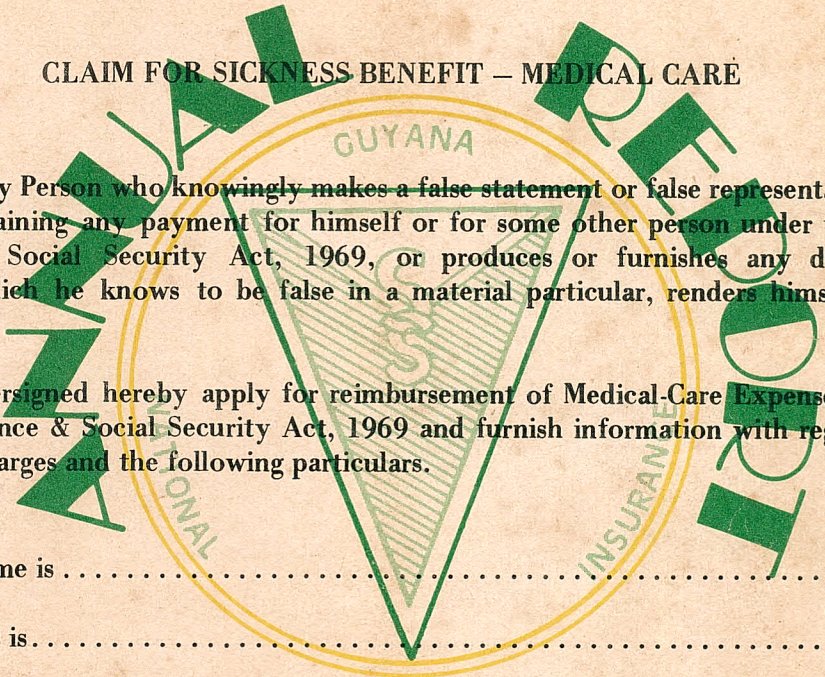


National Insurance Scheme

CLAIM FOR SICKNESS BENEFIT – MEDICAL CARE

WARNING: Any Person who knowingly makes a false statement or false representation for the purpose of obtaining any payment for himself or for some other person under the National Insurance and Social Security Act, 1969, or produces or furnishes any document or information which he knows to be false in a material particular, renders himself liable to prosecution.

I the undersigned hereby apply for reimbursement of Medical-Care Expenses under the National Insurance & Social Security Act, 1969 and furnish information with regard to such Medical-Care charges and the following particulars.



1. My full name is

2. My address is

3. My N.I. number is

| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
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|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

4. My date of birth is

| | | | | | |
|--|--|--|--|--|--|
| | | | | | |
|--|--|--|--|--|--|

5. I became ill on

| | | | | | |
|--|--|--|--|--|--|
| | | | | | |
|--|--|--|--|--|--|

I last worked on

| | | | | | |
|--|--|--|--|--|--|
| | | | | | |
|--|--|--|--|--|--|

6. My employer's name is

7. His address is

8. I was examined by..... of
Name of Doctor (Hospital)

.....
Address

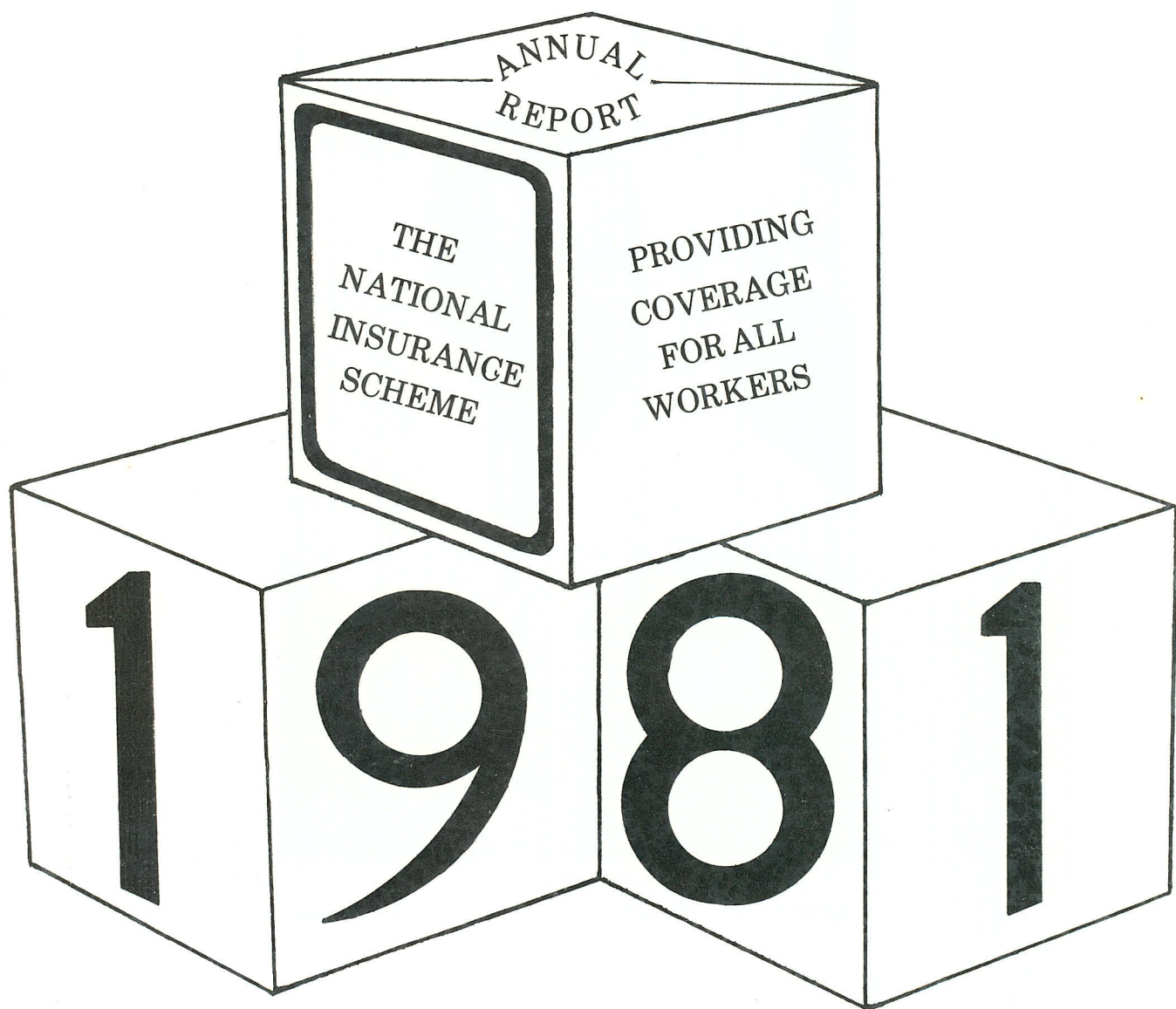
9. Expense was \$ (See item 10 below)

10. (a) I have attached receipt to the value of \$ which sum
was paid by me for such medical care.

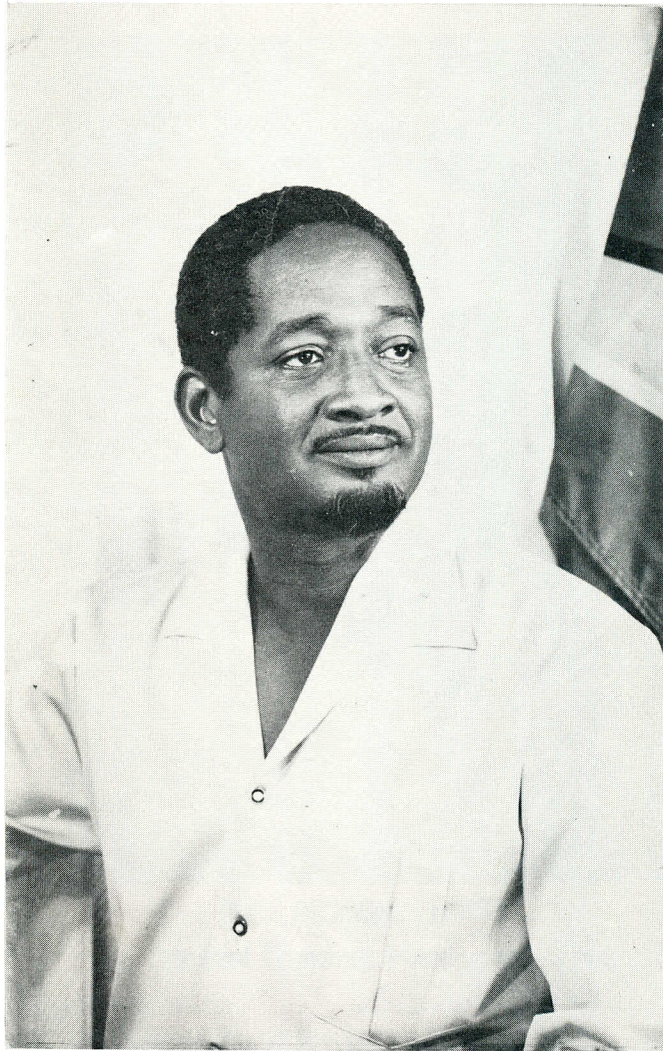
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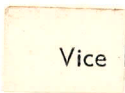
NATIONAL INSURANCE
BOARD



IN ACCORDANCE WITH SEC. 36 1(a) CHAPTER 36:01 OF LAWS OF GUYANA
UNDER THE AUSPICES OF THE CDE. MINISTER OF LABOUR



CDE. L.F.S. BURNHAM, O.E., S.C.
President of the Co-Operative Republic of GUYANA



CDE. DESMOND HOYTE
Vice President Economic Planning and Finance



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Letter of Transmittal

May 31, 1981

Cde. H.D. Hoyte, S.C., M.P.
Vice-President, Economic Planning and Finance
Avenue of the Republic,
Georgetown.

Dear Cde. Vice-President:

I have the honour to submit to you the Annual Report on the activities of the National Insurance Board for the year 1981, together with the Accounts as certified by the external Auditors.

During the year under review, the Organisation was able to achieve the targets set both administratively and actuarially. Total income for the year reached a record mark of \$104.6M. This represented an increase of \$20.6M or 24% approximately above the corresponding figure for 1980.

Benefits Expenditure for the year was \$12.2M i.e., just about \$0.2M below that of the previous year. Administrative Expenditure was kept well within the limits set actuarially and was just about 72% of the amount set. The surplus for the year amounted to \$86.5M approximately.

The National Insurance Fund stood at the end of the year at about \$389.6M of which 90% approximately were invested in Government of Guyana Securities.

During the year a series of amendments were made to the National Insurance and Social Security (Benefit) Regulations.

The Amendments which were made to the Act allowed the Scheme to provide Medical Care in cases of Sickness Benefit and also removed the three year limitation with regard to —

- (i) the recovery of contribution due to the National Insurance Fund, and
- (ii) taking proceedings against an employer for benefits lost due to some default of that employer.

In addition, the National Insurance Board (transfer of supervision and control) Act which was published on November 14, 1981 transferred the supervision and control of National Insurance from the Guyana State Corporation to the Co-operative Financial Administration.

The Amendments which were made to the Regulations provided for —

- (i) Medical Care to be paid to employed and self-employed persons in the cases of sickness.
- (ii) Funeral Benefit to be increased from \$100.00 to \$400.00.
- (iii) Survivors' Benefit to be paid as a pension.



GUYANA NATIONAL INSURANCE SCHEME

- (iv) Invalidity Pension to be made payable at any age between the age group 16 years and above but under 60 years.
- (v) Invalidity Pension to be based on a minimum of 250 contributions instead of 750.
- (vi) The minimum amount of Old Age Pension to be 40% of the Relevant Wage instead of 30%, and
- (vii) The Relevant Wage with regard to Old Age and Invalidity Pensions to be confined to those wage-groups in which the insured persons last paid a given number of contributions instead of the wage-groups in which he had paid since being insured.

These amendments have brought about a rather significant expansion in the scope of operations of the Scheme and consequently have paved the way for increased financial and other forms of relief to the Scheme's contributors and their dependents alike in keeping with the principles of Social Security.

Yours co-operatively
NATIONAL INSURANCE

Roy Charles
General Manager

c.c. Cde. Salahuddin, M.P. , Minister of Finance



Introduction

The Thirteenth Annual Report of the National Insurance Board – Guyana is presented in accordance with Section 36(1) (a) of the National Insurance and Social Security Act; Chapter 36:01 of the Laws of Guyana.

This Report deals with the activities of the National Insurance Scheme during the year and sets out in broad terms the experiences of the current year and for the purpose of comparison those of previous years.

The Report is divided into three parts. Part I sets out the activities of the Board during the year, Part II deals with the Accounts and the Balance Sheet as at 31.12.81 and Part III sets out a number of statistical tables which may be used to do a more indebt study of Part I.



PART I

Changes Made During The Year

The year 1981 ushered in a series of Amendments to the National Insurance and Social Security Act and Regulations.

AMENDMENTS TO THE ACT

On July 25, 1981 the Miscellaneous Enactment (Amendment) Act 1981 was published. This Act amended Section 19(1) (a) (iv) and Sections 44(2) and 45(3) of the National Insurance and Social Security Act No. 15 of 1969.

1. The first Amendment dealt with Sickness Benefit. Formerly Sickness Benefit was confined to the replacement of income lost by an insured person due to an illness. The Amendment which was made widened the scope of this benefit to include the reimbursement of expenses incurred by the insured person who suffered as a result of an illness. The insured person could now be reimbursed medical care expenses incurred as a result of illness once certain conditions are satisfied.
2. The second Amendment to the Act dealt with the removal of the 3 years limitation for recovering sums due to the National Insurance Fund. Formerly, civil proceedings for recovery of monies due to the National Insurance Fund could not be brought against an employer if the date on which such matters first arose was more than 3 years from the date such proceedings were brought. The Amendment removed that 3 years limitation thus making it possible for such proceedings to be brought at any time after the matter arose.
3. The third Amendment removed the 3 years limit with respect to proceedings being brought against an employer for benefit lost due to negligence or default on the part of that employer. Before the passing of this Act, proceedings could not have been brought against an employer who caused an employee to lose benefit due to his failure or negligence to pay contributions for or on behalf of the employee after 3 years from the time the employee became entitled to receive the benefit. The Amendment opened the way for such proceeding to be brought at any time after such a situation arose. Proceedings which were instituted and determined before the 25th July, 1981 were not affected by the Amendments.
4. The National Insurance Board (transfer of supervision and control) Act 1981 was published on 14th November, 1981. This Act amended the National Insurance and Social Security Act, Part II, by transferring the supervision and control of National Insurance from the Guyana State Corporation to the Cooperative Finance Administration. The Act reconstituted the National Insurance Board which now is made up of 9 members, 8 of whom are appointed by the Minister of Finance.

AMENDMENTS TO THE REGULATIONS

On August 8, 1981, amendments to the National Insurance and Social Security (Benefits) Regulations were published. The amendments took effect from the date of publication.



5. The first Amendment was made to Regulation 2 of the Principal Regulations. This Amendment modified the definition of the term 'Relevant Wage'
The modification was confined to old age and invalidity pensions. Formerly, the relevant wage with respect to these benefits was pegged to that wage-group in which the insured person had made the greatest number of contributions during his entire contribution life. As from August 8, 1981 however, the relevant wage with respect to these benefits was pegged to the wage-group in which the insured person had paid or had paid and been credited with the greatest number of contributions, (other than the special transitional credits under Regulations 19(out of –
 - (a) In the case of old-age pensions, the last 750 contributions and
 - (b) In the case of invalidity pensions, the last 250 contributions which he had to his credit, immediately preceding the date on which the old age or invalidity pension as the case may be, first became payable.

6. The second Amendment was made to Regulation 4 of the Principal Regulations and dealt with the amount of the old age pension.
Previously the amount of the old age pension was 30% of the relevant wage for 750 contributions, supplemented by 1% for each completed group of 50 contributions above 750, subject to a maximum of 60% of the relevant wage. As from August 8, 1981, the insured person received 40% of the relevant wage for 750 contributions provided that he had contributed to the Scheme on or after 14th August, 1978, plus 1% for each completed group of 50 contributions above 750, subject to a maximum amount of 60% of the relevant wage.

7. The third Amendment was made to Regulation 5 of the Principal Regulations. This amendment allowed the insured person who became an invalid and who was 16 years of age or over but less than 60 years to be awarded an invalidity pension once he had a minimum of 250 contributions to his credit of which at least 150 were paid by him.
Before the Amendment, the insured person could not have qualified for the pension unless –
 - (i) he had a minimum of 750 contributions of which at least 150 were paid by him and,
 - (ii) he was 55 years or above but less than 60 years at the time from which he was deemed an invalid.

8. The fourth Amendment was made to Survivors' Benefit. This Amendment provided for a pension to be paid to the surviving dependant of a deceased old age or invalidity pensioner who satisfied certain given conditions. The amount of the pension payable was fixed in the case of –
 - (a) the widow or widower at 50% of the old age or invalidity pension which was paid or which would have been payable supplemented by 16 2/3% for each dependant included in the benefit, and
 - (b) the orphan at 33 1/3% of the Old Age or Invalidity pension which was paid or which would have been payable subject to a maximum of 100% of that pension. Formerly, this benefit was paid as a lump-sum (grant). The Amendment also allowed for a surviving dependant who did not qualify to receive a pension due to the fact that the deceased would not have been entitled to receive a pension but rather would have been entitled to an Invalidity or Old Age lump-sum payment, to receive that lump-sum (grant). Further that the lump-sum, if it turns out to be \$560.00 or more to an individual, to be treated as an annuity.

9. The fifth amendment dealt with Funeral Benefit (Regulation 36). The amount of the funeral grant was increased from \$100.00 to \$400.00.

10. The sixth amendment was made to Sickness Benefit. This amendment took the form of an additional



set of Regulations, cited as the National Insurance and Social Security (Sickness Benefit – Medical Care) Regulations 1981 and came into operation as from 25th July, 1981.

These Regulations provided for Medical Care to be received by an insured person who was rendered temporarily incapable of work otherwise than as a result of an employment injury. Provision was made for such medical care to be provided from the date the insured person was rendered temporarily incapable of work and may continue for as long as such need remains or recurs.

These Amendments are given in the Appendix I.

EMPLOYERS REGISTERED DURING 1981

The number of new employers who came on stream during 1981 was 449. Of this number, 331 or 74% approximately were small scale employers i.e., employers who had 5 or less employees. There were 61 employers i.e., 14% approximately who had between 6 and 10 employees and 41 or 9% approximately who had between 11 and 50 employees.

Seven employers had between 51 and 100 employees and 9 had over 100 employees. The analysis by industry of these new employers shows that of the 9 large scale employers, 1 entered the 'Manufacture of Beverage' industry, 4 entered the 'Manufacture of transport equipment' industry and 1, the 'Construction' industry. The 'Wholesale and Retail Trade', 'Transport' and the 'Communication' industries each had 1 large scale employer entering therein.

The overall industrial distribution shows that 35 or 8% approximately of the new employers entered the 'Agriculture, Forestry and Fishing Sector and 90 or 20% approximately entered the 'Manufacturing (other than food and beverage)' sector. Twenty employers entered the 'Food Manufacturing' Sector, 16 entered the 'Construction' sector, 49, the 'Wholesale and Retail Trade' Sector and 31, the 'Transport, Storage and Communication' Sector. The 'Services' sector absorbed 199 or 44% approximately of these new employers with the 'Personnel Services' sector alone absorbing 132 or 29% approximately. The 'Mining and Quarrying' and the 'Gas and Sanitary Services' sector absorbed 5 and 4 employers respectively.

The total number of employers who came on stream during the year 1980 was 328. The 1981 figure therefore represents an increase of approximately 37% relative to the previous year.

A comparison of the 1981 entrants with those of the previous year shows a similar distribution size-wise of the 1981 entrants with that of the previous year.

The comparison industry-wise shows that whereas in 1980, eleven per cent of the employers entered the 'Agriculture, Forestry & Fishing' sector, in 1981 eight per cent entered that sector. There was a significant difference percentage-wise in entrants to the 'Manufacturing' sector. In 1980, fourteen per cent of the employers entered that sector as against 24% in 1981. Entrants to the 'Construction' sector also showed a difference percentage-wise. During 1980 the number of employers entering that sector was 9% whereas for 1981 it was 4%. The 'Services' sector continued to absorb the majority of new employers percentage-wise though at a somewhat reduced rate. The percentage for 1981 was 44% as against 49% in 1980.

The registration of the 449 employers during 1981 brought the total number of employers registered so far with the Scheme to 12,863. Some of these employers have, over the years ceased to be employers for various reasons.



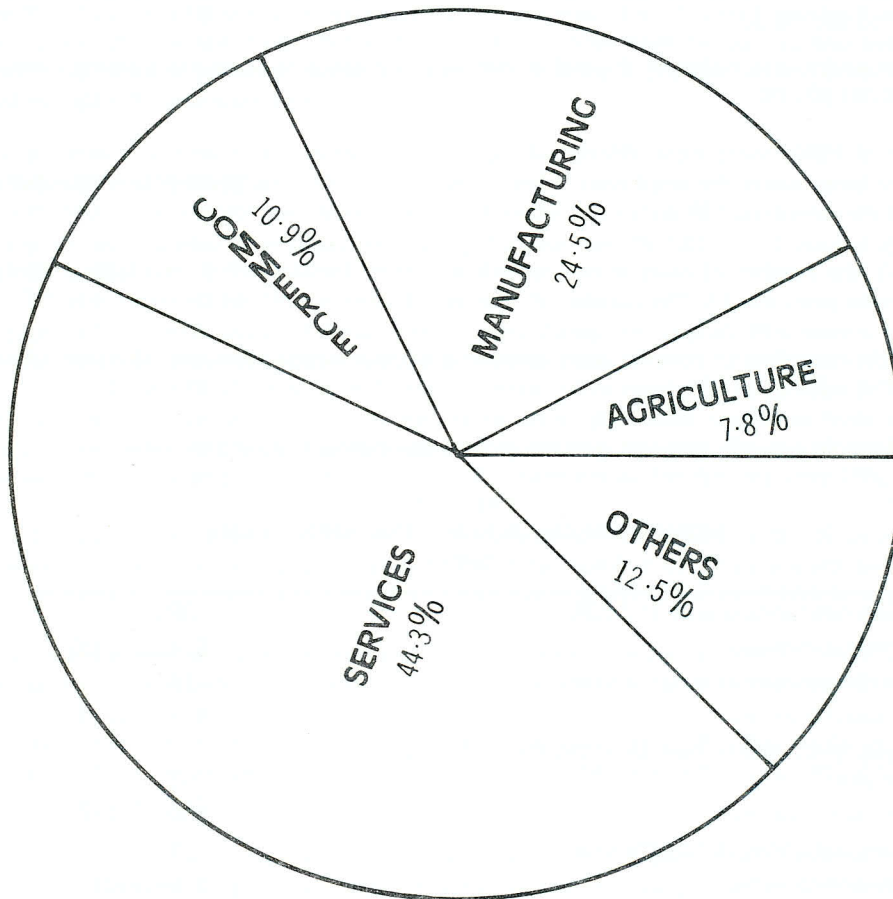
The number of employers recorded as ceasing business over the period 1969 to 1981 was 1,622. The active number of employers on roll therefore as at 31.12.81 was 11,241.

The Table I in the Annex gives the number of employers who came on stream during the year analysed by industry and size. The figure I below shows this graphically.

FIG 1

DISTRIBUTION OF EMPLOYERS INDUSTRY-WISE

1981





DEFAULTING EMPLOYERS

The number of defaulting employers who were discovered and dealt with during the year was 182.

One hundred and four of these were employers who failed to record contributions payable by and on behalf of their employees on the employees' contribution cards and who further did not remit those contributions to National Insurance Scheme.

Of the 104 such cases discovered, 46 were settled fully during the year and the remaining 58 were either partially settled or were pending as at 31.12.81. The total amount involved in the 104 cases mentioned above was \$58,564.00 of which \$20,750.00 was collected from those cases which were fully and partially settled. The remaining \$37,804.00 remained as at 31.12.81.

There were 78 employers who, although they recorded contributions paid by and on behalf of their employees on the employees' contribution cards, failed to record the correct amount of contributions and as a result paid over to National Insurance amounts which were less than the amounts which should have been remitted.

Of those 78 cases, 42 were fully settled during the year. The amount of money involved in those cases was \$203,578.00. The amount collected from those 42 cases which were fully settled was \$1,676.00. The amount collected from those which were partially settled was \$1,080.00 thus bringing the total collected during the year to \$2,756.00.

The amount which was owing at the end of the year in respect to these cases which were not settled was therefore \$200,822.00.

At the end of 1980, there were 399 defaulting employers whose cases were still pending. Of the 399 cases, 261 were cases where the employers failed to record contributions payable by and on behalf of their employees and the remaining 138 were cases where there were under-recording of such contributions.

During 1981, the number of cases of non-recording of contributions which were fully settled and which related to previous years was 51. The number of cases which were not settled therefore was 210.

Cases of under-recording of contributions which related to previous years and which were settled during 1981 was 58. The number of such cases which were still unsettled as at 31.12.81 was 80.

The Table 1 below gives the movement of the defaulting employers during the year.

