

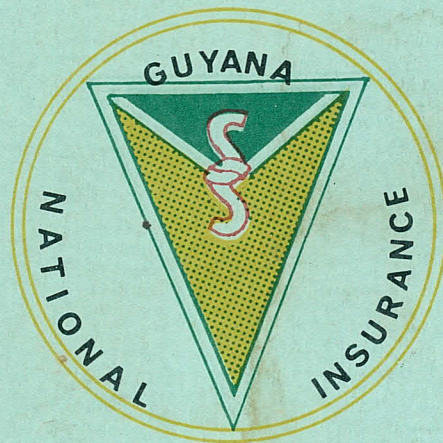
7th

ANNUAL REPORT

of the

NATIONAL INSURANCE

BOARD - GUYANA



1975

UNDER THE AUSPICES OF THE HON. MINISTER OF LABOUR

SEVENTH ISSUE

NATIONAL INSURANCE

BOARD - GUYANA

1975

ANNUAL REPORT



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CDE. GEORGE KING – Vice-President – Guyana State Corporation

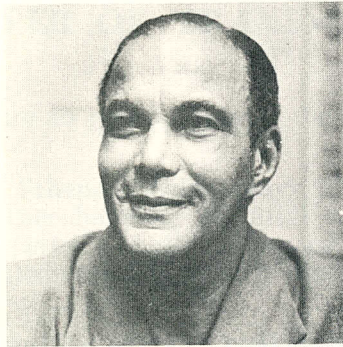


CDE. WINSLOW G. CARRINGTON — Minister of Labour and Social Security

BOARD OF DIRECTORS



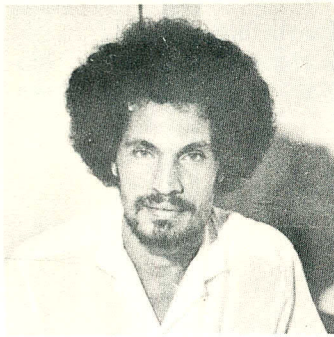
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CDE. GEORGE A. KING –
Vice-President (Guystac)



CDE. ROY A. CHARLES –
Deputy General Manager



CDE. CARL D. VEECOCK –
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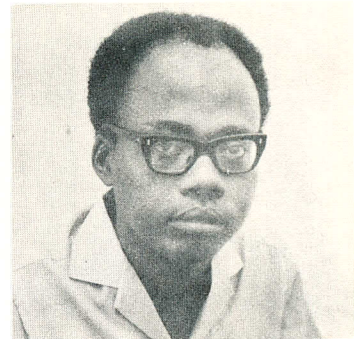
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**CDE. PETRONELLA
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**CDE. JONATHAN A.
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LETTER OF TRANSMITTAL

Dear Comrade President,

It gives me great pleasure to present to you the Annual Report of the National Insurance Board for 1975.

The National Insurance Scheme, which plays a very vital role in our socialist thrust by providing, among other benefits, financial assistance to the workers and developers of Guyana during periods of illness, as well as security for our pensioners during their twilight years, contributes significantly towards the economy of the country.

The Report shows that in 1975 there has been an increase in the benefit payments and in the benefit-in-kind – medical care, as well as in the number of sub-offices. In spite of these increases the Scheme was able to effect an improvement in its 'surplus' position, the greater proportion of which has been invested nationally.

It is heartening to note that the number of persons contributing voluntarily to the Scheme continues to increase, and it is hoped that in the years ahead the number of 'delinquent' employers will rapidly diminish.

With greater contribution to the Scheme, it is envisaged that it will be able to expand in the area of benefits and activities assisting greatly in the social development of our country.

The Scheme attaches great importance to its programme of educating contributors on the medical benefits available and provides the facility for appeals to medical referees and medical boards, thus ensuring that social justice for all prevails.

Yours co-operatively,

C. A. King,
Vice-President of Guystac
and Chairman of the Board

FOREWORD

The National Insurance Scheme was established under the National Insurance and Social Security Act, No. 15 of 1969 and came into being on the 29th September, 1969.

The Scheme provided for pecuniary payments by way of old-age benefit, invalidity benefit, survivor's benefit, sickness benefit, maternity benefit and funeral benefit, and substituted for compensation under the Workmen's Compensation Ordinance, a system of insurance against injury or death caused by accident arising out of or in the course of employment or resulting from disease due to the nature of employment. It also provided for free medical attention to claimants who suffer injuries as a result of an industrial accident or occupational disease.

Prior to the introduction of National Insurance, except where there existed negotiated agreements, the worker did not have any protection against loss of wages as a result of certain incidents of interruption of his employment. National Insurance therefore, provided for relief to be given when such incidents occurred to all levels of workers including the self-employed.

It was realised by Government that the previous social policies were inadequate to guarantee a decent standard of living or protection against certain incidents of distress and as a consequence saw the necessity to have implemented a system of National Insurance which would be universal and non-discriminating in character with its ultimate aim being to enable the maximum self-fulfilment of the maximum number of citizens.

During the past six (6) years of its operations, National Insurance has contributed considerably to the relief of the workers in Guyana on the occurrence of certain incidents of interruption of their employment and also has made a meaningful contribution to the development of the country.

To ensure that its services are made available to all workers throughout the country, the Administration of National Insurance has established several Local Offices and Sub-Offices and has decentralised several aspects of its operations.

As a Social Security Scheme, National Insurance will continue to play its part in the Socialist Development of the worker and country.

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INTRODUCTION

The Seventh Annual Report of the National Insurance Board – Guyana is presented hereunder.

This report summarises the activities of the Board during the year 1975. Where convenient, the experiences of the Board during the year under investigation have been used in conjunction with corresponding experiences in the preceding years with a view of detecting trends which seem to be emerging from the data available and projecting future behaviour. All projections made were within the framework of established behaviour of National Insurance Schemes generally.

1. Judging from the experiences of National Insurance the economy of the country rose somewhat between 1974 and 1975. The estimated insurable wages/income increased by about 13% i.e. from about \$ M241 to \$ M273, the working population by about 8% and the number of man-weeks worked by about 11%.

2. On the other hand, the Scheme also increased its activities during that period. The amount of benefit payments increased about 6%. Benefit in kind i.e. medical care was also provided to about twice as much persons as in 1974. There was also a physical expansion of the Scheme. One call-office was established at Charity on the Essequibo Coast and a Sub-office was formally established at Corriverton on the Corentyne Coast. At the end of the year work was still in progress in the construction of another Sub-office at Leonora on the West Coast of Demerara.

REGISTRATION

EMPLOYERS —

3. The number of employers registered during 1975 was 667. Eleven employers however, ceased business operations during the year thus bringing the cumulative number of active employers as at 31.12.75 to 9,808, and the number of employers who ceased business operations during the life of the Scheme to 174.

4. The distribution of employers registered during 1975, by industry, shows that about 41% belonged to the Personal-Service sector i.e. employers of domestics and similar labour; about 11% were in the Building/Construction sector and further 12% in the Business and Community Service sector; only about 5% were in the Agricultural sector.

5. A comparison of the percentage industrial distribution of employers in 1975 with similar distributions of the previous years reveals that the percentage of Manufacturing industries established during 1975 was greater than in any of the other years. Also, there were reductions in both Construction and Commercial industries. The distribution size-wise was similar to those of the previous years.

6. Overall, the 1975 figure shows a 16% increase when compared with that of 1974. This unexpected rise was however not accompanied by a rise in the number of employees. This is brought out in a latter part of this report. It must be pointed out that there is double, triple and even multi-registration of main employers. This situation arose as a result of procedures adopted for administrative convenience e.g. schools are given separate registration numbers and although they fall under one main employer, that employer can be registered many times per year corresponding to the number of new schools established during that year. The figures therefore suffer from some degree of inflation; the extent of this inflation cannot at present be determined. Efforts are now afoot to correct this situation.

7. From an examination of the series it will appear that over the last three years, the annual numbers seem to be fluctuating around some fixed number which appears to be in the vicinity of 650. This series is given below.

	1969	1970	1971	1972	1973	1974	1975
Number of Employers Registered	4,623	1,903	782	788	645	574	667

Table 1 in the Annex gives a detailed breakdown of the 1975 registered employers.

DELINQUENT EMPLOYERS —

8. Three hundred and thirty-four delinquent employers were identified during the year. The cases against 212 of these were concluded during 1975, the remaining 122 either still had cases pending or investigations in progress as at 31.12.75.

9. Out of 334 cases, 46 were taken to court, 14 of these received penalty in the form of fines. Eight other cases were withdrawn after settlement, 1 was dismissed and 23 were still pending as at 31.12.75. As a result of such court action an amount of \$18,360 approximately was collected. The remaining 288 cases were civil ones. One hundred and eighty-nine of these were settled during the year, the remaining 99 were still pending as at 31.12.75.

10. The amount of outstanding contributions collected from the latter group of employers was approximately \$42,650.

EMPLOYEES –

11. Seventeen thousand eight hundred and forty-three employees were registered during 1975. Of this number 12,027 were males and 5,816 females. An analysis by marital status of these new registrants shows that about 84% were single, 15% were married and the remaining 1% was distributed among widowed, divorced, common-law and separated. The overall average age of the new registrants was 23 years approximately, with the average age of males standing at 22 years and that of females 24 years approximately. The overall average age of these registrants compares favourably with the average age of registrants in the previous years. This is shown in the series below.

	1969	1970	1971	1972	1973	1974	1975
Average age of new registrants	34	32	32	27	25	24	23

12. Such a reduction in the average age of entry is an expected and a desirable property and, under normal circumstances will continue for a few more years until it levels off, expectantly, at about 20 - 21 years.

13. The cumulative number of employees who were registered with the Scheme since its inception was 233,500 approximately; the ratio of males to females being about 3: 1.

14. During 1975, five hundred and fifty-eight employees were reported to have died, thus bringing the cumulative number of deaths to about 2,294. A further 91 persons retired from employment and applied to become voluntary contributors, increasing that population to about 493. The net movement from employment to self-employment during period 1971 - 1975 was to the extent of 827. In addition, 471 persons left through old-age and invalidity, thus increasing exits through these modes to 1,602. At 31.12.75 therefore, the population of active employees stood at about 228,350 persons.

The series relating to the number of employees registered annually is given below.

	1969	1970	1971	1972	1973	1974	1975
Number of Employees registered	90,448	47,696	22,675	19,098	17,953	17,850	17,843

An examination of this series shows that the number registered annually decreased rapidly between 1969 and 1973, after which the numbers started to level off. The decrease between 1972 and 1973 was to the extent of 6%, between 1973 and 1974 about 0.6%, and between 1974 and 1975, it was negligible. If the series relating to employees registered over the period 1969 - 1975 (Paragraph 7) is placed in juxtaposition with the series above, it will be seen that the two series seem to be behaving independently. This most naturally could be accounted for by the large percentage (70% approximately) of small employers (employers having on the average 2 employees).

16. Both series however seem to be approaching individual limits. It will appear from the data available, that the series above seems to be levelling off at a number in the vicinity of 18,000 i.e. the number of new employees expected annually will be vacillating around the 18,000 level, the behaviour of all other factors remaining unchanged.

17. An analysis by age-group and sex of the 1975 registrants is given in Table 2 of the Annex.

SELF-EMPLOYED –

18. There were 426 persons who were registered as self-employed during the year. Three hundred and forty-eight of these were males and 78 females. One hundred and eighty-seven were recorded as persons who were formerly in the employed category and who during the year had changed to self-employment. The remaining 239 persons were the pure self-employed registrants. The movement of registrants between employment and self-employment over the years has always been difficult to trace and poses a problem even at the present time. The Act and the Regulations made thereunder, made provision for movement between the 2 categories without notification.

19. The average age of new entrants was, in the case of males 39 years and females 40 years. The overall average age being 39 years. The ratio of males to females was 4: 1 approximately. In these respects the 1975 entrants did not differ much from those of 1974.

20. The analysis by industry shows that 87 or 20% of these registrants were in the Personal-Service sector. These were mainly proprietors of restaurants and similar business. Forty-two persons or 10% of the registrants were in the Construction sector, while 97 persons or 23% were in the Agriculture, Forestry and Fishing sector. This distribution is given in Table 3 of the Annex.

