

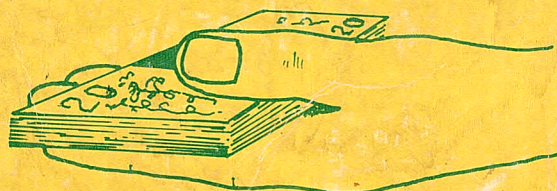
NATIONAL INSURANCE SCHEME



CONTRIBUTION



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KEITH*



BENEFIT

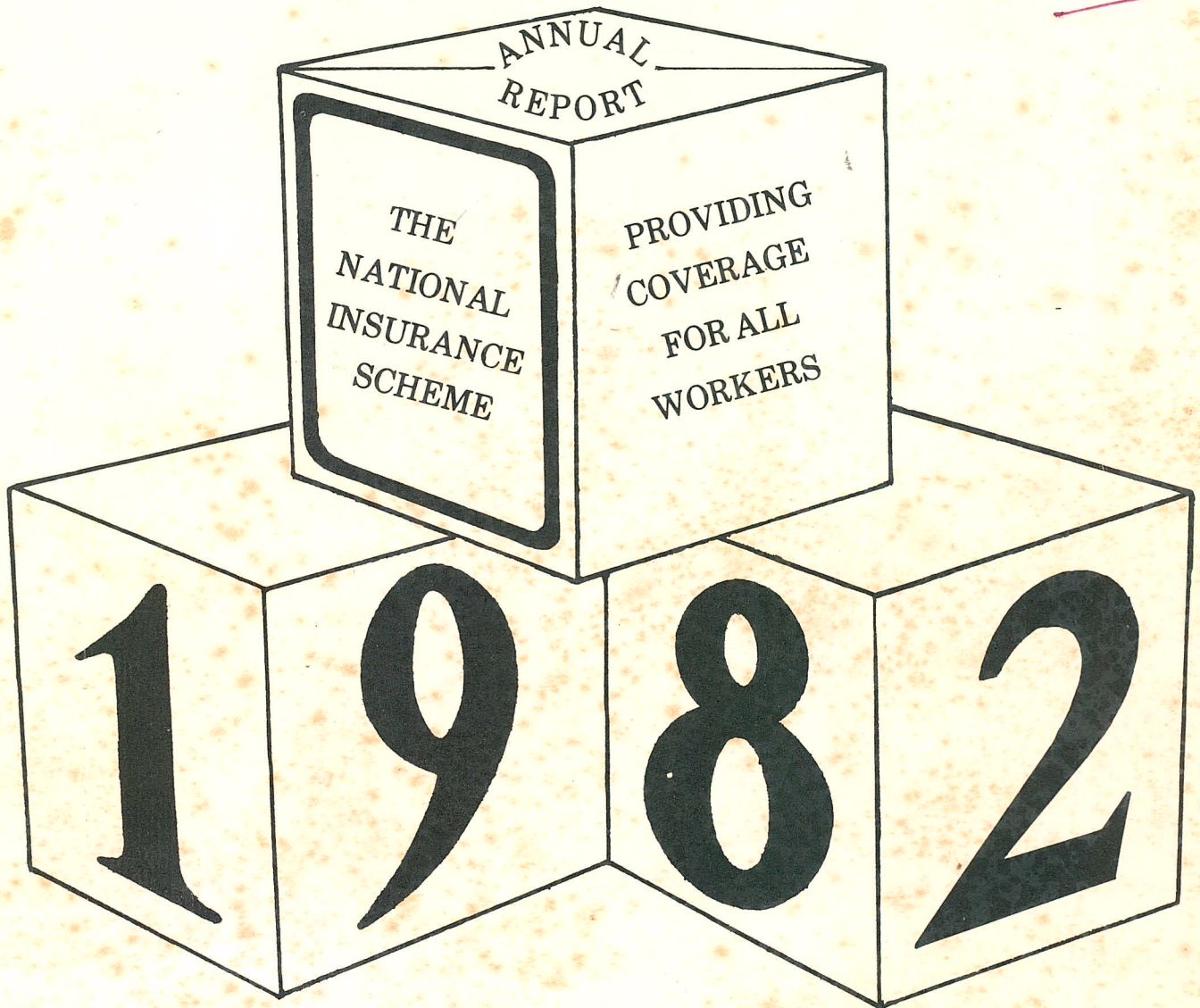
1982 annual report

14th ISSUE

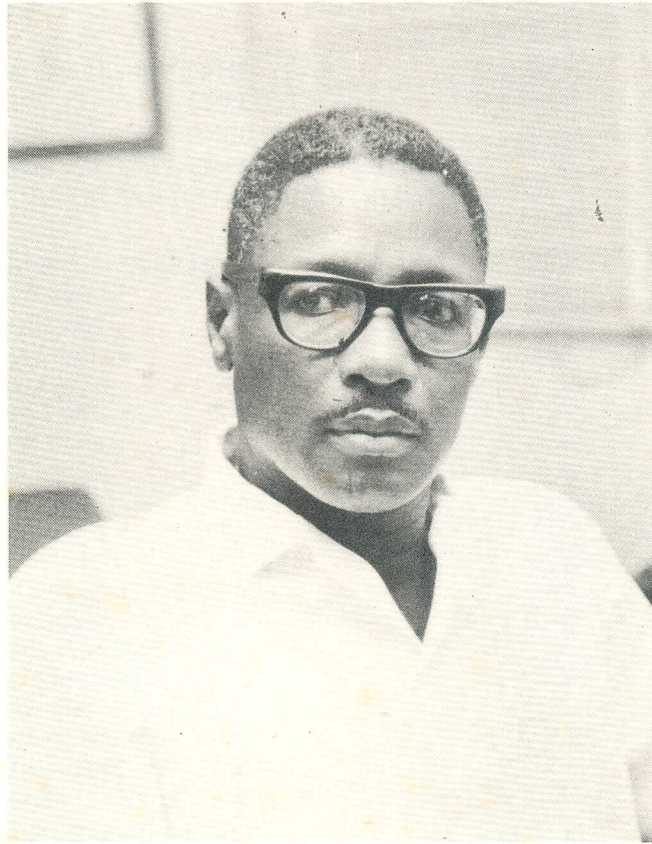
NATIONAL INSURANCE
BOARD

Joycelyn PRABY

A-10701399



IN ACCORDANCE WITH SEC. 36 1(a) CHAPTER 36:01 OF LAWS OF GUYANA
UNDER THE AUSPICES OF THE VICE PRESIDENT ECONOMIC PLANNING AND FINANCE



CDE DESMOND HOYTE
Vice President Economic Planning and Finance



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1



Letter of Transmittal

COMRADE H. D. HOYTE, S.C., M.P.
Vice-President
Economic Planning & Finance
Homestretch Avenue
GEORGETOWN.

Dear Comrade Vice-President:

I have the honour to submit to you the Annual Report of the Activities of the National Insurance Board together with the Income and Expenditure Account and the Balance Sheet as certified by the external auditors for the year 1982.

During the year under review the Scheme was able to achieve all the targets set both financial and otherwise. Income for the year reached an all time record of \$117.8 million which represented an increase of \$9.3 million above the budgeted figure, while expenditure was contained to \$20.9 million or about \$3.4 million less than that budgeted.

Compared with the previous year income increased by \$13.2 million or by 13% approximately and expenditure by \$2.7 million or 15% approximately. Despite spiralling costs of goods and services the Scheme managed to contain its administrative cost during 1982 to \$6.6 million which was just about \$0.6 million above that spent during 1981.

At the end of the year the National Insurance Fund stood at \$486.5 million of which \$443.8 million or about 91% were invested in Government of Guyana debentures.

During 1982, three amendments were made to the National Insurance and Social Security Regulations. The first amendment brought about an increase in the benefit offered to orphans in industrial death cases. The weekly amount of this benefit was increased by over 100%.

The second amendment was made to the Old Age Benefit Regulations. This amendment allowed the Invalidity Pensioner who qualified for that pension with less than 750 contributions to receive an Old Age Pension on attainment of age 60 years based on the same number of contributions used to award the Invalidity Pension.

The third amendment which was made extended the time limit for submitting claims in relation to Sickness and Injury Benefits to National Insurance. It was discovered that a substantial number of claims for those benefits had to be disqualified for varying periods of time because they were not received at the National Insurance Offices within the specified four (4) days from the earliest day in which the benefit was claimed.



The amendment which was made during the year extended this limit from four (4) to ten (10) days.

These amendments which were made have brought about a significant relaxation in the constraints, both financial and otherwise which were being experienced by insured persons over the year and have contributed in no small measure in enhancing the image of this Organisation.

Yours co-operatively,
NATIONAL INSURANCE – GUYANA

Roy Charles
General Manager

1



Introduction

The 14th 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 highlights the activities of the Board during the year 1982 and allows for the comparison of such activities with those of previous years.

The Report is divided into three parts. Part One sets out the activities of the Board during the year, Part Two deals with the Accounts and the Balance Sheet as at 31st December, 1982 and Part Three contains a collection of Statistical Tables which can be used to do an indepth analysis of the Part one.



Changes Made During The Year

Security Regulations. These changes were published on 29th May, 1982 and took effect as from the date of publication.

The first change dealt with Old Age Pensions.

1. On 8th August 1981, the minimum qualifying contribution condition for the receipt of Invalidity Pension was changed from 750 to 250, while the minimum qualifying contribution condition for the receipt of an Old Age Pension remained at 750 contributions. That change therefore created a situation where persons who were awarded an Invalidity Pension based on less than 750 contributions and whose invalidity condition continued up to age 60 years could be disqualified from receiving an Old Age Pension because they would not have had the minimum of 750 contributions required for the award of an Old Age Pension.

Prior to that amendment, a person who was in receipt of an Invalidity Pension and whose Invalidity condition did not cease before they attained age 60 years would have been awarded an Old Age Pension based on the same number of contributions which were used to award him the invalidity pension, i.e., 750 contributions.

The change therefore which was made in August 1981 created an anomaly. The amendment which was published on 29th May, 1982 provided for an invalidity pensioner who qualified for the Invalidity Pension with less than 750 contributions to be awarded an Old Age Pension, the weekly rate of which would be 30% of the relevant wage for 250 contributions, supplemented by 1% of that relevant wage for each group of 50 contributions in excess of the said 250 contributions.

2. The second change which was made dealt with Industrial Death Benefit-Orphans' Pension. The change provided for an increase of the Orphans' Pension from Seven Dollars (\$7.00) to Fifteen Dollars (\$15.00) per week. This rate was made applicable to children under 18 years who become orphans due to the death of a parent or parents by an Industrial Accident or the death of a surviving parent who was in receipt of an Industrial Death Pension. All such pensions which were in payment on the date of the change and those awarded after that date were subject to the increase rate. The increase of the Orphans' Pension was seen as a temporary measure to offset the financial burden brought about by economic and other related factors over recent years.

3. The third change which was made dealt with the time limit for submission of claims in respect of Sickness and Injury Benefits.

Prior to the change, the insured person had four days from the earliest day from which the benefit was claimed to submit a claim for Injury or Sickness Benefit to National Insurance. Claims reaching National Insurance Office after the four days period were treated as late claims. It was however felt that because of the geographic distribution of the insured population and the transportation facilities available especially in the hinterland areas, many claims could not reach National Insurance Offices within that specified time. It was therefore necessary to have this removed and a more realistic one of ten (10) days from the earliest day in which the benefit is claimed, substituted.

These Amendments are given in the Appendix 2.



REGISTRATION OF NEW EMPLOYERS

During the year, 315 employers were registered with the Scheme. Of this number, 245 or 78% approximately were small scale employers, i.e., employers with 5 and less employees each. Of the remaining 70 employers, 30 or 10% approximately had between 6 and 10 employees, 25 or 8% approximately had between 11 – 20 employees, and 12 or 4% approximately had between 21 – 50 employees. There were 2 employers who had between 51 – 100; and 1 employer with over 100 employees.

The distribution by industry of the 315 new employers shows that 150 or 48% approximately entered the "Services" Sector with the "Personal Services" alone absorbing 116 or 37% approximately. Of the remainder, 48 or 15% approximately entered the "Manufacturing" Sector, 34 or 11% approximately entered the "Commerce" Sector and 29 or 9% approximately entered the "Agriculture" Sector. Twenty-six or 8% approximately of the employers were absorbed into the "Construction" Sector, while the "Transport, Storage and Warehousing" Sector absorbed 22 or about 7%. Four employers were absorbed in the "Electricity, Gas, Water and Sanitary Services" Sector and 2 others entered the "Mining" Sector.

The total number of employers registered during the previous year was 449. The 1982 figure, therefore, shows a decrease of 30% approximately relative to that of the year 1981.

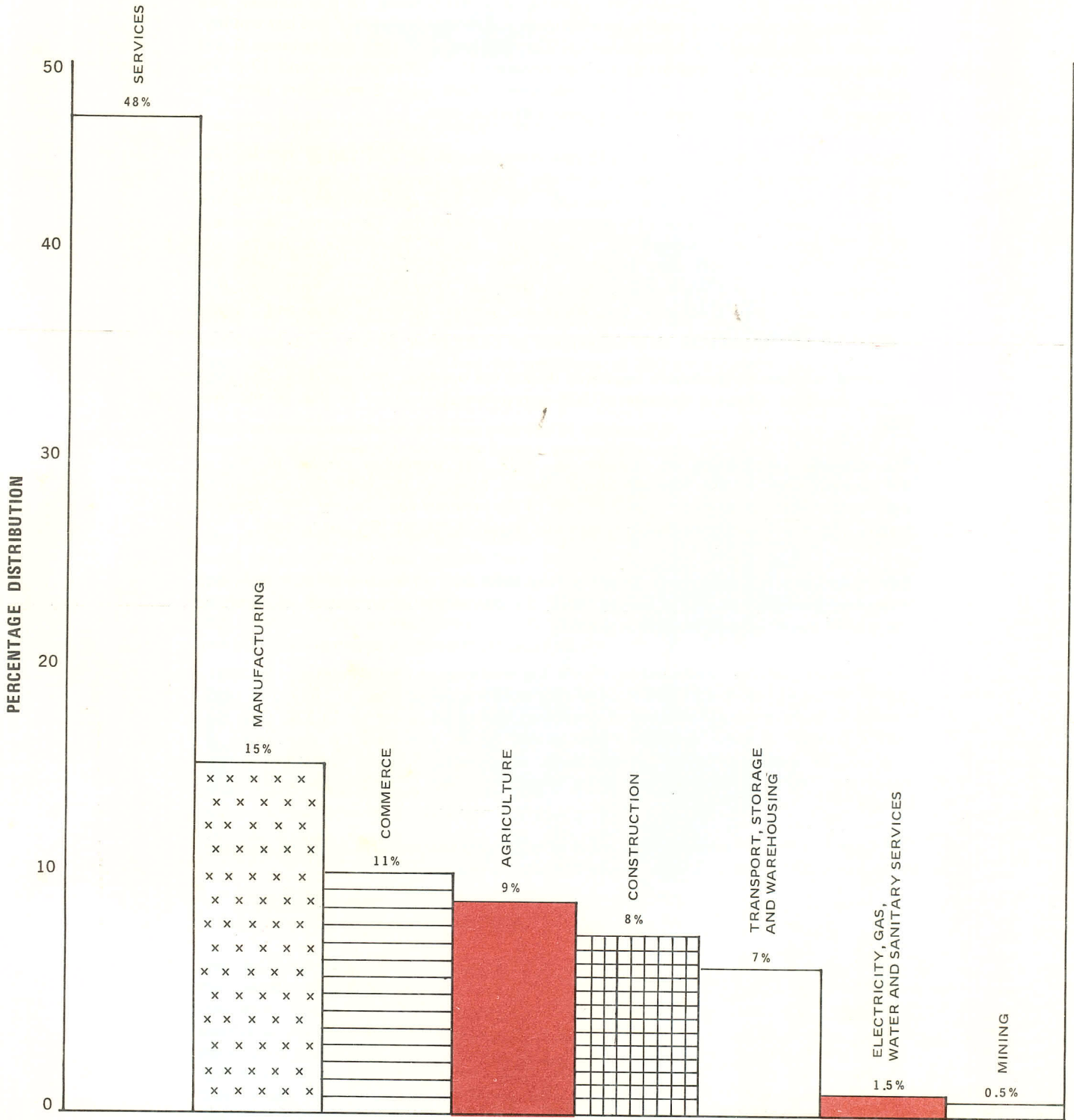
The size-wise distribution of entrants in 1982 was somewhat similar to that of the previous year. In the "Manufacturing" Sector, however, the 1982 figure revealed a significant reduction when compared to that of the previous year. During 1981, approximately 24% of entrants were absorbed into that Sector as against 15% during 1982.

Entrants to the "Construction" Sector during 1982 also differed, both absolutely and relatively, from that of 1981. During 1981, the percentage of employers who entered that sector was 4, whereas in 1982 it was 8%.

The "Services" Sector continued to absorb the majority of new employers. In 1981, approximately 44% entered that Sector as against 48% approximately in 1982. The 1982 entrants brought the total number of employers registered so far to 13,178. Over the years a number of these employers have ceased to be employers for one reason or another. The recorded number of employers who ceased business operations during the period 1969 to 1982 was 1,649. The effective number of employers on roll as at 31.12.82 was therefore 11,529.

The Table I in the Annex gives the number of employers registered during 1982 analysed by type of industry and size, while Figure 1 illustrates this graphically.

FIGURE I
 DISTRIBUTION OF EMPLOYERS INDUSTRY-WISE
 1982





REGISTRATION OF EMPLOYED PERSONS

The total number of persons registered as employed persons during 1982 was 13,435. This group comprised 8,022 males and 5,413 females.

The distribution industry-wise of the 13,435 new entrants shows that 4,728 or 35% were absorbed into the "Service" Sector, 3,318 or 25% joined the "Manufacturing" Sector and 2,294 or 17% entered the "Agriculture, Forestry and Fishing" Sector. The "Commerce" Sector absorbed 1,218 or 9% of the new entrants and the "Construction" Sector 928 or 7%. A further 464 persons or 3% of these new entrants joined the "Mining and Quarrying" Sector while 333 or 3% joined the "Transport and Communication" Sector. The "Electricity, Gas, Water and Sanitary Services" Sector accounted for the remaining 152 or 1% approximately of the new employees. Figure 2 illustrates the industrial distribution of new entrants in 1982.

The distribution by marital status shows that 11,112 or 83% of the new entrants were single, 1,815 or 13% were married and the remaining 508 or 4% approximately were widows/widowers, divorcees, separated and common-law spouses.

An analysis of the individual male/female distributions by marital status shows that of the 8,022 male entrants 86% were single, 11% were married and the remaining 3% approximately were widowers, divorcees, separated or of common-law status.

The corresponding figures for the 5,413 females were 77% 17% and 6% approximately.

Of the 13,435 persons registered, 816 were under 16 years, and 65 were 60 years old and over. The number of registrants therefore who were between the ages of 16 and 59 years was 12,554. This group comprised 7,416 males and 5,138 females. This is shown in the Table 1.

TABLE 1
NUMBER OF EMPLOYED REGISTRANTS
BETWEEN AGES 16-59 YEARS BY AGE GROUP AND SEX
1982

Age-Group (1)	Male (2)	Female (3)	Male & Female (4)
16 – 19	4,499	1,831	6,330
20 – 24	1,741	1,733	3,474
25 – 29	475	634	1,109
30 – 34	231	351	582
35 – 39	167	221	388
40 – 44	109	150	259
45 – 49	89	110	199
50 – 54	63	64	127
55 – 59	42	44	86
Total	7,416	5,138	12,554

The average age of the new employed registrants between the ages of 16 and 59 years was 22 years approximately with the average of the males standing at 21 years and that of the females at approximately 24 years.



The Table 2 below shows the number of insured persons between the ages of 16 and 59 registered over the last 5 years and the average age of such entrants.

TABLE 2
NUMBER OF EMPLOYEES BETWEEN AGES 16 & 59 YEARS
REGISTERED ANNUALLY AND AVERAGE AGE
1978 – 1982

Description	1978	1979	1980	1981	1982
Males	8,271	8,389	8,332	9,265	7,416
Average Age	21	21	20	20	21
Females	4,889	5,148	5,452	5,864	5,138
Average Age	24	24	23	23	24
Males and Females	13,160	13,537	13,784	15,129	12,554
Average Age	22	22	21	21	22

The Table 2 above shows that prior to 1982, the total number of new entrants has been increasing steadily. These annual increases were gradual over the period 1978-1980. In 1981 there was a significant increase of about 10% relative to the previous year. The figure for 1982 was approximately 17% less than that of 1981 and was the lowest in the entire series. This decrease during 1982 was less pronounced in the females than in males. The percentage decreases in these two groups were 12% and 20% respectively relative to corresponding figures for the previous year.

The total number of persons between the ages of 16 – 59 years who were registered with the Scheme over the period 1969 to 1982 was 342,321. This population comprised 243,835 males and 98,486 females.