TABLE 1
MOVEMENT OF DEFAULTING EMPLOYERS
1981

| | |
|---|--------------|
| Cases outstanding as at 31.12.80 | 399 |
| Amount involved | \$247,562.00 |
| Cases discovered during the year | 182 |
| Amount involved | \$262,142.00 |
| Cases which should have been dealt with during the year | 581 |
| Amount involved | \$509,704.00 |
| Cases completed during the year | 197 |
| Amount collected | \$ 54,960.00 |
| Cases outstanding as at 31.12.81 | 384 |
| Amount outstanding | \$454,744.00 |



There were 187 cases of over-stamping which were discovered during the year. These were cases where either, due to some error on the part of their employers, employees contributed to the Scheme in a wage-group which was higher than that in which they should have contributed, or employees who had reached the age of 60 years were still contributing to the Scheme.

The amount of contributions involved in these cases was \$60,180.00.

At the end of 1981, the amount of deductions which were refunded to these insured persons and their employers was \$42,413.00. The amount which was still left to be refunded was \$17,767.00.

The number of cases of non-compliance which arose during the year and which necessitated court action was 30. Twenty-six of these cases were placed before the court during the year.

Of the 26 cases placed before the court, 13 were fully settled in that monies which were owing to National Insurance Fund in respect of them were properly remitted to the Fund.

One case was withdrawn during the year and the remaining 4 were still pending in court as at 31.12.81.

At the end of the year there were 22 cases which were pending in court.

It should be noted in this regard that there was a great degree of constraint experienced by the Scheme in dealing with defaulting employers whose cases were discovered after 3 years from the date such default actually took place. As the law stood proceedings could not have been brought against such employers. This constraint was however removed during the year thus making it possible for the Scheme to institute legal proceedings against those employers.

REGISTRATION OF EMPLOYEES

The number of persons who were registered during the year was 16,138. Ten thousand and seven were males and 6,131 females.

The distribution by marital status of these new entrants shows that overall, 85% were single, 12% were married and the remaining 3% were widows/widowers, divorcees etc.

The male and female distribution by marital status show that with regard to male entrants 90% approximately were single, 9% were married and the remaining 1% was distributed among widowers, divorcees, separated and common-law. The corresponding percentages for females were 78%, 17% and 5%.

Of the 16,138 persons who were registered, 1,009 were persons who were under 16 years and as such were not deemed to be in insurable employment. The total number of persons therefore who entered insurable employment during the year was 15,129 comprising of 9,265 males and 5,864 females.

The overall average age of these new entrants into insurable employment was 21 years approximately with the average for males standing at 20 years and that of females at 23 years approximately.

The majority of the new entrants was confined to the wage-group 16 to 20 years. As far as male entrants were concerned, 73% were incident on that group as against 49% for females. Overall 64% of the new entrants were incident on that age-group.

There were 78 persons who re-entered the work-force during the year. These were persons who were over 60 years old. Sixty-five were males and 13 females. The number of persons who entered insurable employment during 1980 was 13,784. The number of persons who entered during 1981 therefore shows an increase of about 10% when compared with the previous year.



The Table 2 below shows the number of persons entering insurable employment over the last 5 years and the average age of such entrants.

TABLE 2
NUMBER OF EMPLOYEES REGISTERED ANNUALLY AND AVERAGE AGE
1977 – 1981

| Description | 1977 | 1978 | 1979 | 1980 | 1981 |
|-----------------|--------|--------|--------|--------|--------|
| Males | 12,955 | 8,271 | 8,389 | 8,332 | 9,265 |
| Average Age | 22 | 21 | 21 | 20 | 20 |
| Females | 7,776 | 4,889 | 5,148 | 5,452 | 5,864 |
| Average Age | 25 | 24 | 24 | 23 | 23 |
| Males & Females | 20,731 | 13,160 | 13,537 | 13,784 | 15,129 |
| Average Age | 23 | 22 | 22 | 21 | 21 |

The Table shows that over the last 4 years, the annual number of new entrants has been increasing. The increase over the period 1978 to 1980 was gradual. The 1981 figure however, showed a rather significant increase relative to the previous three years.

The increase relative to male entrants was very much reduced over the period 1978 to 1980. The increase in 1981 however, was to the extent of 11% approximately relative to 1980. The annual increases as far as females were concerned were gradual, moving from 5% between the years 1978/1979 to 7% between 1980/1981

The average age of new entrants has reduced very gradually for both males and females and also in the overall distribution.

The total number of persons who were registered with the Scheme over the period 1969 to 1981 was 329,765. This population was made up of 236,419 males and 93,346 females.

There are persons from that registered population who, for various reasons have not been contributing to the Scheme. Such persons however have not lost insurance status and by right must be numbered in the population of insured persons.

Although such persons cannot be taken out of the population of insured persons, yet for the purpose of arriving at the population of contributors they must be excluded.

The determination of the exact size of the contributing population (active population) during a given period is very difficult. This is due to the constant movement of persons in and out of that population. Persons who are not contributors in one period may regain such status in a subsequent period and vice versa. This population can at best only be estimated.

The estimated active population during the year, using the information available was roughly 208,000.

The estimated distribution of this population was as follows:—

| | |
|-------------------------------|--------|
| Traditional Government Sector | 50,000 |
| Other Public Bodies | 80,000 |
| Private Sector | 78,000 |

The Table II in the Annex shows the 1981 registrants analysed by industry and sex and the Table III gives the analysis by age and marital status.



SELF-EMPLOYED

Five hundred and fifty-four self-employed persons were registered during the year.

Four hundred and thirty-one were males and 123 were females. The distribution by marital status of these new entrants shows that 335 or 60% were married, 158 or 29% were single, 24 or 4% were widowed and the remaining 37 were either divorced or separated.

The analysis of the distribution of male entrants shows that 66% were married, 27% were single, 1% widowed and the remaining 5% either divorced or separated. The corresponding figures for females were 41%, 32% 15% and 12% approximately. The distribution by industry shows that of the 554 new entrants, 213 or 38% entered the 'Wholesale and Retail Trade' sector, 77 or 14% entered the 'Services' sector. Sixty-four joined the 'Agriculture and Fishing' sector and 99 the 'Manufacturing' sector. Of the 99 who entered the 'Manufacturing' sector 46 went into 'Food Manufacturing'. The remaining 101 persons were distributed among the other sectors as shown in Table IV of the Annex.

The number of persons who joined the population of self-employed during the year but who were previously registered as employed persons was 257. This group was comprised of 224 males and 33 females. The average age of these registrants was 38 years approximately.

There were 297 self-employed persons who were registered for the first time. Two hundred and seven were males and 90 females. The average age of the males was 34 years and that of females 38 years.

The overall average age for this group was 36 years approximately.

The Table 3 below gives the number of self-employed persons registered annually over the period 1977-1981.

TABLE 3
NUMBER OF SELF-EMPLOYED REGISTRANTS
1977 - 1981

| Description | 1977 | 1978 | 1979 | 1980 | 1981 |
|-----------------|------|------|------|------|------|
| Males | 307 | 644 | 698 | 327 | 431 |
| Females | 45 | 96 | 97 | 78 | 123 |
| Males & Females | 352 | 740 | 795 | 405 | 554 |

The Table shows a rather unstable behaviour in the number of annual self-employed registrants. The overall behavioural pattern of the annual total registrants was reflected in both the male and female entrants.

The number of female entrants during 1981 was the highest over the entire period and stood at about 58% above the previous year. The number of male entrants during 1981 was about 32% greater than that of the previous year. The Table IV in the Annex gives the 1981 entrants analysed by sex and industry.

VOLUNTARY CONTRIBUTORS

The number of persons who applied for and were granted certificates to become voluntary contributors during the year was 4. There were 3 males and 1 female all of whom were between the ages 55 years to 56 years. None of these persons paid contributions during the year.



Only 3 voluntary contributors paid contributions during the year. Two of these were persons who joined this population in 1979. The other joined in 1977. Of the 3 persons who paid, 2 paid in the wage-group V, and 1 in the wage-group I.

BENEFIT

LONG TERM BENEFITS BRANCH

OLD AGE BENEFIT

PENSIONS:

The number of old age pensions awarded during the year was 1,169. These were awarded to 1,141 persons in the employed category and 28 in the self-employed. The distribution sex-wise shows that of the 1,141 pensioners in the employed category, 947 were males and 194 females. In the self-employed category 22 were male pensioners and 6 female pensioners. Overall, the pensions were awarded to 969 male and 200 female insured persons.

A look at the age distribution shows 982 or 94% of the pensions were awarded to persons who were between the ages 60-62 years. There were 418 persons who applied for and were awarded pensions immediately on attainment of age 60 years, 418 who applied for and received pensions at age 61 and a further 146 who were awarded the pension at age 62.

There were 187 cases where pensions were granted during the year to persons who were far in excess of age 60 years. The age distribution shows that persons as old as age 73 years were awarded the pension during the year. The reasons for such late awards of the pensions were due, in some cases to insured persons applying for the pensions long after they had attained the pensionable age, while in others the insured person had previously applied for and were awarded lump-sum payments based on the recorded number of contributions they had to their credit at the time when such applications for the benefit were made but on review were found to have additional contributions which qualified them to receive the pension but which due to some error or negligence on the part of their employers or National Insurance were not recorded. The average age of the new pensioners was 62 years approximately.

The distribution of pensions granted during the year analysed by sex, employment category and age of pensioners is given in Table V of the Annex.

An examination of the number of contributions which those pensioners who came on stream during the year had to their credit reveals that on the average the awards were made on 814 contributions, i.e., at just 1% above the minimum level. A further examination shows that out of the average number of 814 contributions, 374 or 46% approximately, were credited contributions, i.e., on the average only 54% of the contributions on which awards were made were paid by the insured person.

A similar analysis on the male/female distributions show, that the average percentage of contributions paid by males was 55% and that by females 51%. All persons who were awarded the pension during the year and who were 63 years of age or over qualified with the aid of credited contributions in excess of paid contributions. Contributions credited to those pensioners ranged from 56% to 73% of the totals used to compute the pensions.

The Table 4 shows the total number of contributions paid and credited for each year of age of the pensioners.



There were 187 cases of over-stamping which were discovered during the year. These were cases where either, due to some error on the part of their employers, employees contributed to the Scheme in a wage-group which was higher than that in which they should have contributed, or employees who had reached the age of 60 years were still contributing to the Scheme.

The amount of contributions involved in these cases was \$60,180.00.

At the end of 1981, the amount of deductions which were refunded to these insured persons and their employers was \$42,413.00. The amount which was still left to be refunded was \$17,767.00.

The number of cases of non-compliance which arose during the year and which necessitated court action was 30. Twenty-six of these cases were placed before the court during the year.

Of the 26 cases placed before the court, 13 were fully settled in that monies which were owing to National Insurance Fund in respect of them were properly remitted to the Fund.

One case was withdrawn during the year and the remaining 4 were still pending in court as at 31.12.81.

At the end of the year there were 22 cases which were pending in court.

It should be noted in this regard that there was a great degree of constraint experienced by the Scheme in dealing with defaulting employers whose cases were discovered after 3 years from the date such default actually took place. As the law stood proceedings could not have been brought against such employers. This constraint was however removed during the year thus making it possible for the Scheme to institute legal proceedings against those employers.

REGISTRATION OF EMPLOYEES

The number of persons who were registered during the year was 16,138. Ten thousand and seven were males and 6,131 females.

The distribution by marital status of these new entrants shows that overall, 85% were single, 12% were married and the remaining 3% were widows/widowers, divorcees etc.

The male and female distribution by marital status show that with regard to male entrants 90% approximately were single, 9% were married and the remaining 1% was distributed among widowers, divorcees, separated and common-law. The corresponding percentages for females were 78%, 17% and 5%.

Of the 16,138 persons who were registered, 1,009 were persons who were under 16 years and as such were not deemed to be in insurable employment. The total number of persons therefore who entered insurable employment during the year was 15,129 comprising of 9,265 males and 5,864 females.

The overall average age of these new entrants into insurable employment was 21 years approximately with the average for males standing at 20 years and that of females at 23 years approximately.

The majority of the new entrants was confined to the wage-group 16 to 20 years. As far as male entrants were concerned, 73% were incident on that group as against 49% for females. Overall 64% of the new entrants were incident on that age-group.

There were 78 persons who re-entered the work-force during the year. These were persons who were over 60 years old. Sixty-five were males and 13 females. The number of persons who entered insurable employment during 1980 was 13,784. The number of persons who entered during 1981 therefore shows an increase of about 10% when compared with the previous year.



The Table 2 below shows the number of persons entering insurable employment over the last 5 years and the average age of such entrants.

TABLE 2
NUMBER OF EMPLOYEES REGISTERED ANNUALLY AND AVERAGE AGE
1977 – 1981

| Description | 1977 | 1978 | 1979 | 1980 | 1981 |
|-----------------|--------|--------|--------|--------|--------|
| Males | 12,955 | 8,271 | 8,389 | 8,332 | 9,265 |
| Average Age | 22 | 21 | 21 | 20 | 20 |
| Females | 7,776 | 4,889 | 5,148 | 5,452 | 5,864 |
| Average Age | 25 | 24 | 24 | 23 | 23 |
| Males & Females | 20,731 | 13,160 | 13,537 | 13,784 | 15,129 |
| Average Age | 23 | 22 | 22 | 21 | 21 |

The Table shows that over the last 4 years, the annual number of new entrants has been increasing. The increase over the period 1978 to 1980 was gradual. The 1981 figure however, showed a rather significant increase relative to the previous three years.

The increase relative to male entrants was very much reduced over the period 1978 to 1980. The increase in 1981 however, was to the extent of 11% approximately relative to 1980. The annual increases as far as females were concerned were gradual, moving from 5% between the years 1978/1979 to 7% between 1980/1981

The average age of new entrants has reduced very gradually for both males and females and also in the overall distribution.

The total number of persons who were registered with the Scheme over the period 1969 to 1981 was 329,765. This population was made up of 236,419 males and 93,346 females.

There are persons from that registered population who, for various reasons have not been contributing to the Scheme. Such persons however have not lost insurance status and by right must be numbered in the population of insured persons.

Although such persons cannot be taken out of the population of insured persons, yet for the purpose of arriving at the population of contributors they must be excluded.

The determination of the exact size of the contributing population (active population) during a given period is very difficult. This is due to the constant movement of persons in and out of that population. Persons who are not contributors in one period may regain such status in a subsequent period and vice versa. This population can at best only be estimated.

The estimated active population during the year, using the information available was roughly 208,000.

The estimated distribution of this population was as follows:—

| | |
|-------------------------------|--------|
| Traditional Government Sector | 50,000 |
| Other Public Bodies | 80,000 |
| Private Sector | 78,000 |

The Table II in the Annex shows the 1981 registrants analysed by industry and sex and the Table III gives the analysis by age and marital status.



SELF-EMPLOYED

Five hundred and fifty-four self-employed persons were registered during the year.

Four hundred and thirty-one were males and 123 were females. The distribution by marital status of these new entrants shows that 335 or 60% were married, 158 or 29% were single, 24 or 4% were widowed and the remaining 37 were either divorced or separated.

The analysis of the distribution of male entrants shows that 66% were married, 27% were single, 1% widowed and the remaining 5% either divorced or separated. The corresponding figures for females were 41%, 32% 15% and 12% approximately. The distribution by industry shows that of the 554 new entrants, 213 or 38% entered the 'Wholesale and Retail Trade' sector, 77 or 14% entered the 'Services' sector. Sixty-four joined the 'Agriculture and Fishing' sector and 99 the 'Manufacturing' sector. Of the 99 who entered the 'Manufacturing' sector 46 went into 'Food Manufacturing'. The remaining 101 persons were distributed among the other sectors as shown in Table IV of the Annex.

The number of persons who joined the population of self-employed during the year but who were previously registered as employed persons was 257. This group was comprised of 224 males and 33 females. The average age of these registrants was 38 years approximately.

There were 297 self-employed persons who were registered for the first time. Two hundred and seven were males and 90 females. The average age of the males was 34 years and that of females 38 years.

The overall average age for this group was 36 years approximately.

The Table 3 below gives the number of self-employed persons registered annually over the period 1977-1981.

TABLE 3
NUMBER OF SELF-EMPLOYED REGISTRANTS
1977 - 1981

| Description | 1977 | 1978 | 1979 | 1980 | 1981 |
|-----------------|------|------|------|------|------|
| Males | 307 | 644 | 698 | 327 | 431 |
| Females | 45 | 96 | 97 | 78 | 123 |
| Males & Females | 352 | 740 | 795 | 405 | 554 |

The Table shows a rather unstable behaviour in the number of annual self-employed registrants. The overall behavioural pattern of the annual total registrants was reflected in both the male and female entrants.

The number of female entrants during 1981 was the highest over the entire period and stood at about 58% above the previous year. The number of male entrants during 1981 was about 32% greater than that of the previous year. The Table IV in the Annex gives the 1981 entrants analysed by sex and industry.

VOLUNTARY CONTRIBUTORS

The number of persons who applied for and were granted certificates to become voluntary contributors during the year was 4. There were 3 males and 1 female all of whom were between the ages 55 years to 56 years. None of these persons paid contributions during the year.



Only 3 voluntary contributors paid contributions during the year. Two of these were persons who joined this population in 1979. The other joined in 1977. Of the 3 persons who paid, 2 paid in the wage-group V, and 1 in the wage-group I.

BENEFIT

LONG TERM BENEFITS BRANCH

OLD AGE BENEFIT

PENSIONS:

The number of old age pensions awarded during the year was 1,169. These were awarded to 1,141 persons in the employed category and 28 in the self-employed. The distribution sex-wise shows that of the 1,141 pensioners in the employed category, 947 were males and 194 females. In the self-employed category 22 were male pensioners and 6 female pensioners. Overall, the pensions were awarded to 969 male and 200 female insured persons.

A look at the age distribution shows 982 or 94% of the pensions were awarded to persons who were between the ages 60-62 years. There were 418 persons who applied for and were awarded pensions immediately on attainment of age 60 years, 418 who applied for and received pensions at age 61 and a further 146 who were awarded the pension at age 62.

There were 187 cases where pensions were granted during the year to persons who were far in excess of age 60 years. The age distribution shows that persons as old as age 73 years were awarded the pension during the year. The reasons for such late awards of the pensions were due, in some cases to insured persons applying for the pensions long after they had attained the pensionable age, while in others the insured person had previously applied for and were awarded lump-sum payments based on the recorded number of contributions they had to their credit at the time when such applications for the benefit were made but on review were found to have additional contributions which qualified them to receive the pension but which due to some error or negligence on the part of their employers or National Insurance were not recorded. The average age of the new pensioners was 62 years approximately.

The distribution of pensions granted during the year analysed by sex, employment category and age of pensioners is given in Table V of the Annex.

An examination of the number of contributions which those pensioners who came on stream during the year had to their credit reveals that on the average the awards were made on 814 contributions, i.e., at just 1% above the minimum level. A further examination shows that out of the average number of 814 contributions, 374 or 46% approximately, were credited contributions, i.e., on the average only 54% of the contributions on which awards were made were paid by the insured person.

A similar analysis on the male/female distributions show, that the average percentage of contributions paid by males was 55% and that by females 51%. All persons who were awarded the pension during the year and who were 63 years of age or over qualified with the aid of credited contributions in excess of paid contributions. Contributions credited to those pensioners ranged from 56% to 73% of the totals used to compute the pensions.

The Table 4 shows the total number of contributions paid and credited for each year of age of the pensioners.



TABLE 4
NUMBER OF OLD AGE PENSIONS GRANTED
AND NUMBER OF CONTRIBUTIONS PAID AND CREDITED
1981

| Age | Males | | | Females | | | Males & Females | | |
|--------------|------------------------|-------------------------------|------------------------|------------------------|-------------------------------|------------------------|------------------------|-------------------------------|------------------------|
| | No. of Insured Persons | Contributions paid & credited | Contributions credited | No. of Insured Persons | Contributions paid & credited | Contributions credited | No. of Insured Persons | Contributions paid & credited | Contributions credited |
| 60 | 344 | 277,791 | 119,366 | 74 | 59,524 | 25,556 | 418 | 337,315 | 144,982 |
| 61 | 348 | 286,361 | 122,386 | 70 | 56,032 | 26,064 | 418 | 342,393 | 148,450 |
| 62 | 132 | 107,798 | 49,073 | 14 | 11,033 | 5,371 | 146 | 118,831 | 54,444 |
| 63 | 34 | 25,828 | 14,354 | 9 | 7,630 | 4,535 | 43 | 33,458 | 18,889 |
| 64 | 22 | 18,492 | 10,274 | 8 | 6,562 | 3,486 | 30 | 25,054 | 13,760 |
| 65 | 25 | 19,945 | 11,411 | 4 | 3,206 | 1,886 | 29 | 23,151 | 13,297 |
| 66 | 20 | 16,647 | 9,362 | 4 | 3,017 | 2,001 | 24 | 19,664 | 11,363 |
| 67 | 26 | 21,511 | 12,901 | 2 | 1,588 | 975 | 28 | 23,099 | 13,876 |
| 68 | 3 | 2,554 | 1,593 | 3 | 2,577 | 1,625 | 6 | 5,131 | 3,218 |
| 69 | 3 | 2,555 | 1,600 | 6 | 5,195 | 3,355 | 9 | 7,750 | 4,955 |
| 70 | 6 | 5,312 | 3,350 | 2 | 1,716 | 1,150 | 8 | 7,028 | 4,500 |
| 71 | 3 | 2,643 | 1,800 | 2 | 1,819 | 1,150 | 5 | 4,462 | 2,950 |
| 72 | 2 | 1,594 | 1,200 | 2 | 1,627 | 1,200 | 4 | 3,221 | 2,400 |
| 73 | 1 | 816 | 600 | — | — | — | 1 | 816 | 600 |
| Total | 969 | 789,847 | 359,270 | 200 | 161,526 | 78,354 | 1,169 | 951,373 | 437,624 |

437,624

The number of pensions which were in payment as at the beginning of the year was 6,743. The average fortnightly amount of those pensions was \$34.88 approximately. This population was made up of 5,726 males and 1,017 females.

The number of pensions which were granted during the year was 1,169. These brought the total number of pensions which were paid during the year to 7,912. The number of recorded exits during the year was 145. These exits consist of persons who died during the year 1981 and those who died before 1981 but due to some error were not excluded from the population of pensioners before.

The number of pensions therefore which were in payment as at 31.12.81 was 7,767. This is shown in the Table 5 on page 24.



TABLE 5
MOVEMENT OF OLD AGE PENSIONS
1981

| Description | Number of Pensions | | | Average Fort-nightly Amount |
|--|--------------------|---------|-----------------|-----------------------------|
| | Males | Females | Males & Females | |
| Pensions in payment at the beginning of the year | 5,726* | 1,017* | 6,743 | 34.88 |
| Pension granted during the year | 969 | 200 | 1,169 | 36.61 |
| Pension terminated during the year | 131 | 14 | 145** | 30.78 |
| Pensions in payment at the end of the year | 6,564 | 1,203 | 7,767 | 35.22 |

* Revised figure

** Includes 59 pensioners who died before 1981 but who were not excluded from previous years' population.

The Table VI in the Annex gives the number of Old Age pensions which were in payment as at 31.12.81.

The capitalised value of those pensions granted during the year was \$1.5M approximately.

OLD AGE GRANTS

The number of old age lump-sum payments made during the year was 111. These payments were made to 82 males, all of whom were from the employed category and 29 females, 2 of whom were from the self-employed category.

As was in the case of old pensions, the majority of payments were awarded to persons who were within the age group 60-62 years. There were 69 persons within that age group who were awarded the payment during the year. The remaining 42 were awarded the benefit at ages ranging from 63 years to 75 years. In most of these cases, the insured person made late application for the benefit the main reasons being that the insured persons were out of the country on attainment of the age of 60 years or they were unaware that such lump-sums were payable.

In some cases, the insured person did apply in earlier years for the benefit, but for some reason the claim could not be processed then.

The overall average age of recipients was 63 years approximately.

A look at the contribution position of those persons who were awarded the lump-sum payment during the year reveals that on the average the payments were granted on 431 contributions approximately.

The average number of contributions paid by these recipients was 214 or 50% approximately of the total used to award the benefit.

The wage-group distribution shows that overall 34% of the payments were made in the wage group V; 13% in the wage group IV; 19% in the wage-group III and 10% in the wage-group II. The wage-group I had 20% of the payments made therein. The wage-groups VI, VII, VIII & X each had 1% of lump sums paid therein.



An examination of the male and female distribution wage-group-wise reveals that of the 82 payments made to males, 36 or 44% approximately were in wage-group V. Payments made in the wage-groups VI to X were all made to male insured persons.

In the case of females, 48% of the payments were made in the wage-group I and just 7% in the wage-group V.

This is shown in the Table 6 below.

