

Bangladesh

Exchange rate: US\$1.00 = 83 taka.

Old Age, Disability, and Survivors

Regulatory Framework

First law: 2001 (disability).

First and current laws: 1971 (old age and survivors) and 2013 (disability).

Type of program: Social assistance system.

Coverage

Needy resident citizens of Bangladesh.

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 social pension (income tested): Age 65 (men) or age 62 (women) and not receiving any other government or nongovernment allowance. Only one member of a family can receive the pension.

Income test: The beneficiary's annual income must not exceed 10,000 taka.

A designated committee prioritizes the benefit payments, giving priority to the most vulnerable and women (of those selected, at least half must be women).

Disability social pension (income tested): Must be aged 6 or older; assessed with a sensory, mental, speech, or physical disability; and not receiving any other government or nongovernment allowance.

Income test: The beneficiary's annual income must not exceed 36,000 taka.

A designated committee prioritizes the benefit payments, giving priority to the most vulnerable.

Survivor social pension (income tested): Paid to widows and women who are divorced or abandoned by their husbands, and do not receive any other government or nongovernment allowance.

Income test: The beneficiary's annual income must not exceed 12,000 taka.

A designated committee prioritizes the benefit payments, giving priority to the most vulnerable.

Old-Age Benefits

Old-age social pension (income tested): 500 taka a month is paid.

Schedule of payments: The pension is paid every three months.

Permanent Disability Benefits

Disability social pension (income tested): 700 taka a month is paid.

Schedule of payments: The pension is paid every three months.

Survivor Benefits

Survivor social pension (income tested): 500 taka a month is paid.

Schedule of payments: The pension is paid every three months.

Administrative Organization

Ministry of Social Welfare (<http://www.msw.gov.bd/>) administers the program.

Department of Social Services (<http://www.dss.gov.bd/>) pays benefits through local branches of government-run banks.

Sickness and Maternity

Regulatory Framework

First law: 1939.

Current law: 2006 (labor law).

Type of program: Employer-liability system.

Note: Limited medical services are provided in government health centers and public hospitals.

Coverage

Cash benefits: Employed persons.

Exclusions: Self-employed persons, household workers, family laborers, agricultural workers on small farms, workers in nonprofit organizations, workers in government offices and establishments, and seamen.

Medical benefits: Employed persons in firms with at least 300 workers.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Cash sickness benefit: Must provide a medical certificate from a registered medical practitioner.

Cash maternity benefit: Must have at least six months of employment with the same employer on the expected date of childbirth.

Medical benefits: There is no minimum qualifying period.

Sickness and Maternity Benefits

Sickness benefit: 100% of the employee's earnings is paid for up to 14 days a year.

Maternity benefit: 100% of the employee's average wage in the last three months of employment before giving notice is paid for eight weeks before and eight weeks after childbirth for up to two live births. Unpaid leave is provided for the third and subsequent births. If the mother dies during childbirth or up to eight weeks after the childbirth, the benefit is paid to the person who cares for the child.

Workers' Medical Benefits

On-site medical facilities are provided for employees of firms with at least 300 workers.

Administrative Organization

Ministry of Labor and Employment (<https://mole.gov.bd>) supervises 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.

Coverage

Work injury benefits and death compensation: Persons employed in non-clerical work in railways, docks, postal services, estates, manufacturing firms with five or more workers, and in certain categories of manual labor or under hazardous working conditions.

Exclusions: Self-employed persons, household workers, family laborers, agricultural workers on small farms, and certain public-sector employees.

Death benefit: Employed persons.

Exclusions: Self-employed persons, household workers, family laborers, agricultural workers on small farms, workers in nonprofit organizations, certain public-sector employees, and seamen.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: The total cost.

Government: None.

Qualifying Conditions

Work injury benefits: Must have an assessed loss of work capacity lasting at least three days. Occupational diseases are covered for certain occupations, according to a schedule in law. For an occupational disease, the employee must have at least six months of continuous service with an employer.

Death benefit: Must have at least two years of continuous service with the same employer. The death must have occurred while on duty or at the workplace.

Death compensation: The death must be a result of a work injury or an occupational disease.

Temporary Disability Benefits

100% of the employee's average earnings is paid for the first two months of incapacity, 66.7% of earnings for the next two months, and 50% of earnings for each additional month of incapacity, up to two years.

Average earnings are the employee's average monthly earnings in the last 12 months before the disability began. If the employee has been employed for less than one month, the average earnings may be based on the earnings of a worker in the same type of employment with the same employer, or the employee's earnings when the accident occurred or the occupational disease began.

Permanent Disability Benefits

Permanent disability benefit: A lump sum of up to 125,000 taka is paid.

Partial disability: A percentage of the full permanent disability benefit is paid depending on the assessed loss of work capacity.

Workers' Medical Benefits

Employers cover the expenses of all necessary medical care. Benefits are provided until recovery.

Survivor Benefits

Death benefit: A lump sum of 45 days of the employee's wages for every year of continuous service is paid to a designated beneficiary or surviving dependents.

Death compensation: A lump sum of 100,000 taka is paid to a designated beneficiary or surviving dependents.

Administrative Organization

Commissioner of Workmen's Compensation provides supervision.

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

Unemployment

Regulatory Framework

No statutory unemployment benefits are provided.

The 2013 amendment to the labor law requires employers to provide severance pay to dismissed employees with at least six months of service in case of termination of contract or ill health, and redundancy pay in case of retrenchment (reduction in workforce). The amount varies depending on the employee's length of service: 30 days of the employee's wages for every year of service is paid with less than 10 years of continuous service; 45 days of wages for every year of service with at least 10 years of continuous service.