

## Bangladesh

Exchange rate: US\$1.00 = 69 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 65 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 65 or older and residing in Bangladesh. 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 300 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 (<http://www.msw.gov.bd>) administers the program. Old-age pensions are paid through local branches of the government-run banks.

### *Sickness and Maternity*

#### **Regulatory Framework**

**First law:** 1939.

**Current law:** 2006 (labor law).

**Type of program:** Social insurance system.

#### **Coverage**

**Cash sickness benefits:** Employees in manufacturing and in establishments with five or more workers.

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

**Cash maternity benefits:** Employed women.

**Medical benefits:** Some employers provide on-site medical facilities; workers may also use certain government-run hospitals.

#### **Source of Funds**

**Insured person:** None.

**Self-employed person:** Not applicable.

**Employer:** The total cost.

**Government:** Funds government hospitals.

#### **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 100% of earnings 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 Employment (<http://www.mole.gov.bd>) 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-sector workers.

**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 100% of the insured's earnings for the first 2 months, 66.7% of earnings for the next 2 months, and 50% of earnings for subsequent months of disability or for up to a year, whichever is shorter.

**Permanent Disability Benefits**

**Permanent disability benefit:** Up to 125,000 taka is paid.

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

**Survivor Benefits**

**Survivor benefit:** Up to 125,000 taka is paid to survivors.

**Administrative Organization**

Ministry of Labor and Employment (<http://www.mole.gov.bd>) administers the program.

Commissioner of Workmen's Compensation provides supervision.

**Unemployment****Regulatory Framework**

No statutory unemployment benefits are provided.

The 2006 labor law requires employers to provide a termination benefit, a retrenchment and layoff benefit, and a benefit for discharge from service for ill health to workers in commerce and industry.

Permanent employees with monthly salaries 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 of wages for each year of service); and temporary workers for 30 days.