TABLE 6
WAGE GROUP DISTRIBUTION OF OLD AGE LUMP SUM PAYMENTS MADE, BY SEX
1981

| Category | WAGE GROUP | | | | | | | | | | Total |
|------------|------------|----|-----|----|----|----|-----|------|----|---|-------|
| | I | II | III | IV | V | VI | VII | VIII | IX | X | |
| Males | 8 | 7 | 15 | 12 | 36 | 1 | 1 | 1 | — | 1 | 82 |
| Percentage | 10 | 9 | 18 | 15 | 44 | 1 | 1 | 1 | — | 1 | 100 |
| Females | 14 | 4 | 6 | 3 | 2 | — | 0 | — | — | — | 29 |
| Percentage | 48 | 14 | 21 | 10 | 7 | — | — | — | — | — | 100 |
| Total | 22 | 11 | 21 | 15 | 38 | 1 | 1 | 1 | — | 1 | 111 |
| Percentage | 20 | 10 | 19 | 13 | 34 | 1 | 1 | 1 | — | 1 | 100 |

The average amount of the lump-sum payments for 1981 was \$451.00. The number of old age lump sum payments made in 1980 was 209, the 1981 figure therefore represents a decrease of 47% approximately when compared with the previous year. The number of old age lump-sum granted over the period 1977 to 1981 is given in Table 7 below.

TABLE 7
NUMBER OF OLD AGE LUMP SUM PAYMENTS MADE
1977 – 1981

| Description | 1977 | 1978 | 1979 | 1980 | 1981 |
|-------------------|------|------|------|------|------|
| Employed | 438 | 376 | 204 | 203 | 109 |
| Self-Employed | 14 | 2 | 1 | 6 | 2 |
| Total | 452 | 378 | 205 | 209 | 111 |
| Average Amount \$ | 416 | 352 | 352 | 388 | 451 |

The Table shows that over the given period the number of lump-sum payments has been decreasing.

Since the award of the lump-sum is dependent on the number of contributions the insured person has to his credit on attainment of age 60 years, it is only natural that as time goes by more and more persons who attain age 60 years will have the necessary contributions to award them a pension and therefore the award of lump-sum payments would continue to reduce until it is either completely eliminated or reduced to insignificance.

The Table VII in the Annex gives the 1981 lump-sum payments analysed by age, sex and employment category.



INVALIDITY PENSIONS

Nineteen Invalidity Pensions were awarded during the year. These were awarded to 16 males and 3 females who were deemed to be invalids and whose conditions were likely to remain permanent. All recipients were between the ages 55 to 59 years, the average age being 58 years.

The average fortnightly amount of these pensions was \$37.87. The average amount for males was \$39.85 and that for females \$27.30.

As was mentioned before all pensions granted so far were to persons who were 55 years of age or over but under sixty years. Although the age restriction of 55 years was removed during the year yet there was no pension that was paid under the amended Regulations.

The wage-group distribution shows that of the 19 pensions paid, 13 were paid in the wage-group V, 2 in the wage-group IV, 1 each in the wage-groups III and II and 2 in the wage-group I.

An examination of the number of contributions on which the pensions were based shows that on the average, persons qualified with 800 contributions, i.e., persons received on the average just 1% above the minimum pension payable wage-group-wise.

Overall, the average number of contributions which were paid was 498, i.e., just about 62% of the total on which the awards were based. An examination of the male and female distributions reveals that males qualified on the average with 804 contributions of which about 506 or 63% approximately were paid and females with about 783 of which about 456 or 58% were paid. This is shown in the Table 8 below.

**TABLE 8
NUMBER OF INVALIDITY PENSIONS BY AGE, SEX AND NUMBER OF
CONTRIBUTIONS PAID AND CREDITED
1981**

| Age | Males | | | Females | | | Males & Females | | |
|-------|-----------------|--------------|----------|-----------------|--------------|----------|------------------|--------------|----------|
| | No. of Pensions | Contribution | | No. of Pensions | Contribution | | No. of Pensions. | Contribution | |
| | | Paid | Credited | | Paid | Credited | | Paid | Credited |
| 55 | 1 | 455 | 306 | — | — | — | 1 | 455 | 306 |
| 56 | 3 | 1,565 | 758 | — | — | — | 3 | 1,565 | 758 |
| 57 | 4 | 1,987 | 1,085 | 1 | 483 | 300 | 5 | 2,470 | 1,385 |
| 58 | 3 | 1,587 | 903 | — | — | — | 3 | 1,587 | 903 |
| 59 | 5 | 2,503 | 1,710 | 2 | 886 | 679 | 7 | 3,389 | 2,389 |
| Total | 16 | 8,097 | 4,762 | 3 | 1,369 | 979 | 19 | 9,466 | 5,741 |

The number of pensions which were in payment at the beginning of the year was 10. These were being paid to 9 males and 1 female. The 19 pensions awarded during the year brought the total number of pensions which were being paid during the year to 29.

During the year however, 12 pensions terminated, 11 terminated because the pensioners attained the age of 60 years during the year and became entitled to old age pensions, and the other terminated due to the death of the pensioner. At the end of the year there were 17 pensions in payment. Fifteen were being paid to males and 2 to females. The average fortnightly amount of these pensions was \$35.68 approximately.



The Table below gives the movement of Invalidity Pensions during the year.

TABLE 9
MOVEMENT OF INVALIDITY PENSIONS
1981

| Description | Males | Females | Males & Females | Average Fort-nightly Amount |
|--|-------|---------|-----------------|-----------------------------|
| Pensions in payment at the beginning of the year | 9 | 1 | 10 | 27.93 |
| Pensions granted during the year | 16 | 3 | 19 | 37.87 |
| Pensions terminated during the year – | | | | |
| (a) Old Age | 10 | 1 | 11 | –34.57 |
| (b) Death | — | 1 | 1 | –11.70 |
| Pensions in payment at the end of the year | 15 | 2 | 17 | 35.68 |

INVALIDITY GRANTS

The number of invalidity lump-sum payments made during the year was 44. Thirty three were awarded to males and 11 to females. The average age of these recipients was 50 years and that of females 52 years approximately.

The average amount of these lump-sum payments was \$625.00 approximately. An examination of the number of contributions on which the benefits were awarded reveals that on the average, recipients had about 516 contributions. The average for male recipients was 520 and that for females 505.

The average number of contributions which were actually paid was 81% of the total used to award the benefit. The average for male recipients was 80% and that for females 82% approximately.

The number of invalidity lump-sum payments which were made during 1980 was 73. The number paid during 1981 therefore represents a decrease of about 40%. The number of lump-sum payments made over the period 1977 to 1981 is given in Table 10 on page 28.



TABLE 10
NUMBER OF INVALIDITY LUMP SUM PAYMENTS MADE, AND AVERAGE AMOUNT
1977 – 1981

| Description | 1977 | 1978 | 1979 | 1980 | 1981 |
|-----------------------------|--------|--------|--------|--------|--------|
| Number of lump-sum payments | 58 | 52 | 83 | 73 | 44 |
| Average Amount | 490.00 | 510.00 | 589.00 | 517.00 | 625.00 |

The Table shows that the number of lump-sum payments made in 1981 was the lowest ever over the entire period also that the behaviour of the series was somewhat random over the given period. The average amount of the lump-sum payments has increased over the 5 year period.

The Table VIII in the Annex gives the number of Invalidity Benefits payments made during the year analysed by age of recipient and type of benefit.

FUNERAL BENEFIT

The number of claims for Funeral Benefit which were received during the year was 509. Nine of these claims were disallowed because the persons on whose contribution the claims were made had less than 50 paid contributions. Three other claims were disqualified because of late submission.

The number of claims which were paid during the year was 497. Four hundred and seventy-eight were paid on behalf of persons in the employed category, 10 on behalf of persons in the self-employed category and 9 on behalf of persons in the voluntary contributor's category. With regard to claims paid on behalf of persons in the employed category, 432 were paid in relation to the death of insured persons and 46 in relation to the death of spouses of insured persons.

In the employed category the distribution by males and females shows that there were 383 deaths of male insured persons and 49 of female insured persons. There were 22 spouses of male insured persons who died and 24 of female insured persons.

As far as the self-employed category was concerned, there were 7 deaths of self-employed persons, and 3 of spouses of self-employed persons, one of whom was a female. There were 4 deaths of voluntary contributors and 5 of spouses of voluntary contributors. This is shown in Table 11 below.

TABLE 11
NUMBER OF FUNERAL CLAIMS PAID BY SEX & EMPLOYMENT CATEGORY
1981

| Description | Employed | | Self-Employed | | Voluntary | | All Categories |
|-----------------|------------------|-------------------|------------------|-------------------|------------------|-------------------|----------------|
| | Directly Insured | Spouse of Insured | Directly Insured | Spouse of Insured | Directly Insured | Spouse of Insured | |
| Males | 383 | 22 | 7 | 1 | 4 | 1 | 418 |
| Females | 49 | 24 | — | 2 | — | 4 | 79 |
| Males & Females | 432 | 46 | 7 | 3 | 4 | 5 | 497 |



The average amount of the benefit paid was \$200.00 approximately. The age-group distribution of the deceased shows that 131 or 26% approximately of deaths occurred after age 60 years. Only 5% of deaths occurred at age 60 years. Twenty-nine per cent approximately of those persons who died were between ages 50-59, 18% between ages 40-49 years, 13% between ages 30-39 years and 8% between ages 20-29 years. There was also one death of an insured person who was within the age group 16 to 19 years. This could be seen in Table IX of the Annex.

The number of funeral claims which were paid in 1980 was 432. The number of claims paid in 1981 therefore represents an increase of about 15%. The Table 12 below gives the number of funeral benefit claims paid over the period 1977-1981.

TABLE 12
NUMBER OF FUNERAL CLAIMS PAID
1977 – 1981

| Year | Insured Persons | Spouses of Insured Persons | All Categories |
|------|-----------------|----------------------------|----------------|
| 1977 | 471 | 84 | 555 |
| 1978 | 365 | 46 | 411 |
| 1979 | 461 | 57 | 518 |
| 1980 | 382 | 50 | 432 |
| 1981 | 443 | 54 | 497 |

The Table shows that over the years the number of deaths has been fluctuating while at the same time exhibiting a decreasing trend.

Table X in the Annex gives the number of deaths which occurred during the year analysed by age, sex and insurance status of the deceased.

SURVIVORS BENEFIT

The number of claims for Survivors Benefit which were paid during the year was 83. These claims were all related to deaths which occurred before August 8, 1981 and as such were subject to the unamended Benefits Regulations and were paid as lump-sums (grants). Those claims which were made in relation to deaths which occurred on or after August 8, 1981 were not completely processed during the year. This was due to certain administrative adjustments which had to be made before such processing could be completed.

Of the 83 cases paid, 82 were to widows who qualified because they were over 45 years old at the time of death of the old age or invalidity pensioner. The other was paid to a widow who was 40 years old but who qualified because she was left with the care of children of the deceased. The average age of the widows was 59 years with an age-range of 40 years to 72 years. The average amount of the grant (lump-sum) was \$809.00 approximately. Because this payment is pegged to old-age or invalidity pension which the deceased was receiving or would have been entitled to receive at the time of death, the payments were confined to the wage groups I to V.

The wage-group distribution of these payments shows that 45 or 54% of the payments were pegged to the wage-group V, 8 to the wage-group IV and 17 to wage-group III. Twelve payments were made in the wage-group II and 1 in the wage-group I.



A comparison of the number of Survivors' Benefits which were paid in 1981 with those paid during 1980 shows that there was a decrease of about 10%. The number of claims paid during 1980 was 92. The Table XI in the Annex gives the number of cases of survivors' benefit paid during the year by age-group and condition under which the benefit was granted.

SHORT TERM BENEFITS BRANCH

SICKNESS BENEFIT

The number of spells of Sickness Benefit which terminated during the year was 12,604. Of this number 8,382 were paid and the remaining 4,222 were not paid.

The analysis of those spells which terminated in non-payments shows that 450 were cases where the insured persons did not qualify for the benefit because they had less than 50 paid contributions and a further 171 were cases where, although the insured persons had 50 or more contributions paid, they had less than 8 contributions paid during the 13 weeks period preceding the week of the commencement of the illness, and as such did not satisfy the second contribution qualifying condition. There were 288 cases where the insured persons did not lose wages during the spells of illness and a further 1,571 cases where the spell of illness lasted for 3 days or less. Seven hundred and seventy six spells were disallowed because the claimants were not engaged in insurable employment on the day the illness commenced. A further 935 were disqualified for late submission. The remaining 31 spells were disallowed because the claimants were either less than 16 years old or 60 years old or above and therefore were not covered for this benefit.

Of the 8,382 spells which were paid, 6,536 or 78% approximately arose from male insured persons and 1,846 from females. Only 17 spells arose from self-employed persons.

The analysis by industrial sector shows that 2,781 spells or 33% approximately of the total spells arose from workers in the sugar industry and the remaining 5,601 from workers in the other industries taken together. This is shown below in Table 13.

TABLE 13
NUMBER OF SICKNESS SPELLS BY SECTOR AND SEX
1981

| Description | Sugar | | Non-Sugar | | All Sectors | |
|-----------------|--------|------------|-----------|------------|-------------|------------|
| | Number | Percentage | Number | Percentage | Number | Percentage |
| Males | 2,445 | 29 | 4,091 | 49 | 6,536 | 78 |
| Females | 336 | 4 | 1,510 | 18 | 1,846 | 22 |
| Males & Females | 2,781 | 33 | 5,601 | 67 | 8,382 | 100 |

The overall average age of claimants was 34 years approximately with the average for males standing at 35 years and females at 32 years approximately. The analysis by wage-group shows that about 56% of the spells were paid in the wage-group X. The wage-groups I to V had just about 9% of the spells paid therein. This is shown in Table 14 on page 31.



TABLE 14
NUMBER OF SICKNESS SPELLS PAID BY WAGE GROUP AND SEX
1981

| Description | WAGE GROUP | | | | | | | | | | Total |
|-----------------|------------|----|-----|-----|-----|-------|-----|------|-----|-------|-------|
| | I | II | III | IV | V | VI | VII | VIII | IX | X | |
| Males | 37 | 32 | 76 | 81 | 189 | 619 | 563 | 415 | 351 | 4,173 | 6,536 |
| Females | 15 | 21 | 35 | 83 | 147 | 423 | 274 | 179 | 145 | 524 | 1,846 |
| Males & Females | 52 | 53 | 111 | 164 | 336 | 1,042 | 837 | 594 | 496 | 4,697 | 8,382 |
| Percentage | 1 | 1 | 1 | 2 | 4 | 12 | 10 | 7 | 6 | 56 | 100 |

As can be seen from the Table, the wage-group X had the highest number of cases incident thereon followed by the wage-groups VI and VII. These 3 groups alone accounted for about 78% of the total spells. The average wage-group in which benefit was paid was the wage-group VIII.

The overall average duration of a spell of illness during the year was 9 benefit days. The average for males was 9 benefit days and females 8 benefit days approximately. Sector-wise, the average duration of spells which arose from the Sugar Industry was 11 benefit days and those from the Non-Sugar Industries 8 benefit days approximately. This can be seen in the Table 15 below.

TABLE 15
AVERAGE DURATION OF SICKNESS SPELLS – SEX & SECTOR WISE
1981

| Description | Sector | | |
|-----------------|--------|-----------|-------------|
| | Sugar | Non-Sugar | All Sectors |
| Males | 11 | 8 | 9 |
| Females | 11 | 7 | 8 |
| Males & Females | 11 | 8 | 9 |

The Table shows that the average duration of spells which arose from the Sugar Sector was the same for both males and females. There was just a slight difference between spells from males and females in the Non-Sugar Sector. Spells from the Sugar-Sector were longer both for males and females than spells in the Non-Sugar Sector.

The number of spells which terminated and were paid in 1980 was 5,376. The number of spells which were paid in 1981 therefore represents an increase of about 56% when compared with that of the previous year. The Table 16 below shows the number of spells which terminated over the period 1977-1981 together with the average duration and the percentages arising from the Sugar Sector.



TABLE 16
NUMBER OF TERMINATED SICKNESS SPELLS PAID,
AVERAGE DURATION, PERCENTAGE ARISING FROM SUGAR SECTOR
1977 – 1981

| Description | 1977 | 1978 | 1979 | 1980 | 1981 |
|--------------------------------------|-------|-------|-------|-------|-------|
| Spells arising from – | | | | | |
| Males | 7,104 | 6,220 | 6,832 | 4,097 | 6,536 |
| Females | 1,843 | 1,602 | 2,128 | 1,279 | 1,846 |
| Males & Females | 8,947 | 7,822 | 8,960 | 5,376 | 8,382 |
| Average Duration | 12 | 10 | 10 | 11 | 9 |
| Percentage arising from Sugar Sector | 28 | 28 | 31 | 37 | 33 |

The Table shows that over the period 1977-1981 the number of terminated spells paid has not been following any particular pattern. The number of spells which arose from females has been holding a fairly constant ratio with those which arose from males. This ratio was just in the vicinity of 1:3.5. The percentage of spells arising from the Sugar Sector appears to be rising gradually though not smoothly while the average duration appears to be decreasing in a similar manner.

The Table XII in the Annex gives the number of sickness spells paid during 1981 analysed by benefit days, sector and sex, the Table XIII gives these spells analysed by age, sex and employment and Table XIV those spells analysed by diagnosis and sector.

MATERNITY BENEFIT

The Number of Maternity Benefit cases which terminated during the year was 1,495. The number of terminated maternity cases which were paid during the year was 1,488. Six of the remaining 7 cases were disallowed, 3 because the claimants did not lose wages during periods of pregnancy and 3 because contribution requirements for receipt of the benefit were not satisfied. The remaining case was disqualified for late submission. Of the 1,488 cases which were paid, 1,484 were to employed and 4 to self-employed females.

The average duration of these cases was 66 benefit days approximately. The distribution by benefit days shows that 897 or 60% of the cases were paid for the maximum of 13 weeks; a further 487 or 27% approximately for periods ranging between 9 and 12 weeks; 151 or 10% for the periods ranging between 5 and 8 weeks and the remaining 33 or 2% for periods which lasted for 4 weeks or less. This is shown in Table XV of the Annex.

The distribution of these cases by wage-group shows that about 20% of the payments were made in the wage-groups I to V, 32% were made in the wage-group VI, 16% in the wage group VII and 11% in the wage-group VIII. The wage-group IX accounted for about 8% and wage-group X for the remaining 13%. The average wage-group in which payment was made was wage-group VII. This is shown in the Table 17 on page 33.



TABLE 17
DISTRIBUTION OF MATERNITY CASES WAGE GROUP WISE
1981

| Description | WAGE GROUP | | | | | | | | | | Total |
|-----------------|------------|----|-----|----|-----|-----|-----|------|-----|-----|-------|
| | I | II | III | IV | V | VI | VII | VIII | IX | X | |
| Number of cases | 16 | 22 | 66 | 68 | 111 | 478 | 235 | 165 | 127 | 200 | 1,488 |
| Percentage | 1 | 2 | 4 | 5 | 8 | 32 | 16 | 11 | 8 | 13 | 100 |

The number of maternity cases which were paid in 1980 was 1,273. The number paid in 1981 therefore represents an increase of about 17%. The Table 18 below shows the number of cases paid over the period 1977-1981 and the average duration of those cases.

TABLE 18
NUMBER OF TERMINATED MATERNITY CASES AND AVERAGE DURATION
1977 - 1981

| Description | YEAR | | | | |
|------------------------------------|-------|-------|-------|-------|-------|
| | 1977 | 1978 | 1979 | 1980 | 1981 |
| Number of cases | 1,950 | 1,415 | 1,788 | 1,273 | 1,488 |
| Average duration (benefit days) | 56 | 62 | 65 | 60 | 66 |

The Table shows that over the entire period the annual number of maternity cases has been reducing. This overall reduction although distinct was not a smooth one. The average duration of cases has been increasing over the period at a slow rate and in an uneven manner.

The Table XVI in the Annex gives the number of maternity cases which were paid in 1981 analysed by age-group and employment status.

INDUSTRIAL BENEFITS BRANCH

INDUSTRIAL DEATH

The number of deaths which occurred during the year and which resulted directly from industrial accidents was 14. These deaths gave right to 14 pensions, 12 of which were awarded to widows who had the care of children, 1 to a widow without children but who was over 45 years of age at the time the insured person died and one to a parent. No annuity payment arose during the year.



The analysis by age of those widows who had the care of children of the deceased shows the average age of the widows was 34 years approximately with an age range of 20 years to 46 years. Only 2 widows were 45 years or above. The average age of the deceased was 37 years approximately, the age range being from 21 years to 52 years.

The number of children who were included in these pensions was 32. These children were all under the age of 16 years, the average age being 11 years approximately and the age range being from 2 to 15 years 10 months.

The other widow who was awarded the pension during the year was 58 years old. The parent pension was awarded to the mother of a deceased insured person. She was 65 years of age and had in her care 2 children of the deceased who were not orphans but who were dependant on the deceased during his lifetime.

An examination of the causes of death which gave right to these pensions shows that in 3 cases the insured persons were electrocuted. Four persons died from multiple injuries which they received after vehicles in which they were travelling overturned. One death resulted from injuries sustained after the insured person was hit by a motor vehicle whilst at work. There was one person (watchman) who was shot whilst on duty and 3 others who fell from heights whilst working thus causing multiple injuries to various parts of their bodies. One person died from poisoning after being bitten by a snake and the other in an air crash.

The overall average weekly amount of the pension was \$50.82. The average weekly amount of the pension to widows who had the care of children of the deceased was \$53.55 approximately. The weekly amount of the parent pension was \$37.50 and that of the widow without children \$31.50.

The wage group distribution shows that 8 of the 14 pensions awarded were pegged on the wage-group X and 2 each on the wage groups IX, VIII and VI.

At the beginning of the year there were 264 pensions which were in payment. These were being paid to 238 widows, 14 parents and 12 orphans. There were 6 other pensions which were being paid to children whose mothers remarried thus disentiing themselves for the pension. The 14 pensions granted during the year brought the number of pensions in payment during the year to 278. Four orphan pensions terminated during the year.

There were 12 widow pensions which were altered during the year due to the attainment of the age limit of children who were included in these pensions. At the end of the year there were 274 pensions which were being paid. Two hundred and fifty-one of these were to widows, 15 were to parents and 8 to orphans. The movement of these pensions during the year is given in the Table 19 on page 35.



TABLE 19
MOVEMENT OF INDUSTRIAL DEATH PENSIONS
1981

| Description | Widow Pension | | Parent Pension | | Orphan Pension | | Total | |
|--|---------------|---------------------|----------------|---------------------|----------------|---------------------|-------|---------------------|
| | No. | Weekly Amount \$ | No. | Weekly Amount \$ | No. | Weekly Amount \$ | No. | Weekly Amount \$ |
| Pensions in payment at the beginning of the year | //238* | 5,162.50 | 14* | 195.00 | 12 | 84.00 | 264* | 5,441.50 |
| Pensions granted during the year | 13 | 674.00 | 1 | 37.50 | — | — | 14 | 711.50 |
| Pensions terminated during the year | — | — | — | — | 4 | -28.00 | 4 | -28.00 |
| Pensions altered during the year | 12 | -71.00 | — | — | — | — | 12 | -71.00 |
| Pensions in payment at the end of the year | 251 | 5,765.50 | 15 | 232.50 | 8 | 56.00 | 274 | 6,054.00 |

* Revised figures

// Includes 6 pensions which were being paid to children only due to remarriage of their mother.

The Table XVII in the Annex gives the number of industrial death pensions in payment during 1981 analysed by type of pension and cause of death.

DISABLEMENT PENSIONS

During the year the number of disablement pensions which were awarded was 48. Forty-seven of these pensions were awarded to males. Only 1 female was awarded a pension during the year. Of the 48 pensions awarded, 17 were awarded to employees in the Sugar Sector and 31 to employees in the other sectors taken together. The one female who was awarded the pension was from the Sugar Sector. The average age of these pensioners was 34 years approximately and the average amount was \$35.00 per fortnight.

On the average, the fortnightly amount of pensions awarded to persons in the Sugar Sector was less than that awarded to persons in the Non-Sugar Sector. These fortnightly averages were \$30.00 and \$38.00 respectively.

The analysis by degree of disability of these cases shows that 19 cases were awarded 20% disability, 11 were awarded 30% disability and 9, forty per cent disability. The remaining 9 cases had disability ranging from 50% to 90%. The overall average degree of disability was 40%. The average for employees from the Sugar Sector was 30% and that for non-sugar employees 40%.



TABLE 20
NUMBER OF DISABLEMENT PENSIONS AWARDED BY SEX, SECTOR
AND AVERAGE FORTNIGHTLY AMOUNT
1981

| Sector | Males | | Females | | Males & Females | |
|--------------|----------------|-----------------------------|-----------------|-----------------------------|-----------------|-----------------------------|
| | No. of Persons | Average Fort-nightly Amount | No. of Pensions | Average Fort-nightly Amount | No. of Pensions | Average Fort-nightly Amount |
| Sugar | 16 | \$30.36 | 1 | \$25.20 | 17 | \$30.05 |
| Non-Sugar | 31 | \$37.75 | — | — | 31 | \$37.75 |
| Both Sectors | 47 | \$35.23 | 1 | \$25.20 | 48 | \$35.02 |

An examination of the cause of disability shows that in 10 cases the disability resulted from amputations. In 15 other cases, the disability resulted from fractures to various parts of the body.

