

## Botswana

Exchange rate: US\$1.00 = 10.66 pula.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current laws:** 1996 (universal pension), 1998 (veteran's pension), 1999 (orphan care), and 2015 (disability benefit).

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

#### Coverage

**Universal:** Resident citizens of Botswana.

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

#### Source of Funds

##### Insured person

*Universal:* None.

*Social assistance:* None.

##### Self-employed person

*Universal:* None.

*Social assistance:* None.

##### Employer

*Universal:* None.

*Social assistance:* None.

##### Government

*Universal:* The total cost.

*Social assistance:* The total cost.

#### Qualifying Conditions

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

**Veteran's pension (War Veteran's Allowance, universal):** Paid to a veteran of World War II, his widow, or a full orphan up to age 21.

The veteran's pension for widows ceases upon remarriage.

**Disability benefit (social assistance, means tested):** Must be registered with a severe disability.

Means test: Individual and family income and assets must not exceed certain limits.

Food supplement: Must be receiving the disability benefit.

**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).

Food supplement: Must be receiving the orphan care benefit.

#### Old-Age Benefits

**Old-age pension (universal):** 530 pula a month is paid.

Benefit adjustment: Benefits are adjusted periodically based on changes in the cost of living.

**Veteran's pension (War Veteran's Allowance, universal):** 600 pula a month is paid.

Benefit adjustment: Benefits are adjusted periodically based on changes in the cost of living.

#### Permanent Disability Benefits

**Disability benefit (social assistance, means tested):** 450 pula a month is paid.

Food supplement: 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

**Veteran's pension (War Veteran's Allowance, universal):** 600 pula a month is paid to an eligible widow or orphan. If there is more than one widow, the pension is split equally.

Benefit adjustment: Benefits are adjusted periodically based on changes in the cost of living.

**Orphan care benefit (universal):** 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 benefit is paid to the orphan's guardian.

Food supplement: A monthly electronic food voucher worth 650 pula is paid.

#### 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:** 1971 (public health) and 1981 (labor code).

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

## Coverage

**Universal:** Residents of Botswana.

**Employer liability:** Private-sector employees, and public-sector employees not covered by a special system.

Exclusions: Self-employed persons.

Special system for civil servants.

## Source of Funds

### Insured person

*Universal (medical benefits):* None.

*Employer liability (cash benefits):* None.

### Self-employed person

*Universal (medical benefits):* None.

*Employer liability (cash benefits):* Not applicable.

### Employer

*Universal (medical benefits):* None.

*Employer liability (cash benefits):* The total cost.

### Government

*Universal (medical benefits):* The total cost.

*Employer liability (cash benefits):* None; contributes as an employer.

## Qualifying Conditions

**Cash sickness benefit (employer liability):** Must have at least one year of continuous employment and provide a medical certificate.

**Cash maternity benefit (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.

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

## Sickness and Maternity Benefits

**Sickness benefit (employer liability):** 100% of the employee's basic earnings is paid. Employers must provide at least 20 days of certified paid sick leave a year; there is no limit on the amount of sick leave that can be provided.

**Maternity benefit (employer liability):** At least 50% of the employee's basic earnings 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 (universal):** Benefits for dependents are the same as those for the insured.

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

## Administrative Organization

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

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

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

Employers pay cash benefits directly to employees.

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

## Work Injury

### Regulatory Framework

**First law:** 1936.

**Current laws:** 1998 (work injury) and 2001 (regulations).

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

### Coverage

Public- and private-sector employees and apprentices.

Voluntary coverage for self-employed persons.

Exclusions: Casual workers and family labor.

### **Source of Funds**

**Insured person:** None.

**Self-employed person:** The total cost of self-insurance.

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

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

### **Qualifying Conditions**

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period. Accidents that occur while commuting to and from work are not covered (except if the employer provides the transportation).

### **Temporary Disability Benefits**

66% of the difference between the employee's monthly earnings before the disability began and the insured's monthly earnings (actual or potential) after the disability 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 conditions.

Partial disability: A percentage of the full temporary disability benefit is paid based on the assessed degree of disability.

### **Permanent Disability Benefits**

For a total disability, a lump sum of 60 times the employee's last monthly earnings is paid, up to a maximum.

Constant-attendance supplement: Up to 25% of the permanent disability benefit is paid if the employee requires the constant attendance of others to perform daily functions.

Partial disability: For a partial disability, a percentage of the full permanent disability benefit is paid based on the assessed degree of disability.

### **Workers' Medical Benefits**

Employers cover 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 times the employee's last monthly earnings minus funeral costs is paid to eligible survivors.

Eligible survivors include a widow(er), orphans, parents, grandchildren, grandparents, and siblings.

The full benefit is paid to fully dependent survivors; a reduced benefit is paid to survivors who were partially dependent on the employee.

**Funeral grant:** The reasonable cost of a funeral is paid. 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.

Department of Labour and Social Security (<http://www.gov.bw/>) of the Ministry of Employment, Labour Productivity, and Skills Development provides general supervision and processes compensation claims.

Employers may insure work injury 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 payment amount varies depending on 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 monthly incomes 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; and orphans or abandoned children younger than age 18 not covered by the orphan care program (see Old Age, Disability, and Survivors).