21. A comparison of the number of registrants over the period 1971 - 1975 reveals that the annual numbers decreased very rapidly over the period 1971 - 1973. They decreased further between 1973 and 1974 by about 26% and then increased rather significantly, between 1974 and 1975 by about 71%. The unstable behaviour of this series renders any prediction extremely difficult. This series is given below.

	1971	1972	1973	1974	1975
Number of self-employed persons registered	3,026	1,439	335	249	426

22. The number of persons registered over the period 1971 - 1975 as self-employed was 5,475 comprising 4,464 males and 1,011 females. Eight hundred and fifty-three of these were recorded previously as employed persons, the remaining 4,622 were the pure self-employed.

23. The number of deaths of self-employed registrants recorded over the period 1971 - 1975 was 9. An additional 26 persons were recorded to have moved from self-employment to employment during the year. There is however no record of movement of this sort in the previous years i.e. (1971 - 1974). In addition 43 persons were reported to have left due to old-age and invalidity. Taking these factors into consideration, the self-employed population as at 31.12.75 stood at 5,400 approximately.

VOLUNTARY CONTRIBUTORS –

24. The number of persons who left employment and were granted certificates to become voluntary contributors during the year was 91. This brought the cumulative number of voluntary certificates issued to 493 as at 31.12.75. The average age of these new contributors was 61 years approximately, which was the same as those who entered during 1974. If consideration is given to the fact that most employees retire from active service during age 50 to 55, then there seems to be at least a 5-year lapse between retirement and the application to become a voluntary contributor.

25. The number of persons in this category who were actually contributing during the year was 359 or about 73% of the population. This percentage over the period 1972 to 1975 has been rising slowly and consistently. In 1973 it was 69%, in 1974 it was 72%. The 1975 percentage shows a minimal rise relative to 1974. This is shown in the Table I below.

TABLE 1
NUMBER OF VOLUNTARY CERTIFICATES ISSUED AND
NUMBER OF PERSONS CONTRIBUTING
1971 - 1975

DESCRIPTION (1)	1971 (2)	1972 (3)	1973 (4)	1974 (5)	1975 (6)
Certificates issued up to date (Population)	3	40	195	402	493
New registrants (annually)	3	37	155	207	91
Persons contributing annually	3	22	134	290	359
Percentage of population contributing annually	100	44	69	72	73

26. An examination of the annual number of certificates issued shows that these annual numbers increased very rapidly over the period 1971 to 1974, then dropped in 1975. The drop was significant and to the extent of 56%, relative to 1974.

27. The number of persons from this category who died over the period 1971 to 1975 was 5. Three were males and 2 females. Two of these deaths were in 1974 and 3 in 1975. All 5 deaths were of contributors registered during 1973. Taking such deaths into account, the population as at 31.12.75 stood at 488. An analysis by age and wage-group of the number of persons in this group who were registered in 1975 and who were actually contributing during the year is given in Table IV in the Annex.

EXITS FROM THE SCHEME -

28. The number of persons who were reported to have left the Scheme during 1975, through old-age, invalidity and death was 1,054. There were 389 exits due to old-age, 100 due to invalidity and 565 due to death. The cumulative number of exits over the period 1970 - 1975 was 3,896. The annual number of exits is given in Table 2.

TABLE 2
NUMBER OF EXITS BY MODE
1970 - 1975

YEAR (1)	OLD-AGE (2)	INVALIDITY (3)	DEATH* (4)	TOTAL (5)
1970	16	—	14	30
1971	86	14	292	392
1972	147	58	489	694
1973	288	75	478	841
1974	331	98	456	885
1975	389	100	565	1,054
TOTAL	1,257	345	2,294*	3,896

* Revised figures.

29. An examination of the series shows that the number of old-age exits has been increasing steadily over the period. The series relating to invalidity was also behaving in a similar manner. The overall numbers increased steadily over the period and it is expected to continue this trend for some years to come. It must be pointed out that the figures given above represent the recorded exits. It is known that persons have left the Scheme and such exits are not recorded. So far, there is no compulsion for exits to be reported to the Scheme. The figures therefore, suffer some degree of deflation and at best can be used as reasonable estimates or indicators of trend.

CONTRIBUTORS TO THE SCHEME —

30. Contributors are divided into three categories viz. Employed, Self-Employed and Voluntary. All the categories are not entitled to all the benefits provided by the Scheme and consequently the amount of contribution per category differs. The highest amount of contribution i.e. 7½% of the insurable wages/income is received from the employed category; however, the employee contributes only 3%. The remaining 4½% is contributed by the employer. Persons in the self-employed category contribute 6% of the insurable wages/income, and voluntary contributors 4%. The insurable wages/income is taken as the total amount of money earned by persons in a particular category over a given period of time (usually one year).

31. Wages are divided as a matter of convenience, into groups called 'wage-groups' and contribution payments differ as per group. There are 5 such groups and in addition provision is made for employed persons under the age of 16 and 65 years and above. The rate of contribution per category in the various wage-groups is given in Table 3.

TABLE 3
RATE OF CONTRIBUTION PER TYPE OF CONTRIBUTOR

Wage Group (1)	Actual Weekly Earnings (2)	Employed – (7½)		Self-Employed – (6%) (5)	Voluntary Contributor – (4%) (6)
		Employee (3)	Employer (4)		
I	Under \$10.00	25c	90c	—	—
	\$10.00 – \$19.99	45c	70c	90c	60c
II	\$20.00 – \$29.99	75c	\$1.15	\$1.50	\$1.00
III	\$30.00 – \$39.99	\$1.05	\$1.55	\$2.10	\$1.40
IV	\$40.00 – \$49.99	\$1.40	\$2.00	\$2.70	\$1.80
V	\$50.00 – and upwards	\$1.60	\$2.50	\$3.30	\$2.20
X	For industrial benefits only. Persons under 16 and 65 years and upwards	—	50c	—	—

32. During the period 1970-1974, the majority of contributions made to the Scheme was through the purchase of National Insurance stamps, which were affixed to cards designed and adopted for that purpose; contributions were also made under the 'schedule payment' system. Because of the inconvenience which the stamping system posed to the large employers, the Scheme found it necessary during the year to introduce a modified system known as 'Impressed Stamping'. This decision was taken under Section 17(3) of the National Insurance and Social Security Act No. 15 of 1969. Employers who were desirous of using the new system were required to apply to the National Insurance Board for approval. Nine employers made applications during the year to use the system. They were all granted permission to do so. At the end of the year however, only four employers were actually employing the system. The number of such impressions purchased was 23,767.

33. The number of N.I. stamps purchased during the year was 6,116,266. If this is added to the number of impressions purchased and the number of purchases recording under the 'schedule payment' system which was 293,390, the number of man-weeks worked during the year becomes 6,433,423.

FULL YEAR CONTRIBUTORS –

34. The number of full year contributors (FYC) i.e, the conceptual number of persons who, if they had each contributed fully during the year would have realised the value of contributions received during that year, was 128,668. One thousand five hundred and forty-four of these were the self-employed and 127,124 the employed.

35. Using these figures, the approximate percentage of the registered population which was contributing fully during 1975 was 54%, with the self-employed percentage standing at 28% approximately and the employed 54%. See Table 4.

TABLE 4
 APPROXIMATE NUMBER OF CONTRIBUTORS (FYC) AND PERCENTAGE
 OF THE REGISTERED POPULATION (Nearest 500 persons)
 1970 - 1975

YEAR (1)	EMPLOYED (2)	SELF- EMPLOYED (3)	TOTAL POPULATION (4)	PERCENTAGE OF REGISTERED POPULATION (5)
1970	98,000	—	98,000	71
1971	101,000	500	101,500	62
1972	104,500	1,500	106,000	58
1973	110,500	1,500	112,000	56
1974	114,500	1,500	116,000	53
1975	127,000	1,500	128,500	54

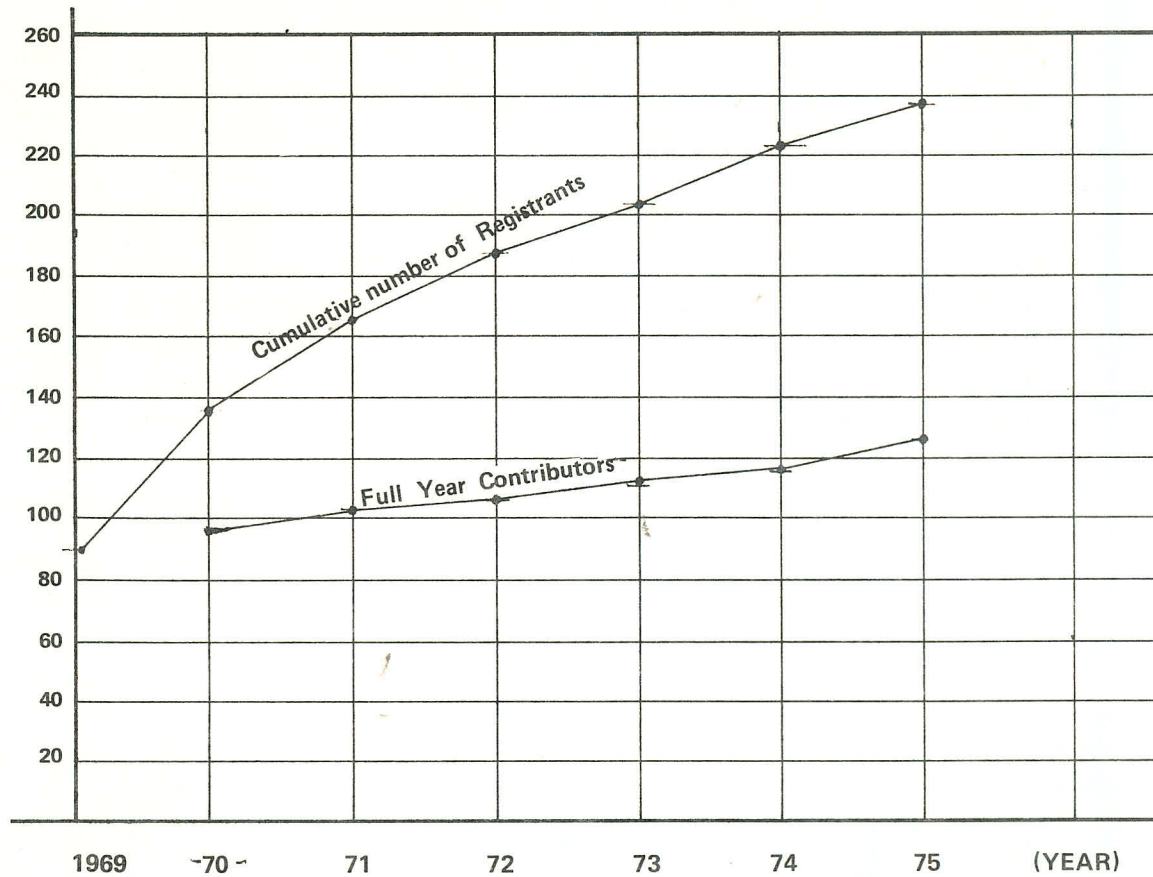
36. Two important features of this table deserve mention. Firstly, the number of self-employed contributors was rather constant over the period 1972 - 1975 (approximating to the nearest 500 persons - see column (3)). Of the approximate 3,000 persons who were registered in this category during 1971, there were only about 500 full-year contributors. During 1972, a further 1,500 approximately, were registered and the cumulative number of full-year contributors jumped to about 1,500. Since then however, the annual number of new registrants vacillated between 200 and 400 approximately, however, in none of these years did the cumulative number of full year contributors manage to exceed 1,500, although the cumulative number of registrants between 1973 and 1975 exceeded 1,000 and exits from this category over the entire period was negligible. The stagnation in this series cannot be explained at present from the information available. Efforts are now afoot with a view of studying this population in detail.