There were 3 cases where the injured persons lost an eye and 7 other cases where the insured suffered eye-injuries. There were 2 cases of dislocations, 1 case where the person was burnt, 1 where the insured person's thumb was injured and 9 others where the persons sustained wounds.

The Table below shows the number of disablement pension cases analysed by cause and degree of disability

TABLE 21
NUMBER OF DISABLEMENT PENSIONS BY CAUSE AND DEGREE OF DISABILITY
1981

| Cause of Disability | Degree of Disability | | | | | | | | Total |
|----------------------|----------------------|-----------|----------|----------|----------|----------|----------|----------|-----------|
| | 20% | 30% | 40% | 50% | 60% | 70% | 80% | 90% | |
| Fracture of skull | 1 | — | — | — | — | — | 1 | 1 | 3 |
| Fracture of leg | 5 | 1 | 1 | — | 1 | — | — | — | 8 |
| Fracture of neck | — | — | 1 | — | — | — | — | — | 1 |
| Fracture of hand | 1 | 1 | — | — | — | — | 1 | — | 3 |
| Lacerated wounds | 4 | — | 3 | 1 | — | — | — | — | 8 |
| Loss of eye | — | 1 | 2 | — | — | — | — | — | 3 |
| Injury to eye | 2 | 3 | 1 | 1 | — | — | — | — | 7 |
| Injury to thumb | — | 1 | — | — | — | — | — | — | 1 |
| Burns | — | — | 1 | — | — | — | — | — | 1 |
| Dislocations | 1 | 1 | — | — | — | — | — | — | 2 |
| Punctured wounds | 1 | — | — | — | — | — | — | — | 1 |
| Amputation of toes | 1 | — | — | — | — | — | — | — | 1 |
| Amputation of thumb | — | 2 | — | 1 | — | — | — | — | 3 |
| Amputation of leg | — | — | — | — | — | — | 1 | — | 1 |
| Amputation of finger | 3 | 1 | — | — | — | — | — | — | 4 |
| Amputation of arm | — | — | — | — | — | — | — | 1 | 1 |
| TOTAL | 19 | 11 | 9 | 3 | 1 | 1 | 3 | 1 | 48 |



The number of disablement pensions which were in payment at the beginning of the year was 588. The pensions were being paid to 530 males and 58 females. The average fortnightly amount of those pensions was \$21.20 approximately. The number of pensions which were granted during the year was 48. This brought the number of pensions which were paid during the year to 636.

During the year however, 10 pensions terminated. The number of disablement pensions which were in payment therefore as at 31.12.81 was 626. This is shown in the Table 22 below.

TABLE 22
MOVEMENT OF DISABLEMENT PENSIONS
1981.

| Description | Males | | Females | | Males & Females | |
|--|-----------------|-----------------------------|-----------------|-----------------------------|-----------------|-----------------------------|
| | No. of Pensions | Average Fort-nightly Amount | No. of Pensions | Average Fort-nightly Amount | No. of Pensions | Average Fort-nightly Amount |
| Pensions in payment at the beginning of the year | 530 | 22.08 | 58 | 13.29 | 588 | 21.21 |
| Pensions granted during the year | 47 | 35.23 | 1 | 22.50 | 48 | 35.02 |
| Pensions terminated during the year by — | | | | | | |
| (1) Death | 1 | —8.40 | — | — | 1 | —8.40 |
| (2) Old Age | 9 | —84.30 | — | — | 9 | —84.30 |
| Pensions in payment as at the end of the year | 567 | 23.23 | 59 | 13.49 | 626 | 22.31 |

The Table XVII in the Annex gives the number of pensions which were in payment as at 31.12.81 analysed by degree of disability, sex and sector and the Table XIX gives the number of grants during the year similarly analysed.

DISABLEMENT GRANTS

Twenty-six disablement lump-sum payments were awarded during the year. The awards were made to 22 male and 4 female insured persons. The average age of the recipients was 34 years overall with the average age for males standing at 33 years and females at 40 years approximately.

The analysis by nature of disability shows that the main causes of disability were cuts and lacerations, fractures, amputations and contusions. The Table 23 on page 38 shows these 26 cases analysed by nature and degree of disability.



TABLE 23
NUMBER OF DISABLEMENT LUMP SUM PAYMENT
BY NATURE AND DEGREE OF DISABILITY
1981

| Description | Degree of Disability (Percentage) | | | | | | | | | Total |
|--------------------------|-----------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|
| | 2% | 3% | 4% | 5% | 9% | 10% | 12% | 13% | 14% | |
| Contusions and Abrasions | — | 1 | — | 1 | 1 | 1 | 1 | — | — | 5 |
| Burns and Scalds | — | — | — | — | — | — | 1 | — | — | 1 |
| Concussions | — | — | — | — | — | 1 | — | — | — | 1 |
| Amputations | — | — | 2 | — | 1 | 1 | — | 1 | — | 5 |
| Fractures | — | 1 | — | — | — | 1 | 1 | — | 3 | 6 |
| Cuts and Lacerations | 2 | 2 | — | — | — | 2 | — | — | 1 | 7 |
| Others | — | — | — | — | 1 | — | — | — | — | 1 |
| TOTAL | 2 | 4 | 2 | 1 | 3 | 6 | 3 | 1 | 4 | 26 |

The analysis by sector shows that of the 26 cases, 8 arose from workers in the Sugar Industry and 18 from employees in the other industries taken together. This is shown below in the Table 24.

TABLE 24
NUMBER OF DISABLEMENT LUMP SUM PAYMENTS BY SEX & SECTOR
1981

| Description | Sector | | |
|-----------------|--------|-----------|----------------|
| | Sugar | Non-Sugar | All Industries |
| Males | 5 | 17 | 22 |
| Females | 3 | 1 | 4 |
| Males & Females | 8 | 18 | 26 |

The Table shows the Sugar Sector claimed about 31% of the total payments made and the Non-Sugar 69% approximately.

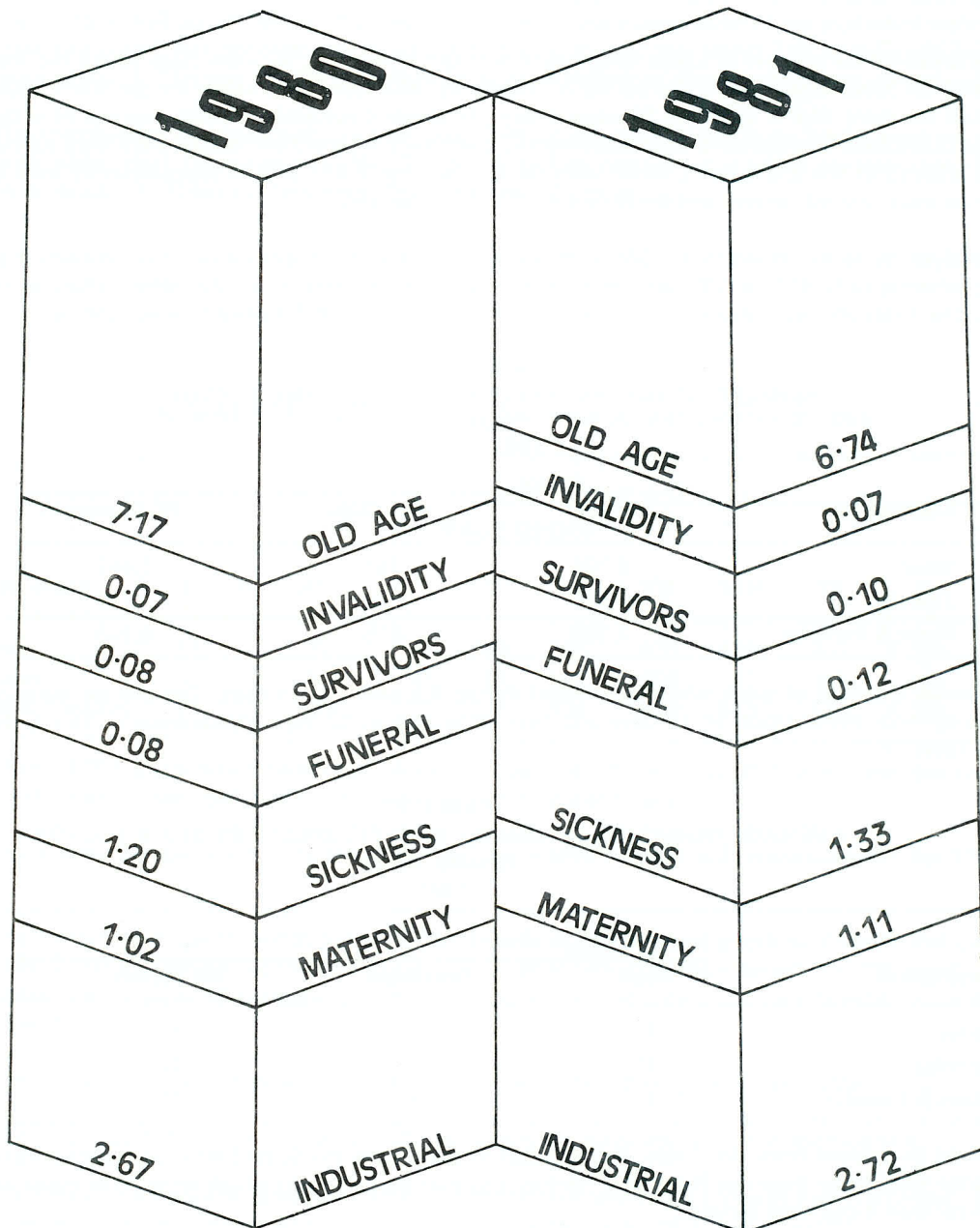
The distribution by wage-group shows that the wage group VII had the highest number of claims incident thereon followed by wage-group VIII and X. This distribution is given in Table 25 below.

TABLE 25
WAGE GROUP DISTRIBUTION OF DISABLEMENT LUMP SUM PAYMENTS
1981

| Description | WAGE GROUP | | | | | | | | | | Total |
|-----------------|------------|----|-----|----|---|----|-----|------|----|---|-------|
| | I | II | III | IV | V | VI | VII | VIII | IX | X | |
| Males | — | 1 | 3 | 1 | 2 | 1 | 6 | 3 | 1 | 4 | 22 |
| Females | — | — | — | — | — | 2 | — | 2 | — | — | 4 |
| Males & Females | — | 1 | 3 | 1 | 2 | 3 | 6 | 5 | 1 | 4 | 26 |



FIG II
BENEFIT PAYMENTS
1980 & 1981
 (\$'000,000)





The average amount of the disablement lump-sum was \$336.00 approximately. The number of disablement lump-sum payments made during 1980 was 74. The number of payments made during 1981 therefore represents a 65% reduction when compared with that of the previous year.

The Table XX in the Annex gives the number of disablement cases analysed by age group and sex.

INDUSTRIAL INJURY

The number of spells of Industrial Injury which terminated during the year was 8,864. Of this number 661 were spells which terminated in non-payment of benefit while the remaining 8,203 were spells which were paid.

The analysis of the number of spells which were not paid shows that 19 were cases where the insured persons did not loose wages during the period of incapacity, 478 were cases where the spells of incapacity did not last for more than 3 days and 23 cases where the accident sustained did not arise out of or during the course of insurable employment. The remaining 141 spells were disqualified because they were submitted late. The analysis of the 8,203 spells which were paid shows that 7,467 or 91% approximately were spells arising from male insured persons and the remaining 736 from females.

The analysis by sector shows that 7,388 or 90% approximately of the spells arose from workers in sugar industry, whereas only 815 or 10% approximately arose from workers in all the other industries taken together. The Table 26 below shows the number of spells paid during 1981 analysed by sex and sector.

TABLE 26
NUMBER OF INJURY SPELLS PAID BY SEX AND SECTOR
1981

| Description | Sector | | |
|-----------------|--------|-----------|----------------|
| | Sugar | Non-Sugar | All Industries |
| Males | 6,706 | 761 | 7,467 |
| Females | 682 | 54 | 736 |
| Males & Females | 7,388 | 815 | 8,203 |

The average duration of spells which terminated during the year was 11 days. The average duration of spells arising from males stood at 11 days and that of females at 12 days approximately. This is shown below in Table 27.

TABLE 27
AVERAGE DURATION OF INJURY BENEFIT SPELLS BY SEX & SECTOR
(Benefit Days)
1981

| Description | Sector | | |
|-----------------|--------|-----------|-------------|
| | Sugar | Non-Sugar | All Sectors |
| Males | 11 | 16 | 11 |
| Females | 12 | 11 | 12 |
| Males & Females | 11 | 16 | 11 |

As would be noticed from this Table, the duration of spells from the Sugar Sector was approximately 5 days shorter than those from the Non-Sugar Sector, also that overall, spells which arose from males were a little shorter than those from females.



As far as the distribution by Sugar/Non-Sugar Sectors was concerned, spells which arose from males in the Non-Sugar Sector were significantly longer than those from males in the Sugar Sector, whereas those from females in the Non-Sugar Sector were shorter than those of females in the Sugar Sector. The overall distribution was heavily influenced by the behaviour of spells from the Sugar Sector.

The distribution by age shows that on the average, female claimants were older than their male counterparts. The overall average age of claimants was 31 years. The average age of males stood at 30 years and that of females at 39 years approximately.

The wage-group distribution shows about 71% of the spells were paid in the wage-group X. The wage-groups VI to X had about 95% of the spells paid therein. An examination of the individual male & female distributions reveal that although the overall distribution showed that about 71% of the spells were paid in the wage-group X. This was not the pattern as far as these individual distributions were concerned.

The distribution of females shows that only 27% of payments were made in the wage group X. The corresponding figure for males was 75%. The overall average wage group in which payments were made was the wage group IX. These can be derived from the Table 28 below.

TABLE 28
NUMBER OF INJURY SPELLS PAID WAGE-GROUPWISE BY SEX
1981

| Description | WAGE GROUP | | | | | | | | | | Total |
|-----------------|------------|----|-----|-----|-----|-----|-----|------|-----|-------|-------|
| | I | II | III | IV | V | VI | VII | VIII | IX | X | |
| Males | 11 | 16 | 32 | 72 | 160 | 286 | 431 | 416 | 447 | 5,596 | 7,467 |
| Females | — | 6 | 10 | 30 | 61 | 108 | 106 | 97 | 125 | 193 | 710 |
| Males & Females | 11 | 22 | 42 | 102 | 221 | 394 | 537 | 513 | 572 | 5,789 | 8,203 |

Of the 8,203 spells which terminated during the year, 8,175 i.e., over 99% terminated due to recovery of the claimant. These spells lasted on the average for 11 benefit days.

There were 22 spells which terminated after the injured persons had received benefit for 126 benefit days.

The remaining 6 spells terminated with the awards of disablement pensions. One injured person was awarded a disablement pension on a provisional basis after receiving injury benefit for 106 benefit days and the other 5 were awarded permanent disablement pensions after receiving injury benefit for an average of 63 benefit days.

The number of injury spells which terminated and were paid during 1980 was 8,368.

The 1981 figure therefore represents a 2% decrease when compared with the previous year.

The Table 29 on page 42 gives the number of terminated spells paid annually over the period 1977-1981 together with the percentages belonging to the Sugar Industry and the average duration.



TABLE 29
NUMBER OF INJURY SPELLS PAID BY SECTOR & AVERAGE DURATION
1977 - 1981

| Description | Year | | | | |
|-------------------------------------|-------|-------|-------|-------|-------|
| | 1977 | 1978 | 1979 | 1980 | 1981 |
| Number of Spells | 5,468 | 4,703 | 5,908 | 8,368 | 8,203 |
| % age arising from the Sugar Sector | 73 | 78 | 87 | 89 | 90 |
| Average duration of Spells | 14 | 13 | 12 | 12 | 11 |

The Table shows, that overall, the number of spells has been increasing over the last 5 years. The increase, although distinct was not a smooth one as could be seen from the figures for 1978 and 1980.

The percentage of spells arising from the sugar sector has shown a distinct rising trend and this, to a considerable degree has influenced the overall duration of spells which has shown a decreasing trend.

The Table XXI in the Annex gives the number of injury spells which were paid during the year analysed by age group and sex and the Table XXII gives these spells analysed by benefit days, Sector and Sex.

MEDICAL CARE

The number of claims for medical care which were paid during the year was 7,599! These were cases where persons who suffered as a result of industrial accidents underwent medical treatment in private medical institutions in order that they may be physically rehabilitated.

Of the 7,599 claims, 6,696 or 88% were from employees in the Sugar Sector, and the remaining 903 from employees in the other industries taken together. The average age of claimants was 31 years approximately. The average age of males was 30 years and that of females 40 years approximately. An analysis of the 6,696 claims which originated from the Sugar Sector shows that 6,167 or 92% were in respect of male claimants and 529 or 8% in respect of females.

With respect to the Non-Sugar Sector, 842 or 93% of the claims were in respect of male claimants and 61 or 7% in respect of females.

This is shown in the Table below.

TABLE 30
NUMBER OF MEDICAL CARE CASES BY SEX AND SECTOR
1981

| Description | Sector | | | | | |
|-----------------|--------|------|-----------|------|-------------|------|
| | Sugar | %age | Non-Sugar | %age | All Sectors | %age |
| Males | 6,167 | 81 | 842 | 11 | 7,009 | 92 |
| Females | 529 | 7 | 61 | 1 | 590 | 8 |
| Males & Females | 6,696 | 88 | 903 | 12 | 7,599 | 100 |



The Table shows that overall, 81% of claims were in respect of males from the Sugar Industry, 11% from males in the Non-Sugar Industries 7% from females in the Sugar Industry and just 1% from females in the Non-Sugar Industries. An analysis of the cost of medical care during the year shows that 99% of the cost went towards out patient care and just 1% in-patient care.

It should be noted here that there were some administrative changes with regard to the processing of Medical Care which were introduced during the year and which had a short term disruptive effect on the number of payments made during the year. These changes centered around the decentralisation of processing of Medical Care which were introduced during the year and which had a short term disruptive effects on the number of payments made during the year. These changes centered around the decentralisation of processing of these claims and necessitated movement of documents from one area to another. Because of these changes, the Scheme is now in a position to process medical care claims speedier and could now guarantee more prompt payments than before.

Notwithstanding the foregoing, the analysis of those claims which were paid during the year shows that of the amount spent on out-patient care, 21% went towards the cost of medical examination, 27% towards the cost of drugs and dressing, 6% towards specialist care and 8% towards other types of medical treatment.

Twenty-nine per cent went towards travelling expenses, subsistence and loss of pay and 9% towards fees for medical referees and other related charges.

A similar analysis of the cost of in-patient care shows that 19% went towards medical examinations, 18% towards hospitalisation (bed & boarding) and 21% towards specialist care. Twenty-two per cent went towards drugs and dressings and 20% towards other treatment.

This is shown in the Table 31 below.

TABLE 31
PERCENTAGE DISTRIBUTION OF MEDICAL CARE COST BY TYPE
1981

| Description | Type of Care | | | | Subsistence | Other | Total |
|-----------------------|---------------------|-----------------|-------------------|-----------------|-------------|-------|-------|
| | Medical Examination | Specialist Care | Drugs & Dressings | Other Treatment | | | |
| In-patient Care | 19 | 21 | 22 | 18 | — | 20 | 100 |
| Out-patient Care | 21 | 6 | 27 | 8 | 29 | 9 | 100 |
| In & Out-patient Care | 21 | 7 | 27 | 8 | 29 | 8 | 100 |

The distribution of this cost by sector (sugar/non-sugar) shows that in the case of in-patient care 70% of the cost went to employees from the Non-Sugar Industries and 30% to employees from the Sugar Industry. In the case of out-patient care the reverse obtained. Seventy-four percent of the cost went to employees in the Sugar Sector and 26% to Non-Sugar Sector.



This is shown in the Table below.

TABLE 32
PERCENTAGE DISTRIBUTION OF MEDICAL CARE COST BY SECTOR

1981

| Description | Sugar | Sector | |
|--------------------|-------|-----------|-------------|
| | | Non-Sugar | All Sectors |
| In-patient | 30 | 70 | 100 |
| Out-patient | 74 | 26 | 100 |
| In and Out-patient | 74 | 26 | 100 |

The number of medical care claims which were paid in 1980 was 8,695. The number paid in 1981 therefore shows a decrease of about 13% when compared with the previous year.

The Table XXIII in the Annex gives the number of medical care cases paid during the year analysed by age and sex of claimant and sector.

REFERRING OF CASES TO MEDICAL REFEREES AND SPECIALISTS

During the year, a total of 562 cases were referred to Medical Referees and Specialists.

Of the 562 cases, 211 were referred to Specialists and the remaining 351 to Medical Referees.

Referrals to Specialists are done in cases where it is felt that the particular diagnoses cannot be properly handled by General Practitioners but rather require Specialist treatment.

Medical Referring is done in cases where some degree of doubt exists either with regard to diagnosing of a case or to the treatment prescribed.

Under normal situations Medical Referees are chosen from a panel of Medical Doctors who practice outside of the Organisation. However, because of the shortage of doctors in the country, this duty was performed mainly by the Scheme's Medical Adviser during the year.

In addition to those cases which were referred to Medical Specialists and Referees, there were 124 cases where claimants, because they were dissatisfied with decisions given by General Practitioners who were handling their cases lodged appeals with the Scheme. These claimants were all placed before Medical Referees. In 115 cases the appeals were allowed. In 9 cases the appeals were disallowed.

The number of cases referred to Medical Referees and Specialists during 1980 was 335. The number of cases referred in 1981 therefore shows an increase of about 68%

With regard to appeals which were referred to Medical Referees, the 1981 figure was about 13% greater than that of the previous year.

CASES REFERRED TO MEDICAL BOARDS

A total of 158 cases were placed before Medical Boards during the year. These were cases where either the claimant or the General Manager of National Insurance Scheme disagreed with decisions which were made by medical authorities and therefore appealed against such decisions.



Of the 158 appeals placed before Medical Boards during the year, 90 were allowed and the remaining 68 were disallowed.

The number of appeals placed before Medical Boards during 1980 was 219. The 1981 figure therefore represents a 28% decrease approximately when compared with the previous year.

MEDICAL TREATMENT OUTSIDE OF GUYANA

During the year, 4 persons who suffered industrial accidents were sent abroad for treatment. These were cases where the type of treatment necessary for the proper rehabilitation of the injured person could not have been obtained in Guyana but could have been had in Medical Institutions outside of the country. Two persons who lost their arms in separate accidents were sent to the Medical Institutions in the United Kingdom for prosthesis.

There was one insured person who suffered an eye injury and who was sent to Moorfields Eye Hospital in the United Kingdom for treatment. The other person suffered from a right brachial palsy and was sent to an Orthopaedic Hospital in Cuba for treatment.

SICK VISITING

The nurse sick visiting team operated with a staff of 9 persons during the year. The number of visits made by this team during the year was 1,810 of which 1,370 were successful visits, that is, visits where the claimants sought were contacted. The remaining 440 visits resulted in non-contact of claimants. As a result of these visits a total of 61 persons were advised to visit the Scheme's Medical Adviser for further consultation and advise.

The number of such visits which were made by the sick visiting team during 1980 was 3,882. The number of visits made in 1981 therefore represents a decrease of approximately 53%.

Meanwhile, the nurse sick visitors continued their role of assisting those pensioners who were unable, due to illness, to encash their old-age and invalidity pension vouchers and ensuring that the necessary documents for the continuation of their pensions were properly and promptly completed.

TRAINING

During the year, the Training Division continued in its efforts to ensure that members of staff received the training necessary to enable them to function at a satisfactory level within the organisation and also to ensure that employees in other organisations, students and employers alike were kept abreast with the principles and practices of National Insurance.

Twenty-six seminars were conducted by this Division during the year. Of these, 17 were for members of staff and 9 for employees and employers in other organisations. A total of 697 persons participated in those seminars.

Of the 17 seminars conducted for members of staff, 2 were training courses for new inspectors, 3 were orientation courses for new entrants to the Scheme and 12 were general refresher and other courses.

Of the 9 courses which were conducted for workers from other organisations, 3 were for Trade Unionists, 2 for students of the Government Technical Institute and 4 for employees in other organisations.



Apart from the 26 seminars conducted during the year, there were 25 one-day lectures on NIS which were conducted on request by members of various organisations and also from staff of the various National Insurance Local Offices. Twenty-one of these lectures were delivered to employees from other organisations and 4 to National Insurance employees. Approximately 750 participants attended these lectures.

Another aspect of the training programme which was emphasised during the year, was the training of members of staff in managerial and other related skills. Twenty-five members of staff received training in those areas during the year. Twelve members attended courses sponsored by the Critchlow Labour College on supervisory training, workers' participation in management and other related topics. Four attended courses sponsored by the Jaycees on 'Managing People At Work' and 4 others attended courses sponsored by the 'Guyana Management Development Training Centre' on 'Man-power Development' and 'Communication for Managers'.

Two members of staff attended courses and gained diplomas in Accountancy from The Government Technical Institute and 4 others received training through the Guyana State Corporation's Training Division.

In addition to the above, 3 members of staff attended a seminar on 'Social Security' which was conducted in Venezuela during May and which was sponsored by the International Social Security Association, and 1 other attended a 12 weeks training officer's course which was conducted in London and sponsored by the Industrial Society of London.

