

The VAT exemption policies for **healthcare, medicine supply, health insurance, educational fees, utilities (electricity and water), local production**, and food staples in Sub-Saharan African countries are examined

### 1. ANGOLA:

**Healthcare & Medicine:** Exemptions on essential medical supplies.

**Health Insurance:** Exempt to promote accessibility.

**Education:** VAT exemptions for public educational institutions.

**Utilities:** Subsidized VAT rates on electricity and water for residential use.

**Local Production & Food Items:** Exemptions for locally produced agricultural products and basic foodstuffs.

### 2. BENIN

**Healthcare & Medicine:** Essential medicines and healthcare services are VAT exempt.

**Health Insurance:** Exempt from VAT.

**Education:** VAT exemptions on school and university fees.

**Utilities:** Reduced or exempt VAT on water and electricity for low-income households.

**Food Items:** Basic food items like maize and fish are exempt from VAT.

### 3. BOTSWANA:

**Healthcare & Medicine:** Medical supplies and health services are exempt from VAT.

**Health Insurance:** Generally exempt to encourage wider coverage.

**Education:** VAT exemptions for educational fees at all levels.

**Utilities:** Electricity and water include VAT exemptions for domestic consumers.

**Local Production & Food Items:** Zero-rated VAT for essential local produce and livestock.

### 4. BURKINA FASO:

**Healthcare & Medicine:** Healthcare services and essential drugs are VAT exempt.

**Health Insurance:** Exempt from VAT to enhance affordability.

**Education:** School and university fees are exempt from VAT.

**Utilities:** Certain utilities like electricity and water are subsidized.

**Food Items:** Staple foods such as maize and millet are VAT exempt.

### 5. BURUNDI:

**Healthcare & Medicine:** VAT exemptions apply to most medical products and services.

**Health Insurance:** Exempt from VAT.

**Education:** VAT exemptions for public education.

**Utilities:** Reduced VAT rates for electricity and water.

**Food Items:** Basic foodstuffs are exempt from VAT.

#### 6. CABO VERDE (CAPE VERDE):

**Healthcare & Medicine:** Essential medical supplies are exempt from VAT.

**Health Insurance:** VAT exempt to increase health coverage.

**Education:** School and university fees are VAT exempt.

**Utilities:** Basic utilities like water and electricity have reduced VAT rates.

#### 8. CENTRAL AFRICAN REPUBLIC:

**Healthcare & Medicine:** Exemptions from VAT for healthcare services and necessary medical supplies.

**Health Insurance:** Generally exempt from VAT.

**Education:** VAT exemptions apply to educational fees.

**Utilities:** Electricity and water are subject to VAT exemptions for residential use.

**Food Items:** Basic staples are exempt from VAT.

#### 9. CHAD:

**Healthcare & Medicine:** VAT exemptions on essential medical supplies and healthcare services.

**Health Insurance:** Exempt to promote public health.

**Education:** Public school fees are exempt from VAT.

**Utilities:** Electricity and water utilities often have VAT exemptions.

**Local Production & Food Items:** Supports local agriculture with VAT exemptions.

#### 7. CAMEROON:

**Healthcare & Medicine:** Medical services and pharmaceutical products are VAT exempt.

**Health Insurance:** Exempt from VAT.

**Education:** Public educational institutions are exempt from VAT.

**Utilities:** Subsidized VAT rates for essential services.

**Food Items:** Essential foods are exempt or zero-rated.

**Food Items:** Basic food items are exempt from VAT to support food security.

#### 10. COMOROS:

**Healthcare & Medicine:** Essential healthcare services and medical supplies are exempt from VAT.

**Health Insurance:** Not widely applicable, but generally exempt.

**Education:** VAT exemptions on educational services to promote literacy.

**Utilities:** Utilities such as electricity and water carry reduced VAT for domestic consumption.

**Local Production & Food Items:** Local agricultural products are often exempt from VAT.

### 11. CONGO, REPUBLIC OF THE:

**Healthcare & Medicine:** Medical supplies and healthcare services are exempt from VAT.

**Health Insurance:** Exempt from VAT.

**Education:** School and university fees generally carry VAT exemptions.

**Utilities:** Reduced VAT rates on electricity and water to support households.

