

Bangladesh

Exchange rate: U.S.\$1.00 equals 58 takas.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1998.

Type of program: Targeted social assistance system.

Special system for public-sector employees.

Note: Unless otherwise noted, this information is more than 8 years old.

Coverage

Low-income citizens aged 57 and older.

Source of Funds

Insured person: None.

Employer: None.

Government: Total cost.

Qualifying Conditions

Aged 57, resident in Bangladesh, and selected for eligibility.

Old-Age Benefits

Old-age pension: A monthly pension of 120 takas (July 2002), equal to 10% of average income.

Administrative Organization

The government is responsible for administering the social assistance program.

Sickness and Maternity

Regulatory Framework

First Law: 1939.

Current Laws: 1950 and 1965.

Type of program: Social insurance system providing cash and medical benefits.

Coverage

Cash sickness benefits: Employees of factories in manufacturing industries employing 10 or more workers and employees of shops and establishments of 5 or more workers.

Exclusion: Clerical staff.

Cash maternity benefits: Employed women.

Medical benefits: Medical facilities provided by some employers in the public and private sectors through dispensaries in their establishments; workers can also use general hospital facilities run by the government.

Source of Funds

Insured person: None.

Employer: Total cost.

Government: Provides hospital facilities.

Qualifying Conditions

Cash maternity benefits: Nine months' service with the employer by the expected date of childbirth.

Sickness and Maternity Benefits

Sickness benefit: 50% of wages for factory workers and 100% of wages for workers in shops, establishments, and large factories, for up to 14 days a year.

Maternity benefit: Cash payment, depending on prior wages, for 6 weeks before and 6 weeks after childbirth.

Workers' Medical Benefits

Where medical facilities are not provided, a medical allowance of 100 takas a month is paid to workers.

Administrative Organization

Ministry of Labor and Manpower.

Public Health Service.

Work Injury

Regulatory Framework

First Law: 1923.

Current laws: 1980 and 1982.

Type of program: Employer-liability system for accidental injuries and 34 listed occupational diseases.

Coverage

Employees of railways, factories with 10 or more workers, and estate and dock employees.

Exclusions: Clerical staff, and workers earning 1,200 takas or more a month.

Source of Funds

Insured person: None.

Employer: Total cost.

Government: None.

Qualifying Conditions

Work injury benefits: There is a 4-day waiting period.

Temporary Disability Benefits

100% of wages for the first 2 months, 2/3 of wages for the next 2 months, and half of wages for subsequent months of disability or for 1 year, whichever is shorter.

Permanent Disability Benefits

Between 10,000 takas and 30,000 takas a month, depending on the insured's monthly wage, payable for up to a year of disability.

Survivor Benefits

Between 8,000 takas and 21,000 takas depending on the insured's monthly wage.

Administrative Organization

Ministry of Labor and Manpower.

Commissioner of Workmen's Compensation.

Unemployment

Regulatory Framework

First and current law: 1965.

Labor Employment Act (1965) provides a termination benefit, a retrenchment and layoff benefit, and a benefit for discharge from service on the grounds of ill health.

Coverage

Workers in shops and commercial and industrial establishments.

Source of Funds

Insured person: None.

Employer: Total cost.

Government: None.

Unemployment Benefits

Monthly rated permanent employees receive half of the average basic wage for 120 days (plus 1 month's salary for each year of service); casual workers, for 60 days (plus a lump-sum payment of 14 days' wages for each year of service); and temporary workers, for 30 days.

Administrative Organization

Ministry of Labor and Manpower.