37. Secondly, an examination of column (5) shows that the annual percentages decreased steadily over the period 1970 - 1974. These decreases were however not to the same extent and were actually decelerating with time. In 1975 however, the downward movement stopped. The 1975 percentage actually showed an increase relative to 1974. This is a desirable change; it indicates the approach of a period of stabilisation. Under normal circumstances, this percentage should either increase over the next few years and then level off at some point which at the present time is difficult to estimate, or continue at about the same level for some years to come.

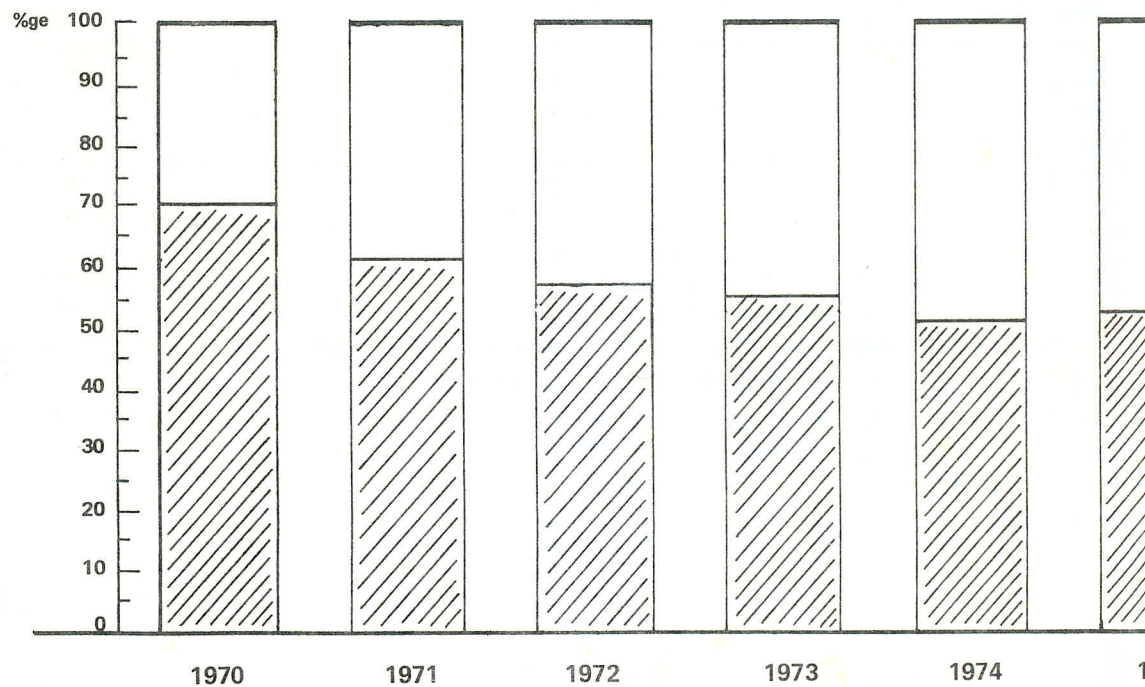
38. The figure below (Fig. 1) shows the absolute number of registrants and full year contributors over the period 1970 - 1975.

(1,000 PERSONS)

Fig 1
NUMBER OF REGISTRANTS AND FULL-YEAR CONTRIBUTORS
1970 - 1975



FULL-YEAR CONTRIBUTORS AS A %GE OF REGISTERED POPULATION
1970-1975



CONTRIBUTIONS PAID -

39. The number of weekly contributions made to the Scheme during 1975 was 6,433,423 with 77,221 belonging to the self-employed and 6,356,202 to the employed category. Comparing this with the overall 1974 contributions it is seen to represent an absolute increase of 858,310, with the increase in the employed category standing at 857,246 and in the self-employed category at 1,064. The percentage distribution wage group-wise reveals that in both the employed and self-employed categories the wage group with the highest percentage of the contributions was wage group V, which claimed about 42% of the employed and 45% of the self-employed contributions. A comparison of these percentages with those of previous years brings out that in the employed category, the movement which started in 1971 i.e a movement from the low to the high wage-groups was continued at a relatively reduced velocity. There were percentage decreases in wage-groups I, II and III and these to some extent were reflected in the significant increase experienced in wage-group V. In the self-employed category these percentages behaved in a somewhat similar manner during 1975 although in the previous years they showed no clear-cut movement. The 1975 percentage distribution seems to suggest that the increase in wage-group V was at the expense of decreases in wage-groups I,II, and IV i.e. it suggests an intra-population movement.

40. However, because of the behaviour of these percentages in the previous years and the possibility that the 1975 distribution might be a spurious one and also because of the lack of detailed information necessary to substantiate this behaviour, this distribution will have to be examined in subsequent years before any conclusive remarks can be made. This percentage distribution is given in Table 5 below.

TABLE 5
PERCENTAGE DISTRIBUTION OF CONTRIBUTIONS
PAID ANNUALLY
1969 - 1975

YEAR	EMPLOYED					
	I	II	III	IV	V	X
1969	19	27	20	12	21	1
1970	19	27	20	12	21	1
1971	18	26	20	12	23	1
1972	16	23	21	13	26	1
1973	14	20	22	14	29	1
1974	11	13	21	18	36	1
1975	9	10	19	19	42	1
	SELF-EMPLOYED					
	I	II	III	IV	V	
1971	32	10	8	5	45	
1972	36	10	7	5	42	
1973	36	11	8	5	40	
1974	34	12	8	5	41	
1975	33	10	8	4	45	

The distribution in absolute numbers is given in Table V of the Annex.

AVERAGE WAGE —

41. Using the absolute figures relating to the number of stamps sold in the various wage-groups, the average wage was calculated. The result was \$36.66 for the self-employed and \$42.45 for the employed, with Guybau standing at \$52.70 approximately. A comparison of these annual averages over the period 1969 to 1975 reveals that in the employed category, the averages have been increasing continuously over the given period, however, those increases were not to the same extent. There were minimal rises between 1969 and 1971 and distinct rises over the period 1972 to 1975. Overall, the average wage moved over the given period from wage-group III to IV. It must be pointed out that because of the non-delimitation of wage-group V the overall average tend to be biased downwards. A re-examination of table 5 in paragraph 40 shows that the percentage of the population contributing in wage-group V has been increasing very rapidly. The 1975 percentage was more than double that of 1970. Now, the greater the percentage in this wage-group, the greater will be the degree of deflation experienced in the overall average; hence, the absolute figures should not be treated as actuals but rather as best indicators of the trend. In the self-employed category the 1975 average wage rose relative to the 1972, 1973 and 1974 averages but was still lower than that of 1971. The entire series was however confined to wage-group III. The series is given below.

TABLE 6
AVERAGE WEEKLY WAGE
1969 — 1975

	1969	1970	1971	1972	1973	1974	1975
Employed	34.67	34.80	35.19	36.79	38.21	41.22	42.45
Self-Employed	—	—	37.24	35.50	35.04	35.83	36.66

BENEFITS (General) —

42. The number of benefit payments made during the year showed an overall decrease relative to 1974. There were increases in 5 types of benefit and decreases in 4, however, the decreases were so heavy that they brought about an overall decrease of about 14%. The details relating to each type of benefit follow.

PENSIONS —

43. The number of pensions (other than industrial pensions) awarded during 1975 was 286. Two hundred and seventy-one of these were old-age pensions, and the remaining 15 were invalidity.

OLD-AGE PENSIONS —

44. Old-age pensions may be awarded to persons who have attained age 65 and who have paid at least 150 contributions since their entry into insurance. Of the 271 persons who were granted this benefit during 1975, only 33 or 12% were females, 2 of whom belonged to the self-employed category. The remaining 31 were from the employed category. The male recipients were distributed, 7 in the self-employed and 231 in the employed category. The average age of these new recipients was 65 years and the average fortnightly payment was approximately \$25.25. The number of such pensions

awarded over the period 1972 - 1975 (1972 being the first year such payments were made) was 614. Twenty of these pensions however, terminated over the same period due to the death of the recipients, leaving an active population of 594 as at 31.12.75.

INVALIDITY PENSIONS -

45. The 15 invalidity pensions granted were to 13 males and 2 females. All the male recipients and 1 female belonged to the employed category, the remaining female was a self-employed person. The average age of recipients was 62 years and the average fortnightly payment was \$23.50. This payment is limited to persons between the ages of 55 years and 65 years.

46. During the period 1973 to 1975 (1973 being the first year such payment was made) 22 pensions were awarded. Seven of these however terminated over the same period, leaving at the end of 1975 an active population of 15 pensioners.

47. The Table below gives an analysis by age and sex of the number of pensioners for year 1975.

TABLE 7
NUMBER OF PENSIONERS BY AGE, SEX AND
AMOUNT PAID - 1975

Age (1)	OLD-AGE				INVALIDITY			
	Male (2)	Female (3)	Total (4)	Amount Paid (5) (F/N)	Male (6)	Female (7)	Total (8)	Amount Paid (9) (F/N)
60	--	--	--	--	1	--	1	21.00
61	--	--	--	--	3	--	3	69.00
62	--	--	--	--	4	--	4	109.70
63	--	--	--	--	1	1	2	48.00
64	--	--	--	--	4	1	5	104.70
65	125	20	145	3,855.00	--	--	--	--
66	85	7	92	2,222.50	--	--	--	--
67	23	4	27	626.20	--	--	--	--
68	5	2	7	147.00	--	--	--	--
TOTAL	238	33	271	6,850.70	13	2	15	352.40

INDUSTRIAL PENSIONS -

48. Ninety-five industrial pensions and other similar periodic payments were granted during 1975. Forty-three of these were in respect of industrial death and 52 were in respect of industrial disablement.

INDUSTRIAL DEATH -

49. Of the 43 periodic payments, 11 were annuities and 32 pensions. The capitalised value of annuities was approximately \$18,820. All the recipients save 1 were

between the ages 0 and 13, the average age being 10 years. These recipients will receive monthly payments at an average amount of approximately \$16.00 until they have attained age 16 (age 18 under special circumstances). There was one recipient, age 54 who will receive a monthly amount of \$12.61 until death or until such time as the General Manager feels that the circumstances have changed sufficiently, that the assistance of the Scheme is no longer necessary.

50. The number of pensions granted was 32. Twenty of these were to widows who had the care of the deceased's children under 18 years of age, 4 were to widows without the care of the deceased's children but who were above 45 years of age and incapable of work. The remaining 8 were to parents of the deceased. These recipients will all be paid monthly amounts (average being approximately \$26.00 for widows and \$12.00 for parents) for life or until such time as the Scheme feels they are capable of self-support.

INDUSTRIAL DISABLEMENT (Final Pensions) -

51. The sex-distribution of new disablement pensioners was 51 males and 1 female. An analysis by percentage disability shows that about 87% of the recipients were assessed between 20 - 40 percent. The remaining 13% were between 50 and 80 percent. The overall average percentage however, was 30 approximately.

52. An examination of these cases shows that 9 of them were formerly paid on a provisional basis for some period of time before the final award of the pension was made, 2 were formerly awarded grants; these cases were subsequently reviewed and changed to pensions. The 41 others were awarded pensions directly.

53. At the end of the year there were still some cases which had not been finally decided but which were being paid on a provisional basis. The Table below gives the number of industrial pensions granted during 1975 by age-group.

TABLE 8
NUMBER OF INDUSTRIAL PENSIONS BY AGE OF RECIPIENT
1975

Age-Group (1)	DEATH					DISABLEMENT			
	WIDOWS		Parents (4)	Annuities (Periodic Payments) (5)	Total (6)	Directly Awarded (7)	Formerly Pro- visional Pension (8)	Formerly paid Lump-Sum (9)	Total (10)
	With Children (2)	Over 45 (3)							
Less than 16	—	—	—	10	10	—	—	—	—
16 - 19	1	—	—	—	1	3	—	—	3
20 - 24	2	—	—	—	2	9	1	—	10
25 - 29	—	—	—	—	—	9	2	—	11
30 - 34	5	—	—	—	5	5	—	1	6
35 - 39	3	—	—	—	3	3	2	—	3
40 - 44	3	—	—	—	3	3	1	1	5
45 - 49	5	—	1	1	7	3	—	—	3
50 - 54	1	1	1	—	3	3	—	—	3
55 - 59	—	1	3	—	4	1	2	—	3
60 +	—	2	3	—	5	2	1	—	3
TOTAL	20	4	8	11	43	41	9	2	52

Table VI in the Annex gives a breakdown by age and type of payment of the 1975 industrial death cases, and Table VII a breakdown by degree of disability and industrial sector of the number of disablement pension cases.

