

## Botswana

Exchange rate: US\$1.00 = 10.67 pula.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1996 (universal pension) and 1999 (orphan care).

**Type of program:** Universal and social assistance system.

#### Coverage

**Universal:** Citizens of Botswana.

**Social assistance:** Needy citizens of Botswana. Special system for public-sector employees.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** The total cost.

#### Qualifying Conditions

**Old-age pension (universal):** Age 65. Must have a valid national identity card.

**War veteran's allowance (universal):** Paid to a veteran of World War I or II, his surviving widow, or a full orphan aged 21 or younger.

**Disability allowance (social assistance, means tested):** Paid to persons registered with severe disabilities.

Means test: Must have a monthly income below 120 pula (150 pula with dependents) and less than four livestock units.

**Orphan care benefit (universal):** Paid for children younger than age 18 for the loss of one parent (if parent was single) or both parents (if parents were married).

#### Old-Age Benefits

**Old-age pension (universal):** 330 pula a month is paid.

**War veteran's allowance (universal):** 450 pula a month is paid.

Benefit adjustment: Benefits are adjusted periodically according to changes in the cost of living.

### Permanent Disability Benefits

**Disability allowance (social assistance, means tested):** 300 pula a month is paid. A monthly electronic food voucher worth 600 to 800 pula, depending on the local authority, is also provided under the destitute program (see Family Allowances).

#### Survivor Benefits

**War veteran's allowance (universal):** 450 pula a month is paid to the widow or orphan.

The widow's allowance ceases upon remarriage.

**Orphan care benefit (universal):** A monthly electronic food voucher worth 650 pula is paid. In addition, the cost of school uniforms, subsidies for transportation, clothing and rent (where applicable), support for special dispensation for tertiary education students, and support for educational needs such as reading glasses are provided. The benefits are paid to the orphan's guardian.

#### Administrative Organization

Department of Social Protection of the Ministry of Local Government, and Rural Development (<http://www.gov.bw/>) administers the programs.

### Sickness and Maternity

#### Regulatory Framework

**First and current laws:** 1981 (labor code) and 2002 (public health).

**Type of program:** Universal (medical benefits only) and employer-liability system.

#### Coverage

**Universal:** Residents of Botswana.

**Employer liability:** Public- and private-sector employees.

Exclusions: Self-employed persons.

#### Source of Funds

**Insured person**

*Universal:* None.

*Employer liability:* None.

**Self-employed person**

*Universal:* None.

*Employer liability:* Not applicable.

**Employer**

*Universal:* None.

*Employer liability:* The total cost.

**Government**

*Universal:* The total cost.

*Employer liability:* None; contributes as an employer.

**Qualifying Conditions**

**Cash sickness benefits (employer liability):** There is no minimum qualifying period. Must provide a medical certificate.

**Cash maternity benefits (employer liability):** There is no minimum qualifying period. Must provide a medical certificate indicating the expected date of childbirth.

**Medical benefits (universal):** There is no minimum qualifying period.

**Medical benefits (employer liability):** Must reside on the employer's land or work in an area of Botswana where medical facilities are not available.

**Sickness and Maternity Benefits**

**Sickness benefit (employer liability):** 100% of the employee's basic earnings is paid. There is no limit to the duration; employers must provide at least 20 days of certified paid sick leave a year.

**Maternity benefit (employer liability):** At least 50% of the employee's basic remuneration or 50 thebe a day (100 thebe equals 1 pula), whichever is greater, is paid for six weeks before and six weeks after the expected date of childbirth; may be extended up to two weeks if there are complications arising from pregnancy or childbirth.

**Workers' Medical Benefits**

**Medical benefits (universal):** Public hospitals and clinics provide medical services. Benefits include generalist and specialist care, hospitalization, laboratory services, dental care, emergency care, X-rays, maternity care, and mental health care.