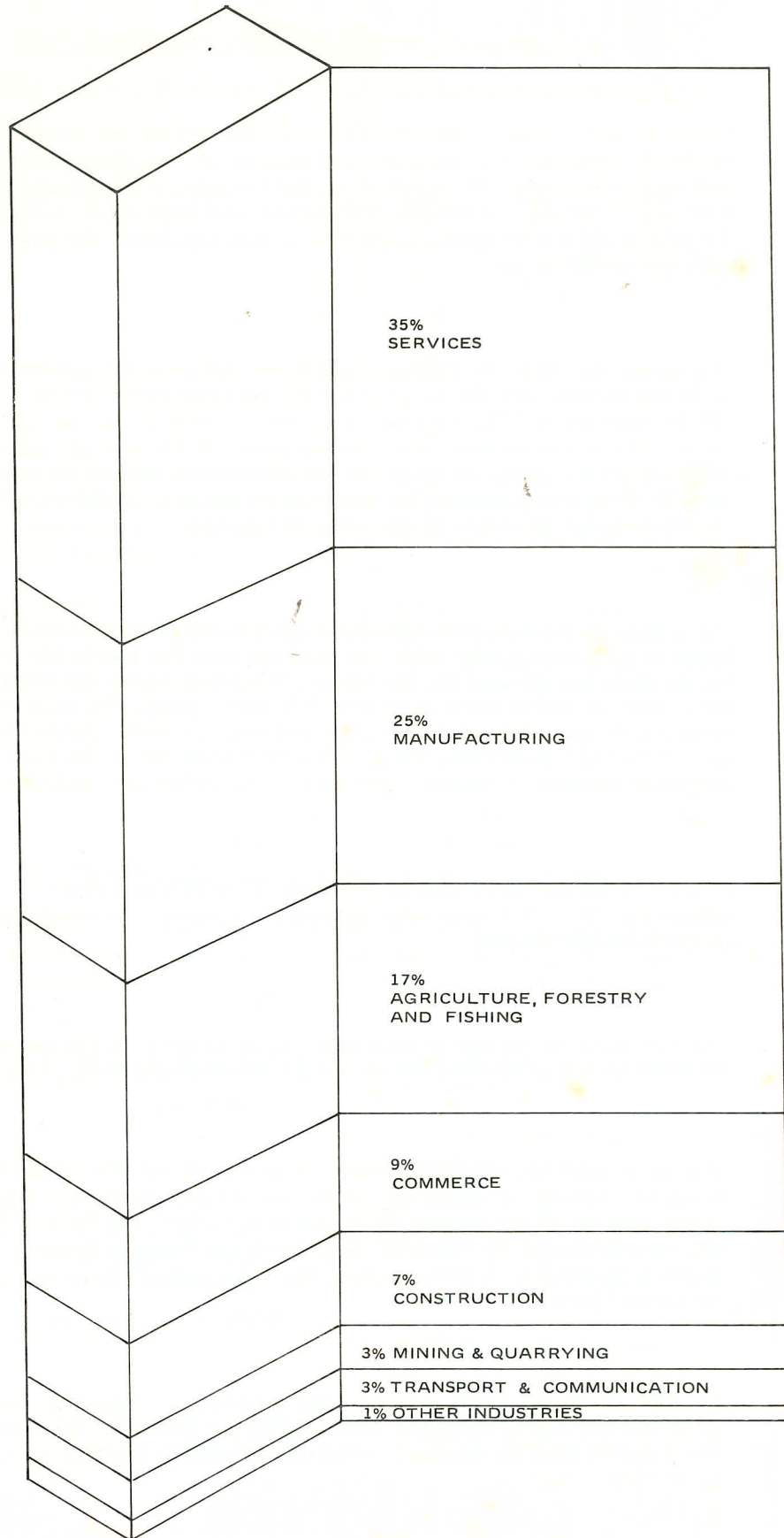
It is only natural to expect that some of those persons who have been insured under the Scheme over the years have for various reasons ceased to contribute to the Scheme. Such persons should by right be excluded from the population of active contributors although, with the exception of the deceased, they still remain in the population of insured persons.

The identification of the non-contributing population at any point in time is a tedious task and at best could only be roughly estimated.

Using the information available, it is estimated that during the year 1982 the average number of persons who contributed per month was approximately 157,000. This estimate however should be treated with some degree of caution since the information on which it was based was limited.

The Table II in the Annex gives the number of entrants during 1982 analysed by age-group, sex and marital status and the Table III, the new entrants analysed by Industry and Sex.

FIGURE II
INDUSTRIAL DISTRIBUTION – EMPLOYEES REGISTERED
1982





REGISTRATION OF SELF-EMPLOYED PERSONS

During the year, a total number of 531 self-employed persons were registered. These new registrants comprised 412 males and 119 females. Of the 531 registrants, 263 were persons who were previously registered as employed persons. This group comprised 226 males and 37 females. The remaining 268 persons were registered for the first time under the Scheme and entered directly in the self-employed population. This group consisted of 186 males and 82 females.

The age distribution of the 1982 registrants shows that about 89% were between the ages of 21 and 55 years with the age group (21-25) years accounting for 12%. The age groups (26-30) years and (31-35) years each accounted for 15% of the new entrants. Twelve percent of the new entrants were in the age-group (36-40) years and about 11% in the age-group (41-45) years. The age-groups (46-50) years and (51-55) years each accounted for 12% of the new entrants while 7% were in the age group (56-60) years. Four percent of these new entrants were in the age-group (16-20) years.

The analysis of the individual male/female age distribution shows that on the average, female entrants were a little older than male entrants. The average ages were 38 years for the males and 40 years for the females. The overall average age was 38 years. The distribution by marital status shows that 70% were married, 21% were single and the remaining 9% were distributed among the widowed, divorced, separated and common-law. Of the 412 male entrants, 316 or 77% were married, 80 or 19% single and 9 or 2% were either separated or divorced. There were 5 common-law and 2 widowers.

Of the 119 females, 55 or 46% were married, 31 or 26% were single, 19 or 16% were widows and 13 or 11% were either separated or divorced. The remaining person was categorised as common-law.

The distribution by industry of these newly registered self-employed persons shows that the dominant area of economic activity was the 'Wholesale and Retail Trade.'

This sector alone absorbed 214 persons or approximately 40% of the new entrants. Ninety-four persons i.e., about 18% of the new entrants entered the "Manufacturing" Sector while 89 or 17% entered the "Agriculture, Forestry and Fishing" Sector. Fifty-nine persons entered the "Services" Sector with the "Personal Services" Sector alone absorbing 39 entrants. Forty-four entered the "Construction" Sector and 31 entered the "Transport" Sector.

The Table IV in the Annex gives the 1982 self-employed registrants analysed by age-group, sex and marital status and Table V shows the distribution by Industry and Sex. The Table III gives the number of self-employed persons registered annually over the period 1978 - 1982.



TABLE 3
NUMBER OF SELF-EMPLOYED PERSONS REGISTERED ANNUALLY
1978 – 1982

Description (1)	1978 (2)	1979 (3)	1980 (4)	1981 (5)	1982 (6)
MALES	644	698	327	431	412
FEMALES	96	97	78	123	119
Males & Females	740	795	405	554	531

The Table above shows that overall, the number of persons entering this population annually has been following a decreasing trend over the period under investigation. The decrease was however not a smooth one. As can be seen the annual figures kept fluctuating around an underlying downwardly sloped curve.

A further examination of this Table shows that the behaviour of male entrants to this population annually was dissimilar to the female entrants. The underlying trend as far as the female entrants were concerned was upwardly sloped. Whereas in the case of males the reverse was evident. The overall series however has been significantly influenced by the behaviour of the male entrants.

REGISTRATION OF VOLUNTARY CONTRIBUTORS

Voluntary contributors are persons ordinarily resident in Guyana who are 16 years of age and over but less than 60 years and who have paid or have had paid in respect of them at least 100 contributions, and have ceased to be liable for contributions in respect of employment.

Voluntary contributors are issued certificates of voluntary insurance and the contributions paid by them are valid for old age benefits and survivors benefits only.

During 1982, 7 persons made applications to become voluntary contributors. Of the 7 persons who applied, 4 were issued with certificates of Voluntary Insurance.

Of the 4 persons granted permission to continue contributing to the Scheme on a voluntary basis, 2 were males and 2 females. The two males were of ages 51 years and 57 years, and the two females 51 years and 58 years. Only one person of the 4 who were issued certificates actually made payment to the Scheme for 1982.

At the end of 1982, the total number of voluntary contributors recorded to have paid contributions for the year was 7.

The distribution by wage-group shows that of the 7 persons who made payments during 1982, two paid in the wage-group X, 3 in the wage-group V, 1 in the wage-group IV and the other in the wage-group I.



BENEFITS

LONG TERM BENEFITS BRANCH

Old Age Pensions

The total number of persons awarded Old Age Pension during the year was 988. The pensions were awarded to 792 males and 196 females. Of the 988 pensions granted, 9 were to persons in the employed category, 772 of whom were males and 193 were females. The remaining 23 pensioners were from the self-employed category. Two were males and 3 were females.

The average age of the new pensioners was approximately 61 years with the average for both males and females being approximately 61 years.

An examination of the age distribution reveals that 807 or 82% of the pensions were awarded to persons who were either 60 or 61 years old. There were 583 persons who applied for and were awarded pensions immediately on attaining age 60 years and 224 persons who applied at the age of 61 years and were awarded their pensions retroactively. The remaining 181 persons who were awarded pensions during the year were between the ages of 62 and 74 years old.

The number of pensioners who came on stream during the year analysed by sex, employment category and age of pensioners is given in Table VI in the Annex.

An analysis of the number of contributions on which those pensions which were awarded during the year were based, shows that on the average, pensioners qualified with about 836 contributions paid and credited. A more detailed examination reveals that of the total contributions, the average number of contributions which were credited was 343 or 41% of the over-all average while the average number of contributions actually paid by pensioners during the periods they were gainfully occupied in insurable employment was 493 or 59% of the over-all average. The distribution of the number of contributions by sex shows that the new male pensioners paid an average 59% of the contributions which were credited on the average with 41% of the total; while the new female pensioners paid an average of 57% and were credited an average of 43%.

It is interesting to note here that overall the new pensioners who were 63 years of age or over were awarded old age pensions with aid of credited contributions in excess of 50% of the total contributions. This however was not the position as far as the female pensioners were concerned. From age 64 the credited contributions outweighed the paid contributions in that category. In the joint group the average credited contributions to persons above 63 years ranged from 51% to 80% of the total used to complete the pensions. The Table shows the total number of contributions paid and credited for each year of age of new pensioners.

The number of Old Age Pensions which were in payment as at 31-12-81 was 7,670. In this population, 6,479 pensions were paid to males and 1,191 were paid to females. The 988 pensions awarded in 1982 have brought the total number of pensioners on stream to 8,658. One hundred & forty-nine pensioners died during the year. At the end of the year, the number of pensions in payment was 8,509. The average fortnightly amount of those pensions was \$36.38. This is shown in Table 5.



TABLE 4
NUMBER OF OLD AGE PENSIONS GRANTED,
AND NUMBER OF CONTRIBUTIONS PAID AND CREDITED
1982

Age	MALES			FEMALES			MALES & FEMALES			Average Number of Contributions
	Number of Insured Persons	Contributions Paid & Credited	Contributions Credited	Number of Insured Persons	Contributions Paid & Credited	Contributions Credited	Number of Insured Persons	Contributions Paid & Credited	Contributions Credited	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
60	467	397,102	147,524	116	95,621	37,235	583	492,723	184,759	845
61	185	155,913	61,377	39	32,262	13,501	224	188,175	74,878	840
62	48	38,670	18,266	17	13,000	6,399	65	51,670	24,665	795
63	19	14,943	7,711	3	2,569	1,150	22	17,512	8,861	796
64	13	10,251	5,769	7	5,456	3,100	20	15,707	8,869	785
65	24	18,888	10,636	3	2,371	1,307	27	21,259	11,943	787
66	6	4,837	2,926	4	3,058	2,042	10	7,895	4,968	789
67	5	4,131	2,406	2	1,599	950	7	5,730	3,356	818
68	11	8,935	5,721	1	868	500	12	9,803	6,221	817
69	2	1,869	1,050	2	1,709	1,108	4	3,578	2,158	894
70	8	7,114	4,400	—	—	—	8	7,114	4,400	889
71	3	2,701	1,700	—	—	—	3	2,701	1,700	900
72	—	—	—	2	1,668	1,200	2	1,668	1,200	834
73	—	—	—	—	—	—	—	—	—	—
74	1	754	600	—	—	—	1	754	600	754
Total	792	666,108	270,086	196	160,181	68,492	988	826,289	338,578	836

TABLE 5
MOVEMENT OF OLD AGE PENSIONS
1982

Description	Number of Pensions			Average Fortnightly Amount
	Males	Females	Males & Females	
(1)	(2)	(3)	(4)	(5)
Pensions in payment at beginning of year	6,479	1,191*	7,670	\$35.25
Pensions awarded during the year	792	196	988	\$44.17
Pensions terminated (due to death) during the year	133	16	149	\$29.76
Pensions in payment at end of year	7,138	1,371	8,509	\$36.38

* Revised figure.

The Table VII in the Annex gives the number of Old Age Pensions which were in payment as at 31.12.82.



OLD AGE GRANTS

The number of Old Age Grants (lump sum payments) awarded during the year was 232. These payments were awarded to persons who attained the age of 60 years but who had no the required number of contributions to entitle them to old age pensions.

One hundred and sixty-eight of these payments were made to males and 64 to females. Only 3 self-employed persons received this benefit. They were all males.

The age-distribution shows that the payments were made to persons whose ages ranged from 60 years to 76 years. One hundred and sixty-eight payments or 73% approximately were made to persons between the ages 60 – 64, forty-nine or 21% approximately were to persons between the ages 65 – 69 years, and 14 to those between the ages 70 – 74 years. Only one person over the age of 75 years received payment.

The Table 6 below shows the number of persons in the various age-groups to whom payments were made during the year.

**TABLE 6
NUMBER OF OLD AGE GRANTS AWARDED,
BY AGE AND SEX OF RECEIPTS
1982**

Age-Group (1)	Males (2)	%age (3)	Females (4)	%age (5)	Males & Females (6)	%age (7)
60 – 64	122	73	46	72	168	73
65 – 69	38	22	11	17	49	21
70 – 74	7	4	7	11	14	6
75	1	1	–	–	1	–
Total	168	100	64	100	232	100

The Table shows that whereas the age-group percentages with respect to males agreed very closely to the overall percentage distribution age-group wise, that of the females differed rather significantly from the overall, especially in the age-group (65-69) years and (70-74) years.

The wage-group distribution shows that overall the wage-group in which the majority of payments were made was the wage-group V. Seventy-two payments or 31% of the total payments were made in this group as against 54 or 23% in the wage-group I.

A more detailed analysis shows that as far as payments to males were concerned 66 of the payments or 40% approximately were made in the wage-group V as against 21 or 13% of the payments in the wage-group I. The situation was the reverse as far as payments to females were concerned. In the case of the females only 6 of the 64 payments were made in the wage-group V as against 33 or 52% in the wage-group I.



This is shown below in the Table 7.

TABLE 7
WAGE GROUP DISTRIBUTION OF OLD AGE GRANTS
BY SEX OF RECEIPTS
1982

Category (1)	Wage-Grpup										Total (12)
	I (2)	II (3)	III (4)	IV (5)	V (6)	VI (7)	VII (8)	VIII (9)	IX (10)	X (11)	
Males	21	17	27	24	66	4	2	—	—	7	168
Percentage	13	10	16	14	40	2	1	—	—	4	100
Females	33	9	12	4	6	—	—	—	—	—	64
Percentage	52	14	19	6	9	—	—	—	—	—	100
Males & Females	54	26	39	28	72	4	2	—	—	7	232
Percentage	23	11	17	12	31	2	1	—	—	3	100

An examination of the contributions paid and credited on which the payments were based shows that on the average the payments were made on a total of 466 contributions of which 219 were contributions actually paid by the insured persons and 247 or 55% were contributions which were awarded to them either because of their ages when they entered insurable employment or as a result of the reduction of the pensionable age in 1977, or both.

In the case of the males the average number of contributions which were credited out weighted the number paid. In the case of the females the reverse situation obtained. This could be seen in the Table 8 below.

TABLE 8
NUMBER OF CONTRIBUTIONS ON WHICH OLD AGE GRANTS
WERE BASED BY SEX OF RECIPIENTS
1982

Description (1)	No. of Persons (2)	Contri- butions Paid (3)	Average (4)	Contri- butions Credited (5)	Average (6)	Total Contri- butions (7)	Overall Average (8)
Males	168	35,940	214	43,575	259	79,515	473
Females	64	14,820	231	13,750	215	28,570	446
Males and Females	232	50,760	219	57,325	247	108,085	446

The number of Old Age Grants paid during 1981 was 111. The number paid during 1982 therefore represents an increase of 121.



GUYANA NATIONAL INSURANCE SCHEME

The number of Old Age Grants paid over the period 1978 to 1982 is given in Table 9 below.

TABLE 9
NUMBER OF OLD AGE GRANTS PAID ANNUALLY
AND AVERAGE AMOUNT BY INSURED STATUS OF RECIPIENTS
1978 - 1982

Description (1)	1978 (2)	1979 (3)	1980 (4)	1981 (5)	1982 (6)
Employed Persons	376	204	203	109	229
Self-Employed Persons	2	1	6	2	3
Total	378	205	209	111	232
Average Amount	\$352	\$352	\$388	\$451	\$478

The Table shows that over the last 5 years the number of grants dropped from 378 in 1978 to 111 in 1981 then increased rather significantly in 1982. Such an increase was unexpected since under normal circumstances the number of grants should have been reducing annually until such time as they are swapped for pensions due to the fact that as the Scheme grows older and the age of entry into insurance of contributors remain relatively stable more persons would acquire the necessary contributions to qualify them for the pension and less would qualify for the grant.

This situation would obtain however, only if insured persons apply for the benefit on attainment of age 60 years. An examination of the age distribution of persons who were awarded the payment in 1982 shows that only 71 of the 232 payments i.e., about 31% were made to persons who were 60 years old in 1982. The remaining 161 cases were payments which should have been claimed and paid in previous years.

Once this pattern in claiming the benefit persists the expected trend would continue to be distorted.

The average value of the grant has, as is expected, increased over the period under investigation.

Table VIII in the Annex gives the number of Old Age Grants paid during 1982 analysed by age, sex and employment status of recipients.

INVALIDITY PENSIONS

The number of invalidity pensions awarded during the year was 38. The pensions were awarded to 34 males and 4 females all of whom were in the employed category.

The age distribution of these new pensioners shows that the majority of the pensions were awarded to persons who were within the age-group (55-59) years. Twenty-four of the 38 pensions, i.e., about 63% were awarded to persons in that age-group.



Only 1 pension was awarded to a person who was between the ages 25-29 years. Of the remaining 13 pensions, 1 was awarded to a person between the ages (40-44) years. Six to persons between the ages (45-49) years and the other 6 to persons between the ages (50-54) years.

It is of interest to note that 1982 was the first year that Invalidity Pensions were awarded to persons who were less than 55 years old. The amendments to the (Benefits) Regulations which became effective from July 25, 1981 allowed persons who were 16 years or over but less than 60 years and who had satisfied the other specified conditions, to be awarded an Invalidity Pension. Formerly, only persons who were 55 years or older but less than 60 years and who had satisfied the other specified conditions could have received an Invalidity Pension.

An examination of the number of contributions which were paid by or on behalf of and those credited to the insured person and on which the pensions were based shows that on the average persons qualified for the award with approximately 720 contributions of which 530 or 74% were contributions which were actually paid by or on behalf of the insured person and 190 or 26% were credited contributions.

All persons who qualified for the pension during 1982 did so in their own right, i.e., they had already paid the required number of contributions to the Scheme to qualify them to receive the pension. The credited contributions therefore were used solely to increase the amount of the pension.

The distributions of the pensions awarded by the wage-groups in which the payments were calculated shows that the majority of payments were made in the wage-group V. This group alone had 17 of the 38 pensions paid therein. Four pensions were paid in the wage-group VI and 4 in the wage-group X. They were all paid to male pensioners. Two pensions each were paid in the wage-groups I and II. In each case one was to a male and the other to a female pensioner. Four other pensions were paid in the wage-group III, all of which were to males; and 5 in the wage-group IV; 2 of which were to females.

The average fortnightly amount of the pension was \$53.09 with the range being from \$9.90 to \$114.66 per fortnight.

A comparison of the number of pensions granted in 1982 with those awarded during the previous year shows that the number paid during 1982 was exactly double that of the previous year. In fact the number of pensioners who came on stream during 1982 was the highest number since the inception of the Scheme. This most naturally was a direct result of the amendment to this benefit which was made in 1981.

The Table 10 below shows the number of invalidity pensions awarded during the period 1978 to 1982.

TABLE 10
NUMBER OF INVALIDITY PENSIONS AWARDED BY SEX
AND AVERAGE FORTNIGHTLY AMOUNT
1978 - 1982

Description (1)	1978 (2)	1979 (3)	1980 (4)	1981 (5)	1982 (6)
Males	4	9	8	16	34
Females	—	2	2	3	4
Males & Females	4	11	10	19	38
Average Amount (f/n)	\$27.00	\$27.30	\$27.44	\$37.87	\$53.09



GUYANA NATIONAL INSURANCE SCHEME

The Table shows that over the last 5 years, pensions awarded annually have followed an increasing trend. This was so for both males and females. It also shows that 1982 was an exceptional year in that there was a significant increase in both the number and fortnightly amount of the pension. It is expected that this behaviour which started in 1982 will continue in the ensuing years until such time as a saturation point is reached.