LUMP-SUM PAYMENTS (Grants) —

OLD-AGE:

54. There were 118 lump-sum payments granted during the year in relation to old-age. One hundred males and 18 females were the recipients of such payments. Of the 100 males, 96 were in the employed category and 4 in the self-employed. In the case of the females, 17 were in the employed category. The average value of the grant in the case of employed males was \$357.00 approximately, employed females, \$201.00 and self-employed males \$125.00. The one self-employed female received \$39.00. Overall, the average amount was \$324.00 approximately and the average age of these recipients was 66 years.

55. An examination of the series over the years 1970 - 1975 shows that there was a steady rise between 1970 and 1972 in the number of old-age lump-sum payments granted followed by a descent between 1973 and 1974, which was fairly steep. The 1974 figure being about 52% of the 1972. The 1975 figure shows an increase relative to both 1973 and 1974. Such an increase was unexpected. Judging from the present position, the behaviour of this series seems to be somewhat unstable. However, because of the possibility that the 1975 figure can be just a random fluctuation, an examination of subsequent years' figures will have to be undertaken before any conclusive statement can be made.

56. The table below (Table 9) gives the number of old-age lump-sum payments over the period 1970 - 1975.

TABLE 9
NUMBER OF OLD-AGE LUMP-SUM
PAYMENTS
1970 - 1975

YEAR (1)	EMPLOYED (2)	SELF-EMPLOYED (3)	TOTAL (4)
1970	16	—	16
1971	86	—	86
1972	137	—	137
1973	105	4	109
1974	70	2	72
1975	113	5	118

INVALIDITY —

57. Eighty-five invalidity lump-sum payments were made during 1975. Of this number, 3 belonged to the self-employed category and 82 to the employed. Nine females

received this payment, all of whom belonged to the employed category. The average age of recipients was 51 years approximately, and the average amounts of this payment were, in the cases of (a) employed males \$423.00; (b) employed females \$402.00 and (c) self-employed males \$457.00, the overall average being \$422.00 approximately.

58. An examination of the number of payments of this type made annually during the period 1971 - 1975 reveals that there was a continuous increase between 1970 and 1974, followed by a drop in 1975. (See series below). The drop was however not significant enough to influence the trend.

59. From the data available the future behaviour of this series is rather difficult to predict. This is due mainly to the dissimilarity in conditions governing the award of both lump-sum and pension. Also, the number of pensions granted so far has been so small that any attempt in that direction might turn out to be erroneous. The series will have to be examined over a considerable period of time before any such prediction can be attempted.

	1970	1971	1972	1973	1974	1975
Number of Invalidity Grants	—	14	58	73	89	85

SURVIVOR'S —

60. Survivor's grant (lump-sum) may be paid to the survivor of a deceased person who, at the time of death was in receipt of old-age or invalidity pension or who would have been so entitled had a claim been made.

61. During 1975, twelve such payments were made. Seven of these were to widows who had in their care the children of the deceased, 4 were to widows over 45 years, 1 to an invalid and the other to a dependant who was wholly supported by the deceased.

62. The number of claims made was 110. Ninety-three of these were disallowed, the major reason being that the deceased had not been deemed an invalid or would not have been so deemed at the time of death. There were 5 cases which were still undecided as at 31.12.75.

63. The average age of recipients was 48 years and the average amount received was \$490.20 approximately.

64. Over the period 1971 to 1975, one hundred and twelve payments were made. An examination of the series shows that the annual numbers rose continuously over the period 1971 - 1973, when it reached a peak, then dropped in 1974 to about 47% of the 1973 figure. The 1975 figure shows a further drop. This can be seen from Table 10.

TABLE 10
NUMBER OF SURVIVOR'S CASES
1971 - 1975

YEAR	CATEGORY OF BENEFICIARY			
	WIDOW & COMMON- LAW WIFE	ORPHANS	DEPENDANTS	TOTAL
(1)	(2)	(3)	(4)	(5)
1971	3	—	—	3
1972	28	—	—	28
1973	47	—	—	47
1974	20	2	—	22
1975	11	—	1	12

FUNERAL —

65. Six hundred and forty-one funeral benefit payments were made during 1975. Only 5 of these were in respect of deceased self-employed persons. There were 508 males and 133 females. Of the 641 cases, 565 were persons who were directly insured i.e. contributors to the Scheme, and the remaining 76 were non-contributors i.e. uninsured spouses of contributors.

Each claimant received \$100.00.

66. An examination of the series over the period 1970 - 1975 reveals that the highest number of payments of this type was made during 1975. This can be seen in Table II.

TABLE 11
NUMBER OF FUNERAL CASES
1975

YEAR (1)	DIRECTLY INSURED (2)	SPOUSE (3)	TOTAL (4)
1970	14	2	16
1971	292	35	327
1972	489	38	527
1973	478	120	598
1974	456	47	503
1975	565	76	641

The table further shows that with the exception of 1973, the annual number of deceased uninsured spouses was very insignificant, fluctuating around an average of about 10% of the total deaths.

67. In the case of directly insured persons, the series showed a steady declining trend over the period 1972 - 1974. It rose by about 19% in 1975 relative to 1974. The overall trend was one of instability. Table VIII of the Annex gives a breakdown by age-group and sex, of the 1975 cases.

INDUSTRIAL -

DEATH:

68. Only 2 lump-sum payments of this type were made during 1975. They were both to children aged 14 years. The average amount received was \$440.00 approximately. This type of payment is made only in cases where the amount payable as an annuity to an individual is less than \$560.00. Such payments were minimal over the period 1971 - 1975 as can be seen from the series below.

	1971	1972	1973	1974	1975
Number of lump-sum payments	3	3	2	1	2

DISABLEMENT -

69. The number of lump-sum payments relating to industrial disablement, granted during the year was 252. Two hundred and twenty-five of these were to male claimants and 27 to females. The sugar sector accounted for 150 or about 60% of the total cases. Two hundred and forty-one of these cases were awarded directly i.e. immediately after

a period of employment injury benefit payments, the remaining 11 were paid disablement benefit provisionally for some period of time after injury benefit, and before the award of the grant.

70. The overall average percentage disability was 7 approximately with claimants in the sugar sector averaging 7% and those in the non-sugar 8%. However, the majority of the cases (about 53%) was incident upon the 5%, 10% and 14% levels.

71. The average value of this payment was, in the case of males \$286.00; females \$256.00 and overall \$283.00 approximately.

72. An examination of the annual number of cases paid over the period 1970 - 1975 reveals a somewhat unstable pattern. The numbers rose steadily over the period 1970 - 1972; fell away sharply in 1973, dropped further in 1974, then rose again in 1975 to about the same level as at 1973.

73. It may be of interest to note that the overall behavioural pattern was replicated in the sugar sector, and that over the years this sector which has about 13% of the total registrants, has always managed to account for over 50% of the total cases.

74. The table below gives the number of cases over the period 1970 - 1975 by sector (Sugar, Non-Sugar) and Table IX in the Annex, gives a breakdown by percentage disability of the 1975 cases.

TABLE 12
NUMBER OF DISABLEMENT LUMP-SUM PAYMENTS
1975

YEAR (1)	SUGAR (2)	NON-SUGAR (3)	TOTAL (4)
1970	16	13	29
1971	161	43	204
1972	423	69	492
1973	158	93	251
1974	114	72	186
1975	150	102	252

SHORT-TERM BENEFITS —

SICKNESS:

75. The number of spells of sickness experienced during 1975 was about 10,752. About 1,835 of these were disallowed for various reasons, the remaining 8,917 were spells which were actually paid during the year. An analysis of the disallowances reveals that about 47% had incapacity lasting for less than three days, a further 23% approximately had less than 50 paid contributions and an additional 17% were not engaged in insurable employment on the day prior to the Commencement of the illness.

76. The number of spells which arose from self-employed persons was 46 of which 37 were from males and 9 from females.

77. The sugar sector claimed about 33% of the total spells i.e. in absolute numbers 2,903. The remaining 6,014 spells arose from the other industries taken together. An examination of these annual percentages over the period 1971 - 1975 reveals that between

1972 and 1974 the percentage dropped steadily from 43% to 33% then levelled off in 1975. It might be that a stabilised period has been reached but it is however a little too early to be definite. These annual percentages are given below —

	1971	1972	1973	1974	1975
Percentage of total spells belonging to Sugar Sector	43	43	39	33	33

78. The number of spells belonging to female claimants in the sugar industry was minimal, standing at just about 3% of the grand total, while spells belonging to male claimants in this sector was just about 29% of the grand total. These are set out in Table 13 below.

TABLE 13
NUMBER OF SICKNESS SPELLS
1975

DESCRIPTION (1)	SUGAR			NON-SUGAR			ALL-INDUSTRIES (8)
	MALES (2)	FEMALES (3)	TOTAL (4)	MALES (5)	FEMALES (6)	TOTAL (7)	
Number of spells	2,601	302	2,903	4,662	1,352	6,014	8,917
%ge of total spells	29.17	3.39	32.56	52.28	15.16	67.44	100
%ge sector-wise	89.60	10.40	100	77.52	22.48	100	
%ge sex-wise	35.81	18.26	—	64.19	81.74	—	—
Average benefit days	13.40	11.71	13.22	13.61	10.81	12.98	13.06

79. The average duration of a spell of sickness during 1975 was about 13 days with both sugar and non-sugar averages approximately the same i.e. 13 days. Spells belonging to male claimants were of longer duration than those belonging to females. These averages were about 14 and 11 days respectively.

80. The total number of spells experienced during 1975 was about 3.5% lower, relative to 1974. The decrease was experienced in spells belonging to both male and female claimants. The decrease in the spells belonging to males was to the extent of 2.6% and for females 7.4 — See Table 14.

TABLE 14
NUMBER OF SICKNESS SPELLS
1970 - 1975

YEAR (1)	MALES (2)	FEMALES (3)	TOTAL (4)
1970	NA	NA	912
1971	6,441	1,338	7,779
1972	6,527	1,265	7,792
1973	7,935	1,770	9,705
1974	7,457	1,787	9,244
1975	7,263	1,654	8,917

The overall average age of claimants was 37 years approximately with that for males standing at 37 years and females at 35 years approximately. An analysis by benefit days, sex and sector is given in Table X of the Annex.

EMPLOYMENT INJURY -

81. The number of employment injury spells paid during 1975 was 9,012. Of this number 7,136 or 79% arose from the sugar industry and 1,876 or 21% from the other industries taken together. If the annual percentages claimed by the sugar industry over the period 1970 - 1975 are examined it will appear that the optimal annual percentage belonging to this sector lies somewhere above the 80% level. These percentages are given below.

	1970	1971	1972	1973	1974	1975
Percentage spells belonging to the Sugar Industry	60	73	80	71	78	79

82. As will be noticed, in the initial years of the Scheme's operation, this percentage climbed from 60% to 73% i.e. between 1970 and 1971 and then moved to 80% in 1972. In that year, the Scheme implemented certain short-term control measures in the sugar sector and in the following year the percentage dropped. The period 1974 and 1975 appears to be one of revival. The 1975 percentage shows a minimal but positive variation when compared with 1974 and also a negative but minimal variation when compared with 1972, which was the highest ever reached in the period.

83. The number of spells which arose from male claimants was 8,181 or 91% of the total spells. There were 831 spells belonging to female claimants. The dominant role played by male claimants was reflected in both the sugar and non-sugar sectors with the non-sugar claiming a higher percentage (96%) than the sugar (90%). This is shown in Table 15 (row 4).

