

## 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**

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#### **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.