

Bangladesh

Exchange rate: US\$1.00 equals 69 takas.

Old Age, Disability, and Survivors

Regulatory Framework

First and current law: 1998.

Type of program: Social assistance system.

Coverage

Low-income citizens aged 62 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 62 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 180 takas 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: 2006 (labor law).

Type of program: Social insurance system.

Coverage

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

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

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' service with the same employer on the expected date of childbirth.

Sickness and Maternity Benefits

Sickness benefit: The benefit is equal to 50% of wages for factory workers and 100% of wages for workers in shops, establishments, and large factories and is payable for up to 14 days a year.

Maternity benefit: A cash benefit, depending on the level of the insured's wages, is paid 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 law: 2006 (labor law).

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

Coverage

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

Exclusions: Domestic 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 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

The maximum benefit is 125,000 takas, regardless of the insured's earnings.

Survivor Benefits

The maximum benefit is 125,000 takas, 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 2006 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 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.