VISITS FROM ABROAD

Mr. Hugh Dougan, Director designate of the St. Vincent National Insurance Scheme spent 4 weeks in Guyana observing the day to day operations and studying the basic principles governing our Local Scheme.

Mr. Dougan, who was granted an International Labour Organisation's fellowship was attached to our Local Scheme for the purpose of observing its workings and adopting those relevant aspects for the St. Vincent National Insurance Scheme when such is put into operation.

ESTABLISHMENT AND ORGANISATION

The number of employees on roll as at 31.12.81 was 457. Twenty-eight of these employees were employed on a temporary basis.

The number of persons who left the organisation during the year was 88. The number recruited during the year was 76.

Three officers were granted leave during the year to pursue studies at institutions of higher learning. Two employees who pursued diploma courses in accountancy at the University of Guyana returned to work after successfully completing such courses and took up their rightful positions with the organisation.



PART II

RECEIPTS AND EXPENDITURE

RECEIPTS

Receipts during the year amounted to \$104,620,927. This was made up as follows:—

| | |
|---|---------------|
| Contributions from employed and self-employed persons | \$ 71,501,818 |
| Interest on Investment | 33,046,741 |
| Other Income | 72,368 |
| Total Receipts | 104,620,927 |

The receipts were distributed among the various benefit branches as follows:—

| Description | Long Term Benefits Branch | Short Term Benefits Branch | Industrial Benefits Branch |
|------------------------|---------------------------|----------------------------|----------------------------|
| Contributions | 52,625,338 | 7,436,189 | 11,440,291 |
| Interest on Investment | 25,148,570 | 4,890,913 | 3,007,253 |
| Other Income | 24,122 | 24,123 | 23,123 |
| | 77,798,030 | 12,351,230 | 14,471,667 |

14,470,667

Receipts during 1980 amounted to \$84,044,147. The receipts during 1981 therefore represented an increase of about 24% when compared with the previous year.

A comparison of the amounts received item-wise during 1981 with those of the previous year is given below.

| Description | YEAR | | |
|------------------------|------------|-------------|------|
| | 1980 | 1981 | |
| Contribution Income | 61,398,462 | 71,501,818 | +17% |
| Interest on Investment | 22,411,939 | 33,046,741 | +47% |
| Other Income | 233,746 | 72,368 | -64% |
| TOTAL | 84,044,147 | 104,620,927 | +24% |

As could be seen, there were increases both in 'Contribution Income' and 'Investment Income' during 1981 relative to the previous year and a decrease of about 64% in 'Other Income' received during the year.

As would be noticed, the increase in Contribution income during the year relative to 1980 was to the extent of \$10.2M. This increase was not entirely due to increases in the work-force during the year. It was in fact a combination of outstanding contributions for previous years which were collected during the year and increases in the work-force.

An examination of contributions received over the last 3 years shows that in 1979, the amount of contributions received were \$63.6M. In 1980 contributions received amounted to \$61.4M, i.e., a decrease



of \$2.2M. It is known that there was no significant reduction of the work-force during 1980, hence there should not be a reduction of that extent in the Contribution Income for that year.

The increase of \$10.2M in 1981 relative to 1980 was in the main the spin-off effect of the situation which obtained in 1981 and should therefore be so interpreted.

EXPENDITURE

Expenditure during the year amounted to \$18,168,659. Of this amount \$12,198,217 or 67% approximately went towards the payment of benefits. The amount which went towards the payment of old age benefits amounted to \$6,604,861 or 54% of the total amount spent on benefit payments.

The remaining \$5,970,442 went towards Administration.

A breakdown of benefits expenditure is given in Table 33 below.

**TABLE 33
BENEFIT PAYMENTS BY BRANCHES
1981**

| Benefit Branches | Amount | %age |
|----------------------------|--------------|------|
| Long Term Benefits Branch | \$ 7,038,992 | 58 |
| Short Term Benefits Branch | 2,438,421 | 20 |
| Industrial Benefits Branch | 2,720,804 | 22 |
| All Branches | 12,198,217 | 100 |

As would be noticed, the long term benefits branch accounted for 58% of total payments whereas the short term and industrial branches for 20% and 22% respectively.

The amount spent on administration during the year was approximately 72% of the maximum amount which was set actuarially for administrative cost.

A comparison of amounts spent on benefits during the year with those of the previous year is given in Table 34 below.

**TABLE 34
EXPENDITURE ON BENEFITS –BENEFIT BRANCH-WISE
1980 – 1981**

| Description | Amount Spent | | %age |
|----------------------------|--------------|------------|------|
| | 1980 | 1981 | |
| Long Term Benefits Branch | 7,400,842 | 7,038,992 | -4.9 |
| Short Term Benefits Branch | 2,309,782 | 2,438,421 | +5.5 |
| Industrial Benefits Branch | 2,667,562 | 2,720,804 | +2.0 |
| All Branches | 12,378,186 | 12,198,217 | -1.5 |



The Table shows that overall, the amount spent on benefits during the year was about 1.5% less than that spent during the previous year. It shows further that the decrease was confined to the long term benefits branch.

The decrease in that branch was to the extent of 4.9%. In the 2 other branches there were small increases during the year relative to the previous one. A further examination of the Long Term Benefits Branch shows that there were decreases in Old Age Pension and Invalidity Grant payments during 1981 relative to 1980. The decrease in Invalidity Grant payments was minimal and stood at about \$0.004M. The decrease in Old Age Pension was to the extent of \$0.5M approximately.

Because of the accumulated behaviour of the Old Age pensioners' population, the only way that a real annual decrease could come about is if the number of exits during a year was in excess of the number of entrants for that year. This however was not our experience in 1981. The reduction in payments made with respect to this benefit was therefore a false one and should not be interpreted to mean a reduction in the Old Age Pensioners population which in fact rose by over 1,000 pensioners during the year. The decrease should really be attributed to the system employed in paying Old Age Pensions, i.e., the system of Pension Order Books. Once such system is employed there will always be a significant lag in the actual issuing of a pension voucher and the recording that such pension-voucher has been encashed.

NATIONAL INSURANCE FUND

At the beginning of 1981, the National Insurance Fund stood at \$303,139,980. The Receipts during the year amounted to \$104,620,927 and Expenditure to \$18,168,659. The surplus for 1981 therefore was \$86,452,268. If this amount is added to the Fund as it stood at 1.1.81 then the total amount in the National Insurance Fund as at 31.12.81 was \$389,592,248.

The Fund was represented as follows:—

| | |
|------------------------------|--------------|
| Fixed Assets valued at | \$ 3,640,614 |
| Investment valued at | 349,732,539 |
| Net Current Assets valued at | 36,219,095 |
| <hr/> | |
| National Insurance Fund | 389,592,248 |

Of the total amount of \$349,732,539 which was invested, \$349,100,00 or 99.8% has been invested in Government of Guyana Debentures. Of the remainder, an amount of \$614,387 was invested in Overseas Government Debentures and \$18,152 in Ordinary Shares (\$1.00) in Guyana Printers Limited.

A copy of the Audited Accounts of the National Insurance Scheme prepared under Section 48 of the Co-Operative Financial Institutions Act 1976 is attached.



THE OFFICIAL GAZETTE – 25th JULY, 1981

LEGAL SUPPLEMENT – A

GUYANA
ACT NO. 6 OF 1981
MISCELLANEOUS ENACTMENTS (AMENDMENT) ACT 1981

1 assent.

L.F.S. Burnham
President.

21st July, 1981

ARRANGEMENT OF SECTIONS

SECTION

1. Short title and commencement.
2. Amendment of certain enactments.

SCHEDULE



AN ACT to amend certain enactments.

A.D. 1981

Enacted by the Parliament of Guyana:—

Short title
and commencement

1. (1) This Act may be cited as the Miscellaneous Enactments (Amendment) Act 1981.

Cap. 1:06
Cap. 1:07
Cap. 2:01

(2) Save as otherwise provided in the Schedule, the amendments made by section 2 to the National Assembly (Disqualification) Act, the Ministers, Members of the National Assembly and Special offices (Emoluments) Act, the Interpretation and General Clauses Act and the Pensions (President, Parliamentary and Special Offices) Act shall be deemed to have come into operation on 6th October, 1980 and the amendments made by that section to the other enactments specified in the Schedule shall, in accordance with the provisions of the Interpretation and General Clauses Act, come into operation on the date of publication of this Act.

Cap. 27:03

Cap. 2:01

Amendment
of certain
enactments

(2) The enactments specified in the first column of the Schedule are hereby amended in the manner specified in the corresponding entry in the second column of that Schedule.

Section 2

SCHEDULE

| Enactments | Amendments |
|--|--|
| Section 183(1) National Insurance and Social Security Act, Cap. 36:01 | For "182" substitute "181". |
| Section 19(1) (a) (iv) | Insert "in addition to such free medical care and attention as may be prescribed" before "periodical payments". |
| Section 44(2) | (a) For "within three years from the time when" substitute "after". (b) After "arose" insert", whether or not by virtue of this subsection prior to its amendment by the Miscellaneous Enactments. |
| Section 45 (3) | Cap. 7:02 (Amendment) Act 1981, or by virtue of the provisions of Limitation Act such sums would have been irrecoverable immediately prior thereto". (a) Delete "within three years". (b) After "lost" insert", whether or not by virtue of this subsection, prior to its amendment by the Miscellaneous Enactments (Amendment) Act 1981 or by virtue of the |



GUYANA NATIONAL INSURANCE SCHEME

| Enactments | Amendments |
|-------------|---|
| Section 45A | <p>provisions of the Limitation Act the sum equal to the amount of the benefit lost would have been irrecoverable immediately prior thereto".</p> <p>Insert after section 45 the following section 45A –</p> <p>"45A. Nothing in the amendments effected to sections 44 and 45 by the Miscellaneous Enactments (Amendment) Act 1981 shall enable proceedings to be brought in respect of a claim which was the subject matter of proceedings instituted and determined prior to the coming into operation of those amendments."</p> |

Passed by the National Assembly on the 22nd of June, 1981.

F.A. Narain
Clerk of the National Assembly

(Bill No. 6/1981)



GUYANA

No. 20 of 1981

REGULATIONS

MADE UNDER

THE NATIONAL INSURANCE AND SOCIAL SECURITY ACT
(Cap. 36:01)

IN EXERCISE OF THE POWERS CONFERRED UPON ME BY SECTIONS 19, 20, 21, 24 AND 51 OF THE NATIONAL INSURANCE AND SOCIAL SECURITY ACT, I HEREBY MAKE THE FOLLOWING REGULATIONS:—

1. These Regulations may be cited as the National Insurance and Social Security (Sickness Benefit Medical Care) Regulations 1981 and shall be deemed to have come into operation on the date of publication of the Miscellaneous Enactments (Amendment) Act 1981.

2. (1) Where an insured person who is rendered temporarily incapable of work otherwise than as a result of employment injury (such person hereafter referred to as a "sick person") requires medical care for any condition that renders him temporarily incapable of work, he shall be entitled to medical care from the date on which he is so rendered incapable of work for as long as the need for such continues or recurs.

(2) The qualifying conditions for the provision of medical care in accordance with this regulation shall be the same as those set out in regulation 23 (a), (b) and (c) of the National Insurance and Social Security (Benefit) Regulations*.

(3) Medical care shall be provided with a view to maintaining, restoring or improving the health, and ability to work, of the sick person.

(4) Medical care shall be given in such a manner as to secure maximum efficiency within the scope of the benefit at the minimum reasonable cost.

*Subsidiary Legislation, Cap. 36:01

(5) The Board may make such arrangements as it thinks fit with registered medical practitioners for general medical practitioner care.

3. The National Insurance and Social Security (Industrial Benefit Medical Care) Regulations other than regulations 3, 9 and 12 thereof, shall apply to the provision of medical care a sick person as they apply in relation to the provision medical care to an injured person and for that purpose —

- (a) regulation 2 shall have effect as it —
 - (i) the definition of "employment injury" were deleted therefrom;
 - (ii) for the words "employment injury" in paragraphs (iv) and (v) in the definition of "medical care", there were substituted the words "condition that rendered him temporarily incapable of work"; and
- (b) every reference to an "injured person" shall be construed as a reference to a sick person.

Made this 4th day of August, 1981.

H.D. Hoyte
Vice-President
Economic Planning and Finance



THE OFFICIAL GAZETTE – 8th AUGUST, 1981

LEGAL SUPPLEMENT – b

GUYANA

No. 19 of 1981

REGULATIONS

*Made Under

THE NATIONAL INSURANCE AND SOCIAL SECURITY ACT

(Cap. 36:01)

IN EXERCISE OF THE POWERS CONFERRED UPON ME BY SECTIONS 14,20,21,
39 AND 51 OF THE NATIONAL INSURANCE AND SOCIAL SECURITY ACT,
I HEREBY MAKE THE FOLLOWING REGULATIONS:

1. These Regulations, which amend the National Insurance and Social Security (Benefit) Regulations *may be cited as the National Insurance and Social Security (Benefit) (Amendment) Regulations 1981. Citation
2. The Principal Regulations are hereby amended by numbering the SCHEDULE as SCHEDULE 1 and every reference to the schedule in the regulations and in the marginal notes shall be construed as a reference to schedule one. Amendment of the Principal Regulations.
3. Regulations 2 of the Principal Regulations is hereby amended by substitution of a colon for the semicolon at the end of the definition of "relevant wage" and the insertion thereafter the following proviso – Amendment of regulation 2 of the Principal Regulations.

"Provided that for the purpose of computing old age pension and invalidity pension after the date on which the National Insurance and Social Security (Benefit) (Amendment) Regulations 1981 come into operation, "relevant wage" means the amount set out.

* Cap. 36:01 Subsidiary legislation.

in the last column of Schedule 1, in respect of the wage group in which the insured person has paid or has been credited with, or has paid and has been credited with, the greatest number of contributions (other than special transitional credits under regulations 19) out of –



- (a) the last seven hundred and fifty contributions in the case of old age pension; and
- (b) the last two hundred and fifty contributions in the case of invalidity pension,
- paid or credited with or paid and credited with before the old age pension or invalidity pension, as the case may be, first becomes payable."
- Amendment of Regulation 4 of the Principal Regulations
4. Regulation 4 of the Principal Regulations is hereby amended by the substitution therefor of the following regulation –
- Rate of old age pension
4. (a) The weekly rate of old age pension payable to an insured person who ceased to contribute before the week commencing 14th August, 1978 shall be thirty per cent of the relevant wage supplemented by one per cent of that wage for each fifty contributions in excess of the seven hundred and fifty contributions mentioned in regulation 3 (b);
- (b) the weekly rate of old age pension payable to an insured person who contributed on or after 14th August, 1978 shall be forty per cent of the relevant wage supplemented by one per cent of that wage for each fifty contributions in excess of seven hundred and fifty contributions mentioned in regulation 3(b) :
- Provided that in no case shall the weekly rate of old age pension exceed sixty per cent of the relevant wage."
- Amendment of regulation 7 of the Principal Regulations.
5. Regulation 7 of the Principal Regulations is hereby amended by the substitution of the word "two" for the word "seven" in paragraph () and by the deletion of the words "has attained the age of fifty-five years and" in paragraph (d)
- Amendment of regulation 8 of Principal Regulations.
6. Regulation 8 of the Principal Regulations is hereby amended by the substitution of the word, "two" for the word "seven".
7. Regulation 14 of the Principal Regulations is hereby amended by the substitution of the word "sixteen" for the word "eighteen" in paragraph (3 (b) (iii) and by the substitution of the word "benefit" for the word "grant" wherever it occurs in the regulation and in the marginal note.
8. Regulation 15 of the Principal Regulations is hereby amended by the substitution therefor of the following regulation –
- "Amount of Survivor's benefit
15. (1) On the death of an insured person who was in receipt of old age pension or invalidity pension or who would have been entitled to invalidity pension had he been deemed to be an invalid at the time of his death or who was sixty years of age or over and would have been a claim for such benefit, the survivor's benefit payable shall be a weekly pension payable to the survivor. The weekly rate of the survivor's pension payable to those persons qualifying for the type of benefit mentioned in the first column of Schedule 11 shall
- Amendment of regulation 15 of the Principal Regulation



be the corresponding rate in the second column thereof, together with the corresponding increases, if any, in the third column thereof, but not exceeding the corresponding maximum benefit in the fourth column thereof.

- (2) On the death of an insured person who would have been entitled to an invalidity grant had he been deemed to be an invalid at the time of his death or who was sixty years of age or over and would have been entitled to an old age grant had he made a claim for such grant, the survivor's benefit payable shall be a lump-sum equal to the grant that would have been payable to the deceased."

- Amendment of regulation 16 of the Principal Regulation
9. Regulation 16 of the Principal Regulations is hereby amended by the substitution of the word "benefit" for the word "grant" in the regulation and in the marginal note.
10. Regulation 17 of the Principal Regulations is hereby amended —
- (a) by the substitution of the word "sixteen" for the word "eighteen" in paragraph (b).
- (b) by the substitution of the word "benefit" for the word "grant" wherever it occurs in the regulation and in the marginal note; and
- (c) by the insertion of the words "payable in accordance with regulation 17A" before the words "if at the death".
- Amendment of regulation 17 of the Principal Regulation
11. The Principal Regulations are hereby amended by the insertion after regulation 17 of the following regulation —
- "Benefit payable to an orphan
- 17A. The benefit payable to an orphan shall be from the date of the death of his surviving parent until he reaches the age of sixteen years or, being between the ages of sixteen and eighteen years, he is an unpaid apprentice and not otherwise employed for gain or is receiving full-time education or being above the age of sixteen years, he is unmarried and permanently incapable of work, so long as he remains so incapable."
- Amendment of regulation 18 of the Principal Regulations.
12. Regulation 18 of the Principal Regulation is hereby amended as follows —
- (a) by the substitution of the words "survivor's benefit" for the words "survivor's grant" in paragraph (1) and in the marginal note and of the words "the benefit" for the words "the grant" in paragraph (2);
- (b) by the substitution of the words "a lump sum equal to the grant that would have been payable or to fifty-two weekly payments of the old age pension or the invalidity pension which the deceased would have received had he become an invalid at the date of death, subject to a minimum of a lump sum equal to fifty-two times thirty per cent of the relevant wage" for the words "the grant" in paragraph (1);
- (c) after paragraph (2) insert the following paragraph —
- "(3) Where the lump sum payable under paragraph (1) and distributed by the General Manager under paragraph (2) results in the award to an individual beneficiary of an amount in excess of five hundred and sixty dollars, the General Manager shall, in lieu thereof, make from the Fund a



periodical payment to the beneficiary of an annuity which, according to actuarial calculations approved by the Board, is equivalent in that case to the same amount:

Provided that the annuity for a child under the age of sixteen years shall be calculated as if it were ceasing at the age of sixteen years and shall not exceed the amount of an orphan's pension granted under the provisions of regulations 15, 17 and 17A but, after the age of sixteen years, shall be subject to the same conditions for the continuation of the payment of such a pension".

SCHEDULE II

SURVIVOR'S BENEFIT

WEEKLY RATE AND AMOUNT

| Kind of Benefit | Basic Rate | Increased for each Dependant | Maximum Benefit Payable |
|-------------------------------------|---|--|--|
| 1) Widow's/ Widower's benefit | Fifty per cent of the old age or invalidity pension paid or that which would have been payable | Sixteen and two thirds percent of old age or invalidity pension paid or that which would have been payable | One hundred per cent of the old age or invalidity pension paid or that which would have been payable |
| 2) Orphan's | Thirty three and one third per cent of the old age or the invalidity pension paid or that which would have been payable | | One hundred per cent of the old age or the invalidity pension paid or that which would have been payable |

Made this 4th day of August, 1981

H.D. Hoyte,
Vice-President
Economic Planning and Finance

Amendment of regulation 36 of the Principal Regulations. 13. Regulation 36 of the Principal Regulations is hereby amended by the substitution of the word "four" for the word "one".



27 April 1982

**REPORT OF THE AUDITORS
TO THE
BOARD OF THE NATIONAL INSURANCE SCHEME
UNDER SECTION 48 OF THE CO-OPERATIVE FINANCIAL
INSTITUTIONS ACT 1976**

We have examined the accounts set out on pages to which are in agreement with the books of the Scheme and have been prepared under the historical cost convention. We have obtained all the information and explanations we have required.

In our opinion, these accounts give, under the accounting convention stated above, a true and correct view of the state of affairs of the National Insurance Scheme at 31 December 1981 and of the net surplus and source and application of funds for the year then ended, in accordance with generally accepted accounting principles applied on a basis consistent with that of the preceding year.

THOMAS, STOLL, DIAS & CO.



INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 1981

| | <u>Notes</u> | <u>Pensions Branch</u> | <u>Short-term Benefits Branch</u> | <u>Industrial Benefits Branch</u> | <u>Total</u> | <u>1980</u> |
|--|--------------|----------------------------|---|---|--------------------|-------------------|
| | | G\$ | G\$ | G\$ | G\$ | G\$ |
| Income | | | | | | |
| Contributions | 1 (a) | 52,625,338 | 7,436,189 | 11,440,291 | 71,501,818 | 61,398,462 |
| Interest on investments | 1 (b) | 25,148,570 | 4,890,918 | 3,007,253 | 33,046,741 | 22,411,939 |
| Other income | 1 (c) | 24,122 | 24,123 | 24,123 | 72,368 | 233,746 |
| Total income | | 77,798,030 | 12,351,230 | 14,471,667 | 104,620,927 | 84,044,147 |
| Expenditure | | | | | | |
| Oldage pension | | 6,604,861 | | | 6,604,861 | 7,050,695 |
| Invalidity pension | | 30,296 | | | 30,296 | 18,796 |
| Oldage grant | | 136,555 | | | 136,555 | 123,198 |
| Invalidity grant | | 43,490 | | | 43,490 | 47,856 |
| Survivors benefits | | 99,445 | | | 99,445 | 82,303 |
| Funeral benefit | | 124,345 | | | 124,345 | 77,994 |
| Sickness benefit | | | 1,328,768 | | 1,328,768 | 1,288,161 |
| Maternity benefit | | | 1,109,653 | | 1,109,653 | 1,021,621 |
| Injury benefit | | | | 1,166,631 | 1,166,631 | 1,264,324 |
| Death benefit | | | | 414,129 | 414,129 | 335,308 |
| Disablement benefit | | | | 544,152 | 544,152 | 463,782 |
| Medical care benefit | | | | 595,892 | 595,892 | 604,148 |
| Administration expenses | 2 | 4,286,777 | 710,483 | 973,182 | 5,970,442 | 4,564,529 |
| Total expenditure | | 11,325,769 | 3,148,904 | 3,693,986 | 18,168,659 | 16,942,715 |
| Excess of income over expenditure | | 66,472,261 | 9,202,326 | 10,777,681 | 86,452,268 | 67,101,432 |



GUYANA NATIONAL INSURANCE SCHEME

BALANCE SHEET AT 31 DECEMBER 1981

| | Notes | Pensions Reserve | | Short-term Benefits Reserve | | Industrial Benefits Reserve | | 1980 | |
|-----------------------------------|-------|--------------------|-------------------|-----------------------------|--------------------|-----------------------------|-----|--------------------|--------------------|
| | | G\$ | G\$ | G\$ | G\$ | G\$ | G\$ | G\$ | G\$ |
| Balance at 1 January | | 218,977,187 | 35,481,090 | 48,681,703 | 303,139,980 | | | | 236,038,548 |
| Excess of income over expenditure | | 66,472,261 | 9,202,326 | 10,777,681 | 86,452,268 | | | | 67,101,432 |
| Balance at 31 December | | 285,449,448 | 44,683,416 | 59,459,384 | 389,592,248 | | | | 303,139,980 |
| Represented by: | | | | | | | | | |
| Fixed assets | 3 | | | | 3,640,614 | | | | 2,817,158 |
| Investments | 4 | | | | 349,732,539 | | | | 274,578,857 |
| Current assets | | | | | | | | | |
| Accrued income | | | | | | | | 8,946,604 | 3,630,892 |
| Sundry debtors | | | | | | | | 2,159,606 | 3,693,298 |
| Stocks and stores | | | | | | | | 307,476 | 222,332 |
| Treasury bills | | | | | | | | 7,189,940 | 10,422,059 |
| Fixed deposit | | | | | | | | 13,253,600 | 9,155,653 |
| Cash at bank | | | | | | | | 2,917,158 | 1,459,776 |
| Cash on hand | | | | | | | | 3,589,676 | 494,921 |
| | | | | | | | | <u>38,364,060</u> | <u>29,078,931</u> |
| Less current liabilities | | | | | | | | | |
| Unpaid benefits | | | | | | | | 852,981 | 1,886,363 |
| Sundry creditors | | | | | | | | 1,291,984 | 1,448,603 |
| | | | | | | | | <u>2,144,965</u> | <u>3,334,966</u> |
| Net current assets | | | | | | | | 36,219,095 | 25,743,965 |
| | | | | | | | | <u>389,592,248</u> | <u>303,139,980</u> |

.....Director

.....Director



STATEMENT OF SOURCE AND APPLICATION OF FUNDS
FOR THE YEAR ENDED 31 DECEMBER 1981

| | 1980 | | | |
|--|------------------|--------------------|---------------------|--------------------|
| | G\$ | G\$ | G\$ | G\$ |
| Source of funds | | | | |
| Operating surplus for the year | | 86,452,268 | | 67,101,432 |
| Adjustment for item not involving the movement of funds | | | | |
| Depreciation | | <u>103,598</u> | | <u>101,467</u> |
| Total funds generated from operations | | 86,555,866 | | 67,202,899 |
| Funds from other sources | | | | |
| Sales/redemptions of Government debentures | | <u>33,846,318</u> | | <u>36,292,500</u> |
| | | <u>120,402,184</u> | | <u>103,495,399</u> |
| Application of funds | | | | |
| Purchase of Government debentures | 109,000,000 | | 100,000,000 | |
| Purchase of fixed assets | <u>927,054</u> | | <u>82,595</u> | |
| | | <u>109,927,054</u> | | <u>100,082,595</u> |
| Increase in working capital | | <u>10,475,130</u> | | <u>3,412,804</u> |
| Represented by: | | | | |
| Increase/(decrease) in accrued income | 5,315,712 | | (470,640) | |
| Increase/(decrease) in stock and stores | 85,144 | | (15,685) | |
| Increase/(decrease) in debtors and prepayments | (1,533,692) | | 1,312,499 | |
| Decrease/(increase) in creditors and unpaid benefits | <u>1,190,001</u> | | <u>(2,369,846)</u> | |
| | | 5,057,165 | | (1,543,672) |
| Movement in net liquid funds | | | | |
| Increase in cash at bank | 1,457,382 | | 268,725 | |
| Increase/(decrease) in cash on hand | 3,094,755 | | (1,761,878) | |
| Increase in treasury bills and fixed deposits | <u>865,828</u> | | <u>6,449,629</u> | |
| | | <u>5,417,965</u> | | <u>4,956,476</u> |
| | | <u>10,475,130</u> | | <u>3,412,804</u> |



ACCOUNTING POLICIES

- (a) The National Insurance Scheme is not funded.
- (b) Employers' and employees' contributions are recognised as contribution income only when received.
- (c) Stocks and stores

Stocks and stores are valued at the lower of cost and net realisable value.