**Food Items:** Basic staples like meat and fish are VAT exempt.

### 12. CONGO, DEMOCRATIC REPUBLIC OF THE:

**Healthcare & Medicine:** VAT exemptions for essential medical goods and services.

**Health Insurance:** Typically exempt from VAT.

**Education:** VAT exemptions are in place for educational fees.

**Utilities:** Electricity and water have VAT exemptions for low-income users.

**Local Production & Food Items:** Promotes local industry with VAT exemptions on local products.

### 13. CÔTE D'IVOIRE (IVORY COAST):

**Healthcare & Medicine:** VAT exemptions are provided for essential healthcare services and medical supplies. This includes pharmaceuticals and certain medical equipment aimed at improving public health access.

**Health Insurance:** Health insurance services are generally exempt from

VAT, which helps to promote wider health coverage among the population.

**Education:** School and university fees are exempt from VAT. This exemption applies to both public and private educational institutions, supporting wider access to education at all levels.

**Utilities:** Utilities such as electricity and water are often subsidized, with VAT reductions or exemptions available to ensure affordability for all layers of society.

**Food Items:** Basic food items, including staples like rice, maize, and certain locally produced goods, are often exempt from VAT. This policy aims to keep food prices affordable for the general populace and support local agricultural sectors.

### 14. DJIBOUTI:

**Healthcare & Medicine:** VAT exemptions on healthcare and medical supplies.

**Health Insurance:** Health insurance is generally exempt from VAT.

**Education:** School fees are exempt from VAT.

**Utilities:** Basic utilities include VAT, with some exemptions.

**Food Items:** Basic foods are typically exempt from VAT.

### 15. ERITREA:

**Healthcare & Medicine:** VAT exemptions on healthcare services and essential medical goods.

**Health Insurance:** Not widely available; typically exempt.

**Education:** Public educational fees are exempt from VAT.

**Utilities:** Essential services like water and electricity are subsidized.

**Food Items:** Basic necessities are exempt from VAT to support accessibility.

#### 16. ESWATINI (FORMERLY SWAZILAND):

**Healthcare & Medicine:** Essential healthcare services and supplies are VAT exempt.

**Health Insurance:** Exempt from VAT.

**Education:** VAT exemptions apply to educational fees.

**Utilities:** Subsidized rates on electricity and water.

**Food Items:** VAT exemptions on staple foods like maize and meat.

#### 17. ETHIOPIA:

**Healthcare & Medicine:** Healthcare services and medical supplies are exempt from VAT as part of the government's commitment to improving health standards.

**Health Insurance:** Health insurance products are generally exempt from VAT, aligning with policies to enhance health service accessibility.

**Education:** VAT exemptions are granted to educational fees at all levels to encourage educational attainment and support the education sector.

**Utilities:** Electricity and water charges include VAT exemptions, particularly for

lower consumption brackets, to alleviate the financial burden on households.

**Food Items:** Essential foods such as teff, wheat, and maize are exempt from VAT to promote food affordability and support dietary staples.

#### 18. GABON:

**Healthcare & Medicine:** Medical services and pharmaceuticals are exempt from VAT.

**Health Insurance:** Generally exempt to encourage coverage.

**Education:** School and university fees are exempt from VAT.

**Utilities:** Electricity and water include VAT exemptions.

**Food Items:** Basic foods are exempt from VAT.

#### 19. GAMBIA:

**Healthcare & Medicine:** Healthcare services and essential medical supplies are VAT exempt.

**Health Insurance:** Typically exempt from VAT.

**Education:** Educational fees are exempt from VAT.

**Utilities:** VAT exemptions apply to essential utilities.

**Food Items:** Staple foods are exempt from VAT.

## 20. GHANA:

**Healthcare & Medicine:** Essential medical supplies and services are either exempt from VAT or zero-rated.

**Health Insurance:** Generally exempt from VAT to promote broader coverage.

**Education:** School and university fees are exempt from VAT. This includes both public and private educational institutions.