Cost sharing: Patients pay a 5 pula consultation fee. (Children younger than age 5 and persons older than age 65 are exempt.)

**Medical benefits (employer liability):** Necessary medicine and medical treatment are provided, according to regulations.

**Dependents' Medical Benefits**

**Medical benefits for dependents (universal):** Medical benefits for dependents are the same as those for the insured.

**Medical benefits for dependents (employer liability):** Medical benefits for dependents are the same as those for the employee.

Eligible dependents include family members who are living with the employee.

**Administrative Organization****Employer liability system**

Ministry of Employment, Labour Productivity, and Skills Development (<http://www.gov.bw/>) provides general supervision.

Department of Labour and Social Security of the Ministry of Employment, Labour Productivity, and Skills Development enforces the law.

**Universal (medical benefits) system**

Ministry of Health (<http://www.moh.gov.bw/>) provides general supervision.

Public clinics, primary and district hospitals, and referral hospitals provide medical services.

**Work Injury****Regulatory Framework**

**First law:** 1936.

**Current laws:** 1998 (work injury).

**Type of program:** Employer-liability system, normally through a private carrier.

**Coverage**

Public- and private-sector employees.

Exclusions: Casual workers, family labor, and self-employed persons.

**Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

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

**Government:** None; contributes as an employer.

**Qualifying Conditions**

There is no minimum qualifying period.

**Temporary Disability Benefits**

66% of the difference between the insured's monthly earnings before the work injury occurred or the occupational disease began and the insured's monthly earnings (actual or potential) after the work injury occurred or the occupational disease began is paid for up to six months; may be extended for additional three-month periods up to 24 months with the approval of the Commissioner for Workmen's Compensation. A lump sum may be paid under certain circumstances.

Partial disability: A percentage of the total disability benefit is paid according to the assessed degree of disability.

### **Permanent Disability Benefits**

If the insured is assessed with a total disability, a lump sum of 60 months of the insured's monthly earnings is paid.

Constant-attendance supplement: If the insured requires the constant attendance of others to perform daily functions, up to 25% of the permanent disability benefit is paid.

Partial disability: A lump sum of 60 months of the insured's monthly earnings multiplied by the assessed degree of disability is paid.

### **Workers' Medical Benefits**

Employers provide medical, surgical, and dental care, hospitalization, skilled nursing services, and medicine, up to 75,000 pula; the costs of prostheses, up to 10,000 pula; and transportation costs, up to 1,500 pula.

### **Survivor Benefits**

**Survivor benefit:** A lump sum of 48 months of the insured's monthly earnings minus funeral costs is paid to dependent survivors.

A reduced benefit is paid to survivors who were only partially dependent.

**Funeral grant:** The amount is deducted from the survivor benefit.

### **Administrative Organization**

Department of Occupational Health and Safety (<http://www.gov.bw/>) of the Ministry of Employment, Labour Productivity, and Skills Development enforces the law.

Employers may insure against liability with private insurance companies.

## **Unemployment**

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### **Regulatory Framework**

The amended 1984 Employment Order requires employers to provide severance pay to employees with 60 months of continuous employment.

The amended 2010 Employment Act requires employers to provide severance pay in case of termination of the employment contract before an employee has served a continuous period of 60 months. The amount varies according to the length of service.

Department of Labour and Social Security (<http://www.gov.bw/>) of the Ministry of Employment, Labour Productivity and Skills Development enforces the law.

### **Family Allowances**

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#### **Regulatory Framework**

No statutory benefits are provided. Monthly cash benefits of 90 pula and monthly food vouchers worth 600 pula to 800, depending on the local authority, are provided to residents with a monthly income below 120 pula (150 pula with dependents) and less than four livestock units. This includes persons unable to support themselves because of old age, disability, or a chronic health condition; needy children younger than age 18 with a terminally ill parent; or orphans or abandoned children younger than age 18 not covered by the orphan care program (see Old Age, Disability, and Survivors).