Electrician
1001	Engineers, Mechanics, Fitter & Turner
1002	Surveyors, Architects
1003	Doctors, Nurses Medical Laboratory workers
1004	Sportsmen, Artists
1005	Other N.E.C. Plumbers, Lawyers, Broiler Maker

10 Administrative and Managerial Workers

1006	Managers
1007	Administrative Officer
1008	Other N.E.C.

20 Clerical and Related Workers

1009	Clerks
1010	Clerical Supervisors
1011	Other N.E.C. Typist, Secretaries

30 Sales Workers

1012	Sales supervisors
1013	Sales buyers and representatives
1014	Salesman, Shop assistants
1015	Sales workers N.E.C.

40 Service Workers

1016	Domestic Workers
1017	Cashiers, Waiters cooks and related workers, barmen
1018	Building caretakers, Cleaners & related workers
1019	Messengers, postmen and related workers
1020	Protective service workers (Security Guards)

1021	Sewarmen
1022	Service workers N.E.C. GMB, Workers I.C number
6122	

50 Agricultural Animal Husbandry, Forestry Worker

1023	Farm managers and supervisors
1024	Tractor drivers
1025	Animal handlers
1026	General workers
1027	Forestry workers
1028	Fishermen hunters
1029	Casual workers
1030	Sugar-cane cutters
1031	Other N.E.C.

60 Mining and Quarrying Workers

1032	Mining supervisors/foreman, gang leaders
1033	Drill and Jack-hammer operators
1034	Timbermen
1035	Trammer, bellmen, winch operator
1036	Lashers
1037	Quarrymen
1038	Other

70 Production and Related Workers

1039	Manufacturing machinery operators
1040	Production supervisors
1041	Machine tool operators/toolmaker
1042	General Workers
1043	Painters, Floor layers, Ceiling plasterers
1044	Packers and Labelers

Butchers

1045	Welders, Panel beaters
1046	Bricklayers
1047	Metal foundry workers
1048	Ceramic industry workers
1049	Sandblasters
1050	Abattoir workers (slaughter)
1051	Other N.E.C. (Carpenter)

80 Transport and Equipment Operators

- 1052 Drivers, vehicle, train except farm tractors
- 1053 Operators of forklifts, cranes, elevators
- 1054 Other transport equipment operators
- 1055 General workers

90 Workers N.E.C.

- 1056 Construction workers
- 1057 ZESA, PTC workers

C2. Place of Occurrence

- 01 Fields, bushes, forests, gardens, sports grounds and related places
- 02 Public roads and streets including railway lines
- 03 Private roads and streets
- 04 Water ways, dams and related places
- 05 Airfields, airports and air routes
- 06 Inside buildings, living or working places
- 07 Fenced areas, yards, boarding, loading and related places
- 08 Warehouse workshops, factories, foundries, brickfield any production places
- 09 Building and constructing sites including roads, bridges and electric lines
- 10 Queries and surface operations
- 11 Underground operations including rail track
- 12 Unspecified

C3. Activity of Workman

- 11 Laying or sitting down position
- 12 Standing or kneeling position
- 13 Walking or stepping up or down
- 14 Climbing or crawling or boarding
- 15 Running or any rapid movements
- 16 In any means of transport as passenger
- 17 In a lift or related machine as a passenger
- 18 Falling from moving objects

Manual Work

- 19 With or without hand tools
- 20 Handling, loading, lifting or carrying
- 21 Pushing, pulling or throwing

- 22 On scaffolds, ladders, walls etc.

Operating or Driving

- 24 Road transport or movable equipment
- 25 Non - motorized road transport or equipment
- 26 Surface rail transport or equipment
- 27 Underground transport or equipment
- 28 Air transport or equipment
- 29 Water transport or equipment
- 30 Operating machinery or equipment
- 31 Adjusting or repairing plant, machinery or equipment
- 32 Lack of data

C4. Occupational Injuries According to Agency of Accident

Machines

11 Prime Movers except Electrical Motors

- 1000 Steam engines
- 1001 Internal Combustion engines
- 1002 Other

12 Transmission Machinery

- 1003 Transmission shafts
- 1004 Transmission belts, cables, pulleys, pinions, gears
- 1005 Conveyor belts
- 1006 Other

13 Metal Working Machines

- 1007 Power presses
- 1008 Lathes
- 1009 Milling machines
- 1010 Abrasive wheels
- 1011 Mechanical shears, slitters, cutters
- 1012 Forging machines, casting
- 1013 Rolling mills
- 1014 Other

