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.