- (d) Depreciation.

Depreciation of fixed assets is calculated on a reducing balance basis at the rates specified below.

| | | |
|------------------------|-----|-----|
| Buildings | — | 2% |
| Furniture and fittings | -- | 10% |
| Office equipment | — | 10% |
| Motor vehicles | --- | 25% |

A full year's depreciation is charged in the year of acquisition and no depreciation is charged in the year of disposal.



NOTES ON THE ACCOUNTS

1. Income

The bases used in the allocation of income are on actuarial recommendations and are as follows:

(a) Contributions

Contributions represent income from employed and self-employed and is distributed among the three benefit branches as follows:

| | | |
|-------|---------------------|-------|
| (i) | Pensions | 73.6% |
| (ii) | Short term benefits | 10.4% |
| (iii) | Industrial benefits | 16.0% |

(b) Investment income

The total annual income from investments is distributed among the reserves in the ratio of the amount of the reserve of each of the branches at the beginning of the year together with fifty percent (50%) of the difference between the contributions and the expenses for that year pertaining to that benefit branch.

The computed percentage ratios are as follows:

| | | |
|-------|---------------------|-------|
| (i) | Pensions | 76.1% |
| (ii) | Short term benefits | 14.8% |
| (iii) | Industrial benefits | 9.1% |

(c) Other income

All other income to the fund which cannot be identified with any specific branch is distributed among the three branches in equal parts.

2. (a) Administration expenses

The administrative expenditure of the fund is distributed, based on actuarial recommendations, in the proportion which the sum of the contribution income and benefit expenditure shown in the income and expenditure account of that branch, bears to the sum of the contribution income and benefit expenditure of the fund as a whole.

The computed percentage ratios are as follows:

| | | |
|-------|---------------------|-------|
| (i) | Pensions | 71.8% |
| (ii) | Short term benefits | 11.9% |
| (iii) | Industrial benefits | 16.3% |



NOTES ON THE ACCOUNTS

| 2. (b) | 1980 | |
|--------------------------------------|-----------|-----------|
| | G\$ | G\$ |
| Advertising | 40,772 | 37,738 |
| Audit and accountancy work | 36,992 | 12,739 |
| Bank charges | 182 | 66 |
| Cash shortages | 771 | 69 |
| Clearing and cleaning materials | 18,922 | 6,336 |
| Cost, penalties and fees | 1,629 | 72 |
| Electricity | 112,143 | 126,908 |
| Entertainment allowances | 9,628 | 3,600 |
| Entertainment expenses | 22,052 | 473 |
| Insurance premiums | 17,387 | 14,757 |
| Health Insurance Scheme | 18,530 | 11,509 |
| International conferences | 1,745 | 3,801 |
| Maintenance – Motor vehicles | 36,077 | 27,267 |
| Maintenance – G.M.'s car | 12,433 | 9,840 |
| National Insurance Contributions | 150,563 | 136,620 |
| Office general expenses and supplies | 148,385 | 146,239 |
| Overseas training | 11,569 | 2,725 |
| Postages, telegrams & Cables | 43,377 | 29,312 |
| Rental of buildings | 15,965 | 21,056 |
| Maintenance – rented buildings | 268 | 938 |
| – furniture and fittings | 16,348 | 6,791 |
| – office equipment | 17,570 | 32,425 |
| – properties | 74,902 | 43,404 |
| Printing and printed stationery | 536,799 | 215,129 |
| Subscriptions | 17,668 | 14,966 |
| Sundries | 387 | 3,190 |
| Telephone | 202,158 | 136,269 |
| Travelling allowance | 285,990 | 348,221 |
| Subsistence allowance | 63,083 | 61,546 |
| Salaries | 2,325,508 | 2,068,835 |
| Wages | 65,167 | 47,910 |
| Acting allowances | 24,063 | 23,682 |
| Overtime | 37,012 | 26,779 |
| House allowances | 1,523 | 1,597 |
| Gratuities | 64,658 | 14,401 |
| Cashier's allowance | 4,591 | 4,046 |
| Subsistence – purchase of motor cars | 60,176 | – |
| Uniforms | 5,240 | 9,276 |
| Transportation | 42,208 | 24,490 |
| Carried forward | 4,544,441 | 3,675,031 |



NOTES ON THE ACCOUNTS

| | | <u>1980</u> |
|---|------------------|------------------|
| | G\$ | G\$ |
| 2. (b) Cont'd | | |
| Brought forward | 4,544,441 | 3,675,031 |
| Rates and taxes | 9,115 | 9,805 |
| Incentive payment – 1980 | 70,824 | – |
| Provision for incentive payment – 1981 | 150,000 | – |
| Reimbursement of tuition fees | – | 375 |
| Assisted leave passages | 109,280 | 124,200 |
| Local training | 8,491 | 22,782 |
| Guystac fees | 60,000 | 52,500 |
| Commissioner of Police – Security fees | 285,742 | 235,865 |
| Guystac – public utilities fees | 69,400 | 190,800 |
| Appeals tribunals | 875 | 135 |
| Agency fees – P.M.G. | 70,000 | 52,500 |
| Depreciation | 103,598 | 101,467 |
| National Insurance stamps – printing etc. | 239,257 | 294 |
| Contributions | 204,691 | 119,969 |
| Bad debts | 1,011 | (24,794) |
| Deposit on land written off | 8,960 | – |
| Board Members' fees | 2,237 | 3,600 |
| Publications | 32,520 | – |
| | <u>5,970,442</u> | <u>4,564,529</u> |



NOTES ON THE ACCOUNTS

3. Fixed assets

| | Freehold Land & Buildings | Furniture Fixtures & Fittings | Office Equipment | Motor Vehicles | Work-in- Progress | Total |
|----------------------|---------------------------------|-------------------------------------|---------------------|-------------------|----------------------|------------------|
| | G\$ | G\$ | G\$ | G\$ | G\$ | G\$ |
| Cost | | | | | | |
| At 1 January 1981 | 2,441,390 | 206,437 | 413,495 | 84,983 | 338,600 | 3,484,905 |
| Additions | <u>844,748</u> | <u>36,583</u> | <u>45,723</u> | <u>—</u> | <u>—</u> | <u>927,054</u> |
| At 31 December 1981 | <u>3,286,138</u> | <u>243,020</u> | <u>459,218</u> | <u>84,983</u> | <u>338,600</u> | <u>4,411,959</u> |
| Depreciation | | | | | | |
| At 1 January 1981 | 319,129 | 92,992 | 191,047 | 64,579 | — | 667,747 |
| Charges for the year | <u>56,756</u> | <u>15,003</u> | <u>26,817</u> | <u>5,022</u> | <u>—</u> | <u>103,598</u> |
| At 31 December 1981 | <u>375,885</u> | <u>107,995</u> | <u>217,864</u> | <u>69,601</u> | <u>—</u> | <u>771,345</u> |
| Net book values: | | | | | | |
| At 31 December 1981 | <u>2,910,253</u> | <u>135,025</u> | <u>241,354</u> | <u>15,382</u> | <u>338,600</u> | <u>3,640,614</u> |
| At 31 December 1980 | <u>2,122,261</u> | <u>113,445</u> | <u>222,448</u> | <u>20,404</u> | <u>338,600</u> | <u>2,817,158</u> |

4. Investments

| | Balance at 1 January 1981 | Additions | Disposals | Balance at 31 December 1981 |
|--|------------------------------|--------------------|-------------------|--------------------------------|
| | G\$ | G\$ | G\$ | G\$ |
| Shares in Guyana Printers Limited Ordinary shares of \$1.00 each | 18,152 | — | — | 18,152 |
| Government of Guyana debentures (Fixed dated) | 273,800,000 | 109,000,000 | 33,700,000 | 349,100,000 |
| Overseas Government debentures with redemption dates | <u>760,705</u> | <u>—</u> | <u>146,318</u> | <u>614,387</u> |
| | <u>274,578,857</u> | <u>109,000,000</u> | <u>33,846,318</u> | <u>349,732,539</u> |

Guyana Printers Limited has gone into voluntary liquidation.



NOTES ON THE ACCOUNTS

5. Debtors and prepayments

Included in the debtors and prepayments is a loan made to Guyana Transport Services Limited.

| <u>Balance 1 January 1981</u> | <u>Capital repayment during 1981</u> | <u>Balance at 31 December 1981</u> |
|-----------------------------------|--|--|
| G\$ | G\$ | G\$ |
| <u>208,333</u> | <u>100,000</u> | <u>108,333</u> |

This loan is repayable by monthly instalments of \$8,333.33 over a period of five (5) years. Interest is charged on a reducing balance basis at the rate of 7% per annum.

6. Future capital expenditure

| | <u>1980</u> |
|--|------------------|
| | G\$ |
| Expenditure authorised by the Directors and contracted for | 740,000 |
| Expenditure authorised by the Directors and not contracted for | <u>260,000</u> |
| | <u>1,000,000</u> |
| | <u>54,000</u> |
| | <u>294,000</u> |



PART III

STATISTICAL ANNEX

LIST OF TABLES IN ANNEX

| TABLE No. | Description | Page |
|-----------|---|------|
| I | Number of Employers registered by Industry and size | |
| II | Number of Employed registrants by Industry and Sex. | |
| III | Number of Employees registered by Age Group & Marital Status | |
| IV | Number of Self-Employed Registrants by Industry and Sex. | |
| V | Number of Old-Age Pensions Grants by Age, Sex and Employment Status. | |
| VI | Old Age Pensions in payment as at 31.12.81. | |
| VII | Number of Old Age Grants by Age, Sex and Employment Status | |
| VIII | Number of Invalidity Benefit by Age and Type of Benefit. | |
| IX | Number of Funeral Benefit Payments by Age, Sex and Insured Status of deceased | |
| X | Number of Survivors cases paid by Age Group and conditions under which benefit was granted. | |
| XI | Number of Sickness Spells paid by Benefit Days, Sex and Sector. | |
| XII | Number of Sickness Spells by Age, Sex and Employment Category. | |
| XIII | Number of Sickness Spells by Diagnosis and Sector. | |
| XIV | Number of Maternity Benefit Cases by Age Group & Employment Status. | |
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| XVI | Number of Industrial Death Pensions in Payment as at 31-12-81 by type of pension and nature of injury. | |
| XVII | Number of Disablement Pensions in Payment as at 31.12.81 by nature of Disability and weekly amount of pensions. | |



TABLE I
NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE
1981

| Industry | Number of Employees | | | | | | Total Employees |
|--|---------------------|-----------|-----------|----------|----------|----------|-----------------|
| | 1-10 | 11-20 | 21-30 | 31-50 | 51-100 | 100+ | |
| Agriculture and poultry rearing | 13 | 1 | — | — | 1 | — | 15 |
| Cane Farming | — | 1 | — | — | — | — | 1 |
| Rice Farming | 6 | 2 | — | — | 1 | — | 9 |
| Logging | 3 | — | 1 | — | — | — | 4 |
| Fishing | 4 | 2 | — | — | — | — | 6 |
| Metal Mining (other than bauxite mining) | 1 | 1 | — | — | — | — | 2 |
| Crude petroleum and natural gas | — | 1 | — | 1 | 1 | — | 3 |
| Food manufacture | 17 | — | — | — | — | — | 17 |
| Rice Milling | 1 | — | 1 | — | — | — | 2 |
| Manufacturing of beverages | — | — | — | — | — | 1 | 1 |
| Manufacture of footwear and garments | 14 | 1 | — | — | — | — | 15 |
| Manufacture of wood | 5 | — | 1 | — | — | — | 6 |
| Manufacture of furniture and fixtures | 14 | — | — | — | — | — | 14 |
| Printing, publishing & allied industries | 1 | — | — | — | — | — | 1 |
| Manufacture of leather products | 1 | — | — | — | — | — | 1 |
| Manufacture of chemicals | 1 | — | — | — | — | — | 1 |
| Basic metal industries | 4 | — | — | — | — | — | 4 |
| Manufacture of electrical machinery | 6 | — | — | — | — | — | 6 |
| Manufacture of transport equipment | 30 | 2 | 2 | 2 | 1 | 4 | 41 |
| Miscellaneous manufacturing industries | 1 | — | — | — | — | — | 1 |
| Construction | 11 | — | 2 | 1 | 1 | 1 | 16 |
| Electricity, gas and steam | 4 | — | — | — | — | — | 4 |
| Water and Sanitary Services | — | — | — | — | — | — | — |
| Wholesale and Retail Trade | 46 | — | — | — | — | 1 | 47 |
| Real Estate | 2 | — | — | — | — | — | 2 |
| Transport | 23 | 3 | — | — | — | 1 | 27 |
| Storage and ware housing | 1 | 1 | — | — | — | — | 2 |
| Communication | — | 1 | — | — | — | 1 | 2 |
| Government Services | 7 | 2 | 1 | 1 | 1 | — | 12 |
| Community and business services | 41 | 2 | — | 1 | 1 | — | 45 |
| Recreational Services | 9 | 1 | — | — | — | — | 10 |
| Personal Services | 126 | 3 | 2 | 1 | — | — | 132 |
| TOTAL | 392 | 24 | 10 | 7 | 7 | 9 | 449 |



TABLE II
NUMBER OF EMPLOYED REGISTRANTS BY INDUSTRY AND SEX

1981

| Industry | Males | Females | Total |
|---|-----------------------|----------------------|-------------------------|
| Agriculture & Livestock Production (excluding Sugar & Rice) | 468 | 151 | 619 |
| Sugar Cane Planting & Harvesting | 1,234 | 172 | 1,406 |
| Rice Planting & Harvesting | 171 | 21 | 192 |
| Forestry & Logging | 176 | 16 | 192 |
| Fishing | 23 | 6 | 29 |
| Bauxite Mining | 383 | 163 | 546 |
| Crude Petroleum & Natural Gas | 15 | 3 | 18 |
| Stone Quarrying, Clay & Sand Pits | 28 | 2 | 30 |
| Food Manufacturing Industries, except Sugar, Rice & Beverage Industries | 405 | 304 | 709 |
| Sugar Milling | 322 | 65 | 387 |
| Rice Milling | 212 | 47 | 259 |
| Beverage Industries (except sale of Alcoholic Beverages) | 156 | 17 | 173 |
| Tobacco Manufacture | 25 | 3 | 28 |
| Manufacture of Textiles | 41 | 97 | 138 |
| " " Footwear | 121 | 658 | 779 |
| " " Wood & Cork, except Manufacture of furniture | 751 | 49 | 800 |
| " " Furniture & Fixtures | 141 | 40 | 181 |
| " " Paper & paper products | 16 | 14 | 30 |
| Printing, Publishing & Allied Industries | 52 | 120 | 172 |
| Manufacture of Rubber Products | 10 | — | 10 |
| " " Chemicals & Chemical Products | 126 | 98 | 224 |
| Basic Metal Industries | 165 | 58 | 223 |
| Manufacture of Electrical machinery & apparatus | 242 | 71 | 313 |
| " " Transport Equipment | 337 | 37 | 374 |
| Miscellaneous Manufacturing Industries | 106 | 57 | 163 |
| Construction | 967 | 264 | 1,231 |
| Electricity, Gas & Steam | 116 | 46 | 162 |
| Water & Sanitary Services | 47 | 5 | 52 |
| Wholesale & Retail Trade | 559 | 507 | 1,066 |
| Banks & Other Financial Institutions | 60 | 87 | 147 |
| Insurance | 69 | 131 | 200 |
| Real Estate | 8 | 2 | 10 |
| Transport | 210 | 80 | 290 |
| Communication | 70 | 59 | 129 |
| Government Services | 1,327 | 1,008 | 2,335 |
| Community Services | 500 | 404 | 904 |
| Recreation Services | 55 | 19 | 74 |
| Personal Services | 196 | 968 | 1,164 |
| TOTAL | 10,072 9910 | 6,144 5849 | 16,216 15,759 |



GUYANA NATIONAL INSURANCE SCHEME

TABLE III
NUMBER OF EMPLOYEES REGISTERED BY AGE GROUP AND MARITAL STATUS
1981

| AGE-GROUP | MALES | | | | | | | Total Males | FEMALES | | | | | | | Total Females |
|--------------|----------------|--------------|----------|-----------|-----------|------------|--------------|--------------|----------------|-----------|-----------|-----------|------------|--------------|--|---------------|
| | MARITAL STATUS | | | | | | | | MARITAL STATUS | | | | | | | |
| | Married | Single | Widower | Divorced | Separated | Common Law | Married | | Single | Widow | Divorced | Separated | Common Law | | | |
| 16 - 19 | 57 | 5,851 | - | - | - | 17 | 5,925 | 54 | 2,157 | 1 | - | 3 | 9 | 2,224 | | |
| 20 - 24 | 222 | 1,990 | 1 | - | 2 | 38 | 2,253 | 257 | 1,757 | 1 | 13 | 11 | 20 | 2,059 | | |
| 25 - 29 | 188 | 271 | 1 | - | 1 | 22 | 483 | 238 | 324 | 9 | 16 | 25 | 27 | 639 | | |
| 30 - 34 | 118 | 78 | - | - | 1 | 9 | 206 | 163 | 141 | 14 | 17 | 12 | 16 | 636 | | |
| 35 - 39 | 69 | 37 | - | 3 | 1 | 2 | 112 | 143 | 75 | 16 | 9 | 13 | 9 | 265 | | |
| 40 - 44 | 73 | 22 | - | 2 | 3 | 7 | 107 | 74 | 32 | 20 | 3 | 4 | 1 | 134 | | |
| 45 - 49 | 47 | 19 | 1 | 3 | 2 | 2 | 74 | 46 | 34 | 10 | 2 | 5 | 3 | 100 | | |
| 50 - 54 | 39 | 5 | - | 2 | 1 | 3 | 50 | 22 | 16 | 4 | - | 1 | 1 | 44 | | |
| 55 - 59 | 39 | 11 | 2 | - | 2 | 2 | 56 | 17 | 10 | 6 | 2 | 1 | - | 36 | | |
| TOTAL | 851 | 8,284 | 5 | 10 | 13 | 102 | 9,265 | 1,014 | 4,546 | 81 | 62 | 75 | 86 | 5,864 | | |

852

9266

363

TABLE IV
NUMBER OF SELF EMPLOYED REGISTRANTS BY INDUSTRY & SEX
1981

| INDUSTRY | MALES | FEMALES | TOTAL |
|--|------------|------------|------------|
| Agriculture & Poultry Rearing | 41 | 6 | 47 |
| Rice Farming | 6 | - | 6 |
| Fishing | 11 | - | 11 |
| Metal Mining (other than bauxite) | 5 | 1 | 6 |
| Food Manufacture | 35 | 9 | 44 |
| Rice Milling | 2 | - | 2 |
| Manufacture of Footwear & Garments | 18 | 6 | 24 |
| " " Wood | 4 | - | 4 |
| " " Furniture & Fixtures | 25 | - | 25 |
| Printing, Publishing & Allied Industries | 1 | - | 1 |
| Basic Metal Industries | 8 | - | 8 |
| Manufacture of Electrical Machinery | 7 | - | 7 |
| " " Transport Equipment | 27 | - | 27 |
| Miscellaneous Manufacturing Industries | 6 | - | 6 |
| Construction | 16 | 1 | 17 |
| Electricity, Gas & Steam | 3 | - | 3 |
| Wholesale & Retail Trade | 135 | 78 | 213 |
| Real Estate | 1 | - | 1 |
| Transport | 24 | 3 | 27 |
| Government Services | 2 | 1 | 3 |
| Community & Business Services | 24 | 6 | 30 |
| Recreational Services | 1 | 1 | 2 |
| Personal Services | 29 | 11 | 40 |
| TOTAL | 431 | 123 | 554 |



TABLE V
NUMBER OF OLD AGE PENSIONS GRANTED BY AGE, SEX & EMPLOYMENT STATUS
1981

| Age | EMPLOYMENT STATUS | | | | | | | | |
|-------|-------------------|---------|-----------------|---------------|---------|-----------------|----------------|---------|-----------------|
| | Employed | | | Self-Employed | | | All Categories | | |
| | Males | Females | Males & Females | Males | Females | Males & Females | Males | Females | Males & Females |
| 60 | 333 | 74 | 407 | 11 | — | 11 | 344 | 74 | 418 |
| 61 | 341 | 69 | 410 | 7 | 1 | 8 | 348 | 70 | 418 |
| 62 | 129 | 13 | 142 | 3 | 1 | 4 | 132 | 14 | 146 |
| 63 | 34 | 9 | 43 | — | — | — | 34 | 9 | 43 |
| 64 | 22 | 7 | 29 | — | 1 | 1 | 22 | 8 | 30 |
| 65 | 25 | 4 | 29 | — | — | — | 25 | 4 | 29 |
| 66 | 20 | 4 | 24 | — | — | — | 20 | 4 | 24 |
| 67 | 25 | 2 | 27 | 1 | — | 1 | 26 | 2 | 28 |
| 68 | 3 | 2 | 5 | — | 1 | 1 | 3 | 3 | 6 |
| 69 | 3 | 5 | 8 | — | 1 | 1 | 3 | 6 | 9 |
| 70 | 6 | 1 | 7 | — | 1 | 1 | 6 | 2 | 8 |
| 71 | 3 | 2 | 5 | — | — | — | 3 | 2 | 5 |
| 72 | 2 | 2 | 4 | — | — | — | 2 | 2 | 4 |
| 73 | 1 | — | 1 | — | — | — | 1 | — | 1 |
| TOTAL | 947 | 194 | 1,141 | 22 | 6 | 28 | 969 | 200 | 1,169 |

TABLE VI
OLD AGE PENSIONS IN PAYMENT AS AT 31.12.81

| Age | Employed | | | Self-Employed | | | All Categories | | |
|-------|----------|---------|-----------------|---------------|---------|-----------------|----------------|---------|-----------------|
| | Males | Females | Males & Females | Males | Females | Males & Females | Males | Females | Males & Females |
| 60 | 328 | 74 | 402 | 11 | — | 11 | 339 | 74 | 413 |
| 61 | 767 | 168 | 935 | 15 | 2 | 17 | 782 | 170 | 952 |
| 62 | 627 | 100 | 727 | 10 | 2 | 12 | 637 | 102 | 739 |
| 63 | 533 | 117 | 650 | 3 | — | 3 | 536 | 117 | 653 |
| 64 | 769 | 137 | 906 | 2 | 1 | 3 | 771 | 138 | 909 |
| 65 | 564 | 111 | 675 | 1 | 1 | 2 | 565 | 112 | 677 |
| 66 | 629 | 109 | 738 | 5 | 2 | 7 | 634 | 111 | 745 |
| 67 | 647 | 123 | 770 | 5 | — | 5 | 652 | 123 | 775 |
| 68 | 546 | 71 | 617 | 8 | 1 | 9 | 554 | 72 | 626 |
| 69 | 260 | 50 | 310 | 4 | 4 | 8 | 264 | 54 | 318 |
| 70 | 223 | 33 | 256 | 6 | 2 | 8 | 229 | 35 | 264 |
| 71 | 189 | 37 | 226 | 7 | 2 | 9 | 196 | 39 | 235 |
| 72 | 196 | 35 | 231 | 12 | — | 12 | 208 | 35 | 243 |
| 73 | 161 | 16 | 177 | — | — | — | 161 | 16 | 177 |
| 74 | 31 | 5 | 36 | 3 | — | 3 | 34 | 5 | 39 |
| 75 | 2 | — | 2 | — | — | — | 2 | — | 2 |
| TOTAL | 6,472 | 1,186 | 7,658 | 92 | 17 | 109 | 6,564 | 1,203 | 7,767 |