14 Wood and Assimilated Machines

- 1015 Circular saws
- 1016 Other saws
- 1017 Molding machines

1018 Overhead machines

1019 Other

15 Agricultural Machines

1020 Reapers, including combines reapers

1021 Threshers

1022 Other

16 Mining Machinery

1023 Under-cutters

1024 Other

17 Other Machines N.E.C.

1025 Earthmoving machines, excavating and scrapping machines expect means of transport

1026 (No code)

1027 Spinning, weaving and other textile machines

1028 Machines for manufacture of food staffs beverages

1029 Machines for the manufacture of paper

1030 Machines for printing

1031 Packing and wrapping machines

1032 Office machines

1033 Other

Equipment

18 Lifting Machines and Appliances

1034 Cranes

1035 Lifts and Elevators

1036 Winches (skip)

1037 Pulley blocks

1038 Forklifts

1039 Jacks

1040 Others

19 Pressure Vessels

1041 Boilers

1042 Pressurised containers

1043 Pressurised piping and containers

1044 Gas cylinders

1045 Caissons diving equipment

1046 Compressor

1047 Other

20 Furnaces Ovens and Kilns

1048 Blast furnaces

1049 Refining furnaces

1050 Other furnaces

1051 Kilns

1052 Ovens

21 Electrical Installations Including Electrical Motors

1053 Rotating machines, motors

1054 Conductors

1055 Transformers

1056 Control apparatus (switches, fuses)

1057 Refrigerating plants

1058 Others

22 Other Equipment N E C

1059 Other

Tools

23 Electric Hand Tools

1060 Grinder

1061 Sandblaster

1062 Saws

1063 Welding tools, soldering irons

1064 Jackhammer

1065 Electric drill

24 Hand Tools Not Power Driver

1066 Hatchet

1067 Axe

1068 Hoe

1069 Saw

1070 Hammer

1071 Other

1072 Picks

1073 Crowbar

1074 Shovel

1075 Chisel

1076 Knifes

1077 Pliers

1078 Screwdriver

1079 Rake

1080 Hand hooks

25 Power Drive Hand Tools (Pneumatic)

1081 Air hose

1082 Air power grinder

1083 Riveting guns

1084 Jackhammer

1085 An operated nail

1086 Staplers

26 Ladders Mobile Ramps

1087 Ladders

1088 Mobile ramps

27 Other N E C

1089 Other

Means of Transport**28 Means of Rail Transport**

1090 Inter-urban railways

1091 Rail transport in mines, tunnels

1092 Rail transport in industrial establishment quarries

1093 Others

1094 Coco pan

29 Other Wheeled Means of Transport

1095 Tractors

1096 Trailers

1097 Lorries

1098 Trucks, buses

1099 Motorcycle

1100 Bicycle

1101 Motor vehicle N.E.C

1102 Animal drawn vehicles

1103 Hand drawn vehicles (wheelbarrow, trolley)

1104 Other

30 Means of Air Transport

1105 Passenger

1106 Cargo

31 Means of Water Transport

1107 Motorised means of transport

1108 Non-motorised means of water transport

32 Other Means of Transport

1109 Cable cars

1110 Mechanical conveyors except cable cars

1111 Other

Materials and Substances**33 Chemical Stress Factors (1)**

1112 Asbestos and silica dust

1113 Vegetable dust (Cotton, grain)

1114 Acids (Hydrofluoric, sulphuric, nitric, phosphoric, hydrofluoric)

1115 Alkalis (calcium hydroxide, sodium hydroxide, caustic soda)

1116 Ammonia and compounds (ammonia hydroxide, anhydrous ammonia)

1117 Aromatic compounds (benzol, toluene, phenol, carbolic acid, xylene)

1118 Alcohol's (glycol, methanol and freeze)

1119 Carbon dioxide, carbon monoxide

1120 Chlorine and compounds (bleach, methyl chloride, trichloroethylene)

1121 Formaldehyde and other aldehydes

1122 Agrochemicals (insecticides, herbicide, fungicide, malathion)

1123 Glue adhesive, paste

1124 Paint, lacquer, shellac, varnish

1125 Plastics, resins, (polymer, urethane, cyanate, silicone resin)

1126 Solvents and degreasers (paint thinner, paint remover and turpentine)

1127 Soaps, detergents, cleaning compounds N.E.C

1128 Cement

1129 Derivatives of coal and petroleum (tar, asphalt pitch)

1130 Mineral oils and cutting fluids

1131 Explosives

1132 Lead and compounds

1133 Zinc and compounds

1134	Mercury and compounds
1135	Manganese and compounds
1136	Phosphorous and compound, fertilisers
1137	Arsenic and compounds
1138	Benzene and homologue
1139	Carbon bisulfide
1140	Nickel and compounds
1141	Cadmium and compounds
1142	Cobalt and compounds
1143	Chromium and compounds
1144	Nitrous fumes
1145	Other substances causing scheduled diseases