TABLE 15
INJURY SPELLS -- BY SEX AND SECTOR
1975

	MALES			FEMALES			MALES AND FEMALES		
	Sugar (2)	Non- Sugar (3)	Total (4)	Sugar (5)	Non- Sugar (6)	Total (7)	Sugar (8)	Non- Sugar (9)	Total (10)
1. Number of spells	6,389	1,792	8,181	747	84	831	7,136	1,876	9,012
2. Percentage of Grand Total	71	20	91	8	1	9	79	21	100
3. Percentage of Sub-Totals	78	22	100	90	10	100	79	21	100
4. Percentage of Sugar/Non-Sugar	(90)	96	--	(10)	4	--	(100)	100	--
5. Average Benefit Days	12.63	13.99	12.85	12.14	9.98	11.92	12.50	13.82	12.77

84. The average number of benefit days per spell of incapacity was approximately 13 days, with the average for males being a little longer than that for females. Overall, spells belonging to the sugar industry were shorter than those belonging to the non-sugar industries. This has always been the pattern over the years. However, in the case of spells belonging to female claimants, the non-sugar sector experienced shorter spells than the sugar (see row 5 of Table 15). The overall average duration during 1975 compares favourably with those for period 1971 to 1974 which were 18, 17, 14 and 14 days respectively.

85. In regard of male claimants about 55% of the payments were made in wage-group V whereas in the case of females about 70% of the payments were in wage groups II and III.

86. Overall the number of spells experienced during 1975 fell relative to 1974 by about 25%. The annual number of spells experienced over the period 1970 - 1975 is given below -

	1970	1971	1972	1973	1974	1975
Number of Injury Spells	7,451	11,455	13,694	10,491	11,986	9,012

Table XI of the Annex gives a breakdown by benefit days, sex and sector of the 1975 spells.

87. If the figures relating to the initial years 1970 and 1971 are neglected then, the behaviour of this series appears to be random. Such behaviour is expected under stabilised conditions, from this type of benefit.

MEDICAL CARE AND ATTENTION -

88. The medical care and attention provided by the Scheme is so far limited to persons who have suffered industrial accidents or contracted diseases arising out of or during the course of employment.

The benefit takes two forms viz:-

- 1) Cash reimbursements.
- 2) Treatment and similar care aimed at reducing the incapacity for work and/or the rehabilitation of the injured person.

Such care includes the supply of orthopaedic and prosthetic appliances and provision is also made for the incapacitated person to be treated both in Guyana and abroad.

89. During 1975, the number of medical care cases which arose was 9,709. As was the pattern in the previous years 80% of these cases were incident on the sugar sector. This high incidence of cases from the sugar industry was reflected in both males and females with the percentage of females being significantly higher than that of males. This is shown in Table 12.

TABLE 16
NUMBER OF MEDICAL CARE CASES
1975

(1)	MALES (2)	%GE (3)	FEMALES (4)	%GE (5)	TOTAL (6)	%GE (7)
Sugar Sector	7,228	(79)	520	(92)	7,748	(80)
Percentage	(93)	—	(7)	—	(100)	—
Non-Sugar Sector	1,917	(21)	44	(8)	1,961	(20)
Percentage	98	—	2	—	100	—
TOTAL	9,145	(100)	564	(100)	9,709	(100)

90. An examination of the sex-distribution reveals that over 90% of the claimants were males and this was reflected in both the sugar and non-sugar sectors. These percentages being 93% and 98% respectively.

91. A comparison of the industry and sex percentage-distributions over the period 1970 - 1975 reveals that there were no significant variations in the behavioural patterns.

92. In the area of rehabilitation the Scheme provided 6 of its contributors, each of whom was unfortunate to have lost one lower limb, with artificial ones. This was done through the Polio Rehabilitation Centre. There were about 24 other persons who were supplied with appliances aimed at correcting certain malformations and/or malfunctions brought about as a result of injuries sustained. One other contributor who had lost the use of both lower limbs was provided with a wheel-chair in an effort to assist him in his struggle for self-reliance.

MATERNITY —

93. The number of maternity benefit cases paid during the year was 1,452. Only 2 of these payments however, were to self-employed persons. The recipients of this benefit were each paid for different periods of time ranging from 1 - 13 weeks, the average period being 9 benefit weeks approximately. The average age of these recipients was 27 years approximately. Over 90% of the claimants were between the ages of 19 and 35 years, the maximum age being 47. The sugar sector was responsible for just about 4% of the total cases.

94. An examination of the annual number of paid cases over the period 1970 - 1975 shows that these numbers had been increasing; the increases however were not to the same extent. This can be seen from an examination of column 3 of Table 17. The number of women registered under the scheme and who were between the child bearing ages 16 to 52 was approximately 55,000 i.e. the rate of claim per 100 women registered was approximately 2.6.

95. An examination of these rates over the period 1971 - 1975 reveals that the trend has been decreasing. (See column 6 of Table 17). This rate is expected to settle down during the next few years. However, its present behaviour coupled with the lack of supporting information renders it difficult at this stage to say what that settled rate will be.

TABLE 17
APPROXIMATE NUMBER OF WOMEN REGISTERED (between ages 16 - 52)
AND NUMBER OF MATERNITY CASES

YEAR (1)	NO. OF CASES (2)	%GE INCREASE (3)	NO. OF WOMEN REGISTERED (4)	%GE INCREASE (5)	PER 100 WOMEN REGISTERED (6)
1971	1,099	—	31,688	—	3.5
1972	1,251	13.8	36,858	16.3	3.4
1973	1,268	1.4	42,140	14.3	3.0
1974	1,330	4.9	49,539	17.6	2.7
1975	1,452	9.3	55,127	11.3	2.6

96. The average duration of cases during the period 1971 - 1975 and also the average age of recipients over that period is given below —

	1970	1971	1972	1973	1974	1975
Average Duration (Benefit days)	—	55	56	52	56	56
Average age	28	28	27	27	27	27

97. The stability in the series above leads one to the conclusion that the average duration will be fluctuating for sometime to come around 56 benefit days and the average age around 27 years, all subscribing factors retaining their behavioural pattern. The analysis by age-group and employment status is given in Table XII of the Annex.

REFERENCES TO MEDICAL REFEREES AND SPECIALISTS —

98. The number of cases referred by the Scheme's Medical Adviser to Medical Referees and Specialists for determination during the year was 1,417.

99. These were cases which had appeared to have been incorrectly diagnosed by various Medical Practitioners or cases where the treatment prescribed by the Medical Practitioners appeared to be inconsistent with the diagnosis. Four cases were referred to specialists and 1,413 to Referees.

100. The number of cases referred to Referees during 1974 was 1,242. The 1975 figure shows a 14% increase relative to 1974. The number of such cases which arose over the period 1972 - 1975 is given below.

	1972	1973	1974	1975
Number of references to Referees	3,071	1,233	1,242	1,413

101. An examination of the distribution of these cases by area reveals that about 81% arose from Demerara, about 15% from Berbice and about 4% from the Essequibo area. This distribution is given in Table XIII of the Annex.

SICK VISITING –

102. This service started in 1973 with the aim of assisting contributors who are undergoing treatment by Medical Practitioners to gain speedy recovery and to educate them on the medical aspects of the Scheme. During 1975 the team of Sick Visitors was strengthened by 4 members bringing the total to 8. The areas serviced by this team during the year were East and West Coasts of Demerara, New Amsterdam and environments, East and West Banks of Demerara, Linden and its environments, Corriverton and its environments, Georgetown and North West Districts. The number of visits made by the Team during the year was 1,891 of which 1,566 were successful. Three hundred and thirty-seven were to hospitals, dispensaries and similar institutions. The remaining 1,554 were home visits. An analysis by district of the number of visits made by this team is given in Table XIV of the Annex.

103. Meanwhile, the Medical Division continued the treatment of minor cases referred to it by Medical Practitioners. Ninety-six such cases were treated during the year to the satisfaction of the claimants. As a result of the adoption of this procedure of referral, the number of recalcitrant claimants was considerably lessened and the rates of recovery expedited.

APPEALS –

104. The number of appeals filed during 1975 was 508. Four hundred and thirty-seven of these were filed on medical grounds and 71 on non-medical grounds. Of the 437 appeals made on medical grounds 202 were heard by Medical Referees and 235 by Medical Boards. Seventy-one appeals were heard by the Appeals Tribunal. No case was taken to the National Insurance Commissioner during the year.

APPEALS TO MEDICAL REFEREES –

105. There were 202 persons who filed appeals setting out their dissatisfaction with the way their cases were handled by Registered Medical Practitioners during the year. These cases were all placed before Medical Referees for determination. One hundred and sixty of these appeals were allowed and the remaining 42 were disallowed. In all allowed cases, where treatment was necessary, persons were referred to the appropriate Medical Specialists. The number of appeals filed over the period 1972 to 1975 and the results are given in Table 18 below.

TABLE 18
APPEALS TO MEDICAL REFEREES
1972 – 1975

	1972	1973	1974	1975
Appeals filed	1,171	390	379	202
Allowed	756	230	239	160
Disallowed	415	160	140	42
%ge Allowed	65	59	63	79

106. An examination of this table reveals that over the period 1972 - 1975 the annual number of appeals filed decreased steadily. The same could be said of the absolute number of appeals allowed and disallowed. However, the percentage of allowed cases behaved differently. The trend there appears to be upward i.e. there appears to be a positive annual progression in the number of genuine appeals lodged.

APPEALS TO MEDICAL BOARD -

107. Medical Boards are conducted in instances where determination of Medical Referees are held in doubt either by the claimant or by the Scheme. The decision of the Board is final. Two hundred and thirty-five appeals were brought before the Board during the year. Of this number, 127 were allowed, 88 were disallowed and 20 were either abandoned or struck off.

108. The number of appeals boarded annually over the period 1972 to 1975 is presented below in Table 19.

TABLE 19
APPEALS TO MEDICAL BOARDS
1972 - 1975

	1972	1973	1974	1975
Number of Appeals	400	330	253	235
Allowed	80	125	149	127
Disallowed	278	179	93	88
Abandoned etc.	42	26	11	20
%ge Allowed	20	38	59	54

109. An examination of the table reveals that the annual number of appeals filed decreased steadily over the period 1972 - 1975. The absolute annual number of appeals disallowed also decreased over that period. On the other hand, the annual number of appeals allowed increased both absolutely and relatively over the period 1972 - 1974 then dropped, but not very significantly in 1975. As was the case with appeals to Referees, there appears to be an annual positive increase in the number of genuine appeals filed.

APPEALS TO TRIBUNAL -

110. The number of appeals made on non-medical grounds during the year was 71. Forty-one of these were in respect of sickness benefit and 14 in respect of survivor's benefit. The remaining 16 were divided among the other types of benefit.

111. The number of appeals which were decided by the Tribunal during the year was 80 i.e. there were 9 appeals which originated in previous years but which were actually decided in 1975. Of these 80 cases, 20 were allowed and 60 disallowed. The number of appeals reported pending as at 31.12.75. was 93.

OTHER ACTIVITIES -

TRAINING:

112. The Training Division conducted 19 courses during the year. Six of these were for established employees of the Organisation, 3 were orientation courses for recruits and

transferees and 10 were for clerks in public and private enterprises who deal with National Insurance matters, and students of the University of Guyana. Overall, 349 sessions were held and 114 persons participated.

113. Nineteen one-session lectures were also organised for employees of the sugar industry and other groups of employees. The overall number of participants at these lectures was 628.

114. In addition, the Training Division organised 1 course for 6 officers from two Social Security Organisations operating in the Caribbean. These officers were referred to the Guyana Scheme by the ILO Co-ordinator in the West Indies - Mr. M. Jenkins, so that they could have a first-hand look at the operation of the local Scheme, and in addition be exposed to the principles and practices of Social Security generally. Two officers were from the St. Lucia National Provident Fund and 4 were from the Antigua National Social Security Office. The former group underwent a two-month training course and the latter group a four-week course. The courses were run concurrently.

115. The experience gained by these officers is intended to be used by them in the setting up of the proposed National Insurance Schemes in those territories.