**Utilities:** Electricity and water are subject to subsidized VAT rates, especially for residential consumers to promote affordability.

**Food Items:** Staple foods such as maize, rice, and fish are exempt from VAT. This is part of efforts to keep basic living costs low for the general populace.

## 21. GUINEA:

**Healthcare & Medicine:** Exempt from VAT for healthcare services and medical supplies.

**Health Insurance:** VAT exempt.

**Education:** School fees are exempt from VAT.

**Utilities:** Utilities such as electricity and water are VAT exempt.

**Food Items:** Essential food items are exempt from VAT.

## 22. EQUATORIAL GUINEA:

**Healthcare & Medicine:** Exemptions on medical supplies and services.

**Health Insurance:** Generally exempt from VAT.

**Education:** Educational services are exempt from VAT.

**Utilities:** VAT exemptions or reductions for electricity and water.

**Food Items:** Basic food staples are exempt from VAT.

## 23. GUINEA-BISSAU:

**Healthcare & Medicine:** Medical supplies and services are exempt from VAT.

**Health Insurance:** Exempt from VAT.

**Education:** VAT exemptions on public educational fees.

**Utilities:** Reduced VAT rates on utilities.

**Food Items:** VAT exemptions on basic staples.

## 24. KENYA:

**Healthcare & Medicine:** Essential medical supplies and services, including pharmaceuticals and some medical equipment, are exempt from VAT or zero-rated. This helps make healthcare more accessible and affordable for all Kenyans.

**Health Insurance:** Health insurance products are generally exempt from VAT, encouraging more individuals and families to secure health coverage.

**Education:** School fees for educational institutions, including primary, secondary, and tertiary education, are exempt from VAT. This exemption is extended to both public and private institutions, aiming to make education more affordable.

**Utilities:** Electricity has a graduated VAT rate; lower consumption brackets benefit from reduced rates to alleviate the financial burden on low-income households. Water services are also exempt from VAT, ensuring that basic sanitation and hygiene needs are met affordably.

**Food Items:** Staple foods such as maize, wheat, and rice are zero-rated. This means while they are VAT taxable, the rate applied is 0%, allowing businesses to claim back any VAT they pay on inputs. This policy is designed to keep the cost of basic food items low for consumers.