The number of invalidity pensions which were in payment at the beginning of the year was 17. The number awarded during the year was 38. The number of pensions which were being paid either for the whole or a part of 1982 therefore was 55.

During the year, 9 pensions were terminated. Seven were terminated because the insured persons attained the age of 60 years during the year and 2 due to the death of the insured persons.

At the end of the year therefore there were 46 pensions in payment. The average fortnightly amount of those pensions was \$46.68.

The Table 11 below shows the movement of Invalidity Pension during the year.

TABLE 11
MOVEMENT OF INVALIDITY PENSIONS
1982

Description (1)	Males (2)	Females (3)	Males & Females (4)	Average Fort- Amount (5)
Pensions in payment at beginning of Year	15	2	17	\$35.68
Pensions awarded during the year	34	4	38	\$53.09
Pensions terminated during the year by:— (a) attaining age limit	4	3	7	\$46.49
(b) death	2	—	2	\$75.60
Pensions in payment at end of year	43	3	46	\$46.68

The Table IX in the Annex gives the 1982 pensions analysed by age and sex of pensioners and the number of contributions on which payments were made by each year of age.

INVALIDITY GRANTS

Thirty Invalidity Grants were awarded to insured persons during the year. These were to persons who were declared invalids but who had not the necessary contributions to qualify them for the award of pensions. The benefit was paid to 24 males and 6 females all of whom were employed persons.

The distribution by age of recipients shows that the benefit was awarded to persons between the age-range 34-58 years. The number of persons who were awarded this benefit and were between the ages 55-59 years was 10, seven of whom were males and 3 females. The number of persons who were awarded this benefit and were between the ages of 50-54 years was 12, all of whom were males. The benefit was awarded to 3 persons between the ages 45-49 years, 2 between the ages 40-44 and 3 between the ages 35-39.



The wage-group distribution of payments made shows that wage-group V had the most payments made therein. In this group, 13 of the 30 payments or 43% of payments were made. Seven payments were made in the wage-group II. One payment was made in each of the wage-groups III, VI and X.

The Table 12 below shows the distribution by wage-groups of payments made during 1982.

TABLE 12
WAGE-GROUP DISTRIBUTION – INVALIDITY GRANT
1982

Description (1)	I (2)	II (3)	III (4)	IV (5)	V (6)	VI (7)	VII (8)	VIII (9)	IX (10)	X (11)	Total (12)
Males	4	3	1	2	12	1	—	—	—	1	24
Females	3	—	—	2	1	—	—	—	—	—	6
Males & Females	7	3	1	4	13	1	—	—	—	1	30
Percentage	23	10	3	13	43	3	—	—	—	3	100*

*error from rounding

The average amount of the grant was \$410.00 approximately with the average for males standing at \$449.00 and that of females at \$257.00 approximately. The overall range was from \$32.50 to \$1,098.50.

An analysis of the contributions paid and credited shows that on the average, persons qualified with 400 contributions approximately of which 337 were contributions actually paid and 63 contributions credited to the insured person.

The number of Invalidity grants awarded during 1981 was 44. The number of grants awarded during 1982 was therefore about 32% less than those awarded during the previous year.

The Table 13 below gives the number of Invalidity Grants awarded over the period 1978 to 1982 and the average amount of those payments.

TABLE 13
NUMBER OF INVALIDITY GRANTS
AWARDED BY SEX OF RECIPIENTS
1978 – 1982

Description (1)	1978 (2)	1979 (3)	1980 (4)	1981 (5)	1982 (6)
Males	74	72	56	33	24
Females	18	11	17	11	6
Males & Females	92	83	73	44	30
Average Amount	\$510.00	\$547.00	\$517.00	\$625.00	\$410.00



The Table above shows that over the period under investigation the number of Invalidity Grants awarded annually followed a decreasing trend. The figure for 1982 was less than 1/3 of that for 1978.

The average amount of the grants awarded in 1982 dropped significantly when compared with the previous year.

The amendments made in 1981 to this benefit reduced the qualifying conditions contribution-wise for the award of an invalidity pension from 750 to 250 thus allowing more persons to qualify for a pension. The decrease both in number and amount-wise of the 1982 awards therefore could be seen as a direct result of that amendment since persons who previously would not have qualified for the pension could now receive such thus reducing, relative to the past period, both the number and amount of the grant.

The table X in the Annex gives the number of invalidity grants awarded during the year 1982 analysed by age and sex of the recipients, and also the number of contributions on which the grants were based for each year of age.

SURVIVORS' PENSIONS

Seventy-seven Survivors' Pensions were awarded during the year: These pensions were all awarded to widows; 14 of whom qualified for the pension because they had in their care children of the deceased who were under the age of 16 years and the remaining 63 because they were over the age of 45 years at the time the insured person died. No widower nor orphan pension was awarded during the year.

The 14 widows who qualified because they had in their care children of the deceased, had among them 23 children; 7 of whom were males and 16 were females. The age distribution shows that the age-range was from 3 to 16 years. The average age of the children was 13 years approximately.

The age range of those widows was from 32 to 58. Only 3 widows were 45 years or younger. The remaining 11 widows were all over 45 years and would have qualified for the pension even in the absence of children. The average age of those widows was 50 years approximately.

The remaining 63 widows who qualified because they were over 45 years at the date of death of the insured person was between the ages of 46 to 77 years. The average age of widows in this group was 61 years approximately.

The age distribution of the 77 widows shows that 3 were below 45 years, 4 were between the ages (46-50) years and 13 between the ages (51-55) years. The age groups (56-60) years and (61-65) years each had 22 widows incident thereon while the age-groups (66-70) years; (71-75) years and (76-80) years accounted for 8, 4 and 1 widow respectively.

The wage-group distribution shows that of the 77 pensions awarded 47 or 61% were paid in the wage-group V. One payment was made in the wage-group I, 13 in the wage-group II, 14 in the wage-group III and 2 in the wage-group IV. No payment was made in the wage-groups VI to X.

It is of interest to note that the year 1982 was the first year that the Survivors' Benefit was paid as a pension. The amendment which was made to the National Insurance and Social Security (Benefits) Regulations in August 1981 allowed for this benefit to be paid as either a pension or a grant. Formerly the benefit was paid only as a grant.

The weekly rate of the pension is pegged to the rate of the old age or invalidity pension



the insured person was receiving, or was entitled to receive, at the time of death. So far all survivors' pensions awarded have been pegged to old age pensions which were being received by the deceased.

The average amount of the pensions paid to those widows who had in their care children of the deceased was \$12.00 approximately per week and the average to widows who qualified because of age was \$9.50 approximately per week. The total average weekly amount of pensions awarded during the year was about \$10.00.

During the year, 3 pensions were altered. These alterations were all due to children who were included in the benefits attaining the age limit. The amount by which those pensions were altered was \$9.91 per week. At the end of the year therefore, there were 77 pensions in payment, the average weekly amount of which was \$9.85.

The Table XI in the Annex gives the number of Survivors' Pensions awarded analysed by the age group and conditions under which the benefits were awarded.

SURVIVORS' GRANTS

Twenty-seven Survivors' Grants were awarded during the year. These grants were awarded to 22 widows, 2 of whom qualified on the grounds that they had in their care children of the deceased and the remaining 20 because they were over 45 years at the time of death of the deceased. There were 5 other persons who were not widows/widowers nor orphans of the deceased persons but who were related to them in some other capacity and were maintained either wholly or partially by them.

The 22 widows were awarded Survivors' Grants because the deceased persons on whose benefit the payments were pegged did not make claims for old age or invalidity benefits but who, if they had made claims for such benefit would have received either old age or invalidity grants.

The other 5 persons were awarded Survivors' Grants, because they did not satisfy the conditions to qualify as priority dependants despite the fact that the deceased persons on whose benefit the payments were appended were in receipt of old age or invalidity pensions.

The average value of the grant was \$741.00 approximately. All payments were confined to the wage-groups I to V.

FUNERAL BENEFIT

The number of claims for Funeral Benefit received during the year was 538. Of this number, 22 were disallowed because the contribution requirements were not satisfied, that is, the persons on whose contributions the claims were made had less than fifty contributions paid. One other claim was disqualified because it was submitted outside of the prescribed time limit. The number of claims paid therefore was 515. Of these, 444 were paid on the death of insured persons and 71 were paid on the death of insured persons' spouses.

The distribution of the number of claims paid shows that 511 claims related to persons from employment category, and 4 from voluntary contributors.

In the employed category, the distribution by sex shows that 391 males and 52 females who were directly insured died during the year. There were 27 deaths of spouses of female insured persons and 41 deaths of spouses of male insured persons.



GUYANA NATIONAL INSURANCE SCHEME

In the category of Voluntary Contributors, there was one death of a male insured person, one death of a spouse of a female insured person and 2 deaths of spouses of male insured persons.

This is shown in the Table 14.

TABLE 14
NUMBER OF FUNERAL CLAIMS PAID BY SEX,
INSURED STATUS AND EMPLOYMENT CATEGORY
1982

Description (1)	EMPLOYED		VOLUNTARY		All Categories (8)
	Directly Insured (2)	Spouse of Insured (3)	Directly Insured (4)	Spouse of Insured (5)	
Males	391	-27	1	1	420
Females	52	41	—	2	95
Males & Females	443	68	1	3	515

The amount of Funeral Benefit paid average \$389.50 approximately per person.

The age-group distribution of the deceased persons shows that 290 or 56% of deaths were of persons who were over 50 years, of which 135 were persons 60 years and above. Twenty per cent of the deaths were incident on age group (40-49) years and 12% on age-group (30-39) years. The remaining 12% were of persons who were under 30 years.

The number of Funeral Benefit claims paid in 1981 was 497. The number of claims paid in 1982 therefore represents an increase of 4% approximately when compared with the previous year.

The Table 15 gives the number of claims for Funeral Benefit paid over the period 1978-1982.

TABLE 15
NUMBER OF FUNERAL CLAIMS PAID
1978 - 1982

Year (1)	Insured Persons (2)	Spouses of Insured Persons (3)	All Categories (4)
1978	365	46	411
1979	461	5	518
1980	382	50	432
1981	443	54	497
1982	444	71	515



The Table shows that over the five-year period, i.e., from 1978-1982, the number of funeral claims paid annually has been following an overall increasing trend. The trend, however, was not a smooth one because it was distorted in 1979, which year recorded the highest number of claims paid in the 5 year period. The distortion was not however significant enough as to effectively influence the overall trend.

The Table XII in the Annex gives the 1982 funeral claims paid, analysed by age-group, sex, insured status and employment category.

SHORT TERM BENEFIT BRANCH

SICKNESS BENEFIT

The total number of spells of sickness benefit which terminated during the year was 12,113. Of this number, 7,366 or 61% were paid, 4,039 or 33% were disallowed and the remaining 708 or 6% were disqualified for late submission of the claims.

Of the 4,039 sickness spells which were disallowed, 2,049 were spells in which the incapacity had lasted for less than three days, 1,015 were spells where the claimants had not satisfied the contributions conditions for the receipt of the benefit and 654 were spells where the claimants were not engaged in insurable employment immediately prior to the day in which incapacity commenced. There were 272 spells where the claimants were paid full wages by their employers during the periods they were incapacitated. The remaining 49 spells were disallowed because the claimants were either under 16 or over 60 years old.

Of the 7,366 spells which were paid, 7,332 originated from insured persons in the employed category of whom 5,564 were males and 1,768 were females. The remaining 34 spells were paid to insured persons in the self-employed category of whom 28 were males and 6 females. Of the total spells paid therefore 76% of the recipients were males and 24% females.

The analysis of the paid spells by Sugar/Non-Sugar Sector shows that 2,343 or 32% originated from workers in the sugar industry and 5,023 or 68% from workers in the other industries taken together.

Of the 2,343 recipients from the sugar sector, 89% were males and 11% were females while in the non-sugar sector, 70% were males and 30% females. This is shown in Table 16 below.

4039
 708

 4747
 7366

 12113

TABLE 16
 NUMBER OF PAID SICKNESS SPELLS BY SEX AND SECTOR
 1982

Description (1)	SUGAR		NON-SUGAR		ALL SECTORS	
	Number (2)	%age (3)	Number (4)	%age (5)	Number (6)	%age (7)
Males	2,080	89	3,512	70	5,592	76
Females	263	11	1,511	30	1,774	24
Males & Females	2,343	32	5,023	68	7,366	100



GUYANA NATIONAL INSURANCE SCHEME

The overall average age of recipients was approximately 35 years with the average for males being 36 years and females 32 years approximately.

In the employed category, the overall average age of recipients was 35 years with the average age of males standing at 36 years and females at 32 years approximately, whereas, in the self-employed category, the overall average age stood at 51 years approximately, with the average age of males standing at 51 years and that of females 53 years approximately.

It is interesting to note however, that overall, approximately 55% of recipients were between the ages of 21 and 35 years with the age-groups (21-25) years and (26-30) years each accounting for 21% of the recipients and age-group (31-35) years for 13% approximately.

The analysis of the paid spells by wage-group shows that about 94% of the spells were paid in the wage-groups VI to X inclusive. The wage-group X alone had 62% approximately of the total spells paid therein.

Only 6% approximately of the total were paid in the wage-groups I – V.

The remaining 32% of spells were distributed among the remaining wage-groups as follows – wage-group VI accounted for 7%, wage-group VII for 11%, wage-group VIII for 7% and wage-group IX for 6%.

The average wage-group in which benefit was paid was the wage-group IX.

The Table 17 below gives the number of spells paid in each wage-group.

TABLE 17
NUMBER OF SICKNESS SPELLS PAID BY WAGE-GROUP AND SEX
1982

Description (1)	WAGE-GROUP										Total (12)
	I (2)	II (3)	III (4)	IV (5)	V (6)	VI (7)	VII (8)	VIII (9)	IX (10)	X (11)	
Males	25	14	19	53	90	286	500	345	323	3,937	5,592
Females	20	24	33	57	134	240	302	197	153	614	1,774
Males & Females	45	38	52	110	224	526	802	542	476	4,551	7,366
Percentage	0.5	0.5	1	2	3	7	11	7	6	62	100

The Table shows that although overall approximately 62% of the total spells were paid in the wage-group X this was not the pattern in the individual male/female distributions. The distribution of spells paid to male claimants shows that 70% were paid in the wage-group X, whereas, that of females shows that only 35% were paid in that wage-group.

The average wage-group relating to spells paid to male claimants was the wage-group IX and that relative to females, wage-group VIII.

The overall average duration of a spell of illness during 1982 was approximately 12 benefit days with the average for males standing at 13 benefit days and the females at 9 benefit days approximately.



Sector wise, the average duration of a spell which arose from the claimants in the Sugar Industry was 16 benefit days and that from all other industries taken together, 10 benefit days approximately. This can be seen in Table 18 below.

TABLE 18
AVERAGE DURATION OF SICKNESS SPELLS BY SECTOR
1982

Description (1)	SECTOR		All Sectors (4)
	Sugar (2)	Non-Sugar (3)	
Males	16	11	13
Females	13	9	9
Males & Females	16	10	12

The Table above shows that the average duration of spells which arose from the Sugar Sector during 1982 was about 6 days longer than that of the Non-Sugar Sector. The overall average duration of spells was 12 benefit days.

The number of spells which were paid in 1981 was 8,382. The number of spells paid in 1982 therefore represents a decrease of 12% when compared with that of the previous year. The Table 19 shows the annual number of spells paid over the period 1978-1982 together with the average duration and percentage arising from the sugar industry.

TABLE 19
NUMBER OF TERMINATED SICKNESS SPELLS PAID,
AVERAGE DURATION & PERCENTAGE ARISING FROM SUGAR SECTOR
1978 – 1982

Description (1)	1978 (2)	1979 (3)	1980 (4)	1981 (5)	1982 (6)
Spells arising from:					
Males	6,220	6,832	4,097	6,536	5,592
Females	1,602	2,128	1,279	1,846	1,774
Males and Females	7,822	8,960	5,376	8,382	7,366
Average Duration	10	10	11	9	12
Percentage arising from Sugar Sector	28	31	37	33	32

The Table shows that over the period 1978-1982 the two variables viz:- (i) The number of paid terminated spells, (ii) the average duration of spells; have been behaving in a random manner. The percentage of spells arising from the Sugar Sector increased steadily



over the period 1978-1980 but thereafter started to decrease. However, the number of spells which arose from females has been holding a fairly constant ratio with those which arose from the males. This ratio was in the vicinity of 1:3.4. The ratios of the number of spells which arose from females to those which arose from the males for the year 1978 – 1982 are given below:—

1978	1979	1980	1981	1982
1:3.9	1:3.2	1:3.2	1:3.5	1:3.2

The Table XIII in the Annex gives the number of sickness spells paid during 1982 analysed by benefit days, sector and sex, the Table XIV gives these spells analysed by age, sex and employment status and Table XV gives spells analysed by diagnosis and sector.

SICKNESS BENEFIT – MEDICAL CARE

As from July 25, 1981, insured persons who were rendered temporarily incapable of work otherwise than as a result of employment injuries were entitled to Sickness Benefit – Medical Care. 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 as long as such need for such care continues or recurs.

The total number of Sickness Benefit – Medical Care cases which terminated during 1982 was 667. Of this total, 449 or approximately 67% of the cases arose from male insured persons and 218 or 33% approximately from females.

The overall average age of the recipients was 37 years approximately with the average age of the males being 38 years and that of females 35 years.

Of the 667 cases, 177 or 27% approximately arose from insured persons employed in the Sugar Industry while 490 or 73% approximately from employees of the other industries taken together.

Of the 177 cases which originated from employees in the Sugar Industry, 93% approximately arose from male workers and the remaining 7% from female workers. With respect to the 490 cases which originated from the Non-Sugar Sector, 58% arose from male insured persons and 42% from females. This is shown in the Table 20 below.

TABLE 20
DISTRIBUTION OF SICKNESS BENEFIT – MEDICAL CARE
CASES BY SEX AND SECTOR –
1982

Description (1)	Sugar (2)	%age (3)	Non-Sugar (4)	%age (5)	All Sector (6)	%age (7)
Males	165	93	284	58	449	67
Females	12	7	206	42	218	33
Both	177	100	490	100	667	100

The distribution of the 667 cases by sector and sex shows that overall, 42% of cases originated from males in the Non-Sugar Sector and 31% from females; whereas in the Sugar Sector, 25% of cases arose from males and 2% from females.



This is shown in the Table 21 below.

TABLE 21
PERCENTAGE DISTRIBUTION OF SICKNESS BENEFIT
– MEDICAL CARE CASES BY SEX AND SECTOR
1982

SEX (1)	SECTOR		ALL SECTORS (4)
	SUGAR (2)	NON-SUGAR (3)	
Males	25	42	67
Females	2	31	33
Males & Females	27	73	100

Of the 667 cases which terminated during the year, 499 or 75% were cases where both medical care reimbursement and the replacement of income lost through sickness were made. The remaining 168 were cases where the insured person received medical care reimbursement only.

The analysis by sugar/non-sugar sectors shows that of those cases which originated from the sugar sector, 170 or 96% were paid both sickness benefit (replacement of income) and medical care. This population consisted of 159 males and 11 females.

With respect to the non-sugar sector, 329 or 67% were cases where both sickness benefit (replacement of income) and medical care were paid. This total consisted of 206 males and 123 females.

TABLE 22
NUMBER OF SICKNESS BENEFIT – MEDICAL CARE CASES BY SEX,
SECTOR AND WHETHER OR NOT SICKNESS BENEFIT WAS PAID
1982

Description (1)	SUGAR		NON-SUGAR		BOTH SECTORS	
	Sickness Benefit		Sickness Benefit		Sickness Benefit	
	Paid (2)	Not Paid (3)	Paid (4)	Not Paid (5)	Paid (6)	Not Paid (7)
Males	159	6	206	78	365	84
Females	11	1	123	83	134	84
Males and Females	170	7	329	161	499	168

An examination of the cost of these Sickness Benefit – Medical Care Cases which terminated during 1982 reveals that of the total amount spent, 75% went towards in-patient care and 25% towards out-patient care. An analysis of the cost incurred for in-patient care shows that 36% went towards hospital room and bed, 31% towards drugs



and dressings and 11% towards specialist care. Cost of medical examinations accounted for about 4% and the remaining 18% went towards the payment of miscellaneous fees.

An analysis of the cost for out-patient care shows that 49% went towards drugs and dressings, 19% towards medical examinations, 9% towards specialist care and 16% towards other forms of treatment. The remaining 7% went towards the payment of miscellaneous fees. This is shown in Table 23 below.