MANAGEMENT SEMINAR -

116. There was one management seminar held during the year at the Kuru Kuru Co-operative College. The seminar was a residential one and was conducted for heads of departments and other senior personnel of the Scheme. The theme of the seminar was 'Maximum Compliance'. Among the guests present were Mr. M. Jenkins, the ILO Co-ordinator attached to the Caribbean and Mr. V. Natesan, ILO Actuary, who was at the time carrying out the first Actuarial Review of the Scheme. The seminar undertook an analytic review of the Scheme's operations over the past years. Discussions were held on papers submitted by some senior officers. A number of recommendations arose out of those discussions and a considerable number of decisions were taken. Problems affecting the various Divisions/Sections, Local and Sub-Offices of the Scheme were also discussed and guidelines leading to their solutions proposed.

117. The contributions of the two ILO Officials were of immense value to the Seminar which made use of the expert knowledge offered to base many of its recommendations and to arrive at solutions to existing problems.

SCHOLARSHIPS -

118. Eight employees of the Scheme gained entrance to the University of Guyana for the academic year 1975/76. These employees were all accepted for full-time courses leading up to the Bachelor's Degree in various subjects. They were all granted leave with full remuneration to attend classes. This is in keeping with the Government's policy of free education up to University level.

119. The granting of scholarships by the Scheme to its employees started since 1972. To date 13 scholarships have been granted. The recipients of these scholarships are obligated on completion of their courses to serve the Scheme for prescribed periods of time in relevant capacities.

VISITS -

120. Two visits were paid to the Scheme during the year by officials from neighbouring territories.

121. During the month of June a team of 5 officials from the Surinam Sick Fund paid a one-day visit to the Scheme in order to examine the systems employed by the Guyana Scheme, with the view of adopting the relevant ones for their own Medical Scheme which the Surinam Government plans to set up later in this year. These officials held talks with senior officers of the Scheme and other Government Ministries and also gathered data which they felt would assist their Government in its venture.

122. During October, Mr. Carl Thompson, Chairman of the National Insurance Board, Bahamas, spent 3 days in the country viewing the operations of the Scheme and holding formal discussions with senior officers of the Scheme, Guystac and some Government Ministries.

RECIPROCAL TALKS —

123. The third meeting of the Working Party on Reciprocal Arrangements for Social Security in the Caribbean Community, was held at Nassau, the Bahamas, from the 17th to the 21st November, 1975. The Guyana Scheme was represented at this meeting by its Deputy General Manager — Cde. Roy Charles. At that meeting the reports of the first and second meetings were confirmed and certain recommendations relating to the inclusion of short-term benefits in the Reciprocal Arrangements were made.

124. The meeting also amended a Draft Convention (including Administrative Agreement) which had been prepared by the Committee and agreed that the revised document should be submitted to Heads of Government of participating countries. A report of that meeting has been published.

ACTUARIAL REVIEW —

125. The first Actuarial review of the Scheme which commenced during December, 1974, was concluded on 6th July, 1975.

126. The ILO Expert who was commissioned to perform this task, Shri V. Natesan, left the country on the 15th July, 1975 after an approximate six-month stay. He will present his Findings and Recommendations to the Director General of the International Labour Office who in turn will forward the Final Report to the Guyana Government. At the end of the year however, the Final Report had not yet been received.

ANNIVERSARY CELEBRATIONS —

127. The Sixth Anniversary of the Scheme was celebrated with one week of activity during September, 1975. Employees of the Scheme were taken on tours of Sugar Estates and the Guyana Bauxite Company and also participated in self-help work at the Blind Institute during that week. Each afternoon employees participated in an inter-organisation indoor sports competition and on Sunday 27th July, there was a grand cavalcade of sports for employees and their children. These sporting events were all organised by the Scheme's Public Relations Section. The Scheme's Literary Debating and Dramatic Group also staged a Cultural Evening. The week's activities was culminated with a Bar-B-Que held at the Prime Minister's Residence. Overall, the week was enjoyably spent.

MASHRAMANI CELEBRATIONS —

128. The Scheme participated in the 1975 Mashramani Celebrations. In Georgetown, tramping was done under the Guystac Banner 'Feed, Clothe and House the Nation'. In Berbice, the NIS float 'Sunshine for the Nation's Health' which was one of the many floats on parade in that region won third prize, while in Bartica Miss Cornila Joseph who was sponsored by NIS won the Miss Bartica Fashion Contest.

INCOME AND EXPENDITURE —

129. Income received for year 1975 amounted to \$25,885,469. This was made up of —

(a) Sale of employed persons stamps, valued at	\$19,097,934
(b) Sale of self-employed persons stamps valued at	166,705
(c) Other contributions (Less refunds) valued at	1,317,081
(d) Investment and other income valued at	5,303,749

130. Comparing this with the 1974 Income which was \$21,852,715, it is seen to represent a 18% increase. There were increases, relative to 1974, in each of the items mentioned above. The increase in sale of stamps was to the extent of 15%, other contributions increased by about 0.6% and Investment and other Income by about 39%.

EXPENDITURE –

131. Total Expenditure for year 1975 amounted to \$5,716,225. Expenditure on administration (including printing of NI stamps) amounted to \$2,630,525 and benefit payments to \$3,085,700. If the 1975 figures are compared with the corresponding 1974 figures, it will be seen that administration expenditure increased by about 17% and benefit payments by about 6%. The overall increase being to the extent of 11%.

132. An examination of the amounts spent annually on administration over the period 1970 - 1975, which are given below, reveals that the absolute amounts increased steadily over the given period. The 1975 amount was more than 1.5 times that of 1971. Also, the percentages which administration expenses bear to total expenses annually, appear to be exhibiting an upward trend. In 1975 it was about 46% of total expenditure compared to 32% in 1972; 43% in 1973 and 44% in 1974. See Table 20 below.

TABLE 20

	1970	1971	1972	1973	1974	1975
Total Expenses	1,655,009	3,664,076	5,227,299	4,688,349	5,145,490	5,716,226
Administration Expenses	1,118,493	1,553,793	1,679,967	1,997,400	2,244,732	2,630,525
Administration as %ge of Total Expenses	68	42	32	43	44	46

133. With respect to benefit payments, decreases relative to 1974 were experienced in 4 types of benefit payments during the year. Injury decreased by about 13%, sickness by about 8%, funeral by about 4% and survivor's by about 62%. In spite of these decreases the total amount paid out increased by about 6%. There was a significant increase in the amount of old-age pension which moved from about \$194,000 in 1974 to \$400,000 in 1975 i.e. by over 100%. The other increases were normal. The analysis of 1975 expenditure is shown in Fig 2.

NATIONAL INSURANCE FUND –

134. The surplus for year 1975 (i.e. income less expenditure) amounted to \$20,169,244. This, when added to the cumulative amount for the period 1969 - 1974 brought the total surplus to \$87,363,535. From this amount however, a sum of \$30,000 had to be deducted as payment to the Ministry of Health for services rendered during 1974. At 31.12.75 therefore, the National Insurance Fund (accumulated surpluses) stood at \$87,333,535.

135. An examination of the annual surpluses shows that between 1974 and 1975 the annual surplus increased by about 21%; between 1973 and 1974 the increase was to the extent of 18% and between 1972 and 1973 about 25%. Between 1970 and 1973 the annual surpluses actually showed a decreasing trend.

TABLE 21
NATIONAL INSURANCE FUND
1969 - 1975

YEAR (1)	ANNUAL SURPLUS (2)	FUND (3)
1969	2,213,871	2,213,871
1970	11,751,728	13,965,599
1971	11,658,085	25,623,684
1972	11,330,962	36,954,646
1973	14,189,507	51,144,153*
1974	16,707,225	67,194,291*
1975	20,169,244	87,333,535*

**See note 1 in Final Accounts.*

136. At 31.12.75 the Fund was made up of -

(a) Fixed assets, valued at	\$ 2,180,410	
(b) Long-Term investment, valued at	75,541,357	
(c) Short-Term investment, valued at	7,349,695	
(d) Stocks of stationery, valued at	37,852	
(e) Cash-on-hand, valued at	84,165	
(f) Cash-at-bank, valued at	20,417	
(g) Other assets, valued at	3,397,492	
Minus Current Liabilities, valued at		1,277,853
N.I. Fund	87,333,535	

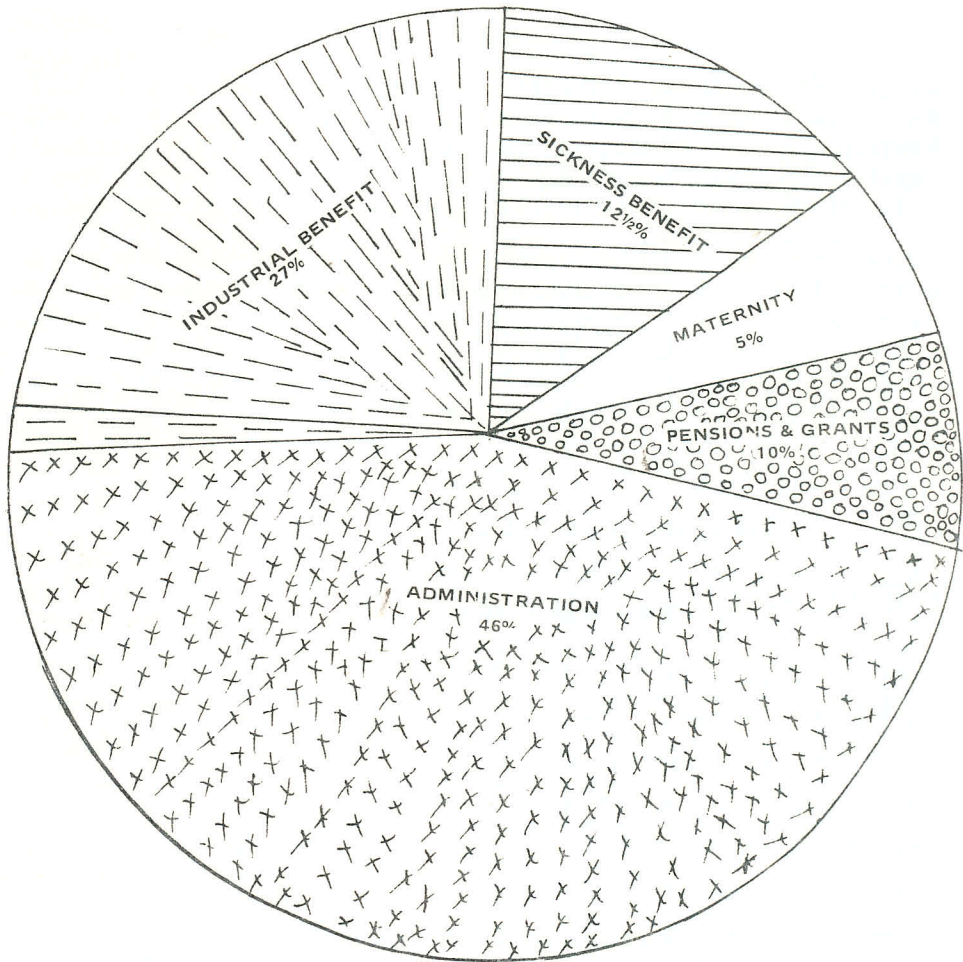
137. A comparison of the individual amounts with corresponding amounts for 1974 reveals that the amount of cash-at-bank dropped to about 15% of the 1974 amount. Current liabilities also dropped by about 11%. Increases were experienced in all other items. Fixed assets rose by about 48%. Long-term investment by about 31% and short-term investment by about 11%. The amount of 'Cash-on-hand' and 'Other Assets' increased by about 223% and 37% respectively.

138. About 86% of the Fund was tied up in long-term investment. The investment was almost entirely in Debentures and State-hood Bonds all of which carried interest yielding rates of between 7% and 8%.

139. Following is a copy of the Audited Accounts of the National Insurance Board for year ending 31.12.75.

Fig. 2

ANALYSIS OF EXPENDITURE — 1975



14th April, 1976

**REPORT OF THE AUDITORS ON THE ACCOUNTS OF THE
NATIONAL INSURANCE BOARD FOR THE YEAR
ENDING 31ST DECEMBER, 1975**

We have examined the annexed Accounts which are in agreement with the Books of the National Insurance Board, and report that we have obtained all the information and explanations we considered necessary for the purposes of our audit.