34 Other Substances, Materials and Objects N.E.C

1146	Agricultural materials
1147	Mining materials
1148	Other industrial materials

Working Environment

35 Physical Stress Factors

1149	Hot temperature
1150	Noise
1151	Vibration
1152	Pressure
1153	Non-ionizing radiation
1154	Ionising radiation
1155	Electricity
1156	Lightning
1157	Fire

36 Biological Stress Factors

1158	Fungi
1159	Bacteria
1160	Virus
1161	Parasitic worms

37 Ergonomical Stress Factors

1162	Repetitive motion
1163	Lifting, pulling, pushing heavy loads
1164	Awkward body position
1165	Control layout
1166	Other

38 Working Surfaces and Obstacles Outdoor

1167	Fields, ranches, plantations
1168	Mines surface
1169	Buildings and structures (walls, fences, gates and windows)
1170	Excavations, trenches
1171	Scaffolding
1172	Walkways, paths, sidewalks, parking area
1173	Water
1174	Working surfaces N.E.C

39 Working Surfaces and Obstacles (Indoor)

1175	Floors (slippery, rough etc.)
1176	Confined quarters
1177	Stairs, steps
1178	Roofs
1179	Other working surfaces N.E.C

40 Working Surfaces and Obstacles (Underground)

1180	Working faces of mines, tunnels
1181	Mines shafts
1182	Floors of mine, road and tunnels
1183	Fire Water
1184	Other

41 Other Agencies

1185	Live animals
1186	Animal products
1187	Insects and reptiles
1188	Plants
1189	Persons
1190	Other
1191	Not classified for lack of data

C5. Type of Accident

Falls of Persons

1011	On the same level
1012	From height e.g. scaffold, platform ladders etc.
1013	From steps, stairs etc.
1014	From moving objects (not road accident)

- 1015 From piled materials
- 1016 From buildings
- 1017 Into ditches, trenches, wells etc.

Falls of Materials or Objects

- 1021 Collapse of building, structures, excavation etc.
- 1022 Collapse of materials pills of goods etc.
- 1023 Collapse or fall of platform, lift or scaffold etc.
- 1024 Falls of objects during handling
- 1025 Falls of objects from heights
- 1026 Falls of objects in transport

Contact with

- 1031 Struck against a stationery object
- 1032 Collision with, struck by sliding or slipping objects
- 1033 Contact with (in motion, circulating, vibrating, revolving, swinging)
- 1034 Contact with sharp object (stepping or self-inflicted wounds)
- 1035 Struck by flying particles or fragments

Caught in or Between

- 1041 One object moving
- 1042 Both objects moving
- 1043 In machinery (slipping, falling) unguarded
- 1044 In machinery when removing (when in motion)
- 1045 When starting machinery
- 1046 Clothing caught in machinery
- 1047 When lifting objects

Overexertion

- 1051 When lifting heavy objects
- 1052 When pushing heavy objects
- 1053 When handling
- 1054 Due to wrong posture or movement

Exposure to

- 1061 Hot materials or objects
- 1062 Cold materials or objects
- 1063 Hot weather conditions
- 1064 Cold weather conditions
- 1065 Excessive noise
- 1066 Bacteria or virus

- 1067 Radiation including arc eyes

Contact with

- 1071 Electric current
- 1072 Lightening
- 1073 Fire
- 1074 Ingestion of harmful substances
- 1075 Absorption of harmful substances
- 1076 Effects of chemicals to the body

Explosives

- 1081 Detonation or blasting of explosives
- 1082 Ignition due to rapid heating or cooling of substances
- 1083 Burst of pressured containers, bottles, boilers and cylinders
- 1084 Due to material fatigue (by vibration etc.)
- 1085 Firearm accident (without hostile intention)

Environment and Others

- 1091 Inhalation of harmful or poisonous substances
- 1092 Drowning or asphyxia
- 1093 Effects of ventilation or lighting etc.
- 1094 Diseases (Pneumoconiosis, Dermatitis)
- 1095 Act of violence (persons)
- 1096 Act of violence (animals)
- 1097 Act of violence (reptiles and insects)