TABLE 23
PERCENTAGE DISTRIBUTION OF SICKNESS
MEDICAL CARE EXPENDITURE BY TYPE
1982

Description (1)	TYPE OF CARE						Total (3)
	Hospitalisation (2)	Drugs & Dressing (3)	Specialist Care (4)	Medical Exam (5)	Treatment (6)	Others (7)	
In-Patient	36	31	11	4	—	18	100
Out-Patient	—	49	9	19	16	7	100
In and Out-Patient	27	35	10	8	4	16	100

The distribution of the Sickness Medical Care Cost by Sector shows that in the case of In-Patient Care, 88% went to workers in the Non-Sugar Sector and 12% to workers in the Sugar Sector. In case of Out-Patient Care 80% of the cost went to workers in the Non-Sugar Sector and 20% to workers in the Sugar Sector. This is shown in the Table 24 below.

TABLE 24
PERCENTAGE DISTRIBUTION OF SICKNESS
MEDICAL CARE BY SECTOR
1982

Description (1)	SECTOR		
	Sugar (2)	Non-Sugar (3)	All Sector (4)
In-Patient	12	88	100
Out-Patient	20	80	100
In and Out Patient	14	86	100

The Table XVI in the Annex gives the number of terminated Sickness Benefit – Medical Care Cases which were paid during the year analysed by age-group, sex and sector.

MATERNITY BENEFIT

The number of maternity benefit cases which terminated during the year was 1,277. Of this number, 1,246 or 98% approximately were cases which were actually paid during the year. The remaining 31 cases or 2% were cases where the insured persons received no payment from National Insurance Scheme.



An analysis of those 31 cases shows that 26 of them could not have been paid because the insured persons did not satisfy the contribution requirements for receipt of the benefit. In four other cases the insured persons received full salary from their employers during the periods they were incapacitated and as such could not have been paid the benefit. The remaining case was disqualified because the claim was not submitted within the prescribed time limit.

Of the 1,246 maternity cases that were paid, only one was in respect to a self-employed woman.

The age distribution of those claimants who were paid maternity benefit during 1982 shows that they were all between the ages of 19 years and 43 years with the average age being 27 years approximately. Ninety-one percent of the cases paid were to women between the ages of (20-34) years (see Table XVIII in Annex).

The distribution of the paid cases by benefit days shows that 62% were paid for the full thirteen benefit weeks and a further 32% approximately were paid for periods ranging from 6 to 12 benefit weeks. The average duration of the cases paid during the year was 68 benefit days or 11½ benefit weeks. The one self-employed woman was paid the benefit for the maximum 13 weeks.

An analysis of the wage-group distribution reveals that 85% of the payments were made in the wage-groups VI to X inclusive and 15% were made in wage-groups I to V. A more detailed analysis reveals however, that 23% of the cases were paid in wage-group VI, 18% in wage-group VII, 13% in wage-group VIII, 9% in wage-group IX and 22% in wage-group X. The average wage-group in which payments were made was wage-group VII.

This can be seen in Table 25 below.

TABLE 25
DISTRIBUTION OF MATERNITY CASES BY WAGE-GROUP
1982

Description (1)	WAGE-GROUP										Total (12)
	I (2)	II (3)	III (4)	IV (5)	V (6)	VI (7)	VII (8)	VIII (9)	IX (10)	X (11)	
Number of Cases	6	13	36	45	83	287	225	161	112	278	1,246
Percentage	0.5	1	3	3.5	7	23	18	13	9	22	100

A comparison of the number of maternity cases paid during 1982 with that of the previous year reveals that the number of cases which were paid in 1982 was approximately 16% less than the number paid in 1981. This could be had from the Table below.

TABLE 26
NUMBER OF MATERNITY CASES PAID & AVERAGE DURATION
1978 - 1982

Description (1)	1978 (2)	1979 (3)	1980 (4)	1981 (5)	1982 (6)
Number of cases	1,415	1,788	1,273	1,488	1,246
Average Duration (Benefit days)	62	65	60	66	68



The Table shows that cases paid annually over the period 1978 to 1982 have been behaving in a rather random manner, fluctuating around a mean of 1,442. As far as the duration was concerned, the average duration of cases has been showing an increasing trend over the period under investigation. There was a slight distortion to this trend during 1980 as could be seen from the Table.

The Tables XVII and XVIII in the annex give – (1) Number of Maternity Cases analysed by Benefit Days and Employment Status and (2) Number of Maternity Cases analysed by Age Group and Employment Status of Recipients.

INDUSTRIAL BENEFIT BRANCH

INDUSTRIAL INJURY

The number of spells of Injury Benefit which terminated during the year was 7,951. Of this number, 7,425 were spells for which benefit was paid while the remaining 526 were spells which terminated in non-payment of benefit.

The analysis of the number of spells which were not paid shows that 432 were spells where the period of incapacity did not last for more than three days, 34 were spells where the injury did not arise out of or during the course of insurable employment, and 12 were spells where the claimants were paid full wages during the period of incapacity. The remaining 48 spells were disqualified because the claims were submitted late.

Of the 526 spells which terminated in non-payment, 156 or 30% approximately arose from workers in the Sugar Industry and 370 or 70% approximately from workers in all other industries taken together. This is shown in the Table 27 below.

TABLE 27
INJURY SPELLS WHICH TERMINATED IN NON-PAYMENT
OF BENEFIT BY SECTOR, SEX AND REASON
FOR DISALLOWANCE/DISQUALIFICATION
1982

Reasons for Disallowance/Disqualification (1)	MALE		FEMALES		Total (6)
	Sugar (2)	Non-Sugar (3)	Sugar (4)	Non-Sugar (5)	
Full wages paid	1	10	—	1	12
Incapacity less than four days	102	299	6	25	432
Injury not arising out of or during the course of insurable employment	28	3	3	—	34
Late submission of claim	15	28	1	4	48
Total	146	340	10	30	526
	486		40		526

The analysis of the remaining 7,425 spells which terminated during the year shows that 6,940 or 93% approximately arose from the male population of insured persons and the remaining 485 from females.



The distribution sector-wise of the paid spells shows that 6,767 or 91% arose from workers in the sugar industry whereas only 485 or 9% arose from workers in the non-sugar sector. This is shown in the Table 28 below.

TABLE 28
NUMBER OF TERMINATED INJURY SPELLS
PAID BY SEX AND SECTOR
1982

Description (1)	SECTOR					
	Sugar (2)	%age (3)	Non-Sugar (4)	%age (5)	All Industries (6)	%age (7)
Males	6,313	85	627	08	6,940	93
Females	454	06	31	01	485	07
Males & Females	6,767	91	658	09	7,425	100

The age distribution of the recipients of injury benefit shows that overall females were older than their male counterparts. The overall average age of the recipients was approximately 30 years with the average age of males standing at 29 years and that of females at 41 years.

The average duration of paid spells which terminated during the year was 13 benefit days. The average duration of spells arising from males stood at 12 benefit days and that from females at 14 benefit days. This is shown in the Table 29 below.

TABLE 29
AVERAGE DURATION OF INJURY SPELLS
PAID BY SEX AND SECTOR
1982

Description (1)	SECTOR		
	Sugar (2)	Non-Sugar (3)	All Industries (4)
Males	12	18	12
Females	14	9	14
Males & Females	12	18	13

The Table shows that the average duration of spells which arose from the Sugar Sector during the year was approximately 6 days shorter than that from the Non-Sugar Sector. Overall, spells arising from males were shorter by 2 days than those from the females.



GUYANA NATIONAL INSURANCE SCHEME

With respect to the distribution by Sector, spells which arose from males in the Sugar Sector were much shorter than those from males in the Non-Sugar Sector, whereas those from females in the Sugar Sector were much longer than those from females in the Non-Sugar Sector.

Of the 7,425 terminated spells which were paid during the year, 7,393 or over 99% terminated due to the recovery of the injured persons. These cases lasted on the average of 12 benefit days. Thirteen spells terminated after the injured persons had received payment for 156 benefit days each, i.e., after the injured persons had been paid for the maximum period of time. The remaining 19 spells terminated with the award of disablement pension. Eighteen persons were awarded permanent disablement pensions after receiving Injury Benefit for an average of 98 benefit days approximately, and one person was awarded a disablement pension on a provisional basis after receiving Injury Benefit for 149 benefit days.

The wage-group distribution shows that about 98% of spells were paid in the wage-groups VI-X. The wage-group X alone had 83% approximately of the total spells paid therein. Only 2% approximately of the total spells were paid in the wage-group I-V. The remaining 15% of spells were distributed among the remaining wage-group as follows:— Wage-group VI accounted for 2%, wage-group VII for 4%, wage-group VIII for 4% and wage-group IX for 5%. The average wage-group in which payments were made was the wage-group X. These can be derived from the Table 30 below.

TABLE 30
NUMBER OF INJURY SPELLS PAID BY WAGE-GROUP AND SEX
1982

Description (1)	WAGE -GROUP										Total (12)
	I (2)	II (3)	III (4)	IV (5)	V (6)	VI (7)	VII (8)	VIII (9)	IX (10)	X (11)	
Males	3	12	27	33	76	142	219	237	293	5,898	6,940
Females	1	2	2	9	18	42	56	39	83	233	485
Males and Females	4	14	29	42	94	184	275	276	376	6,131	7,425
Percentage	—	—	0.5	0.5	01	02	04	04	05	83	100

An examination of the Table above reveals that although the overall distribution showed that about 83% of spells were paid in the wage-group X, this was not the pattern in the individual male/female distributions. The distribution of spells paid to male claimants shows that 85% were paid in the wage-group X whereas the corresponding figure for females was 48%. The average wage-group in which male claimants was paid was the wage-group X whereas that relative to females was wage-group IX.

The number of terminated injury spells which were paid during 1981 was 8,203. The number of spells paid in 1982 therefore represents a decrease of 9% approximately when compared with the previous year.

The Table 31 below gives the number of paid spells terminated annually over the period 1978 – 1982, also the average duration and the percentage arising from the Sugar Industry.



TABLE 31
NUMBER OF INJURY SPELLS PAID BY SECTOR
AND AVERAGE DURATION
1978 – 1982

Description (1)	YEAR				
	1978 (2)	1979 (3)	1980 (4)	1981 (5)	1982 (6)
Number of Spells	4,703	5,908	8,368	8,203	7,425
Percentage arising from the Sugar-Sector	78	87	89	90	91
Average duration of Spells	13	12	12	11	13

The Table shows that over the period 1978-1982 the number of terminated spells which were paid annually had increased fairly rapidly over the first three years and thereafter started to decrease. The percentage of spells which originated from the Sugar Industry shows a distinct rising trend over the five year period. The average duration of spells has been following a decreasing trend over the period 1978-1981. However, in 1982 the average has shown an increase relative to the previous 3 years and stood at the same level as that of 1978.

The Table XIX in the Annex gives the number of injury spells analysed by age-group and sex of claimants. Table XX gives the number of injury spells analysed by benefit days and wage-group and Table XXI gives the number of injury spells analysed by benefit days, sex and sector.

DISABLEMENT PENSIONS

Sixty-one Disablement Pensions were awarded during the year. These awards were made to 59 males and 2 females.

The analysis by Sugar/Non-Sugar Sectors shows that of the 61 pensions awarded, 22 were awarded to employees in the Sugar Sector and 39 to employees in the Non-Sugar Sector. In each of these sectors the pension was awarded to just one female.

The age-group distribution (5 years interval) shows that the modal age group was (31-35) years. Pensions were awarded to 14 persons in that age-group. There were 20 pensions which were awarded to persons between the age (16-30) years. The age-group (36-50) years also had 20 pensions incident thereon. Of the remaining 7 pensioners, 3 were between the ages (51-55) years and 4 were between the ages 56 and 60 years.



GUYANA NATIONAL INSURANCE SCHEME

The overall average age of the pensioners was 35 years with the average age for male pensioners standing at 35 years and that of females 53 years approximately. Persons who were awarded this pension from the Sugar Sector were on the average slightly older than those from the Non-Sugar Sector. The average ages were 37 years and 34 years respectively.

The analysis by degree of disability shows that 53 of the 61 pensions awarded, i.e., about 87% of total pensions awarded, were for degrees of disability ranging from 20% to 40%. There were 3 cases where the degree of disability was 50%. There were 2 others with degree of disability standing at 60% and 1 each for degree of disability of 70%; 90% and 100%.

A closer examination reveals that in the Sugar Sector all the cases awarded were for disabilities ranging from 20% – 40%. All cases with over 40% disability arose from the Non-Sugar Sector. This is shown in the Table 32 below.

TABLE 32
NUMBER OF DISABLEMENT PENSIONS AWARDED BY DEGREE
OF DISABILITY, SEX AND SECTOR
1982

Degree of Disability (1)	Sugar Sector			Non-Sugar Sector			Both Sector		
	Males (2)	Females (3)	Total (4)	Males (5)	Females (6)	Total (7)	Males (8)	Females (9)	Total (10)
%age									
20	13	—	13	16	—	16	29	—	29
30	4	1	5	9	—	9	13	1	14
40	4	—	4	5	1	6	9	1	10
50	—	—	—	3	—	3	3	—	3
60	—	—	—	2	—	2	2	—	2
70	—	—	—	1	—	1	1	—	1
80	—	—	—	—	—	—	—	—	—
90	—	—	—	1	—	1	1	—	1
100	—	—	—	1	—	1	1	—	1
Total	21	1	22	38	1	39	59	2	61

The analysis by nature of disability shows that there were 16 cases of amputation, 15 of which were amputation of fingers and 1 amputation of the leg. There were also 16 cases of fractures which were confined to the lower limbs, arms and the trunk and a further 16 cases of other injuries; 12 of which were injuries to the eyes.

Other causes of disability included contusions and abrasions, burns, concussion, post-traumatic paralysis, dislocation, fractures and sprains. This is shown in the Table 33 below.



TABLE 33
NUMBER OF DISABLEMENT PENSIONS
AWARDED BY NATURE AND LOCATION OF INJURY
1982

Nature of Disability (1)	LOCATION							Total (9)
	Head		Trunk including urogenital organs (4)	Upper Extrem- ities		Lower extrem- ities Leg & Feet (7)	Injuries which cannot be lo- cated to any partic- ular part of the body (8)	
	Eyes (2)	Others (3)		Fingers (5)	Others (6)			
Contusions and Abrasions	—	—	1	—	—	—	—	1
Burns & Scalds	—	—	—	—	1	—	—	1
Concussions	—	1	—	—	—	—	—	1
Cuts & Lacerations	—	—	—	1	1	1	—	3
Amputations	—	—	—	15	—	1	—	16
Post Traumatic Paralysis of Limbs or other parts of the body	—	—	2	—	—	—	—	2
Dislocations	—	—	1	—	2	1	—	4
Fractures	—	—	4	—	3	9	—	16
Sprains & Strains	—	—	—	—	—	1	—	1
Other injuries	12	1	—	—	1	1	1	16
Total	12	2	8	16	8	14	1	61

The overall average amount of the pensions granted during 1982 was \$33.45 per fortnight with the average amount of those pensions awarded to workers in the Sugar Sector standing at \$28.66 and the average of those awarded to workers in the Non-Sugar \$36.15 per fortnight.

This is shown in the Table 34 below.

TABLE 34
NUMBER OF DISABLEMENT PENSIONS AWARDED BY SEX,
SECTOR AND AVERAGE FORTNIGHTLY AMOUNT
1982

Sector (1)	MALES		FEMALES		MALES & FEMALES	
	No. of Pensions (2)	Average Fortnightly Amount (3)	No. of Pensions (4)	Average Fortnightly Amount (5)	No. of Pensions (6)	Average Fortnightly Amount (7)
Sugar	21	\$28.23	1	\$37.80	22	\$28.66
Non-Sugar	38	\$36.03	1	\$40.80	39	\$36.15
Both Sectors	59	\$33.25	2	\$39.30	61	\$33.45



GUYANA NATIONAL INSURANCE SCHEME

The number of disablement pensions awarded during 1981 was 48. The number awarded during 1982 therefore shows an increase to the extent of about 27% when compared with the previous year.

The number of disablement pensions awarded annually over the period 1978 to 1982 is shown in the Table 35 below.

TABLE 35
NUMBER OF DISABLEMENT PENSIONS AWARDED ANNUALLY
1978 – 1982

Sector (1)	1978 (2)	1979 (3)	1980 (4)	1981 (5)	1982 (6)
Sugar	12	14	13	17	22
Non-Sugar	28	38	26	31	39
Both Sectors	40	52	39	48	61

The Table shows that the number of pensions awarded during 1982 was the highest over the last five years. This was so for pensions awarded to persons in the Sugar as well as in the Non-Sugar Industries.

The number of pensions awarded annually has been behaving in a random manner over the given period. However, the ratio of pensions awarded to persons in the Sugar Sector to those in the Non-Sugar Sector has been rather stable over the stated period and stood at about 1:2.

The number of pensions which were in payment at the beginning of the year was 640. The number awarded during the year was sixty-one. The number of pensions therefore which were in payment either during the whole or part of the year was 701. The number of pensions which terminated during the year was 9. The number of pensions therefore which were in payment at the end of the year was 692. This is shown in the Table 36 below.

TABLE 36
MOVEMENT OF DISABLEMENT PENSIONS
1982

Description (1)	Males (2)	Average Fort- nightly Amount (3)	Fe- males (4)	Average Fort- nightly Amount (5)	Total (6)	Average Fort- nightly Amount (7)
Pensions in payment at beginning of year	580	\$24.42	60	\$13.49	640	\$23.40
Pensions awarded during the year	59	\$33.25	2	\$39.30	61	\$33.45
Pensions terminated during the year by:— (a) Death	6	\$14.60	1	\$16.20	7	\$14.82
(b) Old Age	2	\$16.50	—	—	2	\$16.50
Pensions in payment at the end of the year	631	\$25.37	61	\$14.30	692	\$24.40



The Table XXII in the Annex gives the number of Disablement pensions awarded during 1982 analysed by age and Sex of pensioners and Sugar/Non-Sugar Sector and Table XXIII gives the number of Disablement Pensions in payment as at 31.12.82.

DISABLEMENT GRANTS

Forty-three Disablement Grants were awarded during the year. The awards were made to 37 males and 6 females. The overall average age of the recipients was 33 years with the averages for both males and females being 33 years.

The distribution sector-wise of the recipients shows that only 11 persons or 26% approximately were employed in the Sugar Sector while the remaining 32 or 74% approximately were from the Non-Sugar Sector.

This is shown in the Table 37 below.

**TABLE 37
NUMBER OF DISABLEMENT GRANTS BY SEX AND SECTOR
1982**

Description (1)	SECTOR		
	Sugar (2)	Non-Sugar (3)	All Industries (4)
Males	7	30	37
Females	4	2	6
Males & Females	11	32	43

The analysis by occupation of the recipients shows that 21 or 49% approximately were manual workers, 16 were craftsmen and technical workers, 4 service workers and 2 clerical and sales workers.

The analysis by the cause of accident shows that in 8 cases the accidents occurred while handling goods by power driven machinery, 7 others occurred during the course of transportation by power drawn machinery and the remaining 27 occurred otherwise than by machinery handling goods or by means of transport.

Of the 27 accidents which occurred otherwise than by machinery handling goods or by means of transport, 9 were as a result of persons falling, 6 resulted from persons striking against or coming into contact with objects and 5 occurred while persons were using cutlasses. There was 1 case where a person was burnt by hot corrosive substance; 4 where falling objects were responsible for the accidents and 2, the occurrences of which were undefined.

This is shown in Table 38.



TABLE 38
DISABLEMENT GRANTS BY CAUSE OF ACCIDENTS
AND OCCUPATION
1982

Cause of Accident (1)		OCCUPATION				Total (6)
		Craftsmen & Technical Workers (2)	Clerical & Sales (3)	Service Workers (4)	Manual Workers (5)	
Power Driven Machinery	Transmission	—	—	—	1	1
	Lifting	1	—	—	—	1
	Other	5	—	—	1	6
Means of Transport (Power Driven)		4	—	2	1	7
Accidents Caused otherwise than by Machinery handling goods or by means of transport	Hot Substances	—	—	—	1	1
	Persons falling	2	2	1	4	9
	Falling objects	2	—	—	2	4
	Striking against or coming into contact with objects	1	—	—	5	6
	Use of cutlasses	—	—	—	5	5
Other causes	1*	—	1	1	3	
TOTAL		16	2	4	21	43

*case of dermatitis

The analysis by nature of disability of the 43 lump-sum payments shows that the main causes of disability were fractures, amputation and cuts and lacerations. This distribution shows that there were 19 cases of fractures, 9 of amputations and 7 which resulted from cuts and lacerations. There were 3 cases of contusion and abrasion, 2 of post-traumatic ankylosis of joints, 1 of burns and 1 of sprain. The other case of disability resulted from dermatitis. The table 39 below shows these 43 cases analysed by nature and location of injuries.

TABLE 39
DISABLEMENT GRANTS BY NATURE AND LOCATION OF INJURY
1982

Nature (1)	LOCATION						Total (8)
	Head (2)	Trunk including the Urogenital Organs (3)	Upper Extrimities		Lower extrimities (legs & feet) (6)	General injuries which cannot be located to any other part of the body (7)	
			Thumbs & Fingers (4)	Other (arms & hands) (5)			
Contusions & Abrasions	—	—	2	—	—	1	3
Burns	—	1	—	—	—	—	1
Cuts and Lacerations	—	—	3	2	2	—	7
Amputations	—	—	9	—	—	—	9
Post-Traumatic Ankylosis of: Joints	—	1	—	—	1	—	2
Fractures	2	1	3	8	5	—	19
Sprains	—	—	—	—	1	—	1
Dermatitis	—	—	—	1	—	—	1
TOTAL	2	3	17	11	9	1	43



An examination of the table reveals that 28 or 65% of injuries were located in the upper extremities of the body. Of these, 17 were to the thumbs and fingers and 11 to the arms and hands.