#### 25. LESOTHO:

**Healthcare & Medicine:** VAT exemptions on healthcare services.

**Health Insurance:** Typically exempt.

**Education:** VAT exemptions on school fees.

**Utilities:** Subsidized VAT rates for electricity and water.

**Food Items:** Basic food items are exempt from VAT.

#### 26. LIBERIA:

**Healthcare & Medicine:** Healthcare services and medical supplies are exempt from VAT.

**Health Insurance:** Exempt from VAT.

**Education:** Public educational institutions are exempt from VAT.

**Utilities:** Electricity and water services are VAT exempt.

**Food Items:** VAT exemptions on essential foodstuffs.

#### 27. MADAGASCAR:

**Healthcare & Medicine:** VAT exemptions apply to healthcare services and necessary medical supplies.

**Health Insurance:** Typically exempt from VAT.

**Education:** VAT exemptions on educational services.

**Utilities:** Reduced VAT rates on essential utilities.

**Food Items:** Basic staples like rice are exempt from VAT.

#### 28. MALAWI:

**Healthcare & Medicine:** Medical services and supplies are exempt from VAT.

**Health Insurance:** Generally exempt to enhance accessibility.

**Education:** School and university fees are exempt from VAT.

**Utilities:** VAT exemptions or reduced rates for electricity and water.

**Food Items:** Exemptions on essential foods like maize.

#### 29. MALI:

**Healthcare & Medicine:** Exempt from VAT for healthcare services and medical supplies.

**Health Insurance:** Health insurance services are exempt from VAT.

**Education:** VAT exemptions on school and university fees.

**Utilities:** Subsidized VAT rates on essential services.

**Food Items:** VAT exemptions on staple foods.

### 30. MAURITANIA:

**Healthcare & Medicine:** Essential healthcare services and medical supplies are VAT exempt.

**Health Insurance:** Typically exempt from VAT.

**Education:** School fees are VAT exempt to promote education.

**Utilities:** VAT exemptions or reductions for essential utilities.

**Food Items:** Staple foods like fish and maize are exempt from VAT.

### 31. MAURITIUS:

**Healthcare & Medicine:** VAT exemptions on medical supplies and services.

**Health Insurance:** Generally exempt from VAT.

**Education:** No VAT on tuition fees for primary, secondary, and tertiary education.

**Utilities:** Electricity and water are VAT exempt for households.

**Food Items:** Basic food items are zero-rated or exempt from VAT.

### 32. MAYOTTE:

**VAT Structure:** As part of France, Mayotte adheres to the French VAT system, which has a standard rate along with reduced and super-reduced rates applicable to certain goods and services.

**Healthcare & Medicine:** Similar to mainland France, healthcare services in Mayotte are generally exempt from VAT. This includes medical care services provided by doctors, hospitals, and other health professionals.

**Health Insurance:** Health insurance services are also typically exempt from VAT, consistent with broader French tax policies.

**Education:** Educational services provided by public and private schools that follow the national curriculum are exempt from VAT. This supports broader access to education at all levels.

**Utilities:** Essential services like water and electricity may be subject to reduced VAT rates to make these basic services more affordable for residents.

**Food Items:** Basic food items, especially those considered necessities, benefit from reduced or super-reduced VAT rates, aiming to ensure affordability of essential food supplies.

### 33. MOZAMBIQUE:

**Healthcare & Medicine:** Exempt from VAT for essential medical services and supplies.

**Health Insurance:** Health insurance is exempt from VAT.

**Education:** VAT exemptions apply to educational institutions.

**Utilities:** VAT reductions for essential services like electricity and water.

**Food Items:** Basic staples like maize and rice are exempt from VAT.

#### 34. NAMIBIA:

**Healthcare & Medicine:** Medical services and supplies are exempt from VAT.

**Health Insurance:** Exempt to promote broader health coverage.

**Education:** School and university fees are exempt from VAT.

**Utilities:** VAT exemptions on water and subsidized rates for electricity.

**Food Items:** Essential food items are zero-rated.

#### 35. NIGER:

**Healthcare & Medicine:** Healthcare services and medical supplies are VAT exempt.

**Health Insurance:** Exempt from VAT to encourage uptake.

**Education:** VAT exemptions on educational fees.

**Utilities:** Subsidized VAT rates on electricity and water.

**Food Items:** Basic foods like millet and sorghum are exempt from VAT.

#### 36. NIGERIA:

**Healthcare & Medicine:** Essential medical supplies and services are either exempt from VAT or zero-rated. This includes pharmaceuticals and medical equipment, aiming to make healthcare more accessible and affordable.

**Health Insurance:** Health insurance services are generally exempt from VAT, which helps to promote broader coverage among the population.

**Education:** School and university fees are exempt from VAT to promote education. This includes both public and private educational institutions.

**Utilities:** Electricity and water are subject to subsidized VAT rates, especially for residential consumers to promote affordability.

**Food Items:** Staple foods such as maize, rice, and fish are exempt from VAT. This is part of efforts to keep basic living costs low for the general populace.

