Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1996 (universal pension and orphan care).

Type of program: Universal old-age pension and orphan care benefit system.

Note: Botswana does not yet have national social security legislation.

Coverage

Old-age pension: All citizens of Botswana aged 65 or older.

Special system for public-sector employees.

Orphan care benefit: All orphaned citizens of Botswana younger than age 18.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Old-age pension: Age 65 or older and residing in Botswana.

Disability benefit: No statutory benefits are provided; cash benefits are provided to registered destitute disabled persons under the destitute program (see Family Allowances, below).

Orphan care benefit: Provided for the loss of one parent (single parent) or both parents (married couple); a social orphan whose parents’ whereabouts is not known. The child must be younger than age 18 and residing in Botswana.

Old-Age Benefits

Old-age pension: 166 pula a month is paid.

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

Permanent Disability Benefits

No statutory benefits are provided; cash benefits are provided to registered destitute disabled persons under the destitute program (see Family Allowances, below).

Survivor Benefits

Orphan care benefit: A monthly food basket equal to 216.60 pula; a school uniform, transportation fees, sports fees, tour fees, clothing, rental fees where applicable, and other payments as required. The benefits are received by the orphan’s caregiver (guardian) or by an orphan acting as the head of the family (guardian) for younger siblings.

Administrative Organization

Department of Labor and Social Security (http://www.gov.bw) provides general supervision and administers the program.

Social Benefits Division, Department of Social Services, Ministry of Local Government (http://www.gov.bw) administers the program.

Sickness and Maternity

Regulatory Framework

No statutory benefits are provided.

The amended 1982 Employment Act provides for up to 14 days of paid sick leave a year.

The amended 1984 Employment Order requires employers in designated areas to pay maternity benefits to female employees. The maternity benefit is equal to a minimum of 25% of wages or 0.5 pula for each day of absence, whichever is greater, and is paid for 6 weeks before and 6 weeks after the expected date of childbirth; may be extended for an additional 2 weeks in the event of complications arising from pregnancy or childbirth.

The 1982 Employment Act requires employers in designated areas to provide certain medical services to employees and their dependents, including transportation to the nearest hospital.

Work Injury

Regulatory Framework

First law: 1936.


Type of program: Employer-liability system, normally involving insurance with a private carrier.
Coverage
Employed persons, including government and local authority employees and armed forces personnel.
Exclusions: Casual workers and family labor.

Source of Funds
Insured person: None.
Self-employed person: Not applicable.
Employer: The total cost, met through the direct provision of benefits or the payment of insurance premiums.
Government: None.

Qualifying Conditions
Work injury benefits: There is no minimum qualifying period.

Temporary Disability Benefits
66% of the insured’s earnings is paid for up to 6 months; may be extended for additional 3-month periods up to a total of 24 months with the approval of the Commissioner for Workmen’s Compensation. The benefit is paid after a 7-day waiting period until full recovery or certification of permanent disability.
Partial disability: Reduced benefit amounts are paid according to the assessed degree of disability.

Permanent Disability Benefits
If the insured is assessed as totally disabled, a lump sum is paid equal to 60 months of the insured’s earnings minus the value of any temporary disability benefits paid previously to the insured.
The minimum benefit is 16,000 pula.
The maximum benefit is 250,000 pula.
Constant-attendance supplement: Up to a maximum of 25% of the permanent disability benefit.
Partial disability: A percentage of the full benefit is paid according to the assessed degree of disability, as determined by the schedule in law.
The maximum partial disability benefit is 200,000 pula.

Workers’ Medical Benefits
Medical and surgical care, hospitalization, and medicines are provided by the employer, up to a maximum of 75,000 pula; the costs of prostheses, up to a maximum of 10,000 pula; and transportation costs, up to a maximum of 1,500 pula.

Survivor Benefits
Survivor benefit: A lump sum equal to 48 months of the insured’s earnings, minus the value of any temporary disability benefits paid previously to the deceased, is paid to dependent survivors.
The minimum benefit is 8,000 pula.
The maximum benefit is 20,000 pula.
A reduced benefit is paid to survivors who were only partially dependent.
Funeral grant: A lump sum is paid, up to a maximum of 100 pula. (The amount is deducted from the survivor benefit.)

Administrative Organization
Department of Labor and Social Security (http://www.gov.bw) enforces the law.
Employers may insure against liability with private insurance companies.

Unemployment
Regulatory Framework
No statutory benefits are provided.
Under the amended 1984 Employment Order, employees with 60 months of continuous employment are entitled to a severance benefit from their employer.
Department of Labor and Social Security (http://www.gov.bw) enforces the law.
Commissioner of Labor and Social Security provides supervision.

Family Allowances
Regulatory Framework
Botswana provides monthly cash benefits (61 pula) and monthly food rations (equal to 172 pula) to all destitute residents, including those 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.