It is of interest to note that of the 28 injuries to the upper extremities, 11 or 39% approximately were fractures and 9 or 32% approximately were amputations. The remaining 8 were cuts and lacerations, contusions and abrasions and 1 case of dermatitis.

The distribution of the number of Disablement Grants by percentage of disability shows that 16 or 37% were awarded with less than 8% of disability while 27 or 63% were awarded with 8 to 14 percent of disability.

This distribution is given in the table 40 below.

TABLE 40
NUMBER OF DISABLEMENT GRANTS BY PERCENTAGE
OF DISABILITY, SEX AND SECTOR
1982

Percentage Disability (1)	SUGAR		NON-SUGAR		BOTH SECTORS	
	Males (2)	Females (3)	Males (4)	Females (5)	Males (6)	Females (7)
1	—	—	—	—	—	—
2	1	—	1	—	2	—
3	1	—	1	—	2	—
4	—	—	1	—	1	—
5	1	2	1	1	2	3
6	—	1	1	—	1	1
7	1	—	3	—	4	—
8	—	—	3	—	3	—
9	—	—	1	—	1	—
10	2	1	9*	—	11	1
11	—	—	—	—	—	—
12	—	—	2	—	2	—
13	—	—	1	—	1	—
14	1	—	6	1	7	1
Total	7	4	30	2	37	6

*includes one case of occupational diseases

The average amount of the disablement grants awarded during the year was \$354.50 (three hundred and fifty-four dollars and fifty cents).

The number of grants paid during 1981 was 26. The number of payments made during 1982 therefore represents a 65% increase when compared with that of the previous year.

The table XXIV in the Annex gives the number of disablement grants analysed by age group, sex and amount paid.



INDUSTRIAL DEATH

During the year, 13 industrial deaths occurred. These deaths give right to the awards of 12 industrial death Pensions and five Annuity payments.

Of the 12 pensions awarded 10 were to widows who were less than 45 years old but who were mothers of children of the deceased and 2 were awarded to parents of deceased insured persons. The 5 Annuities were awarded to 5 children who were brothers and sisters of a deceased insured person and who were maintained by him during his lifetime. The ages of those children ranged from 4 up to 15 years. There was one other brother aged 16 years who received a lump sum payment.

The distribution by age shows that the age range of the deceased was 19 years to 45 years with the average age being 32 years approximately. The average age of those widows who were left with the care of children of the deceased was 31 years approximately with an age range from 18 years to 43 years and the average for the children which were included in the benefits was 7 years approximately with the age range from 2 years to 14 years.

The two parents to whom the pensions were awarded were of ages 55 years and 62 years.

The analysis by nature of accident which resulted in death shows that in 3 cases death occurred after persons were shot whilst on duty. There were 6 other cases where persons sustained multiple injuries to various parts of their bodies after they were either struck by motor vehicles or the motor vehicles in which they were travelling as passenger overturned. There was 1 (one) case where a person fell overboard whilst working on a piece of machinery and drowned. One person was electrocuted, one died after falling from a storage tank and another died as a result of stab wounds received whilst on duty.

Of the 13 deaths which occurred, only 1 occurred in the sugar sector. Six of the deaths which occurred were of workers in the Government Services sector and one each of workers in the Mining and Quarrying, Rice Milling, Construction, Wholesale and Retail Trade, Electricity and Community Service Sector.

The number of industrial deaths which occurred during 1981 was 14. The number of deaths which occurred during 1982 was therefore just 1 less than that of the previous year.

An examination of the last 5-year series shows that 1982 recorded the lowest number of industrial deaths. In fact the 5 year series has exhibited a steady decreasing trend. The figure of 1982 was just about 57% of that of 1978. This series is given below.

NUMBER OF INDUSTRIAL DEATHS WHICH OCCURRED ANNUALLY 1978 – 1982

	1978	1979	1980	1981	1982
(1)	(2)	(3)	(4)	(5)	(6)
Number of Deaths	23	23	18	14	13



At the beginning of the year, 274 Industrial Death Pensions were in payment. These pensions were being paid to 251 widows, 15 parents and 8 orphans. The number of pensions which were awarded during the year brought the number which were in payment either for the whole or part of the year to 286. During the year however, 1 pension terminated due to the death of a widow and the attainment of the age limit of her youngest child, and 9 others were altered amount-wise due to the children attaining the age limit. The number of pensions which were in payment therefore at the end of the year was 285 and this comprised 260 Widows' pensions, 8 Orphans' pensions and 17 Parents' pensions.

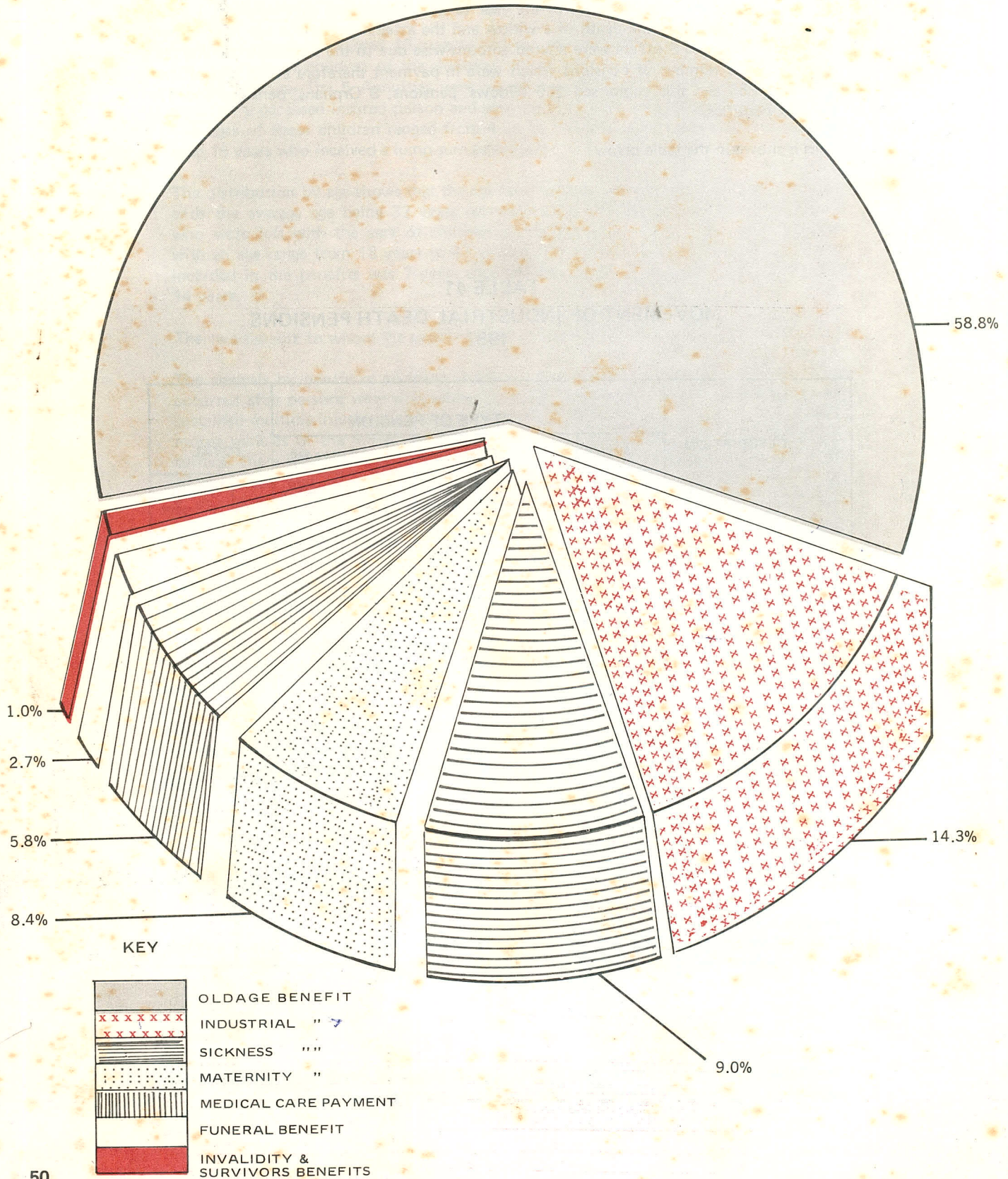
This is shown in the table below.

TABLE 41
MOVEMENT OF INDUSTRIAL DEATH PENSIONS
1982

DESCRIPTION (1)	TYPE OF PENSION						TOTAL	
	WIDOWS		PARENTS		ORPHANS		No. (8)	Weekly Amount (9)
	No. (2)	Weekly Amount (3)	No. (4)	Weekly Amount (5)	No. (6)	Weekly Amount (7)		
Pension in payment at the beginning of the year	251	5,765.50	15	232.50	8	56.00	274	6,054.00
Pensions granted during the year	10	443.50	2	42.50	—	—	12	486.00
Pensions terminated during the year (a) Death	1	22.00	—	—	—	—	1	22.00
Pensions altered during the year (a) Age limit	9	47.50	—	—	—	—	9	47.50
Pensions in Payment at the end of the year	260	6,139.50	17	275.00	8	56.00	285	6,470.50

The Table XXV in the annex gives the number of industrial death cases which were in payment as at 31-12-82 analysed by type of pension and nature of injury.

FIGURE III
 DISTRIBUTION OF BENEFIT AND MEDICAL CARE PAYMENTS
 1982





INDUSTRIAL MEDICAL CARE

**MEDICAL CARE UNDER EMPLOYMENT ACCIDENTS
AND OCCUPATIONAL DISEASES BRANCH**

A person who suffers a personal injury or develops a disease arising out of insurable employment is entitled to free medical care and attention in the institution where such medical care and attention are arranged by the Board. The injured persons are provided out-patient treatment with any of the registered Medical Practitioners or at any of the Government Institutions. Arrangements exist for in-patient treatment in Government and other hospitals. Where the necessity arises, the insured person is entitled to reimbursement of transportation expenses from his place of work or residence to the place where medical treatment is to be provided for him.

There are no qualifying contribution conditions for eligibility for medical care in this branch; further, the insured person is entitled to such care from the date of the accident for as long as the need for such care continues or recurs.

The number of Industrial medical care cases which terminated during the year was 10,047. Eight thousand nine hundred and twenty-four (8,924) arose from males and one thousand one hundred and twenty-three (1,123), from females.

Of the 10,047 cases, 6,671 or 66% arose from workers of the Sugar Industry and the remaining 3,376 or 34% from employees of other industries taken together. Of those cases which originated from the Sugar Sector, 6,116 or 92% of the cases were in respect of male workers and 555 or 8% in respect of female workers. In the Non-Sugar Sector, 2,808 or 83% of the cases originated from male employees and 568 or 17% from females.

This is shown in the table below.

**TABLE 42
INDUSTRIAL MEDICAL CARE CASES BY SEX AND SECTOR
1982**

Description (1)	Sugar (2)	Percentage (3)	Non-Sugar (4)	Percentage (5)	All Sectors (6)	Percentage (7)
Males	6,116	92	2,808	83	8,924	89
Females	555	8	568	17	1,123	11
Males & Females	6,671	100	3,376	100	10,047	100

The distribution of the 10,047 cases by sector and sex shows that overall 61% of the cases originated from males within the Sugar Industry, and 28% from males in the Non-Sugar Industries. Only 5% of the cases came from females in the Sugar Industry as against 6% from females in the Non-Sugar Industries.

This is shown in the table 43.ow



TABLE 43
INDUSTRIAL MEDICAL CARE CASES BY SEX AND SECTOR
 (Percentage Distribution)
 1982

Description (1)	SECTOR		All Sectors (4)
	Sugar (2)	Non-Sugar (3)	
Male	61	28	89
Female	5	6	11
Male & Female	66	34	100

The overall average age of the claimants was 30 years approximately. The average age of the males was 27 years and that of females 33 years approximately.

An examination of the cost of those cases which terminated in 1982 reveals that of the total amount spent, 80% went towards out-patient care and 20% went towards in-patient care.

An analysis of the amount spent on out-patient care shows that 33% was spent on drugs and dressings, 19% on travelling and subsistence and 19% on the treatment of injured persons. Fees for medical examinations accounted for about 17%. The remaining 5% went towards the payment of Referees' fees, loss of pay and miscellaneous charges.

An analysis of the cost for in-patient care shows that 31% went towards treatment, 29% towards hospitalisation, 23% towards drugs and dressings, 8% for specialist care, a further 8% towards Medical Examination and the remaining 1% for miscellaneous fees.

This is shown in table 44 below.

TABLE 44
INDUSTRIAL MEDICAL CARE EXPENDITURE BY TYPE
 (Percentage Distribution)
 1982

Description (1)	TYPE OF CARE							Total (9)
	Hospital- isation (2)	Medical Exam. (3)	Specialist Care (4)	Drugs & Dressing (5)	Treat- ment (6)	Travel- ling & Sub- sistence (7)	Others (8)	
In-Patient	29	8	8	23	31	—	1	100
Out-Patient	—	17	7	33	19	19	5	100
In & Out-Patient	6	16	7	31	21	15	4	100

The distribution of the cost of Medical Care by Sugar and Non-Sugar Sectors shows that in the case of out-patient care, 45% of the cost went to employees in the Sugar Sector and 55% to employees in the Non-Sugar Sector. In the case of the in-patient care, 21% went to employees in the Sugar Industry and 79% to employees in the Non-Sugar Sector.

This is shown in table 45.



TABLE 45
INDUSTRIAL MEDICAL CARE COST BY SECTOR
(Percentage Distribution)
1982

Description (1)	SECTOR		All Sector (4)
	Sugar (2)	Non-Sugar (3)	
In-patient	21	79	100
Out-patient	45	55	100
In & Out-patient	40	60	100

Of the 10,047 medical care cases paid, 7,809 or 78% were cases where both injury benefit (replacement of income) and reimbursement of Cost of Medical Care were made and 2,238 or 22% were cases where only reimbursement of the Cost of Medical care was claimed.

An examination of the individual sugar/non-sugar sectors shows that in the sugar sector of the 6,671 cases paid, 6,223 or 93% approximately were cases where both the replacement of income and the cost of care were claimed. This high percentage was evident in cases arising from male and female claimants in the sector.

In the case of the non-sugar industries, only 1,586 of the 3,376 cases i.e. about 47% had both replacement of income and reimbursement of medical care expenses paid. The remaining 1,790 cases, i.e., about 53% involved the reimbursement of Medical Care expenses only. This is shown in the table 46 below.

TABLE 46
INDUSTRIAL MEDICAL CARE CASES –
INVOLVING MEDICAL CARE ONLY AND MEDICAL CARE
AND INJURY BENEFIT
1982

Description (1)	SECTOR				All Sectors	
	Sugar		Non-Sugar		Med. Care Only (6)	Med. Care & Benefits (7)
	Med. Care Only (2)	Med. Care & Benefits (3)	Med. Care Only (4)	Med. Care & Benefits (5)		
Males	404	5,712	1,405	1,403	1,809	7,115
Percentage	7	93	50	50	20	80
Females	44	511	385	183	429	694
Percentage	8	92	68	32	38	62
Males & Females	448	6,223	1,790	1,586	2,238	7,809
Percentage	7	93	53	47	22	78



The number of medical care cases paid in 1981 was 7,500. The number of cases paid in 1982 therefore represents an increase of approximately 32% when compared with the previous year.

The table XXVI in the annex gives the number of industrial medical care cases paid during 1982 analysed by age-group, sex and sector.

Cases handled by Medical department and those referred to Referees and Specialists:

During the year the Scheme had the services of a full time Medical Adviser who, apart from giving professional advise on Medical questions also performed the duties of a Medical Referee.

A total of 1,391 claimants were seen by the Medical Department during the year. Of this number, 32 claimants were referred to Medical Referees outside of the Organisation in order to have their matters determined and a further 221 persons were referred to Medical Specialists for more expert handling of their cases.

During the previous year the number of cases which were referred to Medical Referees outside of the Organisation was 351 and the number referred to specialists was 211. Compared with the previous year, the number of cases referred to medical Referees during 1982 dropped by about 91% and those referred to specialists increased by about 5%.

MEDICAL BOARDING OF CASES

Two hundred and thirty-nine cases were placed before the Medical Board during the year for determinations to be made on various Medical Questions. Of this number, 147 were cases which were not previously determined and 92 were cases where determinations were previously made but which were put up for reviews.

Of the 147 cases which were put before Medical Boards, 93 or 63% were allowed and 54 or 37% were disallowed.

Of the 147 cases which were not previously determined, 128 were cases which arose during the year and 19 were cases which were brought forward from the previous year.

The number of cases placed before Medical Boards during 1981 was 158. The 1982 figure therefore represents an increase of about 15% when compared with the previous year. The table 47 below gives the number of cases and results which were placed before Medical Boards over the last five years.

TABLE 47
CASES PLACED BEFORE MEDICAL BOARD
1978 – 1982

Description (1)	1978 (2)	1979 (3)	1980 (4)	1981 (5)	1982 (6)
Number of cases Boarded	149	121	219	158	147
Number allowed	108	50	191	90	93
Number disallowed	41	71	28	68	54
Percentage allowed	72	41	87	57	63



SICK VISITING

During the year, a total of 1,693 visits were made to claimants by the Nurse/Sick Visitors. Of this total, 1,239 or approximately 73% were visits where the claimants sought were contacted. The remaining 454 visits were not successful because the claimants could not have been contacted for one reason or the other.

Resulting from these visits, 145 claimants were requested to report to the Scheme's Medical Adviser for further consultation and advise. The number of visits made during 1981 was 1,810. The 1982 figure, therefore, represents a decrease of 117 visits or approximately 6.5% when compared with the previous year's figure.

The Nurse/Sick Visitors continued to assist claimants who because of illness could not transact business with NIS. This feature which was introduced in 1980 has so far been of great assistance to the immobile.

MEDICAL TREATMENT ABROAD

Nine persons were sent abroad for medical treatment during the year. These were cases where the type of treatment which was necessary for recovery was not available in Guyana.

One person received treatment in the University Hospital in Jamaica and three others were treated at hospitals in the United States of America. Two of these are still so far undergoing medical treatment.

Of the remaining 5 persons, one received treatment in Canada and the remaining four were treated at hospitals in the United Kingdom.

All persons who received medical treatment abroad during the year were reimbursed their medical expenses under the Scheme's Sickness Benefit Medical Care programme which came into operation on July 25th, 1981. There was no case of industrial Accident which was sent abroad for treatment during 1982.

TRAINING

The Training Division continued to conduct training programmes during the year in its effort to increase efficiency and widen the knowledge of members of staff, and to ensure that personnel from the Public and Private Sectors are made aware of the Act and Regulations governing National Insurance – Guyana.

During 1982, the Training Division organised and conducted 25 courses for personnel both within and outside of the Organisation. The number of persons who participated at these courses was 368.

Included among those 25 courses were 2 courses in "The Administration of a Comprehensive Social Security Scheme" which were specially designed for (two) 2 officials from the Belize Social Security Scheme who were granted fellowship by the International Labour Organisation and who spent some time in the country.

Of the remaining 23 courses, 9 were conducted for members of staff of this Organisation and 14 for personnel from other Public and Private Sector Organisations.

Of the 9 courses conducted for members of staff, 2 were orientation courses for new-employees, 1 was a training course for Nurse/Sick Visitors and 6 were refresher and other courses



GUYANA NATIONAL INSURANCE SCHEME

Of the 14 courses which were organised for personnel from other Public and Private Sector Organisations, 3 were courses sponsored for supervisors and Trade Unionists, 1 was sponsored for students from the Government Technical Institute, and 2 were training courses for Public Sector organisations using the "Direct Payment System."

The remaining 8 courses were held for employees from other organisations and dealt with various aspects of National Insurance.

In addition to the foregoing courses, there were 33 one-day lectures designated "N.I.S. and You," held during the year. These lectures were organised and conducted on requests made by officers from various institutions. The number of persons who attended these lectures was 583.

The Organisation continued in its effort to have as many of its employees trained in areas such as management techniques, workers participation, communications etc., by sponsoring their attendance to training courses conducted by some of the country's top educational and training institutions. Fifty-nine members of staff received training at those institutions during the year.

Three members of staff who were formerly granted scholarships to pursue studies at the University of Guyana graduated during the year and have since returned to the Organisation. Two persons obtained their first degrees and have been appointed to senior management positions and the other who had obtained a diploma in Accountancy is at present functioning in a middle management position.

The Orthopaedic Technician attached to the Organisation attended a 6 months course in "Basic Orthotics and Prosthetics" which was sponsored by the World Rehabilitation Fund. This course was held in Brazil.

At the end of the course he was awarded "The International Association of Technicians in Orthotics and Prosthetics Diploma," and has since returned to his job at the Rehabilitation Centre.

