

Bangladesh

Exchange rate: US\$1.00 equals 68 taka.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1998 (old-age).

Type of program: Social assistance system.

Coverage

Low-income citizens aged 60 or older.

Special system for public-sector employees.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Old-age pension: Aged 60 or older, residing in Bangladesh, and selected for eligibility. Only one member from each family can receive the pension.

Disability pension: No benefits are provided.

Survivor pension: No benefits are provided.

Old-Age Benefits

Old-age pension: The monthly pension is 250 taka and is paid quarterly.

Permanent Disability Benefits

Disability pension: No benefits are provided.

Survivor Benefits

Survivor pension: No benefits are provided.

Administrative Organization

Ministry of Social Welfare administers the program.

Old-age pensions are disbursed by local branches of the government-run Sonali Bank.

Sickness and Maternity

Regulatory Framework

First law: 1939.

Current law: 2008 (labor law).

Type of program: Social insurance system.

Coverage

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

Exclusions: Household workers, self-employed persons, and informal laborers.

Cash maternity benefits: Employed women.

Medical benefits: Medical facilities are 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.

Self-employed person: Not applicable.

Employer: The total cost.

Government: Provides hospital facilities.

Qualifying Conditions

Cash sickness benefits: Must be in insured employment.

Cash maternity benefits: Must have at least 6 months of employment with the same employer on the expected date of childbirth.

Sickness and Maternity Benefits

Sickness benefit: The benefit is equal to 100% of earnings (except newspaper workers who receive 50%) and is paid for up to 14 days a year.

Maternity benefit: A cash benefit, depending on the level of the insured's earnings, is paid for 8 weeks before and 8 weeks after childbirth.

Workers' Medical Benefits

A medical allowance of 100 taka a month is paid to workers whose employer does not provide medical facilities.

Administrative Organization

Ministry of Labor and Manpower administers the program.

Public Health Service administers public health services.

Work Injury

Regulatory Framework

First law: 1923.

Current law: 2006 (labor law).

Type of program: Employer-liability system for accidental injuries and 33 listed occupational diseases.

Coverage

Employees of railways, docks, estates, and factories with five or more workers.

Exclusions: Household workers, self-employed persons, and informal labor.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Work injury benefits: There is a 3-day waiting period.

Temporary Disability Benefits

The benefit is equal to the insured's full earnings for the first 2 months, 2/3 of earnings for the next 2 months, and half of earnings for subsequent months of disability or for a maximum of a year, whichever is shorter.

Permanent Disability Benefits

Permanent disability benefit: The maximum benefit is 125,000 taka, regardless of the insured's earnings.

Partial disability: A percentage of the full pension is paid according to the assessed loss of earning capacity.

Survivor Benefits

Survivor benefit: The maximum benefit is 125,000 taka, regardless of the deceased's previous earnings.

Administrative Organization

Ministry of Labor and Manpower administers the program.

Commissioner of Workmen's Compensation provides supervision.

Unemployment

Regulatory Framework

No statutory unemployment benefits are provided.

The 2008 labor law requires employers to provide a termination benefit, a retrenchment and layoff benefit, and a benefit for discharge from service on the grounds of ill health to workers in shops and commercial and industrial establishments.

Monthly rated permanent employees receive half of the average basic wage for 120 days (plus a lump-sum payment of 1 month of 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.