In our opinion, the Balance Sheet and Statement of Income and Expenditure and Surplus, present fairly the financial position of the Board as at 31st December, 1975 and the results of its operations for the year ended on that date, in accordance with generally accepted accounting principles.

Sgn.

THOMAS, STOLL, DIAS & CO.,

ACCOUNTANTS.

NATIONAL INSURANCE BOARD
BALANCE SHEET AS AT 31ST DECEMBER, 1975

<u>1974</u>	<u>SOURCE OF FUND</u>	\$	\$
\$			
50,487,066	Accumulated Surplus B/F (Note 1)		67,164,291
<u>16,707,225</u>	Add: Surplus for year		<u>20,169,244</u>
<u>67,194,291</u>			<u>87,333,535</u>
	REPRESENTED BY		
	<u>Fixed Assets (Note 2)</u>	<u>Cost</u>	<u>Depreciation</u>
1,230,608	Buildings	1,996,980	87,114
66,702	Furniture, Fixtures & Fittings	110,924	36,376
153,459	Office Equipment	249,548	74,059
27,342	Motor Vehicles	40,876	20,369
<u>1,478,111</u>		<u>2,398,328</u>	<u>217,918</u>
	INVESTMENTS		
57,815,798	GOVERNMENT DEBENTURES at Cost (Schedule 1).		75,523,205
<u>13,689</u>	Shares, Guyana Printers Limited		<u>18,152</u>
<u>57,829,487</u>			<u>75,541,357</u>
	CURRENT ASSETS		
2,468,006	Treasury Bills		1,012,101
4,169,216	Fixed Deposits		<u>6,337,594</u>
<u>6,637,222</u>			7,349,695
31,459	Stock of Stationery Stores		30,277
—	Stock of Air Conditioner Parts		7,575
	STAFF ADVANCES		
1,205,498	Sundry Debtors		963,404
<u>4,774</u>	Less: Bad Debt Provision		<u>5,395</u>
<u>1,200,724</u>			958,009
1,280,387	Accrued Income		2,436,942
3,772	Prepayments		2,541
136,981	Cash-at-Bank		20,417
26,019	Cash-on-Hand		84,165
<u>9,316,564</u>			<u>10,889,621</u>
	DEDUCT		
	CURRENT LIABILITIES		
89,116	Unpaid Benefits		261,226
<u>1,340,755</u>	Sundry Creditors		<u>1,016,627</u>
<u>1,429,871</u>			<u>1,277,853</u>
<u>7,886,693</u>			<u>9,611,474</u>
<u>\$67,194,291</u>			<u>87,333,535</u>

NATIONAL INSURANCE BOARD
NOTES TO THE ACCOUNTS
AT 31ST DECEMBER 1975

NOTE 1

ACCUMULATED FUND

	\$
Balance as at 1.1.75	67,194,291
<i>Less:</i> Medical Care Expenses – Ministry of Health 1974	30,000
	<hr/>
	\$67,164,291
	<hr/> <hr/>

NOTE 2

The value of assets in the possession of the Board which were purchased by the Ministry of Labour and Social Security but not charged to the Board has not been included.

NATIONAL INSURANCE BOARD
REVENUE ACCOUNT FOR THE YEAR ENDED 31ST DECEMBER,
1975

1974	INCOME	\$	\$
\$			
16,569,267	Sale of Stamps Employed	19,097,934	
<u>163,697</u>	Sale of Stamps Self-Employed	<u>166,705</u>	
16,732,964	Total Stamp Sales		19,264,639
1,309,502	Other Contribution <i>Less</i> refunds		1,317,081
3,797,884	Investment Income		5,289,797
<u>12,365</u>	Other Income		<u>13,952</u>
21,852,715	Total Revenue		25,885,469
	DEDUCT: EXPENDITURE		
2,244,732	Administration Expenses	2,604,319	
<u>—</u>	Printing of N.I.S. stamps	<u>26,206</u>	
2,244,732	Total Printing and Administration Expenses		2,630,525
	BENEFIT		
824,928	Injury	714,227 ✓	
218,991	Disablement	259,839 ✓	
160,698	Death	195,589 ✓	
716,544	Sickness	661,119 ✓	
284,814	Maternity	332,917 ✓	
64,815	Funeral Grant	62,449 ✓	
38,013	Old Age Grant	43,050 ✓	
39,388	Invalidity	47,889 ✓	
12,597	Survivors	4,760 ✓	
<u>193,673</u>	Old Age Pension	<u>399,863 ✓</u>	
2,554,461	Total Benefit Expenses		2,721,702
346,297	Medical Expenses		<u>363,998</u>
5,145,490	Total Expenses		5,716,225 ✓
<u>\$ 16,707,225</u>	<i>Net Surplus Carried Forward</i>		<u>\$ 20,169,244</u> ✓

NATIONAL INSURANCE BOARD

SCHEDULE 1

Investment Comprising:—

		<u>FACE</u> <u>VALUE</u>	<u>BOOK</u> <u>VALUE</u>
7% Guyana Debentures	— Third Series 1969/79	850,000	850,000
	First " 1970/80	3,000,000	3,000,000
	Second " 1970/80	2,500,000	2,500,000
	Fourth " 1970/80	2,000,000	2,000,000
	First " 1971/81	2,000,000	2,000,000
	Second " 1971/81	2,495,000	2,495,000
	Third " 1971/81	2,500,000	2,500,000
	Fourth " 1971/81	3,600,000	3,600,000
	Fifth " 1971/81	1,500,000	1,500,000
	First " 1972/82	2,425,000	2,425,000
	Second " 1972/82	3,100,000	3,100,000
	Third " 1972/82	3,000,000	3,000,000
	First " 1973/83	8,000,000	8,000,000
	Second " 1973/83	2,000,000	2,000,000
	Third " 1973/83	750,000	750,000
	Fourth " 1973/83	2,500,000	2,500,000
	First " 1974/84	2,800,000	2,800,000
	Fourth " 1974/84	2,500,000	2,500,000
	Sixth " 1974/84	2,500,000	2,500,000
	Seventh " 1974/84	4,000,000	4,000,000
	Eight " 1974/84	2,500,000	2,500,000
	First " 1975/85	5,000,000	5,000,000
	Second " 1975/85	5,000,000	5,000,000
	Third " 1975/85	4,000,000	4,000,000
	Fourth " 1975/85	4,000,000	4,000,000
7½ % St. Vincent Statehood Bonds	1969/78	150,000	146,318
7½% St. Christopher — Nevis-Anguilla Debenture	1970/80	250,000	242,500
7½% Govt. of Dominica Debentures	1971/82	100,000	97,243
7½% St. Vincent Govt. Development	1971/83	100,000	100,251
7¾% Government of Dominica Debentures	1972/87	100,000	105,578
7¾% Govt. of St. Lucia Debentures	1971/83	100,000	97,243
8% Govt. of St. Vincent Development Bonds	1973/88	100,000	106,665
7½% St. Christopher — Nevis-Anguilla Bond	1989/1994	100,000	107,407
Shares in Guyana Printers Limited 18, 152 Ordinary Shares at \$1.00 each		18,152	18,152
		<u>\$75,538,152</u>	<u>\$75,541,357</u>

1,003,205

STATISTICAL ANNEX

ANNEXES

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TABLE 1
 NUMBER OF EMPLOYERS REGISTERED BY INDUSTRY AND SIZE
 (Number of employees)
 1975

CODE	INDUSTRY (1)	NUMBER OF EMPLOYEES											TOTAL (12)				
		1-10 (2)	11-20 (3)	21-30 (4)	31-50 (5)	51-100 (6)	101-150 (7)	151-200 (8)	201-500 (9)	501-1000 (10)	1000+ (11)						
0.	Agriculture, Forestry and Fishing.																
01a.	Sugar	2	1	1	—	—	—	—	—	—	—	—	—	—	—	—	4
01b.	Others	44	2	1	—	—	—	—	—	—	—	—	—	—	—	—	47
1.	Mining and Quarrying	—	—	1	—	—	—	—	—	—	—	—	—	—	—	—	1
2-3.	Manufacturing	87	7	2	3	—	1	—	—	—	—	—	—	—	—	—	100
4.	Construction	58	9	3	—	2	—	—	—	—	1	—	—	—	—	—	73
5.	Electricity, Gas, Water and Sanitary Services.	2	3	—	—	1	—	—	—	—	—	—	—	—	—	—	6
6.	Commerce	59	2	1	1	—	—	—	—	—	—	—	—	—	—	—	63
7.	Transport, Storage and Communication.	16	1	—	—	—	—	—	—	—	—	—	—	—	—	—	17
8.	Services	341	10	1	1	1	—	—	—	—	—	—	—	—	1	—	355
9.	Activities not adequately described	—	—	—	—	—	—	—	—	—	—	—	1	—	—	—	1
	TOTAL	609	35	10	5	4	1	1	1	1	1	1	—	—	1	—	667

TABLE II

NUMBER OF EMPLOYEES REGISTERED BY AGE-GROUP, SEX AND MARITAL STATUS - 1975

Age-Group (1)	MALES							FEMALES						
	Married (2)	Single (3)	Widower (4)	Divorced (5)	Separated (6)	Common-Law (7)	Total (8)	Married (9)	Single (10)	Widow (11)	Divorced (12)	Separated (13)	Common-Law (14)	Total (15)
Below 16	-	725	-	-	-	-	725	1	119	-	-	-	-	120
16 -- 19	60	6,248	1	-	-	-	6,309	47	2,098	-	-	-	-	2,145
20 -- 24	317	2,511	2	1	-	1	2,832	203	1,603	8	3	6	1	1,824
25 -- 29	285	375	2	-	-	-	662	223	359	9	4	2	-	597
30 -- 34	208	196	-	-	-	1	405	196	158	9	8	5	-	376
35 -- 39	178	85	3	1	-	-	267	145	92	26	2	3	-	268
40 -- 44	153	55	1	-	-	-	209	103	56	12	3	1	1	176
45 -- 49	120	53	5	2	-	-	180	84	34	23	3	1	-	145
50 -- 54	100	33	4	-	1	-	138	39	20	17	-	2	-	78
55 -- 59	71	29	9	2	1	-	112	23	14	10	-	-	-	47
60 -- 64	63	23	3	1	-	-	90	9	7	7	-	-	-	23
65 & over	55	29	14	-	-	-	98	4	10	3	-	-	-	17
TOTAL	1,610	10,362	44	7	2	2	12,027	1,077	4,570	124	23	20	2	5,816

TABLE III
NUMBER OF SELF-EMPLOYED PERSONS REGISTERED BY INDUSTRY AND SEX -
1975

CODE	INDUSTRY (1)	NO. OF		
		MALE (2)	FEMALE (3)	TOTAL (4)
0.	Agriculture, Forestry and Fishing	96	1	97
1.	Mining and Quarrying	2	—	2
2 - 3.	Manufacturing	69	11	80
4.	Construction	42	—	42
5.	Electricity, Gas, Water and Sanitary Services	2	—	2
6.	Commerce	18	14	32
7.	Transport, Storage and Communication	14	1	15
8.	Services	103	50	153
9.	Activities not adequately described	2	1	3
TOTAL		348	78	426

TABLE IV
NUMBER OF VOLUNTARY CONTRIBUTORS BY AGE
AND WAGE GROUP – 1975

WAGE GROUP						
Age (1)	I (2)	II (3)	III (4)	IV (5)	V (6)	Total (7)
48	—	—	—	—	1	1
51	—	—	—	—	1	1
53	—	—	1	—	—	1
55	1	—	—	—	—	1
57	2	—	—	—	—	2
58	—	—	—	—	1	1
59	1	—	—	—	1	2
60	—	2	2	—	2	6
61	4	9	7	7	6	33
62	1	3	2	5	2	13
63	2	3	3	—	—	8
TOTAL	11	17	15	12	14	69

