

## Bangladesh

Exchange rate: US\$1.00 equals 60 takas.

### Old Age, Disability, and Survivors

#### Regulatory Framework

**First and current law:** 1998.

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

#### Coverage

Low-income citizens aged 57 or older.

Special system for public-sector employees.

#### Source of Funds

**Insured person:** None.

**Self-employed person:** None.

**Employer:** None.

**Government:** Total cost.

#### Qualifying Conditions

**Old-age pension:** Aged 57 or older, resident in Bangladesh, and selected for eligibility.

**Disability pension:** No benefits are provided.

**Survivor pension:** No benefits are provided.

#### Old-Age Benefits

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

#### Permanent Disability Benefits

**Disability pension:** No benefits are provided.

#### Survivor Benefits

**Survivor pension:** No benefits are provided.

#### Administrative Organization

The government administers the program.

#### Sickness and Maternity

#### Regulatory Framework

**First law:** 1939.

**Current laws:** 1950 (maternity benefit) and 1965.

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

Note: This information is more than 10 years old.

#### Coverage

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

Exclusions: Clerical staff and the self-employed.

**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:** Total cost.

**Government:** Provides hospital facilities.

#### Qualifying Conditions

**Cash sickness benefits:** In insured employment.

**Cash maternity benefits:** At least 9 months' service with the same employer on 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:** A cash payment, depending on the level of the insured's wages, for 6 weeks before and 6 weeks after childbirth.

#### Workers' Medical Benefits

A medical allowance of 100 takas 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 laws:** 1980 (workmen's compensation) and 1982.

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

Note: This information is more than 10 years old.

### **Coverage**

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

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

### **Source of Funds**

**Insured person:** None.

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

**Employer:** Total cost.

**Government:** None.

### **Qualifying Conditions**

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

### **Temporary Disability Benefits**

The insured's full 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 a maximum of a 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 administers the program.

Commissioner of Workmen's Compensation provides supervision.

### **Unemployment**

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#### **Regulatory Framework**

No statutory unemployment benefits are provided.

The 1965 labor act 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 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.

Note: This information is more than 10 years old.