

Botswana

Exchange rate: US\$1.00 = 8.69 pula.

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.

Coverage

Old-age pension: All residents of Botswana. Special system for public-sector employees.

Orphan care benefit: All orphaned citizens of Botswana.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Old-age pension: Age 65.

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

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

Old-Age Benefits

Old-age pension: 250 pula a month is paid.

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

Permanent Disability Benefits

Disability benefit: No statutory benefits are provided; monthly cash benefits of 90 pula and a food basket worth 450 pula to 750 pula are provided to registered, destitute, disabled persons under the destitute program (see Family Allowances).

Survivor Benefits

Orphan care benefit: A monthly food basket worth 450 pula to 750 pula; a school uniform, subsidies for transportation, clothing and rent where applicable, and other payments as needed. The benefits are given to the orphan's caregiver (guardian) or to 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.

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

Sickness and Maternity

Regulatory Framework

No statutory benefits are provided.

Sickness benefits: The amended 2010 Employment Act provides for up to 20 days of paid sick leave a year.

Maternity benefits: The amended 2010 Employment Order requires employers in designated areas to pay maternity benefits to female employees. The maternity benefit is at least 50% of the insured's basic pay and benefits she would otherwise be entitled to receive, and is paid for six weeks before and six weeks after the expected date of childbirth; may be extended two weeks if there are complications arising from pregnancy or childbirth.

Medical benefits: 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.

Current laws: 1977 and 1998 (worker's compensation).

Type of program: Employer-liability system, normally involving insurance with a private carrier.

Coverage

Employed persons, including government and local authority employees and military personnel.

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

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost is 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 six months; may be extended for additional three-month periods up to 24 months with the approval of the Commissioner for Workmen's Compensation. The benefit is paid after a seven-day waiting period until full recovery or certification of permanent disability.

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

Permanent Disability Benefits

Permanent disability benefit: If the insured is assessed with a total disability, a lump sum of 60 months of the insured's earnings minus the value of any temporary disability benefits previously paid to the insured is paid.

The minimum benefit is 16,000 pula.

The maximum benefit is 250,000 pula.

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 percentage of the full benefit is paid according to the assessed degree of disability, as determined by a schedule in law.

The maximum partial disability benefit is 200,000 pula.

Workers' Medical Benefits

Employers provide medical and surgical care, hospitalization, 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 earnings minus the value of any temporary disability benefits previously paid 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 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. Under the amended 2010 Employment Act, in case of termination of the employment contract before an employee has served a continuous period of 60 months, employees are entitled to a severance benefit that is proportionate to the length of service.

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

Monthly cash benefits of 90 pula and a monthly food basket worth 450 pula to 750 pula are provided 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.