#### 37. RWANDA:

**Healthcare & Medicine:** VAT exemptions for medical services and products.

**Health Insurance:** Exempt from VAT.

**Education:** School fees and university tuition are exempt from VAT.

**Utilities:** Reduced VAT rates for residential electricity and water.

**Food Items:** Essential foods are exempt from VAT.

#### 38. SAO TOME AND PRINCIPE:

**Healthcare & Medicine:** Exempt from VAT for healthcare services and pharmaceuticals.

**Health Insurance:** Typically exempt.

**Education:** VAT exemptions for educational services.

**Utilities:** Subsidized VAT rates for essential utilities.

**Food Items:** Staple foods are VAT exempt.

#### 39. SENEGAL:

**Healthcare & Medicine:** Medical supplies and healthcare services are exempt from VAT.

**Health Insurance:** Exempt from VAT.

**Education:** VAT exemptions apply to school and university fees.

**Utilities:** VAT exemptions on electricity and water for domestic use.

**Food Items:** Essential food items like rice and millet are exempt from VAT.

#### 40. SEYCHELLES:

**Healthcare & Medicine:** VAT exemptions for essential healthcare services and supplies.

**Health Insurance:** Generally exempt from VAT.

**Education:** No VAT on educational services.

**Utilities:** Electricity and water are VAT exempt for households.

**Food Items:** Basic necessities are zero-rated.

#### 41. SIERRA LEONE:

**Healthcare & Medicine:** VAT exemptions on medical services and essential drugs.

**Health Insurance:** Typically exempt from VAT.

**Education:** VAT exemptions for educational institutions.

**Utilities:** Subsidized VAT rates on electricity and water.

**Food Items:** Staple foods like rice are exempt from VAT.

#### 42. SOMALIA:

**Healthcare & Medicine:**

**Health Insurance:**

**Education:**

**Utilities:**

**Food Items:**

#### 43. SOUTH AFRICA:

**Healthcare & Medicine:** Certain healthcare services and medical supplies are zero-rated.

**Health Insurance:** Exempt from VAT.

**Education:** Public educational services are exempt; private education varies.

**Utilities:** Electricity and water are subject to VAT, but there are rebates for low-income households.

**Food Items:** Basic food items like maize meal and rice are zero-rated.

#### 44. SOUTH SUDAN:

**Healthcare & Medicine:** Healthcare services are exempt from VAT.

**Health Insurance:** Generally exempt, though not widely available.

**Education:** School fees are exempt from VAT.

**Utilities:** Essential utilities are generally exempt from VAT.

**Food Items:** Staple foods are exempt from VAT.

#### 45. SUDAN:

**Healthcare & Medicine:** Exempt from VAT on medical supplies and healthcare.

**Health Insurance:** Exempt to promote health coverage.

**Education:** School and university fees are exempt from VAT.

**Utilities:** VAT exemptions apply to electricity and water.

**Food Items:** Basic food items like wheat and millet are exempt from VAT.

#### 46. TANZANIA:

**Healthcare & Medicine:** Essential medicines and health services are VAT exempt.

**Health Insurance:** Exempt from VAT.

**Education:** Educational services are VAT exempt.

**Utilities:** Reduced VAT rates for essential utilities.

**Food Items :** Staple foods are exempt from VAT.

#### 47. TOGO:

**Healthcare & Medicine:** VAT exemptions for essential medical supplies and services.

**Health Insurance:** Typically exempt from VAT.

**Education:** VAT exemptions on school fees.

**Utilities:** Subsidized VAT rates on utilities like electricity and water.

**Food Items:** Basic food staples are exempt from VAT.

#### 48. UGANDA:

**Healthcare & Medicine:** Certain medical supplies are zero-rated; health services are exempt.

**Health Insurance:** Generally exempt from VAT.

**Education:** School fees and higher education are exempt from VAT.

**Utilities:** Electricity and water have VAT exemptions for residential use.

**Food Items:** Essential foods like maize and beans are exempt from VAT.

#### 49. ZAMBIA:

**Healthcare & Medicine:** Healthcare services and medical supplies are exempt from VAT.

**Health Insurance:** Exempt from VAT to promote accessibility.

**Education:** School and university fees are VAT exempt.

**Utilities:** Electricity and water are subject to VAT but include exemptions for certain levels of use.

**Food Items:** Basic food items are zero-rated.

#### 50. ZIMBABWE:

**Healthcare & Medicine:** Medical supplies and healthcare services are exempt from VAT.

**Health Insurance:** Typically exempt from VAT.

**Education:** Educational fees for primary, secondary, and tertiary education are exempt from VAT.

**Utilities:** Subsidized VAT rates on electricity and water.

**Food Items:** Staple foods like maize meal are zero-rated.