TABLE VII
NUMBER OF OLD AGE GRANTS BY AGE, SEX & EMPLOYMENT STATUS
1981

| Age | EMPLOYMENT STATUS | | | | | | |
|-------|-------------------|---------|-------|---------------|---------|-------|-------------------|
| | EMPLOYED | | | SELF-EMPLOYED | | | ALL CATEGORIES |
| | Males | Females | Total | Males | Females | Total | Males and Females |
| 60 | 14 | 8 | 22 | — | — | — | 22 |
| 61 | 25 | 7 | 32 | — | 2 | 2 | 34 |
| 62 | 8 | 5 | 13 | — | — | — | 13 |
| 63 | 6 | 1 | 7 | — | — | — | 7 |
| 64 | 5 | — | 5 | — | — | — | 5 |
| 65 | 7 | — | 7 | — | — | — | 7 |
| 66 | 1 | — | 1 | — | — | — | 1 |
| 67 | 5 | — | 5 | — | — | — | 5 |
| 68 | 3 | 1 | 4 | — | — | — | 4 |
| 69 | 1 | — | 1 | — | — | — | 1 |
| 70 | 3 | 1 | 4 | — | — | — | 4 |
| 71 | 2 | — | 2 | — | — | — | 2 |
| 72 | 1 | — | 1 | — | — | — | 1 |
| 73 | — | 2 | 2 | — | — | — | 2 |
| 74 | — | 2 | 2 | — | — | — | 2 |
| 75 | 1 | — | 1 | — | — | — | 1 |
| TOTAL | 82 | 27 | 109 | — | 2 | 2 | 111 |

TABLE VIII
NUMBER OF INVALIDITY BENEFIT BY AGE AND TYPE OF BENEFIT
1981

| Age-Group | Invalidity Lump sum | | | Invalidity Pensions | | | Total Benefit Paid |
|--------------|---------------------|---------|-----------------|---------------------|---------|-----------------|--------------------|
| | Males | Females | Males & Females | Males | Females | Males & Females | |
| Less than 30 | 2 | — | 2 | — | — | — | 2 |
| 30 - 34 | — | — | — | — | — | — | — |
| 35 - 39 | — | — | — | — | — | — | — |
| 40 - 44 | 4 | — | 4 | — | — | — | 4 |
| 45 - 49 | 7 | 4 | 11 | — | — | — | 11 |
| 50 - 54 | 12 | 4 | 16 | — | — | — | 16 |
| 55 - 59 | 8 | 3 | 11 | 16 | 3 | 19 | 30 |
| Total | 33 | 11 | 44 | 16 | 3 | 19 | 63 |



TABLE II
NUMBER OF EMPLOYED REGISTRANTS BY INDUSTRY AND SEX
1981

| Industry | Males | Females | Total |
|---|-----------------------|----------------------|-------------------------|
| Agriculture & Livestock Production (excluding Sugar & Rice) | 468 | 151 | 619 |
| Sugar Cane Planting & Harvesting | 1,234 | 172 | 1,406 |
| Rice Planting & Harvesting | 171 | 21 | 192 |
| Forestry & Logging | 176 | 16 | 192 |
| Fishing | 23 | 6 | 29 |
| Bauxite Mining | 383 | 163 | 546 |
| Crude Petroleum & Natural Gas | 15 | 3 | 18 |
| Stone Quarrying, Clay & Sand Pits | 28 | 2 | 30 |
| Food Manufacturing Industries, except Sugar, Rice & Beverage Industries | 405 | 304 | 709 |
| Sugar Milling | 322 | 65 | 387 |
| Rice Milling | 212 | 47 | 259 |
| Beverage Industries (except sale of Alcoholic Beverages) | 156 | 17 | 173 |
| Tobacco Manufacture | 25 | 3 | 28 |
| Manufacture of Textiles | 41 | 97 | 138 |
| " " Footwear | 121 | 658 | 779 |
| " " Wood & Cork, except Manufacture of furniture | 751 | 49 | 800 |
| " " Furniture & Fixtures | 141 | 40 | 181 |
| " " Paper & paper products | 16 | 14 | 30 |
| Printing, Publishing & Allied Industries | 52 | 120 | 172 |
| Manufacture of Rubber Products | 10 | - | 10 |
| " " Chemicals & Chemical Products | 126 | 98 | 224 |
| Basic Metal Industries | 165 | 58 | 223 |
| Manufacture of Electrical machinery & apparatus | 242 | 71 | 313 |
| " " Transport Equipment | 337 | 37 | 374 |
| Miscellaneous Manufacturing Industries | 106 | 57 | 163 |
| Construction | 967 | 264 | 1,231 |
| Electricity, Gas & Steam | 116 | 46 | 162 |
| Water & Sanitary Services | 47 | 5 | 52 |
| Wholesale & Retail Trade | 559 | 507 | 1,066 |
| Banks & Other Financial Institutions | 60 | 87 | 147 |
| Insurance | 69 | 131 | 200 |
| Real Estate | 8 | 2 | 10 |
| Transport | 210 | 80 | 290 |
| Communication | 70 | 59 | 129 |
| Government Services | 1,327 | 1,008 | 2,335 |
| Community Services | 500 | 404 | 904 |
| Recreation Services | 55 | 19 | 74 |
| Personal Services | 196 | 968 | 1,164 |
| TOTAL | 10,072 9910 | 6,144 5849 | 16,216 15,759 |



GUYANA NATIONAL INSURANCE SCHEME

TABLE III
NUMBER OF EMPLOYEES REGISTERED BY AGE GROUP AND MARITAL STATUS
1981

| AGE-GROUP | MALES | | | | | | | Total Males | FEMALES | | | | | | | Total Females |
|--------------|----------------|--------------|----------|-----------|-----------|------------|----------------|--------------|--------------|-----------|-----------|-----------|------------|--------------|--|---------------|
| | MARITAL STATUS | | | | | | MARITAL STATUS | | | | | | | | | |
| | Married | Single | Widower | Divorced | Separated | Common Law | Married | | Single | Widow | Divorced | Separated | Common Law | | | |
| 16 - 19 | 57 | 5,851 | — | — | — | 17 | 5,925 | 54 | 2,157 | 1 | — | 3 | 9 | 2,224 | | |
| 20 - 24 | 222 | 1,990 | 1 | — | 2 | 38 | 2,253 | 257 | 1,757 | 1 | 13 | 11 | 20 | 2,059 | | |
| 25 - 29 | 188 | 271 | 1 | — | 1 | 22 | 483 | 238 | 324 | 9 | 16 | 25 | 27 | 639 | | |
| 30 - 34 | 118 | 78 | — | — | 1 | 9 | 206 | 163 | 141 | 14 | 17 | 12 | 16 | 636 | | |
| 35 - 39 | 69 | 37 | — | 3 | 1 | 2 | 112 | 143 | 75 | 16 | 9 | 13 | 9 | 265 | | |
| 40 - 44 | 73 | 22 | — | 2 | 3 | 7 | 107 | 74 | 32 | 20 | 3 | 4 | 1 | 134 | | |
| 45 - 49 | 47 | 19 | 1 | 3 | 2 | 2 | 74 | 46 | 34 | 10 | 2 | 5 | 3 | 100 | | |
| 50 - 54 | 39 | 5 | — | 2 | 1 | 3 | 50 | 22 | 16 | 4 | — | 1 | 1 | 44 | | |
| 55 - 59 | 39 | 11 | 2 | — | 2 | 2 | 56 | 17 | 10 | 6 | 2 | 1 | — | 36 | | |
| TOTAL | 851 | 8,284 | 5 | 10 | 13 | 102 | 9,265 | 1,014 | 4,546 | 81 | 62 | 75 | 86 | 5,864 | | |

852

9266

363

TABLE IV
NUMBER OF SELF EMPLOYED REGISTRANTS BY INDUSTRY & SEX
1981

| INDUSTRY | MALES | FEMALES | TOTAL |
|--|------------|------------|------------|
| Agriculture & Poultry Rearing | 41 | 6 | 47 |
| Rice Farming | 6 | — | 6 |
| Fishing | 11 | — | 11 |
| Metal Mining (other than bauxite) | 5 | 1 | 6 |
| Food Manufacture | 35 | 9 | 44 |
| Rice Milling | 2 | — | 2 |
| Manufacture of Footwear & Garments | 18 | 6 | 24 |
| " " Wood | 4 | — | 4 |
| " " Furniture & Fixtures | 25 | — | 25 |
| Printing, Publishing & Allied Industries | 1 | — | 1 |
| Basic Metal Industries | 8 | — | 8 |
| Manufacture of Electrical Machinery | 7 | — | 7 |
| " " Transport Equipment | 27 | — | 27 |
| Miscellaneous Manufacturing Industries | 6 | — | 6 |
| Construction | 16 | 1 | 17 |
| Electricity, Gas & Steam | 3 | — | 3 |
| Wholesale & Retail Trade | 135 | 78 | 213 |
| Real Estate | 1 | — | 1 |
| Transport | 24 | 3 | 27 |
| Government Services | 2 | 1 | 3 |
| Community & Business Services | 24 | 6 | 30 |
| Recreational Services | 1 | 1 | 2 |
| Personal Services | 29 | 11 | 40 |
| TOTAL | 431 | 123 | 554 |



TABLE V
NUMBER OF OLD AGE PENSIONS GRANTED BY AGE, SEX & EMPLOYMENT STATUS
1981

| Age | EMPLOYMENT STATUS | | | | | | | | |
|-------|-------------------|---------|-----------------|---------------|---------|-----------------|----------------|---------|-----------------|
| | Employed | | | Self-Employed | | | All Categories | | |
| | Males | Females | Males & Females | Males | Females | Males & Females | Males | Females | Males & Females |
| 60 | 333 | 74 | 407 | 11 | — | 11 | 344 | 74 | 418 |
| 61 | 341 | 69 | 410 | 7 | 1 | 8 | 348 | 70 | 418 |
| 62 | 129 | 13 | 142 | 3 | 1 | 4 | 132 | 14 | 146 |
| 63 | 34 | 9 | 43 | — | — | — | 34 | 9 | 43 |
| 64 | 22 | 7 | 29 | — | 1 | 1 | 22 | 8 | 30 |
| 65 | 25 | 4 | 29 | — | — | — | 25 | 4 | 29 |
| 66 | 20 | 4 | 24 | — | — | — | 20 | 4 | 24 |
| 67 | 25 | 2 | 27 | 1 | — | 1 | 26 | 2 | 28 |
| 68 | 3 | 2 | 5 | — | 1 | 1 | 3 | 3 | 6 |
| 69 | 3 | 5 | 8 | — | 1 | 1 | 3 | 6 | 9 |
| 70 | 6 | 1 | 7 | — | 1 | 1 | 6 | 2 | 8 |
| 71 | 3 | 2 | 5 | — | — | — | 3 | 2 | 5 |
| 72 | 2 | 2 | 4 | — | — | — | 2 | 2 | 4 |
| 73 | 1 | — | 1 | — | — | — | 1 | — | 1 |
| TOTAL | 947 | 194 | 1,141 | 22 | 6 | 28 | 969 | 200 | 1,169 |

TABLE VI
OLD AGE PENSIONS IN PAYMENT AS AT 31.12.81

| Age | Employed | | | Self-Employed | | | All Categories | | |
|-------|----------|---------|-----------------|---------------|---------|-----------------|----------------|---------|-----------------|
| | Males | Females | Males & Females | Males | Females | Males & Females | Males | Females | Males & Females |
| 60 | 328 | 74 | 402 | 11 | — | 11 | 339 | 74 | 413 |
| 61 | 767 | 168 | 935 | 15 | 2 | 17 | 782 | 170 | 952 |
| 62 | 627 | 100 | 727 | 10 | 2 | 12 | 637 | 102 | 739 |
| 63 | 533 | 117 | 650 | 3 | — | 3 | 536 | 117 | 653 |
| 64 | 769 | 137 | 906 | 2 | 1 | 3 | 771 | 138 | 909 |
| 65 | 564 | 111 | 675 | 1 | 1 | 2 | 565 | 112 | 677 |
| 66 | 629 | 109 | 738 | 5 | 2 | 7 | 634 | 111 | 745 |
| 67 | 647 | 123 | 770 | 5 | — | 5 | 652 | 123 | 775 |
| 68 | 546 | 71 | 617 | 8 | 1 | 9 | 554 | 72 | 626 |
| 69 | 260 | 50 | 310 | 4 | 4 | 8 | 264 | 54 | 318 |
| 70 | 223 | 33 | 256 | 6 | 2 | 8 | 229 | 35 | 264 |
| 71 | 189 | 37 | 226 | 7 | 2 | 9 | 196 | 39 | 235 |
| 72 | 196 | 35 | 231 | 12 | — | 12 | 208 | 35 | 243 |
| 73 | 161 | 16 | 177 | — | — | — | 161 | 16 | 177 |
| 74 | 31 | 5 | 36 | 3 | — | 3 | 34 | 5 | 39 |
| 75 | 2 | — | 2 | — | — | — | 2 | — | 2 |
| TOTAL | 6,472 | 1,186 | 7,658 | 92 | 17 | 109 | 6,564 | 1,203 | 7,767 |



GUYANA NATIONAL INSURANCE SCHEME

TABLE VII
NUMBER OF OLD AGE GRANTS BY AGE, SEX & EMPLOYMENT STATUS
1981

| Age | EMPLOYMENT STATUS | | | | | | Males and Females |
|--------------|-------------------|-----------|------------|---------------|----------|----------|-------------------|
| | EMPLOYED | | | SELF-EMPLOYED | | | |
| | Males | Females | Total | Males | Females | Total | |
| 60 | 14 | 8 | 22 | — | — | — | 22 |
| 61 | 25 | 7 | 32 | — | 2 | 2 | 34 |
| 62 | 8 | 5 | 13 | — | — | — | 13 |
| 63 | 6 | 1 | 7 | — | — | — | 7 |
| 64 | 5 | — | 5 | — | — | — | 5 |
| 65 | 7 | — | 7 | — | — | — | 7 |
| 66 | 1 | — | 1 | — | — | — | 1 |
| 67 | 5 | — | 5 | — | — | — | 5 |
| 68 | 3 | 1 | 4 | — | — | — | 4 |
| 69 | 1 | — | 1 | — | — | — | 1 |
| 70 | 3 | 1 | 4 | — | — | — | 4 |
| 71 | 2 | — | 2 | — | — | — | 2 |
| 72 | 1 | — | 1 | — | — | — | 1 |
| 73 | — | 2 | 2 | — | — | — | 2 |
| 74 | — | 2 | 2 | — | — | — | 2 |
| 75 | 1 | — | 1 | — | — | — | 1 |
| TOTAL | 82 | 27 | 109 | — | 2 | 2 | 111 |

TABLE VIII
NUMBER OF INVALIDITY BENEFIT BY AGE AND TYPE OF BENEFIT
1981

| Age-Group | Invalidity Lump sum | | | Invalidity Pensions | | | Total Benefit Paid |
|--------------|---------------------|-----------|-----------------|---------------------|----------|-----------------|--------------------|
| | Males | Females | Males & Females | Males | Females | Males & Females | |
| Less than 30 | 2 | — | 2 | — | — | — | 2 |
| 30 – 34 | — | — | — | — | — | — | — |
| 35 – 39 | — | — | — | — | — | — | — |
| 40 – 44 | 4 | — | 4 | — | — | — | 4 |
| 45 – 49 | 7 | 4 | 11 | — | — | — | 11 |
| 50 – 54 | 12 | 4 | 16 | — | — | — | 16 |
| 55 – 59 | 8 | 3 | 11 | 16 | 3 | 19 | 30 |
| Total | 33 | 11 | 44 | 16 | 3 | 19 | 63 |



TABLE IX
NUMBER OF FUNERAL BENEFIT PAYMENTS BY AGE, SEX AND INSURED STATUS OF DECEASED
1981

| Age Group | Males | | | Females | | | Males & Females | | |
|-----------|------------------|----------------|-------|------------------|----------------|-------|------------------|----------------|-------|
| | Directly Insured | Spouse Insured | Total | Directly Insured | Spouse Insured | Total | Directly Insured | Spouse Insured | Total |
| 16 - 19 | 1 | — | 1 | — | — | — | 1 | — | 1 |
| 20 - 24 | 11 | 1 | 12 | 2 | 2 | 4 | 13 | 3 | 16 |
| 25 - 29 | 20 | 2 | 22 | — | — | — | 20 | 2 | 22 |
| 30 - 34 | 22 | 1 | 23 | 6 | — | 6 | 28 | 1 | 29 |
| 35 - 39 | 26 | 5 | 31 | 2 | 1 | 3 | 28 | 6 | 34 |
| 40 - 44 | 36 | — | 36 | 7 | 4 | 11 | 43 | 4 | 47 |
| 45 - 49 | 33 | 5 | 38 | 6 | 3 | 9 | 39 | 8 | 47 |
| 50 - 54 | 63 | 1 | 64 | 7 | 6 | 13 | 70 | 7 | 77 |
| 55 - 59 | 57 | 3 | 60 | 6 | 3 | 9 | 63 | 6 | 69 |
| 60 & over | 125 | 6 | 131 | 13 | 11 | 24 | 138 | 17 | 155 |
| TOTAL | 394 | 24 | 418 | 49 | 30 | 79 | 443 | 54 | 497 |

TABLE X
NUMBER OF SURVIVORS CASES PAID BY AGE GROUP
AND CONDITIONS UNDER WHICH BENEFIT WAS GRANTED

| Age Group | Widow with care of children | Widow over 45 years old | Total |
|-----------|-----------------------------|-------------------------|-------|
| 35 - 39 | 1 | — | 1 |
| 40 - 44 | — | — | — |
| 45 - 49 | — | 4 | 4 |
| 50 - 54 | — | 17 | 17 |
| 55 - 59 | — | 22 | 22 |
| 60 - 64 | — | 25 | 25 |
| 65 - 69 | — | 11 | 11 |
| 70 - 74 | — | 3 | 3 |
| TOTAL | 1 | 82 | 83 |



GUYANA NATIONAL INSURANCE SCHEME

TABLE XI
NUMBER OF SICKNESS SPELLS PAID BY BENEFIT DAYS, SEX AND SECTOR
1981

| Benefit Days | Sugar Sector | | | Non-Sugar Sector | | | Both Sectors | | |
|--------------|--------------|---------|-------|------------------|---------|-------------|--------------|---------|-------|
| | Males | Females | Total | Males | Females | Total | Males | Females | Total |
| 1 | 205 | 33 | 238 | 535 | 116 | 651 (75) | 740 | 249 | 989 |
| 2 | 284 | 61 | 345 | 773 | 299 | 1,072 | 1,057 | 360 | 1,417 |
| 3 | 715 | 77 | 792 | 1,204 | 387 | 1,591 | 1,919 | 464 | 2,383 |
| 4 | 98 | 12 | 110 | 138 | 47 | 185 | 236 | 59 | 295 |
| 5 | 91 | 12 | 103 | 118 | 52 | 170 | 209 | 64 | 273 |
| 6 | 107 | 23 | 130 | 148 | 63 | 211 | 255 | 86 | 341 |
| 7 | 36 | 7 | 43 | 72 | 35 | 107 | 108 | 42 | 150 |
| 8 | 69 | 10 | 79 | 131 | 54 | 185 | 200 | 64 | 264 |
| 9 | 256 | 26 | 282 | 313 | 119 | 432 | 569 | 145 | 714 |
| 10 | 49 | 3 | 52 | 34 | 14 | 48 | 83 | 17 | 100 |
| 11 | 32 | 3 | 35 | 29 | 14 | 43 | 61 | 17 | 78 |
| 12 | 29 | 7 | 36 | 39 | 19 | 58 | 67 | 26 | 93 |
| 13 | 20 | 3 | 23 | 18 | 9 | 27 | 38 | 12 | 50 |
| 14 | 25 | 4 | 29 | 51 | 11 | 62 | 76 | 15 | 91 |
| 15 | 44 | 2 | 46 | 50 | 22 | 72 | 94 | 24 | 118 |
| 16 | 18 | 1 | 19 | 13 | 5 | 18 | 31 | 6 | 37 |
| 17 | 14 | 1 | 15 | 9 | 7 | 16 | 23 | 8 | 31 |
| 18 | 14 | 1 | 15 | 13 | 3 | 16 | 27 | 4 | 31 |
| 19 - 24 | 127 | 13 | 140 | 174 | 52 | 226 | 301 | 65 | 366 |
| 25 - 30 | 43 | 9 | 52 | 40 | 17 | 57 | 83 | 26 | 109 |
| 31 - 36 | 41 | 7 | 48 | 49 | 14 | 63 | 90 | 21 | 111 |
| 37 - 42 | 10 | 3 | 13 | 19 | 9 | 28 | 29 | 12 | 41 |
| 43 - 48 | 17 | 4 | 21 | 28 | 9 | 37 | 45 | 13 | 58 |
| 49 - 54 | 20 | - | 20 | 11 | 5 | 16 | 31 | 5 | 36 |
| 55 - 60 | 10 | - | 10 | 12 | 5 | 17 | 22 | 5 | 27 |
| 61 - 66 | 6 | 3 | 9 | 9 | 2 | 11 | 15 | 5 | 20 |
| 67 - 72 | 13 | 1 | 14 | 5 | 5 | 10 | 18 | 6 | 24 |
| 73 - 78 | 3 | 1 | 4 | 10 | 4 | 14 | 13 | 5 | 18 |
| 79 - 84 | 5 | 1 | 6 | 4 | 1 | 5 | 9 | 2 | 11 |
| 85 - 90 | 3 | - | 3 | 2 | 1 | 3 | 5 | 1 | 6 |
| 91 - 96 | 3 | - | 3 | 5 | - | 5 | 8 | - | 8 |
| 97 - 102 | 5 | 2 | 7 | 1 | 1 | 2 | 6 | 3 | 9 |
| 103 - 108 | 2 | - | 2 | 2 | - | 2 | 4 | - | 4 |
| 109 - 114 | 4 | - | 4 | 2 | 2 | 4 | 6 | 2 | 8 |
| 115 - 120 | 3 | - | 3 | 3 | - | 3 | 6 | - | 6 |
| 121 - 126 | 3 | 1 | 4 | - | 1 | 1 | 3 | 2 | 5 |
| 127 - 132 | 3 | - | 3 | 5 | 1 | 6 | 8 | 1 | 9 |
| 133 - 138 | 1 | 1 | 2 | 2 | - | 2 | 3 | 1 | 4 |
| 139 - 144 | 5 | 1 | 6 | 4 | - | 4 | 9 | 1 | 10 |
| 145 - 150 | - | - | - | 2 | 1 | 3 | 2 | 1 | 3 |
| 151 - 156 | 12 | 3 | 15 | 15 | 4 | 19 | 27 | 7 | 34 |
| TOTAL | 2,445 | 336 | 2,781 | 4,091 | 1,510 | 5,601 | 6,536 | 1,846 | 8,382 |

1410 5502



TABLE XII
NUMBER OF SICKNESS SPELLS BY AGE, SEX AND EMPLOYMENT CATEGORY
1981

| Age-Group | Employed | | | Self-Employed | | | Both Categories | | |
|-----------|----------|---------|-------|---------------|---------|-------|-----------------|---------|-------|
| | Males | Females | Total | Males | Females | Total | Males | Females | Total |
| 16 – 20 | 315 | 102 | 417 | – | – | – | 315 | 102 | 417 |
| 21 – 25 | 1,457 | 507 | 1,964 | – | – | – | 1,457 | 507 | 1,964 |
| 26 – 30 | 1,074 | 396 | 1,470 | 1 | – | 1 | 1,075 | 396 | 1,471 |
| 31 – 35 | 932 | 301 | 1,233 | 1 | 1 | 2 | 933 | 302 | 1,235 |
| 36 – 40 | 665 | 154 | 819 | 4 | – | 4 | 669 | 154 | 823 |
| 41 – 45 | 675 | 138 | 813 | – | – | – | 675 | 138 | 813 |
| 46 – 50 | 575 | 114 | 689 | 1 | – | 1 | 576 | 114 | 690 |
| 51 – 55 | 503 | 94 | 597 | 6 | 1 | 7 | 509 | 95 | 604 |
| 56 – 60 | 325 | 38 | 363 | 2 | – | 2 | 327 | 38 | 365 |
| TABLE | 6,521 | 1,844 | 8,365 | 15 | 2 | 17 | 6,536 | 1,846 | 8,382 |