VISIT FROM ABROAD

Mr. Rupert Ogaldez, Branch Manager of the Belize Social Security Scheme and Mr. Leo Cuellar, Manager of the Belize Social Security Scheme spent four weeks and one week respectively in Guyana acquainting themselves with the operations of National Insurance Scheme - Guyana. Both these officials were on fellowships sponsored by the International Labour Organisation.

ESTABLISHMENT AND ORGANISATION

The number of employees on roll as at 31st December, 1982, was 469. These included 13 persons who were employed on a temporary basis. The number of employees recruited during the year was 95. Of these new entrants, 55 were employed on permanent basis and 40 temporarily.

The number of persons who ceased employment with the Scheme during the year was 87. These included 25 persons who were temporarily employed.

Of the total exits, 41 persons tendered their resignations, 39 persons had their services terminated, 4 persons were dismissed, 2 transferred to other Organisations and one retired.

No scholarship was awarded to members of staff during 1982.



PART II
INCOME AND EXPENDITURE

INCOME

During the year, the total income received from all sources was \$117,845,534. This amount was made up as follows:—

	(1)	(2)
Contribution Income		\$ 73,137,345
Invested Income		\$ 44,580,133
Other Income		\$ 128,056
Total Income		<u>\$117,845,534</u>

The total income was distributed among the various benefit branches as follows:—

Description (1)	Long Term Benefits Branch (2)	Short Term Benefits Branch (3)	Industrial Benefits Branch (4)	Total (5)
Contributions	53,829,086	7,606,284	11,701,975	73,137,345
Investment Income	32,766,397	5,037,555	6,776,181	44,580,133
Other Income	42,685	42,686	42,685	128,056
Total Income	86,638,168	12,686,525	18,520,841	117,845,534

The 1982 income shows an increase of about 12.6% when compared with that of the previous year. The total income received during 1981 amounted to \$104,620,927. A comparison of the income with that of the previous year is given hereunder:—

Description (1)	YEAR		Percentage Increase (4)
	1981 (2)	1982 (3)	
Contributions	71,501,818	73,137,345	2%
Investment Income	33,046,741	44,580,133	35%
Other Income	72,368	128,056	77%
Total Income	104,620,927	117,845,534	12.6%

A comparison of the income for the 2 years reveals that there were significant increases both in "Investment Income" and "Other Income" for 1982 relative to the previous year. There was also a slight increase percentage-wise (i.e., +2%) in "Contribution Income."

The increase of \$1,635,527 in contribution income was due mainly to the growth of the economically active population during the year.



EXPENDITURE

During the year, the total expenditure incurred amounted to \$20,903,115. Of this amount, \$14,349,304 or 68.6% went towards the payment of benefits while the remaining \$6,553,811 or 31.4% went towards the administration of the Scheme.

An analysis of the expenditure on the various benefit branches shows that \$8,969,448 or 42.9% of the total expenditure went towards payment of the Long Term Benefits with Old Age Pension alone accounting for \$8,310,598 or 39.8% of the total expenditure.

The Short Term Benefits Branch accounted for \$2,491,849 or 11.9% of the total expenditure with \$1,287,783 going towards the payment of Sickness Benefits and the remaining \$1,204,066 towards the payment of maternity benefit. The Industrial Benefits Branch accounted for \$2,888,007 or 13.8% of the total expenditure with Injury Benefit accounting for \$1,155,351.

A breakdown of the Benefit expenditure is given below:—

Benefit Branch (1)	Amount (2)	Percentage of Benefit Expenditure (3)	Percentage of Total Expenditure (4)
Long Term Benefits	\$ 8,969,448	62.5	42.9
Short Term Benefits	\$ 2,491,849	17.4	11.9
Industrial Benefits	\$ 2,888,007	20.1	13.8
All Branches	\$14,349,304	100%	68.6%

The table shows that of the \$14,349,304 which went towards the payment of benefits, 62.5% went towards the payment of Long Term Benefits, 17.4% went towards Short Term Benefits and 20.1% towards Industrial Benefits. A comparison of the amounts spent on benefits during the year with those spent during the previous year is shown in the table 48 below:—

TABLE 48
EXPENDITURE ON BENEFITS – BENEFIT BRANCH-WISE
1981 – 1982

Benefit Branch (1)	Amount Spent During		Percentage Increase (4)
	1981 (2)	1982 (3)	
Long Term Benefits	\$ 7,038,992	\$ 8,969,448	27.4
Short Term Benefits	\$ 2,438,421	\$ 2,491,849	2.2
Industrial Benefits	\$ 2,720,804	\$ 2,888,007	6.1
All Branches	\$12,198,217	\$14,349,304	17.6

GUYANA NATIONAL INSURANCE SCHEME



An analysis of the table reveals that overall the amount spent on benefits during the year was about 17.6% more than that during 1981. It reveals further that the overall increase was significantly influenced by the increase in the Long Term Benefits Branch.

An examination of the Long Term Benefits Branch reveals that there was significant increases in the payment of Old Age Pensions, Invalidity Pensions and Funeral Benefits during the year as against the payments made in 1981. The amount spent on the payment of Old Age Pension had increased by \$1,705,737 or 26% while that on Invalidity Pensions increased by \$48,623 or 161% approximately and Funeral Benefits increased by \$257,785 or 208% when compared with the payments made during 1981.

The figure on administrative expenses showed an increase of 10% in 1982 as against that of the previous year.

It is interesting to note that the amount spent on administration during the year was approximately 77% of the maximum amount which was set actuarially for administrative cost.

NATIONAL INSURANCE FUND

At the 1st January 1982, the National Insurance Fund stood at \$389,592,248.

The income received during the year amounted to \$117,845,534 while the total expenditure amounted to \$20,903,115. The surplus for 1982 therefore was \$96,942,419. This surplus when added to the Fund as it stood at 1.1.82, brought the total amount in the Fund to \$486,534,667 as at 31.12.82.

The Fund was represented as follows:—

Fixed Assets Valued at	—	\$ 4,420,971
Investment Valued at	—	\$444,382,539
Net Current Assets valued at	—	\$ 37,731,157
National Insurance Fund	—	\$486,534,667

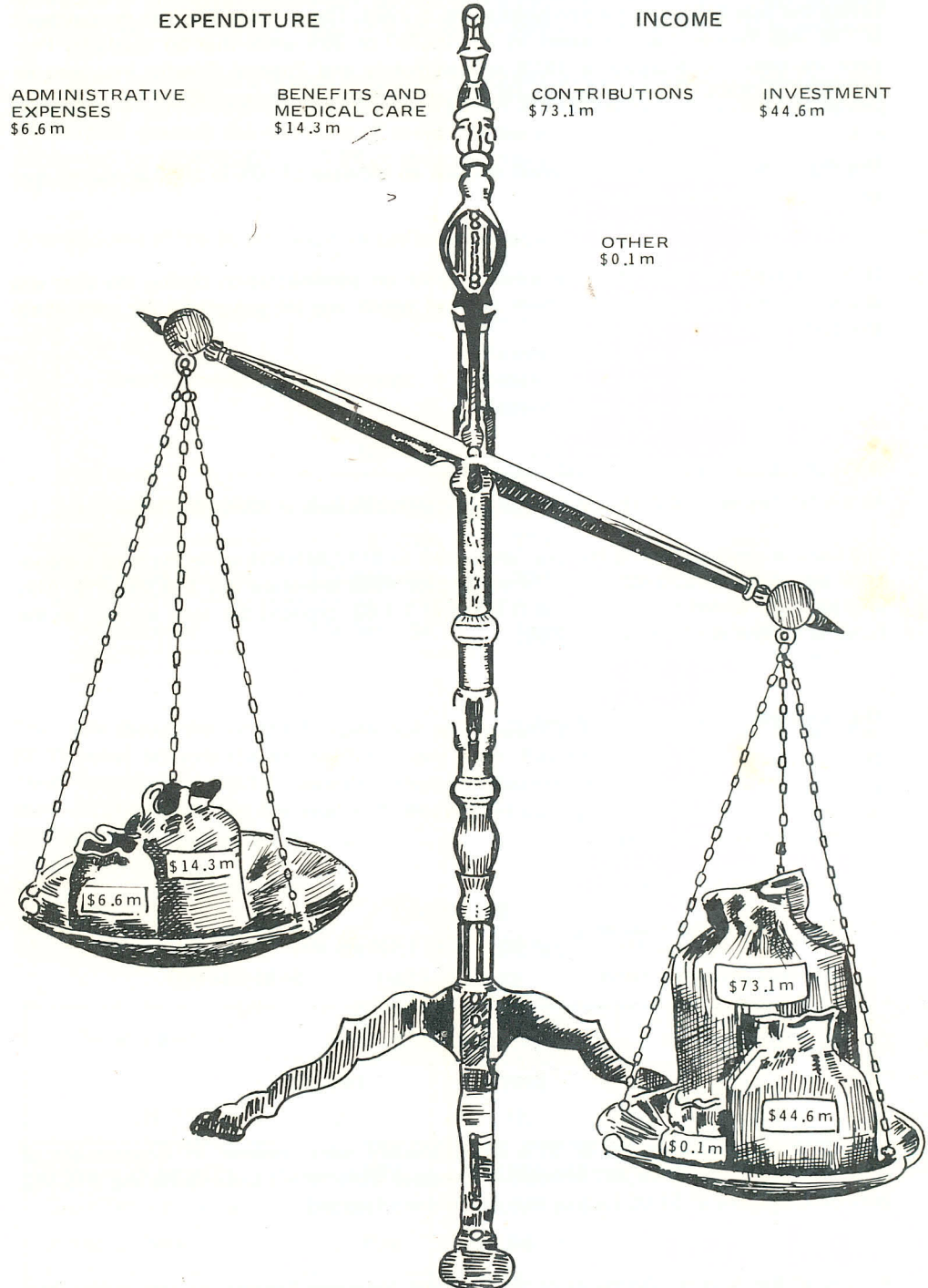
Of this total, \$443,750,000 or 91% approximately were invested in Government of Guyana Debentures, \$614,387 invested in Overseas Government Debentures and \$18,152 in Ordinary shares of \$1.00 each in Guyana Printers Limited.

A copy of the Audited Accounts of the National Insurance Scheme for year ending 31st December 1982 follows (Appendix I).



GUYANA NATIONAL INSURANCE SCHEME

FIGURE IV
INCOME AND EXPENDITURE – 1982





APPENDIX I

**THOMAS, STOLL, DIAS & CO.
CERTIFIED ACCOUNTANTS
MEMBER FIRM
TOUCHE ROSS INTERNATIONAL**

23 April 1983

**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 2 to 10 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 1982 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.



GUYANA NATIONAL INSURANCE SCHEME

INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 1982

Income	Notes	Pensions		Short-Term Benefits		Industrial Benefits		Total	
		Branch	G\$	Branch	G\$	Branch	G\$	Branch	G\$
Contributions	1(a)	53,829,086		7,606,284		11,701,975		73,137,345	
Interest on investments	1(b)	32,766,397		5,037,555		6,776,181		44,580,133	
Other income	1(c)	42,685		42,686		42,685		128,056	
Total income		86,638,168		12,686,525		18,520,841		117,845,534	
Expenditure									
Old age pension		8,310,598						8,310,598	6,604,861
Invalidity pension		78,919						78,919	30,296
Old age grant		130,955						130,955	136,555
Invalidity grant		16,514						16,514	43,490
Survivors benefits		50,332						50,332	99,445
Funeral benefit		382,130						382,130	124,345
Sickness benefit				1,287,783				1,287,783	1,328,768
Maternity benefit				1,204,066				1,204,066	1,109,653
Injury benefit						1,115,351		1,115,351	1,166,631
Death benefit						392,483		392,483	414,129
Disablement benefit						544,611		544,611	544,152
Medical care benefit						835,562		835,562	595,892
Administration expenses	2	4,699,082		760,242		1,094,487		6,553,811	5,970,442
Total expenditure		13,668,530		3,252,091		3,982,494		20,903,115	18,168,659
Excess of income over expenditure		72,969,638		9,434,434		14,538,347		96,942,419	86,452,268

Total Benefits → 14,849,804

GUYANA NATIONAL INSURANCE SCHEME



BALANCE SHEET
AT 31 DECEMBER 1982

Notes	Pensions Reserve	Short-Term Benefits Reserve	Industrial Benefits Reserve	1981
	G\$	G\$	G\$	G\$
Balance at 1 January	285,449,448	44,683,416	59,459,384	303,130,980
Excess of income over expenditure	72,969,638	9,434,434	14,538,347	86,452,268
Balance at 31 December	<u>358,419,086</u>	<u>54,117,850</u>	<u>73,997,731</u>	<u>389,592,248</u>
Represented by:				
Fixed assets				3,640,614
Investments				349,732,539
Current assets				
Accrued income				8,946,604
Sundry debtors				2,159,606
Stocks and stores				307,476
Treasury bills				7,189,940
Fixed deposit				13,253,600
Cash at bank				2,917,158
Cash on hand				3,589,676
	<u>39,647,372</u>			<u>38,364,060</u>
Less current liabilities				
Unpaid benefits				852,981
Sundry creditors				1,291,984
	<u>1,916,215</u>			<u>2,144,965</u>
Net current assets	(Sgd.) C. M. Alleyne Director		37,731,157	<u>36,219,095</u>
	(Sgd.) R. W. Charles Director		<u>486,534,667</u>	<u>389,592,248</u>

Handwritten annotations: 4,420,971, 444,382,539, 161,272,222, 16,589,688



STATEMENT OF SOURCE AND APPLICATION OF FUNDS
FOR THE YEAR ENDED 31 DECEMBER 1982

	G\$	G\$	1981 G\$	G\$
Source of funds				
Operating surplus for the year		96,942,419		86,452,268
Adjustment for item not involving the movement of funds				
Depreciation		<u>101,426</u>		<u>103,598</u>
Total funds generated from operations		97,043,845		86,555,866
Funds from other source				
Sales/redemptions of Government debentures		<u>19,350,000</u>		<u>33,846,318</u>
		116,393,845		120,402,184
Application of funds				
Purchase of Government Debentures	114,000,000		109,000,000	
Purchase of fixed assets	<u>881,783</u>		<u>927,054</u>	
		<u>114,881,783</u>		<u>109,927,054</u>
Increase in working capital		<u>1,512,062</u>		<u>10,475,130</u>
Represented by:				
Increase/(decrease) in accrued income	(2,138,286)		5,315,712	
Increase in stock and stores	162,194		85,144	
Increase/(decrease) in sundry debtors	14,520		(1,533,692)	
Decrease in creditors and Unpaid benefits	<u>228,750</u>		<u>1,190,001</u>	
		(1,732,822)		5,057,165
Movement in net liquid funds				
Increase/(decrease) in cash at bank	(561,698)		1,457,382	
Increase/(decrease) in cash on hand	7,360,439		3,094,755	
Increase/(decrease) in treasury bills and fixed deposits	<u>(3,553,857)</u>		<u>865,828</u>	
		<u>3,244,884</u>		<u>5,417,965</u>
		<u>1,512,062</u>		<u>10,475,130</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
FOR THE YEAR ENDED 31 DECEMBER 1982

1. **Income**

The bases used in the allocation of income are on actuarial recommendation 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	73.5%
(ii)	Short term benefits	11.3%
(iii)	Industrial benefits	15.2%

(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	71.7%
(ii)	Short Term Benefits	11.6%
(iii)	Industrial Benefits	16.7%



NOTES ON THE ACCOUNTS (Cont'd)
FOR THE YEAR ENDED 31 DECEMBER 1982

	G\$	1981 G\$
2. (b)		
Advertising	39,027	40,772
Audit and accountancy fees	21,809	36,992
Bank charges	493	182
Cash shortages	1	771
Clearing and cleaning materials	16,668	18,922
Cost, penalties and fees	6,052	1,629
Electricity	92,326	112,143
Entertainment allowances	8,093	9,628
Entertainment expenses	5,662	22,052
Insurance premiums	20,561	17,387
Health Insurance Scheme	7,335	18,530
International conferences	2,007	1,745
Maintenance — Motor vehicles	33,038	36,077
Maintenance — G.M.'s car	7,103	12,433
National Insurance Contributions	159,361	150,563
Office general expenses and supplies	166,041	148,385
Overseas training	4,229	11,569
Postages, telegrams and cables	35,328	43,377
Rental of buildings	15,518	15,965
Maintenance — rented buildings	1,262	268
Maintenance—furniture and fittings	14,263	16,348
Maintenance — office equipment	19,017	17,570
Maintenance — properties	86,054	74,902
Printing and printed stationery	252,806	536,799
Subscriptions	6,922	17,668
Sundries	421	387
Telephone	223,874	202,158
Travelling allowance	310,270	285,990
Subsistence allowance	62,648	63,083
Salaries	3,313,453	2,325,508
Wages	125,730	65,167
Acting allowances	28,260	24,063
Overtime	25,976	37,012
House allowances	1,426	1,523
Gratuities	28,102	64,658
Cashier's allowance	4,428	4,591
Subsistence — purchase of motor cars	—	60,176
Uniforms	64,986	5,240
Transportation	39,756	42,208
	<u>5,250,306</u>	<u>4,544,441</u>
<i>Carried forward</i>	5,250,306	4,544,441



GUYANA NATIONAL INSURANCE SCHEME

NOTES ON THE ACCOUNTS (Cont'd) FOR THE YEAR ENDED 31 DECEMBER 1982

	G\$	1981 G\$
2.(b) (Cont'd)		
<i>Brought forward</i>	5,250,306	4,544,441
Rates and taxes	12,725	9,115
Incentive payment and provision	64,697	220,824
Assisted leave passages	104,534	109,280
Local training	16,336	8,491
Guystac fees	—	60,000
Commissioner of Police — Security fees	322,848	285,742
Guystac — public utilities fees	—	69,400
Appeal tribunals	1,369	875
Agency fees — P.M.G.	435,547	70,000
Depreciation	101,426	103,598
National Insurance Stamps — printing etc.	7,626	239,257
Contributions (donations)	121,932	204,691
Bad debts	—	1,011
Deposit on land written off	—	8,960
Board Members' fees	15,914	2,237
Publications	52,426	32,520
Maintenance — fuel for vehicles	30,932	—
Welfare payments	15,193	—
	<u>6,553,811</u>	<u>5,970,442</u>

GUYANA NATIONAL INSURANCE SCHEME



NATIONAL INSURANCE SCHEME NOTES ON THE ACCOUNTS

Fixed Assets	Freehold land and Buildings	Furniture Fixtures & Fittings	Office equipment	Motor Vehicles	Work-in- Progress	Total
	G\$	G\$	G\$	G\$	G\$	G\$
Cost at 1 January 1982	3,286,138	243,020	459,218	84,983	338,600	4,411,959
Additions	816,746	33,309	31,728	—	—	881,783
At 31 December 1982	<u>4,102,884</u>	<u>276,329</u>	<u>490,946</u>	<u>84,983</u>	<u>338,600</u>	<u>5,293,742</u>
Depreciation at 1 January 1982	375,885	107,995	217,864	69,601	—	771,345
Charges for the year	53,517	16,834	27,308	3,767	—	101,426
At 31 December 1982	<u>429,402</u>	<u>124,829</u>	<u>245,172</u>	<u>73,368</u>	<u>—</u>	<u>872,771</u>
Net book values:						
At 31 December 1982	<u>3,673,482</u>	<u>151,500</u>	<u>245,774</u>	<u>11,615</u>	<u>338,600</u>	<u>4,420,971</u>
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>

Balance at 1.1.82	Additions	Disposals	Balance at 31.12.82
G\$	G\$	G\$	G\$

4. Investments

Shares in Guyana Printers Limited Ordinary Shares of \$1.00 each	18,152	—	—	18,152
Government of Guyana debentures (fixed dates)	349,100,000	114,000,000	19,350,000	443,750,000
Overseas Government debentures with redemption dates	<u>614,387</u>	<u>—</u>	<u>—</u>	<u>614,387</u>
	<u>349,732,539</u>	<u>114,000,000</u>	<u>19,350,000</u>	<u>444,382,539</u>

Guyana Printers Limited has gone into voluntary liquidation.

443,750,000
+ 2,224,144
445,974,144



GUYANA NATIONAL INSURANCE SCHEME

NATIONAL INSURANCE SCHEME

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 at 1 January 1982</u>	<u>Capital repayment during 1982</u>	<u>Balance at 31 December 1982</u>
G\$	G\$	G\$
108,333	75,000	33,333

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

	G\$	1981 G\$
Expenditure authorised by the Directors and contracted for	705,142	740,000
Expenditure authorised by the Directors and not contracted for	<u>904,858</u>	<u>260,000</u>
	<u>1,610,000</u>	<u>1,000,000</u>



APPENDIX 2

GUYANA

No. 15 of 1982

REGULATIONS

Made Under

THE NATIONAL INSURANCE AND SOCIAL SECURITY ACT

(Chapter 36:01)

IN EXERCISE OF THE POWERS CONFERRED UPON ME BY SECTION 20, 21 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 (Industrial Benefit) Regulations*, may be cited as the National Insurance and Social Security (Industrial Benefit) (Amendment) Regulations 1982. Citation

2. Part II of the First Schedule to the Principal Regulations is hereby amended by the substitution of the words "fifteen dollars" for the words "seven dollars" appearing in column 2 opposite the words "(iii) orphan's benefit" in column 1. Amendment of the Principal Regulations

Made this 26th day of May, 1982.

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

*Cap. 36:01 Subsidiary Legislation.



GUYANA NATIONAL INSURANCE SCHEME

GUYANA

No. 16 of 1982

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, 1982.

Citation

2. The Principal Regulations are hereby amended by the insertion after regulation 4 of the following regulations —

Amendment of the Principal Regulations

4A. Notwithstanding the provisions of regulation 3, with effect from the coming into operation of the National Insurance and Social Security (Benefit) (Amendment) Regulations 1982, on attainment of the age sixty years an invalidity pensioner who qualified for or was in receipt of an invalidity pension at that age in accordance with the proviso to the definition of "relevant wage" in regulation 2, and who has paid or has been credited or has paid and has been credited with less than seven hundred and fifty contributions shall be awarded an old age pension, the weekly rate of which shall be thirty percent of the relevant wage for the last two hundred and fifty contributions supplemented by one percent of the relevant wage for each group of fifty contributions in excess of the said two hundred and fifty contributions.

"Old age Pension for invalidity pensioner

Made this 26th day of May, 1982.

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

*Cap. 36:01 Subsidiary Legislation.



GUYANA

No. 17 of 1982

REGULATIONS

Made Under

THE NATIONAL INSURANCE AND SOCIAL SECURITY ACT

(Cap. 36:01)

IN EXERCISE OF THE POWERS CONFERRED UPON ME BY SECTIONS 21 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 (Claims and Payments) Regulations*, may be cited as the National Insurance and Social Security (Claims and Payments) (Amendment) Regulations 1982. Citation

2. Regulations 14 of the Principal Regulations is hereby amended by the substitution of the word "ten" for the word "four" in subsections (1) (a) and (2)(a). Amendment of the Principal Regulations

Made this 26th day of May, 1982.

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

*Cap. 36:01 Subsidiary Legislation



PART III
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TABLE I
NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE
1982

INDUSTRY	NUMBER OF EMPLOYERS BY SIZE						Total Employers
	1-5	6-10	11-20	21-50	51-100	100+	
Agriculture & Poultry Rearing	13	-	1	-	-	-	14
Rice Farming	12	-	-	-	-	-	12
Logging	-	1	1	1	-	-	3
Metal Mining (Other than Bauxite)	1	-	-	-	-	-	1
Crude Petroleum & Natural Gas	1	-	-	-	-	-	1
Food Manufacturing	3	1	1	1	-	-	6
Rice Milling	5	-	1	-	-	-	6
Manufacture of Beverages	-	1	-	-	-	-	1
Manufacture of Footwear & Garments	3	1	2	1	-	-	7
Manufacture of Wood	6	-	2	-	-	-	8
Manufacture of Furniture & Fixtures	2	1	1	-	-	-	4
Printing, Publishing and Allied Industries	1	1	-	-	-	-	2
Manufacture of Leather Products	1	-	-	-	-	-	1
Basic Metal Industries	3	-	-	-	-	-	3
Manufacture of Transport Equipment	9	-	-	-	-	-	9
Manufacture of Miscellaneous Products	1	-	-	-	-	-	1
Construction	12	8	1	4	1	-	26
Electricity, Gas and Steam	1	-	-	-	-	-	1
Water & Sanitary Services	1	1	1	-	-	-	3
Wholesale & Retail Trade	25	4	3	-	-	-	32
Banking & Commercial	1	-	-	-	-	-	1
Insurance	-	-	1	-	-	-	1
Transport	19	1	1	-	-	-	21
Storage and Warehousing	-	-	1	-	-	-	1
Government Services	-	1	-	-	1	-	2
Community & Business Services	15	3	3	1	-	1	23
Recreational Services	3	2	2	2	-	-	9
Personal Services	107	4	3	2	-	-	116
Total	245	30	25	12	2	1	315



TABLE II
NUMBER OF EMPLOYED REGISTRANTS BY AGE-GROUP, SEX AND MARITAL STATUS
1982

Age-Group (1)	MALE						FEMALE						Total (15)	Males & Females (16)		
	Married (2)	Single (3)	Widower (4)	Divorced (5)	Separated (6)	Common-Law (7)	Total (8)	Married (9)	Single (10)	Widower (11)	Divorced (12)	Separated (13)			Common-Law (14)	
Under 16	1	558	-	-	-	-	559	-	257	-	-	-	-	-	257	816
16 - 19	52	4429	-	-	-	18	4499	34	1788	1	-	3	5	5	1831	6330
20 - 24	217	1479	-	3	-	42	1741	195	1483	3	12	7	33	33	1733	3474
25 - 29	182	247	1	1	5	39	475	231	348	10	11	17	17	17	634	1109
30 - 34	122	85	1	1	1	21	231	165	151	11	8	11	5	5	351	582
35 - 39	101	43	3	4	3	13	167	110	76	12	7	11	5	5	221	388
40 - 44	64	31	2	3	-	9	109	76	39	15	7	7	6	6	150	259
45 - 49	52	24	6	3	-	4	89	63	19	13	4	4	7	7	110	199
50 - 54	39	16	3	1	2	2	63	31	12	11	3	6	1	1	64	127
55 - 59	26	11	3	-	1	1	42	26	5	7	3	3	-	-	44	86
60+	21	7	9	3	6	1	47	7	4	5	2	-	-	-	18	65
TOTAL	877	6930	28	19	18	150	8022	938	4182	88	57	69	79	79	5413	13435



TABLE III
NUMBER OF EMPLOYED PERSONS REGISTERED BY INDUSTRY & SEX
1982

Industry (1)	Males (2)	Females (3)	Both Sexes (4)
Agriculture & Poultry Rearing	328	123	451
Sugar Farming	1,287	156	1,443
Rice Farming	134	25	159
Forestry & Logging	164	18	182
Fishing	56	3	59
Bauxite Mining	323	116	439
Metallic Mineral Mining (other than Bauxite)	19	3	22
Stone Quarrying Clay & Sand Pits	3	—	3
Food Manufacturing (other than Sugar & Rice)	243	281	524
Sugar Milling	184	59	243
Rice Milling	181	43	224
Beverage Industries (other than sale of alcohol)	100	20	120
Tobacco Manufactures	10	2	12
Manufacture of Textiles	8	24	32
Manufacture of Footwear & Garments	45	591	636
Manufacture of Wood & Cork	641	37	678
Manufacture of Furniture & Fixtures	144	56	200
Manufacture of Paper & Paper Products	6	—	6
Painting, Publishing & Allied Industries	28	68	96
Manufacturing of Leather/Leather Products (except footwear)	8	3	11
Manufacturing of Chemical & Chemical Products	53	48	101
Basic Metal Industries	85	28	113
Manufacture of Metal Products	27	6	33
Manufacture of Electrical Machinery	51	24	75
Manufacture of Transport Equipment	162	43	205
Miscellaneous Manufacturing Industries	6	3	9
Construction	713	215	928
Electricity Gas & Steam	79	16	95
Water & Sanitary Services	41	16	57
Wholesale & Retail Trade	415	522	937
Banks & Other Financial Institutions	27	64	91
Insurance	60	128	188
Real Estate	2	—	2
Transport	145	72	217
Communication	71	45	116
Government Services	273	260	533
Community & Business Services	1,683	1,432	3,115
Recreation Services	43	55	98
Personal Service	174	808	982
TOTAL	8,022	5,413	13,435



TABLE IV
NUMBER OF SELF-EMPLOYED PERSONS REGISTERED BY AGE-GROUP, SEX AND MARITAL STATUS
1982

Age-Group (1)	MALES							FEMALES							Males & Females (16)
	Married (2)	Single (3)	Widower (4)	Divorced (5)	Separated (6)	Common-Law (7)	Total (8)	Married (9)	Single (10)	Widower (11)	Divorced (12)	Separated (13)	Common-Law (14)	Total (15)	
16-20	3	16	-	-	-	-	19	-	2	-	-	-	-	2	21
21-25	25	28	-	1	-	-	54	2	6	-	-	1	-	9	63
26-30	56	9	-	1	-	2	68	7	4	1	-	1	-	13	81
31-35	51	8	-	-	-	-	59	9	5	4	1	3	-	22	81
36-40	42	7	-	-	-	1	50	8	4	3	1	-	-	16	66
41-45	33	4	1	1	-	1	40	7	4	1	3	1	-	16	56
46-50	39	2	-	2	-	-	43	11	-	7	1	-	1	20	63
51-55	46	5	-	2	-	-	53	4	4	2	-	-	-	10	63
56-60	21	1	1	1	1	1	26	7	2	1	-	1	-	11	37
TOTAL	316	80	2	8	1	5	412	55	31	19	6	7	1	119	531



TABLE V
NUMBER OF SELF-EMPLOYED REGISTRANTS BY INDUSTRY & SEX
1982

Industry (1)	Males (2)	Females (3)	Total (4)
Agriculture & Poultry Rearing	18	3	21
Rice Farming	54	2	56
Logging	7	1	8
Fishing	2	2	4
Metal Mining (other than Bauxite Mining)	1	—	1
Food Manufacture	6	1	7
Rice Milling	5	1	6
Manufacture of Footwear & Garments	20	—	20
Manufacture of Wood	4	—	4
Manufacture of Furniture & Fixtures	4	—	4
Printing, Publishing & Allied Industries	2	—	2
Manufacture of Leather Products	2	—	2
Manufacture of Electrical Machinery	4	—	4
Manufacture of Transport Equipment	35	1	36
Manufacture of Miscellaneous Products	7	1	8
Construction	38	4	42
Wholesale & Retail Trade	136	78	214
Transport	29	2	31
Government Services	1	—	1
Community & Business Services	16	4	20
Recreational Services	1	—	1
Personal Service	20	19	39
TOTAL	412	119	531



GUYANA NATIONAL INSURANCE SCHEME

TABLE VI
NUMBER OF OLD AGE PENSIONS GRANTED BY AGE,
SEX AND EMPLOYMENT STATUS
1982

Age (1)	EMPLOYMENT STATUS								
	EMPLOYED			SELF-EMPLOYED			ALL CATEGORIES		
	Males (2)	Females (3)	Total (4)	Males (5)	Females (6)	Total (7)	Males (8)	Females (9)	Total (10)
60	457	115	572	10	1	11	467	116	583
61	179	37	216	6	2	8	185	39	224
62	47	17	64	1	—	1	48	17	65
63	19	3	22	—	—	—	19	3	22
64	13	7	20	—	—	—	13	7	20
65	22	3	25	2	—	2	24	3	27
66	5	4	9	1	—	1	6	4	10
67	5	2	7	—	—	—	5	2	7
68	11	1	12	—	—	—	11	1	12
69	2	2	4	—	—	—	2	2	4
70	8	—	8	—	—	—	8	—	8
71	3	—	3	—	—	—	3	—	3
72	—	2	2	—	—	—	—	2	2
73	—	—	—	—	—	—	—	—	—
74	1	—	1	—	—	—	1	—	1
TOTAL	772	193	965	20	3	23	792	196	988

TABLE VII
NUMBER OF OLD AGE PENSIONS IN PAYMENT AS AT 31ST DECEMBER,
1982

Age (1)	EMPLOYED			SELF-EMPLOYED			ALL CATEGORIES		
	Males (2)	Females (3)	Total (4)	Males (5)	Females (6)	Total (7)	Males (8)	Females (9)	Total (10)
60	457	115	572	10	1	11	467	116	583
61	876	170	1046	23	5	28	899	175	1074
62	675	151	826	17	—	17	692	151	843
63	573	108	681	2	1	3	575	109	684
64	638	140	778	3	—	3	641	140	781
65	639	126	765	8	1	9	647	127	774
66	516	107	623	2	—	2	518	107	625
67	679	103	782	6	—	6	685	103	788
68	585	116	701	5	4	9	590	120	710
69	463	65	528	8	1	9	471	66	537
70	278	40	318	7	4	11	285	44	329
71	199	36	235	3	3	6	202	39	241
72	182	36	218	6	2	8	188	38	226
73	184	27	211	4	—	4	188	27	215
74	98	13	111	2	—	2	100	13	113
TOTAL	7042	1353	8395	106	22	128	7148	1375	8523



TABLE VIII
 NUMBER OF OLD AGE GRANTS AWARDED BY AGE,
 SEX AND EMPLOYMENT STATUS –
 1982

Age (1)	EMPLOYED STATUS						
	Employed			Self-Employed			All Categories
	Males (2)	Females (3)	Total (4)	Males (5)	Females (6)	Total (7)	Males & Females (8)
60	52	16	68	3	—	3	71
61	40	16	56	—	—	—	56
62	13	7	20	—	—	—	20
63	3	6	9	—	—	—	9
64	11	1	12	—	—	—	12
65	7	3	10	—	—	—	10
66	9	4	13	—	—	—	13
67	11	2	13	—	—	—	13
68	8	2	10	—	—	—	10
69	3	—	3	—	—	—	3
70	4	3	7	—	—	—	7
71	—	4	4	—	—	—	4
72	2	—	2	—	—	—	2
73	1	—	1	—	—	—	1
74	—	—	—	—	—	—	—
75	1	—	1	—	—	—	1
TOTAL	165	64	229	3	—	3	232



TABLE IX
 INVALIDITY PENSIONS BY AGE, SEX AND NUMBER OF CONTRIBUTIONS (PAID & CREDITED)
 ON WHICH PENSIONS WERE BASED -
 1982

Age	MALES			FEMALES			MALES & FEMALES			
	No. of Persons	CONTRIBUTIONS		No. of Persons	CONTRIBUTIONS		No. of Persons	CONTRIBUTIONS		
		Paid	Credited		Total	Paid		Credited	Total	Paid
25	1	334	3	337	-	-	-	334	3	337
40	1	586	-	586	-	-	-	586	-	586
46	2	771	32	803	-	-	-	771	32	803
47	3	1,628	120	1,748	-	-	-	1,628	120	1,748
48	1	595	-	595	-	-	-	595	-	595
52	-	-	-	-	1	501	250	501	250	751
53	2	1,097	273	1,370	-	-	-	1,097	273	1,370
54	3	1,524	435	1,959	-	-	-	1,524	435	1,959
55	4	2,213	764	2,977	-	-	-	2,213	764	2,977
56	3	1,677	800	2,477	-	-	-	1,677	800	2,477
57	5	2,630	1,337	3,967	2	1,084	473	3,714	1,810	5,524
58	6	3,313	1,658	4,971	-	-	-	3,313	1,658	4,971
59	3	1,741	781	2,522	-	-	-	1,741	781	2,522
60	-	-	-	-	1	552	300	552	300	852
Total	34	18,109	6,203	24,312	4	2,137	1,023	20,246	7,226	27,472



TABLE X
NUMBER OF INVALIDITY GRANTS AWARDED BY AGE,
SEX AND THE NUMBER OF CONTRIBUTION PAID AND CREDITED
1982

Age (1)	MALES		FEMALES		MALES & FEMALES	
	No. of Persons Insured (2)	Contr. Paid & Credited (3)	No. of Persons Insured (5)	Contr. Paid & Credited (6)	No. of Persons Insured (8)	Contr. Paid & Credited (9)
Under 35	1	168	—	—	1	168
36	—	—	—	—	—	—
37	—	—	1	551	1	551
38	—	—	1	150	1	150
39	—	—	—	—	—	—
40	—	—	—	—	—	—
41	—	—	—	—	—	—
42	1	175	—	—	—	—
43	—	—	—	—	1	175
44	1	503	—	—	—	—
45	—	—	—	—	1	503
46	—	—	—	—	—	—
47	—	—	—	—	—	—
48	2	621	—	—	—	—
49	—	—	1	491	2	621
50	2	1012	—	—	1	491
51	—	—	—	—	2	1012
52	2	678	—	—	—	—
53	3	1934	—	—	2	678
54	5	2387	—	—	3	1934
55	2	912	2	704	5	2387
56	2	344	1	407	4	1616
57	2	886	—	—	3	751
58	1	81	—	—	2	886
59	—	—	—	—	1	81
Total	24	9701	6	2303	30	12004

TABLE XI
NUMBER OF SURVIVORS' PENSIONS BY AGE-GROUP AND CONDITIONS
UNDER WHICH PENSIONS WERE AWARDED
1982

Age-Group (1)	Widow with care of Children (2)	Widow over 45 years old (3)	Total (4)
Under 35	1	—	1
35 – 39	1	—	1
40 – 44	1	—	1
45 – 49	2	2	4
50 – 54	5	4	9
55 – 59	4	17	21
60 – 64	—	24	24
65 – 69	—	10	10
70 and over	—	6	6
Total	14	63	77



TABLE XIII
NUMBER OF SICKNESS SPELLS PAID BY BENEFIT DAYS, SEX & SECTOR
1982

Benefit Days (1)	SUGAR			NON-SUGAR			BOTH SECTORS		
	Males (2)	Females (3)	Total (4)	Males (5)	Females (6)	Total (7)	Males (8)	Females (9)	Total (10)
1	109	16	125	446	198	644	555	214	769
2	182	38	220	514	249	763	696	287	983
3	467	45	512	840	366	1206	1307	411	1718
4	106	17	123	105	56	161	211	73	284
5	75	5	80	101	42	143	176	47	223
6	93	10	103	147	79	226	240	89	329
7	41	5	46	53	24	77	94	29	123
8	61	9	70	137	64	201	198	73	271
9	247	34	281	357	143	500	604	177	781
10	49	7	56	28	15	43	77	22	99
11	25	6	31	33	17	50	58	23	81
12	39	6	45	34	16	50	73	22	95
13	23	4	27	26	14	40	49	18	67
14	28	5	33	53	16	69	81	21	102
15	49	7	56	83	22	105	132	29	161
16	9	2	11	15	5	20	24	7	31
17	14	1	15	20	6	26	34	7	41
18	22	9	31	13	11	24	35	20	55
19 - 24	164	11	175	189	69	258	353	80	433
25 - 30	42	2	44	58	24	82	100	26	126
31 - 36	37	6	43	58	24	82	95	30	125
37 - 42	11	4	15	35	9	44	46	13	59
43 - 48	34	1	35	39	7	46	73	8	81
49 - 54	16	-	16	21	4	25	37	4	41
55 - 60	15	1	16	20	5	25	35	6	41
61 - 66	8	2	10	3	4	7	11	6	17
67 - 72	13	3	16	8	2	10	21	5	26
73 - 78	5	2	7	8	2	10	13	4	17
79 - 84	5	-	5	5	2	7	10	2	12
85 - 90	5	-	5	3	1	4	8	1	9
91 - 96	7	-	7	2	1	3	9	1	10
97 - 102	7	-	7	4	1	5	11	1	12
103 - 108	4	-	4	1	2	3	5	2	7
109 - 114	6	-	6	1	2	3	7	2	9
115 - 120	2	-	2	5	-	5	7	-	7
121 - 126	9	-	9	2	-	2	11	-	11
127 - 132	6	-	6	2	1	3	8	1	9
133 - 138	5	-	5	5	-	5	10	-	10
139 - 144	3	-	3	8	4	12	11	4	15
145 - 150	6	-	6	3	1	4	9	1	10
151 - 156	31	5	36	27	3	30	58	8	66
Total	2080	263	2343	3512	1511	5023	5592	1774	7366



TABLE XIV
 NUMBER OF SICKNESS SPELLS BY AGE GROUP, SEX AND EMPLOYMENT CATEGORY
 1982

Age-Group (1)	EMPLOYED			SELF-EMPLOYED			BOTH CATEGORIES		
	Males (2)	Females (3)	Total (4)	Males (5)	Females (6)	Total (7)	Males (8)	Females (9)	Total (10)
16 - 20	196	68	264	-	-	-	196	68	264
21 - 25	1,078	495	1,573	-	-	-	1,078	495	1,573
26 - 30	1,049	450	1,499	1	-	1	1,050	450	1,500
31 - 35	730	256	986	1	-	1	731	256	987
36 - 40	576	162	738	1	1	2	577	163	740
41 - 45	559	145	704	2	-	2	561	145	706
46 - 50	534	92	626	4	1	5	538	93	631
51 - 55	497	70	567	13	-	13	510	70	580
56 - 60	345	30	375	6	4	10	351	34	385
Total	5,564	1,768	7,332	28	6	34	5,592	1,774	7,366