TABLE V
NUMBER OF STAMPS SOLD ANNUALLY BY DENOMINATION
1969 - 1975

EMPLOYED							
WAGE GROUP							
Year (1)	I (2)	II (2')	III (4)	IV (5)	V (6)	X (7)	Total (8)
1969	214,938	313,628	237,822	140,856	247,886	15,354	1,170,484
1970	851,752	1,254,511	951,285	555,425	985,382	61,354	4,659,709
1971	867,020	1,258,841	954,087	568,776	1,093,785	68,515	4,811,024
1972	777,517	1,177,611	1,043,358	643,016	1,286,712	57,380	4,985,594
1973	742,341	1,033,440	1,140,445	757,600	1,538,335	58,123	5,270,284
1974	613,190	704,214	1,124,966	1,014,320	1,980,933	61,333	5,498,956
1975	564,399	608,220	1,154,222	1,141,652	2,530,663	63,656	6,062,812
SELF-EMPLOYED							
WAGE GROUP							
Year (1)	I (2)	II (3)	III (4)	IV (5)	V (6)	Total (7)	
1971	8,462	2,723	2,078	1,239	12,201	26,703	
1972	24,517	7,059	4,855	3,108	28,171	67,710	
1973	27,047	8,486	5,939	3,925	29,462	74,859	
1974	26,058	8,775	5,898	3,682	31,744	76,157	
1975	25,680	7,934	5,933	3,226	34,448	77,221	

TABLE VI
NUMBER OF DEATHS GIVING RIGHT TO INDUSTRIAL DEATH PAYMENTS
1975

Age Group (1)	Number of Deaths (2)	NUMBER OF RECIPIENTS			Total number of Recipients (6)
		Pensions (3)	ANNUITIES		
			Periodic Payments (4)	Lump-sum (5)	
16 - 19	2	—	5	2	7
20 - 24	5	4	3	—	7
25 - 29	4	4	—	—	4
30 - 34	7	6	2	—	8
35 - 39	4	4	—	—	4
40 - 44	2	2	—	—	2
45 - 49	4	4	—	—	4
50 - 54	6	5	1	—	6
55 - 59	1	1	—	—	1
60 - 64	—	—	—	—	—
65+	2	2	—	—	2
TOTAL	37	32	11	2	45

TABLE VII
NUMBER OF DISABLEMENT PENSIONS (Final) BY
PERCENTAGE DISABILITY, SEX & SECTOR
1975

Percentage Disability (1)	SUGAR			NON-SUGAR			Grand Total (8)
	Males (2)	Females (3)	Males & Females (4)	Males (5)	Females (6)	Males & Females (7)	
15 - 24	1	—	1	12	—	12	13
25 - 34	7	—	7	16	1	17	24
35 - 44	5	—	5	3	—	3	8
45 - 54	1	—	1	—	—	—	1
55 - 64	2	—	2	—	—	—	2
65 - 74	—	—	—	3	—	3	3
75 - 84	—	—	—	1	—	1	1
85 - 94	—	—	—	—	—	—	—
95 - 100	—	—	—	—	—	—	—
TOTAL	16	—	16	35	1	36	52

TABLE VIII
NUMBER OF FUNERAL CASES – 1975

Age-Group (1)	EMPLOYED				SELF-EMPLOYED		Total (8)
	MALE		FEMALE		MALE	FEMALE	
	Directly Insured (2)	Spouse Insured (3)	Directly Insured (4)	Spouse Insured (5)	Directly Insured (6)	Spouse Insured (7)	
Below 20	3	—	—	—	—	—	3
20 — 24	28	—	4	2	—	—	34
25 — 29	26	2	3	4	—	—	35
30 — 34	28	1	3	4	—	—	36
35 — 39	41	1	9	6	—	—	57
40 — 44	49	—	3	12	—	—	64
45 — 49	50	2	11	9	2	—	74
50 — 54	68	1	10	12	—	—	91
55 — 59	87	—	13	13	—	—	113
60 — 64	84	—	8	3	2	—	97
65 and over	31	1	1	1	—	—	34
N/A	1	—	—	1	—	1	3
TOTAL	496	8	65	67	4	1	641

TABLE IX
DISABLEMENT GRANTS BY DEGREE,
SEX AND SECTOR - 1975

Degree of Disability (1)	SUGAR			NON-SUGAR			Grand Total (8)
	Males (2)	Females (3)	Total (4)	Males (5)	Females (6)	Total (7)	
1	—	—	—	—	—	—	—
2	3	—	3	3	—	3	6
3	17	2	19	10	—	10	29
4	4	—	4	3	—	3	7
5	57	15	72	20	2	22	94
6	1	—	1	5	—	5	6
7	2	—	2	5	—	5	7
8	4	1	5	12	—	12	17
9	2	—	2	1	—	1	3
10	23	3	26	22	3	25	51
11	2	—	2	1	—	1	3
12	1	—	1	3	—	3	4
13	—	—	—	2	—	2	2
14	12	1	13	10	—	10	23
TOTAL	128	22	150	97	5	102	252

TABLE X
NUMBER OF SICKNESS SPELLS BY SEX, SECTOR AND BENEFIT DAYS
1975

Benefit Days (1)	SUGAR INDUSTRY			NON-SUGAR INDUSTRY			All Industries (8)
	Males (2)	Females (3)	Total (4)	Males (5)	Females (6)	Total (7)	
1	92	21	113	413	158	571	684
2	158	15	173	458	169	627	800
3	545	43	588	814	242	1,056	1,644
4	142	22	164	181	32	213	377
5	121	23	144	161	59	220	364
6	119	10	129	205	60	265	394
7	100	9	109	119	31	150	259
8	129	18	147	209	56	265	412
9	319	41	360	702	198	900	1,260
10	72	6	78	58	10	68	146
11	55	4	59	37	12	49	108
12	25	2	27	76	21	97	124
13	29	2	31	33	7	40	71
14	64	5	69	52	11	63	132
15	84	24	108	165	44	209	317
16	20	2	22	25	3	28	50
17	21	1	22	45	7	52	74
18	26	4	30	34	23	57	87
19 - 24	171	20	191	280	83	363	554
25 - 30	70	10	80	106	24	130	210
31 - 36	56	5	61	128	38	166	227
37 - 42	16	2	18	51	12	63	81
43 - 48	50	6	56	48	13	61	117
49 - 54	24	-	24	39	5	44	68
55 - 60	11	2	13	26	5	31	44
61 - 66	10	-	10	14	5	19	29
67 - 72	9	1	10	40	3	43	53
73 - 78	5	-	5	13	1	14	19
79 - 84	6	-	6	36	4	40	46
85 - 90	2	2	4	6	-	6	10
91 - 96	7	-	7	6	3	9	16
97 - 102	5	-	5	3	1	4	9
103 - 108	2	1	3	9	-	9	12
109 - 114	2	-	2	7	3	10	12
115 - 120	3	-	3	2	3	5	8
121 - 126	3	1	4	2	1	3	7
127 - 132	2	-	2	5	1	6	8
133 - 138	-	-	-	5	-	5	5
139 - 144	7	-	7	5	-	5	12
145 - 150	3	-	3	15	-	15	18
151 - 156	16	-	16	29	4	33	49
TOTAL	2,601	302	2,903	4,662	1,352	6,014	8,917

TABLE XI
NUMBER OF INJURY SPELLS BY SEX, SECTOR & BENEFIT DAYS
1975

Benefit Days (1)	SUGAR			NON-SUGAR			ALL INDUSTRIES		
	Males (2)	Females (3)	Total (4)	Males (5)	Females (6)	Total (7)	Males (8)	Females (9)	Total (10)
1	9	2	11	8	1	9	17	3	20
2	27	3	30	12	3	15	39	6	45
3	127	10	137	87	5	92	214	15	229
4	333	33	366	165	9	174	498	42	540
5	545	51	596	155	16	171	700	67	767
6	1,131	114	1,245	311	6	317	1,442	120	1,562
7	612	64	676	68	3	71	680	67	747
8	435	52	487	74	1	75	509	53	562
9	319	34	353	59	4	63	378	38	416
10	278	44	322	42	6	48	320	50	370
11	335	60	395	111	3	114	446	63	509
12	428	70	498	237	7	244	665	77	742
13	240	34	274	21	3	24	261	37	298
14	171	26	197	28	1	29	199	27	226
15	142	12	154	19	3	22	161	15	176
16	117	14	131	24	1	25	141	15	156
17	131	16	147	36	3	39	167	19	186
18	123	15	138	49	4	53	172	19	191
19- 24	344	53	397	89	—	89	433	53	486
25- 30	191	14	205	45	2	47	236	16	252
31- 36	101	3	104	34	—	34	135	3	138
37- 42	56	8	64	15	2	17	71	10	81
43- 48	32	4	36	25	—	25	57	4	61
49- 54	38	1	39	7	1	8	45	2	47
55- 60	25	2	27	17	—	17	42	2	44
61- 66	15	1	16	8	—	8	23	1	24
67- 72	11	—	11	6	—	6	17	—	17
73- 78	14	1	15	7	—	7	21	1	22
79- 84	14	—	14	6	—	6	20	—	20
85- 90	1	1	2	3	—	3	4	1	5
91- 96	8	1	9	2	—	2	10	1	11
97-102	4	—	4	3	—	3	7	—	7
103-108	4	1	5	2	—	2	6	1	7
109-114	1	1	2	1	—	1	2	1	3
115-120	4	—	4	3	—	3	7	—	7
121-126	1	1	2	2	—	2	3	1	4
127-132	—	—	—	2	—	2	2	—	2
133-138	3	—	3	1	—	1	4	—	4
139-144	5	—	5	—	—	—	5	—	5
145-150	2	—	2	3	—	3	5	—	5
151-156	12	1	13	5	—	5	17	1	18
TOTAL	6,389	747	7,136	1,792	84	1,876	8,181	831	9,012

TABLE XII
NUMBER OF MATERNITY CASES BY AGE, SEX AND NUMBER OF BENEFIT DAYS
1975

Age-Group (1)	EMPLOYED		SELF-EMPLOYED		EMPLOYED AND SELF-EMPLOYED	
	Cases (2)	Benefit Days (3)	Cases (4)	Benefit Days (5)	Cases (6)	Benefit Days (7)
Below 16	—	—	—	—	—	—
16 — 19	23	969	—	—	23	969
20 — 24	444	24,866	1	78	445	24,944
25 — 29	585	32,830	—	—	585	32,830
30 — 34	232	12,627	—	—	232	12,627
35 — 39	123	7,358	1	48	124	7,406
40 — 44	39	2,154	—	—	39	2,154
45 — 49	4	210	—	—	4	210
TOTAL	1,450	81,014	2	126	1,452	81,140

TABLE XIII
 CASES REFERRED TO REFEREES & SPECIALISTS
 1975

District (1)	Referred to Specialists (2)	Referred to Referees (3)	Total Referred Cases (4)	Appeals to Referees (5)	Appeals Allowed (6)
East Coast Demerara	1	383	384	47	35
East Bank Demerara	—	255	255	41	33
West Coast Demerara	1	250	251	45	37
West Bank Demerara	—	135	135	29	24
Essequibo	—	52	52	6	5
Georgetown	2	100	102	15	13
Linden	—	22	22	3	2
West Coast Berbice	—	31	31	2	2
West Bank Berbice	—	50	50	3	3
New Amsterdam	—	50	50	3	2
East Bank Berbice	—	—	—	—	—
Corentyne	—	75	75	4	2
Bartica	—	10	10	4	2
TOTAL	4	1,413	1,417	202	160

TABLE XIV
NUMBER OF VISITS MADE BY SICK VISITING TEAM –
1975

District (1)	No. of Visits for Period (2)	No. of Successful Visits (3)	No. Requested to Report to the Medical Adviser (4)
West Bank Demerara	19	11	1
West Coast Demerara	151	119	43
East Coast Demerara	357	202	89
East Bank Demerara	176	144	26
Georgetown and Greater Georgetown	162	129	50
Linden	244	227	—
Estate Dispensaries and Clinics	48	48	—
Georgetown Hospital	231	231	54
Private Hospitals	32	32	—
Best Hospital	14	14	—
Mahaica Hospital	12	12	—
Corriverton	445	397	30
TOTAL	1,891	1,566	293



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