Fare back (materials)

Traffic and Non-Traffic Accidents

- 1100 Motor vehicle/ Road accident, from moving vehicles
- 1101 Motorcycle/Road accident
- 1102 Bicycle /Road accident
- 1103 Tractors/Road accident
- 1104 Power motivated transport (not road accident)
- 1105 Nonpower motivated (not road accident)
- 1106 Struck by or body part (not road accident)

Others

- 1108 Article damaged (spectacles)
- 1109 Lack of information

1110 Machinery, tools etc. damaged

C6. Unsafe Factor

This is the violation of accepted rules and regulations that could have been guarded against or followed.

1001 Physical or mental approach of the injured workman
1002 Not using protective clothes or devices required
1003 Wearing wrong or dangerous type of garment loose tie
1004 Error of judgement, wrong position, posture (weight or distance)
1005 Faulty equipment or lack of equipment
1006 Removing guards, using wrong tools (body parts)
1007 Dangerous environmental conditions
1008 Lack of supervision or proper selection of workman
1009 Act of person in defiance of regulations (concerning others)
1010 Causes beyond human control, occupational risks

C7. Body Part

Eyeball, Orbit and Optic Nerve

1011 One eye
1012 Two eyes

Head and Neck

1015 Scalp and cranium (head)
1016 Temple (forehead)
1017 Nose
1018 Ear
1019 Mouth, lips
1020 Teeth
1021 Tongue
1022 Chin
1023 Cheeks, face
1024 Brains internal
1025 Head and multiple
1026 Cervical Vertebrae (neck)
1027 Neck
1028 Unspecified

Trunk

1031 Back, spinal column and adjoining muscles
1032 Chest, ribs, internal organs, sternum
1033 Abdomen, internal organs
1034 Pelvis, buttocks coccyx
1035 Genital organs
1036 Multiple locations
1037 Unspecified

Upper Limbs

1041 Shoulder, including clavicle and blade
1042 Upper arm
1043 Elbow
1044 Forearm
1045 Wrist
1046 Hand
1047 Multiple one limb
1048 Multiple both limbs
1049 Unspecified

Fingers

1050 Unspecified
1051 Thumb
1052 Index
1053 Middle
1054 Ring
1055 Little
1056 2 or more fingers one hand
1057 2 or more fingers both hands
1058 Thumb and fingers
1059 Metacarpal and fingers
1060 Both limbs

Lower Limbs

1061 Hip
1062 Thigh
1063 Knee
1064 Shin (leg)
1065 Ankle
1066 Foot
1067 Toes
1068 Multiple one limb
1069 Multiple both limbs

1070 Unspecified

Multiple Injuries

In case of serious injuries, where more than one body part is affected, location for coding must be chosen in accordance with the severity of injury i.e. for which a permanent disability was assessed, or the most prolonged treatment applied. Only in cases where injuries are of equal severity multiple code numbers may be used.

1071 Head and trunk or limbs

1072 Trunk and upper limbs

1073 Trunk and lower limbs

1074 Lower and upper limbs

1075 Other multiple locations

General

1081 Circulatory system

1082 Respiratory system

1083 Digestive system

1084 Nervous system

1085 Unspecified body part

1086 Properties/Articles

1087 Spectacles

1088 Hearing system

1023 Burns from objects, radiation, chemicals etc.

1024 Arc eyes

1025 Foreign bodies, fragments or particles

Fractures and Dislocations

1026 Strains, sprains

1027 Gun wounds

1028 Dental injury

1029 Concussion

1030 Paralysis

1031 Dislocations

1032 Stress

1033 Fractures

Loss of Organs or Functions

1041 Amputation

1042 Loss of sight

1043 Loss of hearing

1044 Loss of feeling

1045 Multiple injuries

1046 No injury to body part but articles

1047 Lack of data

1048 Loss of teeth

1049 Unspecified

1050 Fatal

C8. Nature of Injury

Diseases

1011 Dermatitis

1012 Tuberculosis

1013 Pneumoconiosis

1014 Others

1015 Effects of radiation, X-rays etc.

1016 Effects of weather

1017 Electric current, lightning and fire

1018 Poisoning, infection, indigestion, inhalation etc.

1019 Asphyxiation, drowning or strangulation

1020 Bites

1021 Cuts, abrasions, bruises, lacerations

1022 Contusions, crushings, blisters,
haematoma, swellings