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TABLE XV
NUMBER OF SICKNESS SPELLS BY DIAGNOSIS AND SECTOR
1982

DIAGNOSIS (1)	SECTOR		
	Sugar (2)	Non-Sugar (3)	Both Sectors (4)
Tuberculosis of Respiratory System	1	10	11
Gonococcal infection	-	1	1
Dysentery (all forms)	3	22	25
Enteric Fever	-	10	10
Other infective diseases	-	1	1
Measles	-	13	13
Mumps	-	2	2
Chicken Pox	10	154	164
Filariasis	1	3	4
Parasitic Skin Infections	1	7	8
Infectious Hepatitis (Catarhal Jaundice)	17	32	49
Other Infectious and Parasitic Diseases	58	114	172
Malignant Neoplasms including Neoplasms of Lymphatic and Haematopoietic Tissues	-	6	6
Benign Neoplasms and Neoplasms of Unspecified Nature	3	14	17
Allergic Disorders	7	17	24
Diseases of Thyroid Gland	-	3	3
Diabetes Mellitus	22	23	45
Anaemias	16	55	71
Psychoneurosis and Psychosis	35	87	122
Vascular Lesions affecting Central Nervous System	2	7	9
Cataract	4	5	9
Other Diseases of the Eye	32	81	113
Eye Injury	11	11	22
Diseases of Ear and Mastoid Process	5	9	14
Rheumatic Fever	-	2	2
Chronic Rheumatic Heart Disease	-	1	1
Arteriosclerotic and Degenerative Heart Disease	11	11	22
Hypertensive Disease	10	6	16
Diseases of Veins	21	56	77
Acute Nasopharyngitis (Common Cold)	4	26	30
Acute Pharyngitis, Tonsillitis, Hypertrophy of Tonsils and Adenoids	12	43	55
Influenza	197	266	463
Pneumonia	4	14	18
Bronchitis	78	123	201
All other Respiratory Diseases	79	185	264
Diseases of Stomach and Duodenum, except Cancer	113	184	297
Appendicitis	13	33	46
Hernia of Abdominal Cavity	16	39	55
Diarrhoea and Enteritis	27	110	137
Diseases of Gallbladder and Bile Ducts	3	5	8
Diseases of the Teeth	4	12	16
Other Diseases of Digestive System	8	22	30
Nephritis and Nephrosis	1	4	5
Diseases of Male Genital Organs	12	36	48
Diseases of Femal Genital Organs	12	112	124
Complication of Pregnancy, Child-birth and the Puerperium	14	97	111
Boil, Abscess, Cellulitis and other Skin Infections	72	152	224
Other Diseases of Skin	12	27	39
Arthritis and Rheumatism, except Rheumatic Fever	87	144	231
Diseases of Bones and other Organs of Movement	15	12	27
Epilepsy	3	2	5
Diseases of Nerves and Peripheral Ganglia	29	20	49
Urinary Calculus	41	31	72
Other Diseases or Urinary System	34	77	111
Other Specified and ill-defined Diseases	813	1997	2810
Closed Fractures (all sites)	21	57	78
Dislocations	2	16	18
Head Injury, excluding Fracture	20	24	44
Internal Injury, Chest, Abdomen and Pelvis	4	9	13
Lacerated, Open and Contused Wounds	179	141	320
Burns and Scalds	17	20	37
Other Poisoning	1	-	1
Other Violence	2	5	7
Sprains and Strains	72	98	170
Contusion and Abrasions	83	85	168
Amputation	-	1	1
Total	2374	4992	7366

Average duration
(ave. no. of benefit days)

12

bases disallowed /
disallowed

4747



TABLE XVI
NUMBER OF SICKNESS MEDICAL CARE CASES
BY AGE-GROUP, SEX AND SECTOR
1982

Age-Group (1)	SUGAR			NON-SUGAR			ALL INDUSTRIES
	Males (2)	Females (3)	Total (4)	Males (5)	Females (6)	Total (7)	Both Categories (8)
16 - 20	6	—	6	8	8	16	22
21 - 25	14	1	15	40	36	76	91
26 - 30	27	—	27	54	46	100	127
31 - 35	20	—	20	47	34	81	101
36 - 40	12	2	14	37	26	63	77
41 - 45	18	3	21	35	30	65	86
46 - 50	27	3	30	31	12	43	73
51 - 55	23	—	23	21	8	29	52
56 - 60	18	3	21	11	6	17	38
Total	165	12	177	284	206	490	667

TABLE XVII
NUMBER OF MATERNITY BENEFIT CASES BY BENEFIT DAYS
AND EMPLOYMENT STATUS
1982

Benefit Days (1)	NUMBER OF CASES		
	Employed (2)	Self-Employed (3)	Both Categories (4)
9	1	—	1
10	1	—	1
11	1	—	1
12	2	—	2
13	—	—	—
14	1	—	1
15	—	—	—
16	1	—	1
17	—	—	—
18	2	—	2
19 - 24	15	—	15
25 - 30	23	—	23
31 - 36	29	—	29
37 - 42	44	—	44
43 - 48	62	—	62
49 - 54	65	—	65
55 - 60	41	—	41
61 - 66	77	—	77
67 - 72	106	—	106
73 - 78	774	1	775
	1245	1	1246



TABLE XVIII
NUMBER OF MATERNITY BENEFIT CASES BY AGE-GROUP
AND EMPLOYMENT STATUS
1982

Age-Group (1)	EMPLOYMENT STATUS					
	Employed		Self-Employed		Both Categories	
	No. of Cases (2)	No. of Benefit Days (3)	No. of Cases (4)	No. of Benefit Days (5)	No. of Cases (6)	No. of Benefit Days (7)
Under 20	27	1856	—	—	27	1856
20 – 24	414	28904	—	—	414	28904
25 – 29	531	35698	—	—	531	35698
30 – 34	187	12199	—	—	187	12199
35 – 39	66	4479	1	78	67	4557
40 – 44	18	1235	—	—	18	1235
45 – 49	2	138	—	—	2	138
Total	1245	84509	1	78	1246	84587

TABLE XIX
NUMBER OF INJURY SPELLS BY AGE-GROUP
AND SEX OF CLAIMANTS
1982

Age-Group (1)	Males (2)	Females (3)	Males & Females (4)
Below 16	25	—	25
16 – 20	1414	13	1427
21 – 25	1844	23	1867
26 – 30	1313	45	1358
31 – 35	652	49	701
36 – 40	514	51	565
41 – 45	472	133	605
46 – 50	321	100	421
51 – 55	243	53	296
56 – 60	126	18	144
Over 60	16	—	16
Total	6940	485	7425



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TABLE XX
NUMBER OF INJURY SPELLS BY BENEFIT DAYS AND WAGE-GROUP
1982

Benefit Days (1)	I (2)	II (3)	III (4)	IV (5)	V (6)	VI (7)	VII (8)	VIII (9)	IX (10)	X (11)	Total (12)
1	—	—	—	—	—	—	1	—	—	7	8
2	—	—	1	—	—	2	2	—	2	14	21
3	—	—	—	1	3	7	12	13	9	151	196
4	—	—	2	3	12	14	32	25	37	425	550
5	—	2	7	4	8	25	26	31	51	723	877
6	—	5	1	8	14	26	64	49	74	1017	1258
7	2	—	1	8	7	13	15	15	27	699	787
8	—	1	1	2	2	8	12	21	27	361	435
9	1	—	2	2	4	9	14	21	19	348	420
10	—	1	3	3	2	9	9	13	10	229	279
11	—	1	1	3	8	10	15	8	9	221	276
12	—	1	3	2	4	13	14	20	21	356	434
13	—	—	2	2	4	6	6	7	7	171	205
14	—	—	—	1	2	4	7	4	8	133	159
15	—	—	2	—	1	4	3	6	5	129	150
16	—	—	—	—	1	1	3	3	9	115	132
17	—	—	—	—	1	2	2	7	11	78	101
18	—	—	—	—	2	1	2	5	7	130	147
19 — 24	1	1	1	1	5	12	11	14	13	307	366
25 — 30	—	—	—	1	3	10	4	4	10	144	176
31 — 36	—	—	—	—	2	2	4	4	9	78	99
37 — 42	—	—	—	—	1	3	2	2	—	58	66
43 — 48	—	—	—	—	1	—	3	1	1	47	53
49 — 54	—	—	—	—	—	1	1	—	4	29	35
55 — 60	—	1	2	—	—	—	1	2	—	25	31
61 — 66	—	—	—	—	—	—	1	—	—	17	18
67 — 72	—	—	—	—	—	—	3	1	—	19	23
73 — 78	—	1	—	1	—	—	—	—	—	17	19
79 — 84	—	—	—	—	—	—	—	—	—	14	14
85 — 90	—	—	—	—	1	—	1	—	—	7	9
91 — 96	—	—	—	—	1	—	—	—	1	10	12
97 — 102	—	—	—	—	2	1	1	—	1	5	10
103 — 108	—	—	—	—	1	1	1	—	1	8	12
109 — 114	—	—	—	—	—	—	—	—	—	1	1
115 — 120	—	—	—	—	—	—	—	—	1	5	6
121 — 126	—	—	—	—	—	—	—	—	—	3	3
127 — 132	—	—	—	—	—	—	—	—	—	3	3
133 — 138	—	—	—	—	—	—	1	—	—	3	4
139 — 144	—	—	—	—	—	—	—	—	1	1	2
145 — 150	—	—	—	—	—	—	—	—	1	6	7
151 — 156	—	—	—	—	2	—	2	—	—	17	21
Total	4	14	29	42	94	184	275	276	376	6131	7425



TABLE XXI
NUMBER OF INJURY SPELLS BY BENEFIT DAYS, SEX AND SECTOR
1982

Benefit Days (1)	SEX AND SECTOR								
	SUGAR			NON-SUGAR			ALL INDUSTRIES		
	Males (2)	Females (3)	Total (4)	Males (5)	Females (6)	Total (7)	Males (8)	Females (9)	Total (10)
1	7	1	8	—	—	—	7	1	8
2	12	1	13	7	1	8	19	2	21
3	145	20	165	28	3	31	173	23	196
4	448	40	488	60	2	62	508	42	550
5	764	37	801	72	4	76	836	41	877
6	1055	62	1117	130	11	141	1185	73	1258
7	735	37	772	14	1	15	749	38	787
8	386	30	416	19	—	19	405	30	435
9	374	27	401	18	1	19	392	28	420
10	245	16	261	17	1	18	262	17	279
11	222	20	242	33	1	34	255	21	276
12	374	28	402	30	2	32	404	30	434
13	180	14	194	11	—	11	191	14	205
14	136	11	147	12	—	12	148	11	159
15	139	8	147	3	—	3	142	8	150
16	120	5	125	7	—	7	127	5	132
17	77	12	89	12	—	12	89	12	101
18	128	6	134	12	1	13	140	7	147
19 - 24	303	32	335	30	1	31	333	33	366
25 - 30	147	15	162	13	1	14	160	16	176
31 - 36	69	9	78	21	—	21	90	9	99
37 - 42	52	3	55	10	1	11	62	4	66
43 - 48	36	1	37	16	—	16	52	1	53
49 - 54	28	4	32	3	—	3	31	4	35
55 - 60	21	1	22	9	—	9	30	1	31
61 - 66	12	2	14	4	—	4	16	2	18
67 - 72	17	2	19	4	—	4	21	2	23
73 - 78	15	1	16	3	—	3	18	1	19
79 - 84	13	—	13	1	—	1	14	—	14
85 - 90	8	—	8	1	—	1	9	—	9
91 - 96	8	2	10	2	—	2	10	2	12
97 - 102	4	2	6	4	—	4	8	2	10
103 - 108	7	1	8	4	—	4	11	1	12
109 - 114	—	—	—	1	—	1	1	—	1
115 - 120	2	—	2	4	—	4	6	—	6
121 - 126	3	—	3	—	—	—	3	—	3
127 - 132	2	—	2	1	—	1	3	—	3
133 - 138	2	1	3	1	—	1	3	1	4
139 - 144	1	—	1	1	—	1	2	—	2
145 - 150	5	—	5	2	—	2	7	—	7
151 - 156	11	3	14	7	—	7	18	3	21
Total	6313	454	6767	627	31	658	6940	485	7425



TABLE XXII
NUMBER OF DISABLEMENT PENSIONS BY AGE, SEX AND SECTOR
1982

Age-Group (1)	SUGAR			NON-SUGAR			ALL SECTORS		
	Males (2)	Females (3)	Males & Females (4)	Males (5)	Females (6)	Males & Females (7)	Males (8)	Females (9)	Males & Females (10)
16 - 20	—	—	—	6	—	6	6	—	6
21 - 25	3	—	3	5	—	5	8	—	8
26 - 30	2	—	2	4	—	4	6	—	6
31 - 35	5	—	5	9	—	9	14	—	14
36 - 40	5	—	5	3	—	3	8	—	8
41 - 45	2	—	2	3	—	3	5	—	5
46 - 50	2	1	3	4	—	4	6	1	7
51 - 55	1	—	1	2	—	2	3	—	3
56 - 58	1	—	1	2	1	3	3	1	4
Total	21	1	22	38	1	39	59	2	61

TABLE XXIII
NUMBER OF DISABLEMENT PENSIONS IN PAYMENT
AS AT 31.12.82 BY NATURE OF DISABILITY

Nature (1)	No. of Cases (2)
Contusions and Abrasions	39
Burns and Scalds	22
Concussions	8
Cuts and Lacerations	54
Punctured Wounds	3
Amputations	161
Post Traumatic Ankylosis of Joints	11
Post Traumatic Paralysis of Limbs or Parts of the Body	10
Dislocations	28
Fractures	150
Sprains and Strains	55
Other Injuries	151
Total	692



TABLE XXIV
DISABLEMENT GRANTS BY AGE-GROUP,
SEX AND AMOUNT PAID
1982

Age-Group (1)	MALES	FEMALES	TOTAL MALES & FEMALES
	No. of Cases (2)	No. of Cases (3)	No. of Cases (4)
16 - 20	5	1	6
21 - 25	7	1	8
26 - 30	5	—	5
31 - 35	8	2	10
36 - 40	4*	—	4
41 - 45	1	1	2
46 - 50	3	1	4
51 - 55	3	—	3
56 - 60	—	—	—
Over 60	1	—	1
Total	37	6	43

*Includes one case of Occupational Disease.

TABLE XXV
NUMBER OF INDUSTRIAL DEATH PENSIONS IN PAYMENT AS AT 31.12.82
BY TYPE OF PENSIONS AND NATURE OF INJURY

Nature (1)	TYPE OF PENSION						All Pensions (8)
	No. of Deaths (2)	Widows With Children (3)	Widows Without Children (4)	Children Whose Parents Remarried (5)	Parents (6)	Orphans (7)	
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	13	8	2	—	3	—	13
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	65	54	6	4	4	3	71
Sprains & Strains	2	1	1	—	—	—	2
Asphyxiation	13	9	4	—	—	—	13
Drowning	51	20	19	1	6	2	48
Other Injuries	40	33	6	—	1	3	43
Total	282	194	60	6	17	8	285



TABLE XXVI
 NUMBER OF INDUSTRIAL MEDICAL CARE CASES BY AGE GROUP,
 SEX AND SECTOR
 1982

Age-Group (1)	SUGAR			NON-SUGAR			ALL INDUSTRIES
	Males (2)	Females (3)	Total (4)	Males (5)	Females (6)	Total (7)	Both Categories (8)
Under 16	3	1	4	5	1	6	10
16 - 20	862	24	886	455	116	571	1,457
21 - 25	1,867	45	1,912	731	151	882	2,794
26 - 30	1,229	64	1,293	559	116	675	1,968
31 - 35	748	109	857	300	77	377	1,234
36 - 40	477	105	582	245	41	286	868
41 - 45	392	74	466	211	31	242	708
46 - 50	270	58	328	135	20	155	483
51 - 55	165	50	215	90	12	102	317
56 - 60	95	23	118	61	3	64	182
Over 60	8	2	10	16	-	16	26
Total	6,116	555	6,671	2,808	568	3,376	10,047



PICTORIAL EVENTS - 1982

Devika Ramkellawan, employee attached to the Public Relations Section displays her sari in the 1982 Miss Deepavali Contest.

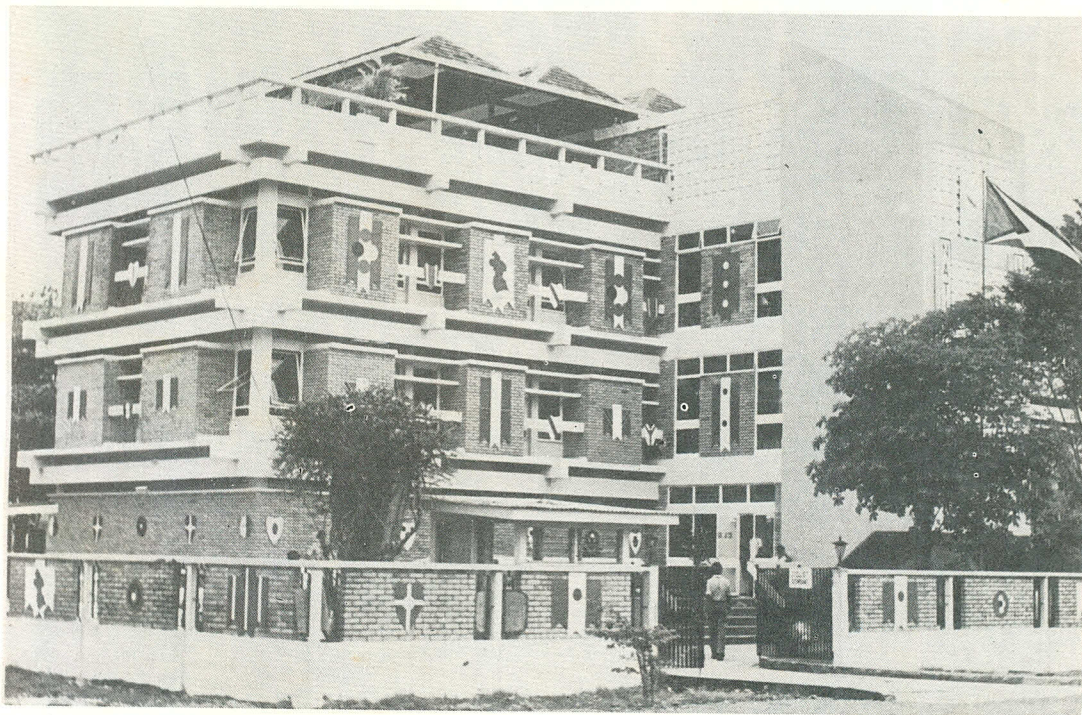




Seven Inspectors pose with their certificates after successfully completing a Court-Prosecutions Course.



D.G.M. (Ag) poses with Book Awardees after Presentation Ceremony on 1982-09-29.



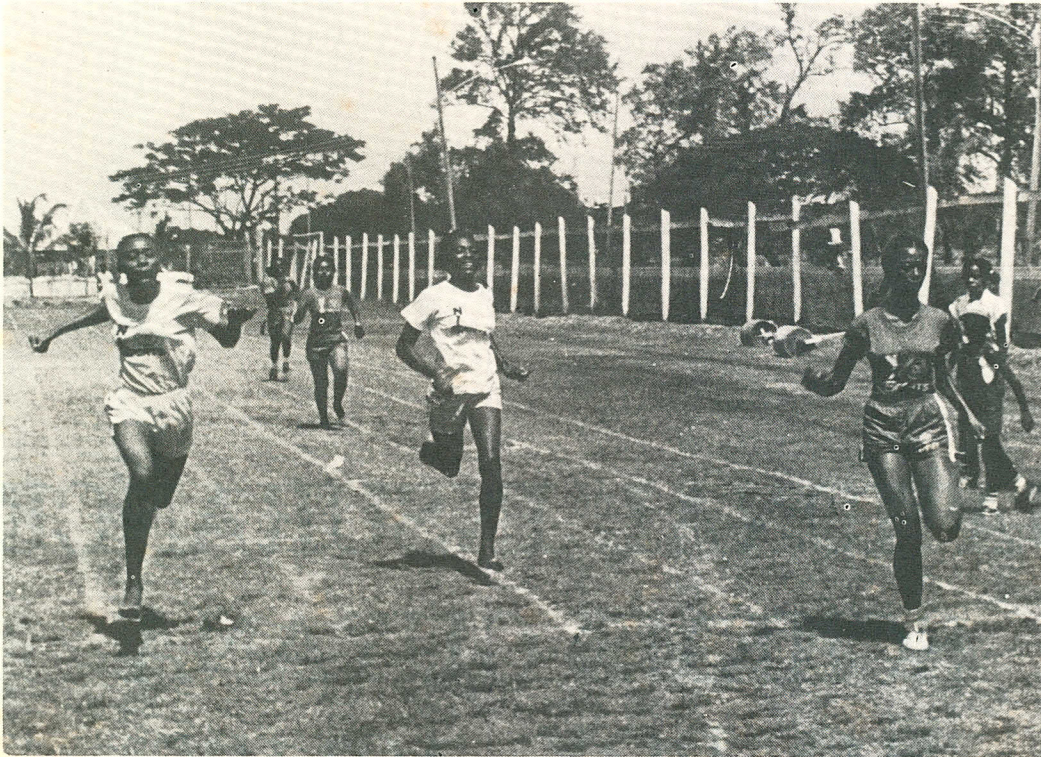
N.I.S. Head-Office Building at Brickdam and Winter Place, winner of the "Best Decorated and illuminated building Competition" in Mashramani 1982.



Champion House – Green House. Captain and key members pose with their coveted trophies.



"ESSEQUIBO BELONGS TO US US" MASH' 82 – Cofa Costume Band (N.I.S.).



Tessa Dougan of Green House wins the 100 m female from Cora Trenton of Gold House. Tessa emerged Champion Female Athlete at the N.I.S. Games in 1982.



Well known Guyanese cricketer Mark Harper, powers his way to victory in the 100 m flat.

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

**GEORGETOWN GUYANA
CABLE ADDRESS: GUYNIS,**

462-23948 - PILLERIN HIGH
64398 ROSE -

737057 - LORRAINE
WATKINSON.