TABLE XIII
NUMBER OF SICKNESS SPELLS BY DIAGNOSIS AND SECTOR
1981

| DIAGNOSIS | Sector | | Both Sectors |
|---|--------------|--------------|--------------|
| | Sugar | Non-Sugar | |
| Dysentery, all forms | 2 | 12 | 14 |
| Other infective diseases | — | 4 | 4 |
| Mumps | 1 | — | 1 |
| Chicken-pox | 2 | 70 | 72 |
| Filariasis | 1 | — | 1 |
| Other infectious and parasitic diseases | 10 | 46 | 56 |
| Benign neoplasms & neoplasms of inspecific nature | — | 1 | 1 |
| Allergic disorders | — | 3 | 3 |
| Diseases of thynoid gland | 1 | — | 1 |
| Diabetes mellitus | 5 | 9 | 14 |
| Aviataminosis and other deficiency states | 1 | 1 | 2 |
| Anaemias | 13 | 55 | 68 |
| Psychoneurosis and psychosis | 2 | 13 | 15 |
| Vascular lesions affecting central nervous system | 1 | — | 1 |
| Trachoma | 88 | 35 | 123 |
| Cataract | 6 | 5 | 11 |
| Other diseases of eyes | 382 | 1,194 | 1,576 |
| Hypertensive disease | 6 | 1 | 7 |
| Diseases of veins | 8 | 8 | 16 |
| Acute nasopharyngitis (common cold) | — | 2 | 2 |
| Acute pharyngitis, tonsillitis, hypertrophy of tonsils and adenoids | 40 | 101 | 141 |
| Influenza | 165 | 199 | 364 |
| Pneumonia | — | 1 | 1 |
| Bronchitis | 125 | 292 | 417 |
| Silicosis & occupational pulmonary fibrosis | — | — | — |
| All other respiratory diseases | 20 | 77 | 97 |
| Diseases of stomach and duodenum | 110 | 263 | 373 |
| Appendicitis | 10 | 86 | 96 |
| Hernia of Abdominal cavity | 5 | 4 | 9 |
| Diarrhoea and enteritis | 7 | 15 | 22 |
| Diseases of gall bladder and bile ducts | 1 | 3 | 4 |
| Diseases of the teeth | — | 37 | 37 |
| Complications of pregnancy | — | 69 | 69 |
| Boil, abscess, cellulitis and other skin infection | 57 | 98 | 155 |
| Arthritis and rheumatism, except rheumatic fever | 18 | 32 | 50 |
| Diseases of bones | 1 | 11 | 12 |
| Congenital malformations and diseases peculiar to early infancy | — | 1 | 1 |
| Epilepsy | 1 | — | 1 |
| Diseases of nerves and peripheral ganglia | 116 | 68 | 184 |
| Urinary calculus | 11 | 8 | 19 |
| Other specified and ill-defined diseases | 1,240 | 2,350 | 3,590 |
| Open fractures (all sites) | 5 | 60 | 65 |
| Complicated fracture | 2 | — | 2 |
| Dislocation (all sites) | — | 15 | 15 |
| Head injury including fracture | 10 | 20 | 30 |
| Internal injury, chest abdomen and pelvis | 2 | 3 | 5 |
| Lacerated, open, and contused wounds | 148 | 101 | 249 |
| Other poisoning | — | 1 | 1 |
| Sprain and strain | 55 | 84 | 139 |
| Contusion and abrasions | 92 | 130 | 222 |
| Other diseases of urinary system | 11 | 13 | 24 |
| TOTAL | 2,781 | 5,601 | 8,382 |



TABLE XIV
NUMBER OF MATERNITY BENEFIT CASES
BY AGE GROUP AND EMPLOYMENT STATUS
1981

| Age Group | Employed | | Self-Employed | | Both Categories | |
|--------------|--------------|------------------------|---------------|------------------------|-----------------|-----------------------|
| | No. of Cases | Number of benefit days | No. of Cases | Number of benefit days | No. of Cases | Number of benefit day |
| Under 20 | 34 | 2,361 | — | — | 34 | 2,361 |
| 20 – 24 | 470 | 31,621 | 1 | 78 | 471 | 31,699 |
| 25 – 29 | 563 | 39,068 | — | — | 563 | 39,068 |
| 30 – 34 | 307 | 20,418 | — | — | 307 | 20,418 |
| 35 – 39 | 76 | 5,066 | 1 | 77 | 77 | 5,143 |
| 40 – 44 | 31 | 2,155 | 2 | 129 | 33 | 2,284 |
| 45 – 49 | 3 | 233 | — | — | 3 | 233 |
| TOTAL | 1,484 | 100,922 | 4 | 284 | 1,488 | 101,206 |



TABLE XV
 NUMBER OF MATERNITY CASES BY BENEFIT
 DAYS AND EMPLOYMENT STATUS
 1981

| Benefit Days | Number of Cases | | |
|--------------|-----------------|---------------|-----------------|
| | Employed | Self Employed | Both Categories |
| 1 | — | — | — |
| 2 | — | — | — |
| 3 | — | — | — |
| 4 | — | — | — |
| 5 | — | — | — |
| 6 | 1 | — | 1 |
| 7 | — | — | — |
| 8 | — | — | — |
| 9 | — | — | — |
| 10 | 1 | — | 1 |
| 11 | — | — | — |
| 12 | 4 | — | 4 |
| 13 | 1 | — | 1 |
| 14 | 2 | — | 2 |
| 15 | 1 | — | 1 |
| 16 | 2 | — | 2 |
| 17 | — | — | — |
| 18 | 5 | — | 5 |
| 19 – 24 | 16 | — | 16 |
| 25 – 30 | 27 | — | 27 |
| 31 – 36 | 41 | — | 41 |
| 37 – 42 | 40 | — | 40 |
| 43 – 48 | 43 | — | 43 |
| 49 – 54 | 103 | — | 103 |
| 55 – 60 | 53 | — | 53 |
| 61 – 66 | 162 | 2 | 164 |
| 67 – 72 | 87 | — | 87 |
| 73 – 78 | 895 | 2 | 897 |
| TOTAL | 1,484 | 4 | 1,488 |



TABLE XVI
 NUMBER OF INDUSTRIAL DEATH PENSIONS IN PAYMENT AS AT 31.12.81
 BY TYPE OF PENSION AND NATURE OF INJURY

| | No. of Deaths | TYPE OF PENSION | | | | | All Pensions |
|--|---------------|----------------------|-------------------------|----------------------------------|---------|---------|--------------|
| | | Widows with children | Widows without children | Children whose parents remarried | Parents | Orphans | |
| Contusions | 2 | 2 | — | — | — | — | 2 |
| Burns & Scalds | 9 | 5 | 2 | — | 2 | — | 9 |
| Concussions | 75 | 50 | 20 | 1 | 1 | — | 72 |
| Cuts & Lacerations | 7 | 7 | — | — | — | — | 7 |
| Punctured wounds | 9 | 5 | 2 | — | 2 | — | 9 |
| Amputations | 2 | 2 | — | — | — | — | 2 |
| Post Traumatic Ankylosis of joints | 1 | 1 | — | — | — | — | 1 |
| Post Traumatic paralysis of Limbs or parts of body | 1 | 1 | — | — | — | — | 1 |
| Dislocation | 1 | 1 | — | — | — | — | 1 |
| Fractures | 59 | 50 | 6 | 4 | 3 | 3 | 66 |
| Sprains and Strains | 2 | 1 | 1 | — | — | — | 2 |
| Asphyxiation | 13 | 9 | 4 | — | — | — | 13 |
| Drowning | 50 | 19 | 19 | 1 | 6 | 2 | 47 |
| Other Injuries | 39 | 32 | 6 | — | 1 | 3 | 42 |
| | 270 | 185 | 60 | 6 | 15 | 8* | 274 |

*There were 4 deaths which give right to these 8 pensions



TABLE XVII

NUMBER OF DISABLEMENT PENSIONS IN PAYMENT AS AT 31.12.81
BY NATURE OF DISABILITY AND WEEKLY AMOUNT OF PENSIONS

| NATURE OF DISABILITY | No. of Cases | Weekly Amount |
|--|--------------|-----------------|
| Contusions & Abrasions | 44 | \$ 386.30 |
| Burns & Scalds | 21 | 281.00 |
| Concussions | 6 | 129.60 |
| Cuts & Lacerations | 45 | 476.20 |
| Punctured Wounds | 4 | 45.30 |
| Amputations | 146 | 1,698.09 |
| Post Traumatic Ankylosis of Joints | 22 | 190.80 |
| Post Traumatic Paralysis of Limbs or parts of the body | 9 | 252.19 |
| Dislocations | 23 | 297.87 |
| Fractures | 147 | 1,892.50 |
| Sprains and Strains | 68 | 473.80 |
| Other Injuries | 91 | 1,096.69 |
| TOTAL CASES | 626 | 7,220.34 |

TABLE XVIII
NUMBER OF DISABLEMENT LUMP-SUM PAYMENTS
BY AGE GROUP AND SEX OF CLAIMANT
1981

| Age-Group | Males | | Females | | Both Categories | |
|--------------|--------------|-----------------|--------------|---------------|-----------------|-----------------|
| | No. of Cases | Amount Paid | No. of Cases | Amount Paid | No. of Cases | Amount Paid |
| | | \$ | | \$ | | \$ |
| 16 - 20 | 4 | 1,320.00 | — | — | 4 | 1,320.00 |
| 21 - 25 | 3 | 960.00 | — | — | 3 | 960.00 |
| 26 - 30 | 5 | 2,000.00 | — | — | 5 | 2,000.00 |
| 31 - 35 | 3 | 680.00 | 1 | 400.00 | 4 | 1,080.00 |
| 36 - 40 | 2 | 595.00 | 1 | 120.00 | 3 | 715.00 |
| 41 - 45 | — | — | 1 | 400.00 | 1 | 400.00 |
| 46 - 50 | — | — | 1 | 71.00 | 1 | 71.00 |
| 51 - 55 | 3 | 1,160.00 | — | — | 3 | 1,160.00 |
| 56 - 60 | — | — | — | — | — | — |
| Over 60 | 2 | 1,040.00 | — | — | 2 | 1,040.00 |
| TOTAL | 22 | 7,755.00 | 4 | 991.00 | 26 | 8,746.00 |



TABLE XIX
 NUMBER OF INJURY SPELLS BY AGE GROUP AND SEX
 1981

| Age Group | Males | Females | Males & Females |
|--------------|--------------|------------|-----------------|
| Below 19 | 802 | 23 | 825 |
| 19 - 24 | 1,988 | 67 | 2,055 |
| 25 - 29 | 1,474 | 73 | 1,547 |
| 30 - 34 | 910 | 60 | 970 |
| 35 - 39 | 776 | 107 | 883 |
| 40 - 44 | 570 | 165 | 735 |
| 45 - 49 | 419 | 108 | 527 |
| 50 - 54 | 322 | 80 | 402 |
| 55 - 59 | 183 | 51 | 234 |
| 60 & over | 23 | 2 | 25 |
| TOTAL | 7,467 | 736 | 8,203 |



GUYANA NATIONAL INSURANCE SCHEME

TABLE XX
NUMBER OF INJURY SPELLS BY BENEFIT DAYS, SEX & SECTOR

1981

| Benefit Days | Sugar | | | Non-Sugar | | | All Industries | | |
|--------------|--------------|------------|-----------------|------------|-----------|-----------------|----------------|------------|-----------------|
| | Males | Females | Males & Females | Males | Females | Males & Females | Males | Females | Males & Females |
| 1 | 14 | 1 | 15 | 2 | — | 2 | 16 | 1 | 17 |
| 2 | 26 | 3 | 29 | 5 | — | 5 | 31 | 3 | 34 |
| 3 | 248 | 41 | 289 | 34 | 9 | 43 | 282 | 50 | 332 |
| 4 | 603 | 40 | 643 | 61 | 4 | 65 | 664 | 44 | 708 |
| 5 | 1,069 | 83 | 1,152 | 103 | 13 | 116 | 1,172 | 96 | 1,268 |
| 6 | 1,703 | 110 | 1,813 | 147 | 9 | 156 | 1,850 | 119 | 1,969 |
| 7 | 449 | 50 | 499 | 15 | 2 | 17 | 464 | 52 | 516 |
| 8 | 287 | 33 | 320 | 16 | — | 16 | 303 | 33 | 336 |
| 9 | 200 | 24 | 224 | 30 | 2 | 32 | 230 | 26 | 256 |
| 10 | 190 | 27 | 217 | 18 | 4 | 22 | 208 | 31 | 239 |
| 11 | 217 | 25 | 242 | 47 | 2 | 49 | 264 | 27 | 291 |
| 12 | 326 | 41 | 367 | 60 | 3 | 63 | 386 | 44 | 430 |
| 13 | 147 | 22 | 169 | 9 | 1 | 10 | 156 | 23 | 179 |
| 14 | 108 | 30 | 138 | 7 | — | 7 | 115 | 30 | 145 |
| 15 | 86 | 20 | 106 | 6 | 1 | 7 | 92 | 21 | 113 |
| 16 | 91 | 14 | 105 | 4 | — | 4 | 95 | 14 | 109 |
| 17 | 96 | 12 | 108 | 16 | — | 16 | 112 | 12 | 124 |
| 18 | 124 | 12 | 136 | 21 | — | 21 | 145 | 12 | 157 |
| 19—24 | 196 | 31 | 327 | 43 | — | 43 | 339 | 31 | 370 |
| 25—30 | 149 | 25 | 174 | 28 | 1 | 29 | 177 | 26 | 203 |
| 31—36 | 61 | 6 | 67 | 21 | — | 21 | 82 | 6 | 88 |
| 37—42 | 41 | 6 | 47 | 10 | — | 10 | 51 | 6 | 57 |
| 43—48 | 24 | 6 | 30 | 13 | 1 | 14 | 37 | 7 | 44 |
| 49—54 | 23 | 5 | 28 | 7 | — | 7 | 30 | 5 | 35 |
| 55—60 | 25 | 3 | 28 | 5 | 1 | 6 | 30 | 4 | 34 |
| 61—66 | 15 | 2 | 17 | 2 | — | 2 | 17 | 2 | 19 |
| 67—72 | 19 | 2 | 21 | 2 | — | 2 | 21 | 2 | 23 |
| 73—78 | 8 | — | 8 | — | — | — | 8 | — | 8 |
| 79—84 | 7 | — | 7 | 1 | — | 1 | 8 | — | 8 |
| 85—90 | 3 | 2 | 5 | 4 | — | 4 | 7 | 2 | 9 |
| 91—96 | 5 | — | 5 | 3 | 1 | 4 | 8 | 1 | 9 |
| 97—102 | 2 | — | 2 | 4 | — | 4 | 6 | — | 6 |
| 103—108 | 6 | 1 | 7 | 4 | — | 4 | 10 | 1 | 11 |
| 109—114 | 3 | 1 | 4 | 2 | — | 2 | 5 | 1 | 6 |
| 115—120 | 6 | 1 | 7 | 1 | — | 1 | 7 | 1 | 8 |
| 121—126 | 2 | 1 | 3 | 1 | — | 1 | 3 | 1 | 4 |
| 127—132 | 5 | — | 5 | 2 | — | 2 | 7 | — | 7 |
| 133—138 | — | 1 | 1 | — | — | — | — | 1 | 1 |
| 139—144 | 1 | 1 | 2 | 2 | — | 2 | 3 | 1 | 4 |
| 145—150 | 2 | — | 2 | — | — | — | 2 | — | 2 |
| 151—156 | 19 | — | 19 | 5 | — | 5 | 24 | — | 24 |
| TOTAL | 6,706 | 682 | 7,388 | 761 | 54 | 815 | 7,467 | 736 | 8,203 |

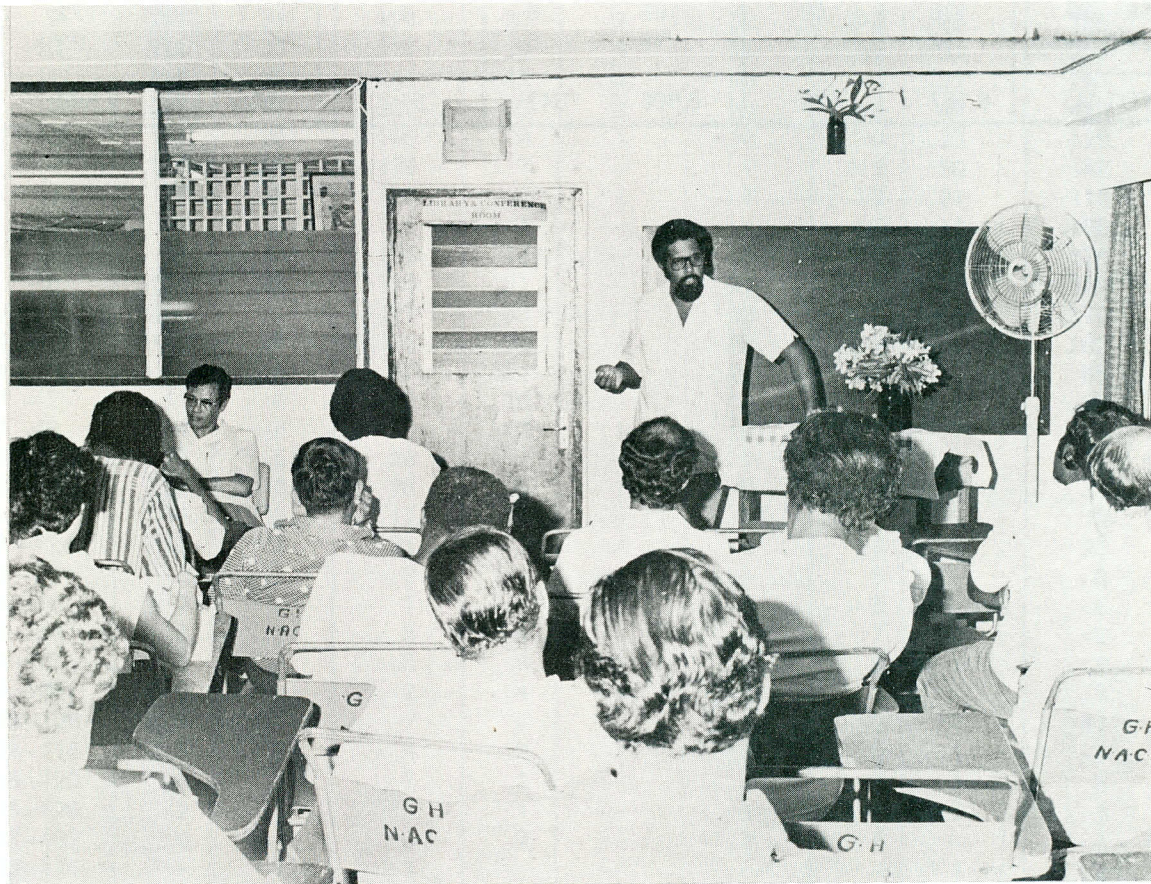


TABLE XXI
NUMBER OF MEDICAL CARE CASES BY AGE GROUP, SEX AND SECTOR
1981

| Age Group | Sugar | | | Non-Sugar | | | All Industries |
|--------------|--------------|------------|--------------|------------|-----------|------------|-----------------|
| | Males | Females | Total | Males | Females | Total | Both Categories |
| Under | | | | | | | |
| 16 – 19 | 742 | 1 | 743 | 96 | 2 | 98 | 841 |
| 20 – 24 | 1,488 | 19 | 1,507 | 224 | 17 | 241 | 1,748 |
| 25 – 29 | 1,273 | 40 | 1,313 | 230 | 19 | 249 | 1,562 |
| 30 – 34 | 779 | 58 | 837 | 164 | 9 | 173 | 1,010 |
| 35 – 39 | 624 | 81 | 705 | 65 | 5 | 70 | 775 |
| 40 – 44 | 480 | 119 | 599 | 27 | 5 | 32 | 631 |
| 45 – 49 | 394 | 97 | 491 | 16 | 3 | 19 | 510 |
| 50 – 54 | 245 | 73 | 318 | 9 | — | 9 | 327 |
| 55 – 59 | 125 | 40 | 165 | 6 | 1 | 7 | 172 |
| 60 & above | 17 | 1 | 18 | 5 | — | 5 | 23 |
| TOTAL | 6,167 | 529 | 6,696 | 842 | 61 | 903 | 7,599 |



PICTORIAL EVENTS - 1981



Minister of Health Dr. Van-West Charles along with Chief Medical Officer, Dr. Walter Chin introducing Sickness Benefit – Medical Care to Medical Personnel.



Cde. L. D'Aguiar, a contributor who suffered an eye injury as a result of an industrial accident was sent to Moorfields eye clinic, United Kingdom for treatment through the medical facilities offered under the Industrial (medical care) branch.



Mr. Hugh Dugan, Director designate of St. Vincent National Insurance Scheme (4th from left) who spend 4 weeks in Guyana on an International Labour Organisation fellowship chatting with staff at a farewell function held in his honour.



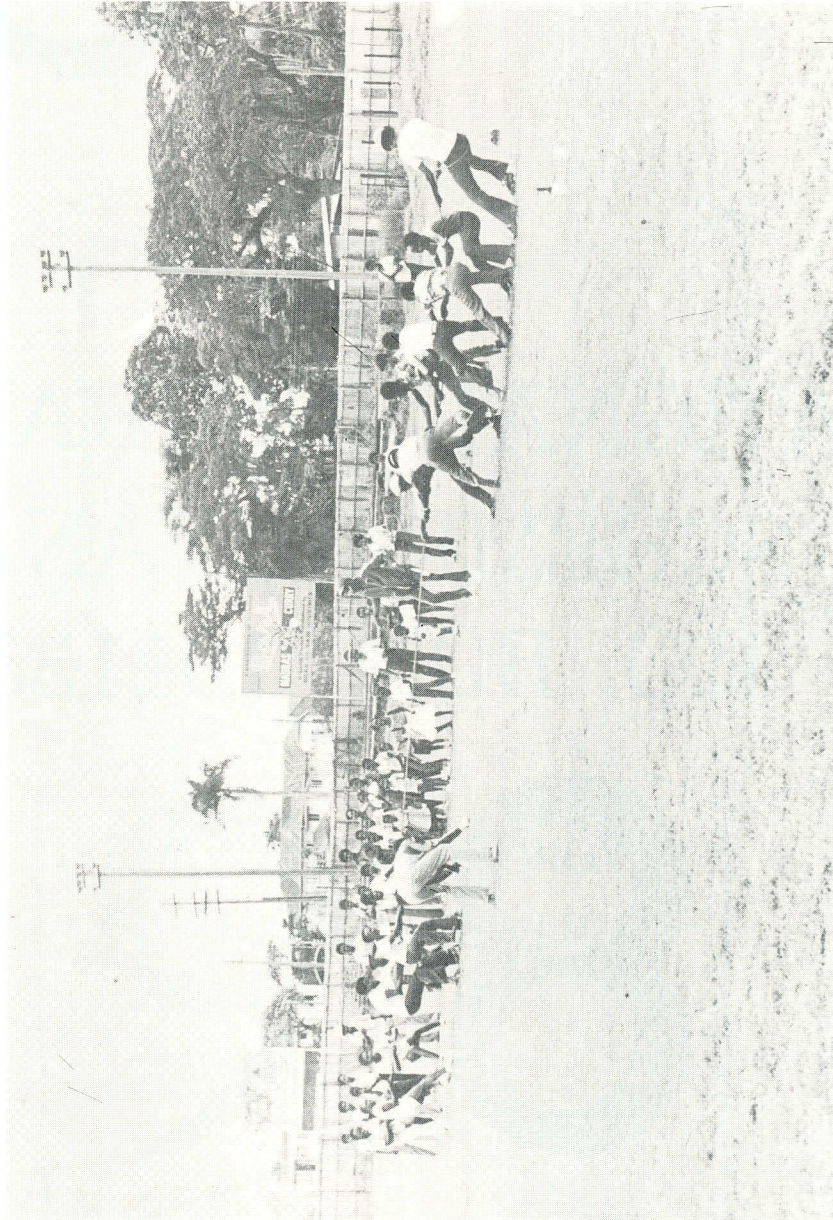
Training Officer, National Insurance Scheme Lecturing to NIS Clerks from Public and Private Sectors during 3 day seminar conducted by training division.



Members of Staff in a jolly mood during the Mashramani Celebration.



Management officials along with invited guests sit in a relaxed and jolly mood at their Annual Xmas Party.



Members of staff participating in a tug-o-war at our Annual Cavalcade of Sports.

**NATIONAL INSURANCE
SCHEME GUYANA
P.O. BOX 101135**

**GEORGETOWN GUYANA
CABLE ADDRESS: GUYNIS,**

PARTICULARS OF MEDICAL CARE

| Date of Medical attention or period of hospitalisation | COST OF MEDICAL CARE | | | | |
|--|-----------------------|----------------|-------|-----------------|------------|
| | Doc. Fees (Med. Exam) | Drugs Dressing | X-Ray | Other Treatment | Total Cost |
| | \$ c | \$ c | \$ c | \$ c | \$ c |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

TYPE AND QUANTITY OF DRUGS USED

| | | | | | |
|---------------|--|--|--|--|--|
| Type of drugs | | | | | |
| Quantity | | | | | |

(Attach prescription when necessary)

11. I declare that the information given above is true and correct to the best of my knowledge and belief.

.....
 Date Signature or mark of claimant.

Note: Where the Insured Person cannot sign his/her name he/she should make his/her mark and have it witnessed by a responsible person (Doctor, Lawyer, Teacher, J.P. etc). who should sign on the dotted line below.

Witness to mark:

Profession or Occupation:

Address:

Date: