

8th Quarterly Business Oversight and Financial Report of EIS Pilot Special Unit

Period: April 01 to June 30, 2025

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Submitted by

Employment Injury Scheme (EIS) Pilot Special Unit

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Abbreviations

AFO	Admin and Finance Officer
BLA	Bangladesh Labour Act
BEF	Bangladesh Employer Federation
BEPZA	Bangladesh Export Processing Zone Authority
BGMEA	Bangladesh Garment Manufacturers and Exporters Association
BKMEA	Bangladesh Knitwear Manufacturers and Exporters Association
CRP	Centre for the Rehabilitation of the Paralyzed
CF	Central Fund
DG	Director General
DG-CF	Director General Central Fund
DIFE	Department of Inspection for Factories and Establishments
EC	Endorsement Committee
EIS_GB	Employment Injury Scheme Governance Board
EIS-PSU	Employment Injury Scheme Pilot Special Unit
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
ILO	International Labor Organization
ITIL	Information Technology Infrastructure Library
LFMEAB	Leather Goods and Footwear Manufacturers & Exporters Association of Bangladesh
MoLE	Ministry of Labour and Employment
MIS	Management Information System
MVO	Management Information System and Verification Officer
NOA	Notice of Award
PD	Permanent Disability
VDCO	Verification, Documentation Correspondence Officer

1. Executive Summary

The 8th Quarterly Business Oversight and Financial Report outline the activities of the EIS-PSU for the period from April 1 to June 30, 2025. This report includes key decisions taken by the EIS-GB, its Sub-Committee, and Endorsement Committee (EC) of BEPZA, presents an overview of operational performance, and offers a data analysis section highlighting critical issues that require attention. The report concludes with a summary of the operational challenges faced during the quarter, along with the strategies undertaken to address them.

2. Introduction

The 8th Quarterly Business Oversight and Financial Report serves as a key document for informing all EIS Pilot stakeholders of the project's quarterly developments. It provides comprehensive updates on case approvals, beneficiary information, payment details, decisions rendered by the EIS Governing Body (EIS_GB), the EIS Sub-Committee, and the EC of BEPZA, as well as activities undertaken to support the EIS Pilot's success. The EIS-PSU welcomes feedback and suggestions to enhance the quality and effectiveness of future reports.

3. Objectives of the EIS-PSU Quarterly Report

The report is intended to inform stakeholders with updates on major activities conducted in the mentioned quarter, along with beneficiaries of the EIS Pilot and the associated financial transactions. Additionally, it aims to enhance these activities through data analysis, identification of bottlenecks, and the implementation of corrective actions to support the overall objectives of the EIS Pilot.

4. Replicating the EIS-Pilot in the Leather & Footwear Sector

In pursuance of the decision of the 10th meeting of the EIS Pilot's Governance Board, and in accordance with the instructions provided therein, the following measures have been undertaken to replicate the EIS Pilot in the leather and footwear sector.

- **Letter of Intent:** On May 19, 2025, the Letter of Intent (LoI) was signed between ILO, GIZ, and the Leather Goods and Footwear Manufacturers & Exporters Association of Bangladesh (LFMEAB) for the implementation of the EIS.
- **Engagement with Brands:** International brands have been contacted to sign voluntary pledges to financially support the replication of the scheme in leather & footwear sector. Each brand will contribute an amount equivalent to 0.019% of the value of their orders in the leather and footwear from Bangladesh. Contributions will be remitted to the ILO Geneva and subsequently transferred to Bangladesh through the same process used for the RMG sector (based on approved budget).
- **Establishment of dedicated Bank Account:** A separate bank account, titled "EIS Leather and Footwear", has been opened with the Sonali Bank Ramna Branch. The Chair as well as the Member Secretary of the EIS Governance Board are the designated authorized signatories for the bank account.
- **Governance and Sectoral Oversight:** The EIS Pilot's Governance Board retains overall supervisory authority over the scheme. LFMEAB representatives will be invited as standing observers in the EIS Governance Board meeting. Additionally, a sector-specific tripartite Sub-Committee is constituted comprising seven members: three from government, one from BEF, one from LFMEAB, and two

workers' representatives. This Sub-Committee is responsible for the endorsement and oversight of employment injury cases within the leather and footwear sector. In line with current procedures, a quorum requires the presence of at least four members, including at least one representative from each of the tripartite groups. The Sub-Committee will convene a meeting on a monthly basis or when there are at least three eligible claim applications to review.

- **Technical and Operational Support:** The EIS-PSU shall provide technical support and assistance, particularly in the areas of case management and data processing, to ensure that reported injury cases are handled efficiently and in accordance with established procedures and standards.

5. Capacity Building of BEPZA Doctors on Disability Assessment

The orientation on Disability Assessment was scheduled on May 29, 2025, at the BEPZA Complex, Dhaka, with participation from doctors of the EPZ under the EIS Scheme. Organized by BEPZA, GIZ, and ILO, the program aimed to share experiences from the EIS Pilot and enhance participants' knowledge and skills in disability assessment. On this occasion, doctors from DIFE, currently engaged in disability assessments for the RMG sector outside EPZs, were present to share their practical experiences. The agenda included sessions on the overview of the EIS Pilot, fundamental concepts of disability and international compensation practices, practical examples of disability assessment, and case studies. The day-long program featured presentations, interactive discussions, and a Q&A segment.

6. Workshop on Institutionalization of EIS Pilot

The EIS Pilot, launched in June 2022 and supported by financial contributions from international brands, is a five-year initiative scheduled to run until June 2027, with the primary objective of transitioning to a National EIS in line with the National Social Security Strategy (NSSS 2015). In 2025, a national tripartite dialogue began to address key components, including the institutionalization of EIS from employer liability to a contributory social security model, comprehensive worker coverage, structural and administrative arrangements, compliance mechanisms, and the transition process. To facilitate this, the government has programmed three workshops with the support of ILO and GIZ covering the fundamentals of employment injury schemes, lessons from the EIS Pilot, and the preparation of a comprehensive guidance document for the incoming government to establish the scheme's legislative and institutional framework. The 1st workshop titled: **“National Employment Injury Scheme – Coverage and Benefits”** was held on May 14, 2025. 37 key stakeholders, including representatives from government bodies, employer and worker organizations, development partners, and subject matter experts participated in the workshop. The final report of the workshop was sent to all participants and key stakeholders for their review. Two more workshops are planned for July and September 2025. On each of these occasions the most important takeaways from previous workshop will be validated, thus building a gradual consensus among national stakeholders.

7. Disability Assessment for the RMG beneficiaries

During the current quarter, the EIS-PSU conducted the 13th and 14th disability assessment sessions with doctors from the DIFE. The sessions were held on April 10, 2025, and June 22,

2025. The assessment team determined the percentage of loss of income capacity under Schedule 1 of the Bangladesh Labour Act (BLA). The details of the cases are enumerated below:

Disability Assessment Sessions	Case No	Percentage of Loss of Income	SL of BLA Schedule-1	Nature of Disability
13 th Disability Assessment Session	EIS.2024.SP.000033	100%	02	The worker's right hand accidentally snagged on the roller while working on materials for an open compacting machine.
	EIS.2024.SP.000034	08%	70	The worker's right hand was damaged on the roller while working on the compacting machine and cut down to the wrist.
14 th Disability Assessment Session	EIS.2024.SP.000035	20%	15	The worker's left hand got caught in the hydro machine while loading clothes, resulting in injuries to the 4th and little fingers, which were later amputated during treatment.
	EIS.2024.SP.000036	50%	26	While returning to the factory from her local residence, the worker was hit by a truck near resulting in a severe injury to her left foot that later required a below-knee amputation during treatment.
	EIS.2024.SP.000037	9%	39	While working on the snap button machine, the worker injured his right middle finger, and it was amputated
	EIS.2024.SP.000038	(30+14) = 44%	11 & 33	The worker was attacked by robbers while returning from the head office with money, suffering multiple stab wounds. His injured left

				thumb was later amputated during treatment.
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8. EIS_GB and EIS_GB Sub-Committee Meetings and BEPZA Endorsement Committee Meeting

From April 01 to June 30, 2025, the following tripartite meetings were organized:

11th Meeting of EIS_GB on May 14, 2025

All GB members, the ILO Technical team from Geneva, and observer representatives from the ILO and GIZ attended the meeting. The meeting was very effective and took the following unanimous decisions:

- The Board approved the new standing observer members from the BEPZA and LFMEAB.
- The Board approved the 7th Quarterly Business Oversight and Financial Report.
- The Board approved the maximum insurable earnings ceiling, which is four times the sector minimum wage. For the RMG sector, with the current minimum wage of BDT 12,500, the insurable earning ceiling will be BDT 50,000.
- The Board approved the 7-member Sub-Committee for the Leather and Footwear sector to decide on the EIS benefit applications of the sector.
- The Board endorsed the decisions of the EIS 11th and 12th Sub-Committee meetings.
- The Board endorsed the recommendations of the RMG supply chain factory mapping study to verify the list from BGMEA/BKMEA to ensure their 100% export status.
- The Board agreed on the suggestions to include the provision of EIS in the ongoing BLA amendment.

12th and 13th Meeting of EIS Sub-Committee

The following cases were approved during the meetings, with details provided below:

Date of the meetings of Sub-Committee Meetings		12 th Meeting	13 th Meeting
		April 23, 2025	June 29, 2025
Cases Presented for Decision	Workplace Accident Death Cases	03	03
	Number of referred death cases	00	00
	Workplace Accident PD Cases	02	03
	Commuting Death Cases	06	13
	Commuting PD Cases	00	01
Decision of the Sub- committee	Approved Workplace Accident Death Cases	03	03
	Approved Workplace Accident PD Cases	02	03
	Approved Commuting Death Cases	06	13
	Commuting PD Cases	00	01
	Not Approved Cases	00	00
	Referred to the EIS_GB	00	00

Total Number of Beneficiaries	(26 dependents of deceased workers + 2 disabled workers) = 28	(37 dependents of deceased workers + 4 disabled workers) = 41
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1st Meeting of BEPZA Endorsement Committee

On May 07, 2025, the 1st EC meeting was held at the BEPZA office, during which the following decisions were made:

1. The EC unanimously approved the “Regulation on the Organization and Operation of the Endorsement Committee (EC)”.
2. The EC unanimously approved the ‘Detailed calculation of the Employment Injury Scheme (EIS) Pilot top-up benefits for EIS BEPZA Pilot’.
3. The EC unanimously approved the “EIS BEPZA Pilot's Standard Operating Procedure (SOP)”.
4. The EC unanimously adopted the resolution for opening ‘EIS BEPZA’ bank account.
5. The EC unanimously approved the provisional budget of the EIS BEPZA for the period July 2025 - June 2026 for BDT 9,267,000 (nine million two hundred sixty-seven thousand only).

9. Data Analysis of all Approved Cases Since the Start of the Pilot

Death Cases Analysis:

The tables summarize death cases caused by workplace accidents, on-duty road traffic accidents (RTA), and commuting accidents, showing the occurrence period, case count, gender distribution, dependents, average monthly benefits, and total disbursement up to June 2025.

Data on Workplace Accidents

Date of Accident (mm.dd.yyyy)	Total number of cases	Male	Female	Total number of dependents	Male	Female	Average benefit per case per month in BDT	Total benefit paid out since June 21, 2022 in BDT
Jan 01, 2025 to May 01, 2025	1	1	---	2	1	1	6,212	---
Jan 01, 2024 to Dec 31, 2024	12	9	3	25	11	14	10,291	1,447,826

Jan 01, 2023 to Dec 31, 2023	10	10	---	23	9	14	4,179	1,554,711
Jun 22, 2022 to Dec 31, 2022	7	7	---	17	9	8	6,139	1,580,832
Total since launch	30	27	3	67	30	37	7,149	4,583,369

Data of On-Duty RTA

Date of Accident	Total number of cases	Male	Female	Total number of dependent s	Male	Female	Average benefit per case per month in BDT	Total benefit paid out since June 21, 2022, in BDT
Jan 01, 2025 to Apr 08, 2025	1	1	---	1	1	---	7,763	---
Jan 01, 2024 to Oct 20, 2024	5	5	---	18	5	13	11,890	676,791
Jan 01, 2023 to Dec 31, 2023	3	3	---	11	3	8	7,540	519,125
June 21, 2022 to Dec 31, 2022	1	1	---	3	1	2	4,298	154,933
Total since launch	10	10	---	33	10	23	9,413	1,350,849

Data on Commuting Accidents

Date of Accident	Total number of cases	Male	Female	Total number of dependent	Male	Female	Average benefit per case per month in BDT	Total benefit paid out since June 01, 2022 in BDT
Jan 01, 2025 to March 03, 2025	5	4	1	19	6	13	9,718	---
July 01, 2024 to Dec 31, 2024	34	19	15	102	40	62	8,193	2,183,337
Total since launch	39	23	16	121	46	75	8,389	2,183,337

Permanent Disability Cases Analysis:

The tables provide a summary of permanent disability cases by workplace accidents, on-duty road traffic accidents (RTA), and commuting accidents, showing the occurrence period, case count, gender distribution, dependents, average monthly benefits, and total disbursement up to June 2025.

Data on Workplace Accidents

Period of Accident (mm.dd.yyyy)	Total number of cases	Male	Female	Average benefit per case per month in BDT	Total benefit paid out up till June 2025
Jan 01, 2024 to Dec 23, 2024	16	14	2	2,697	1,569,429
Jan 01, 2023 to Dec 31, 2023	9	8	1	2,854	1,207,868
Jun 22, 2022 to Dec 31, 2022	4	4	---	2,539	673,705
Total since launch	29	26	3	2,724	3,451,002

On Duty RTA

Period of Accident (dd.mm.yyyy)	Total number of cases	Male	Female	Average benefit per case per month in BDT	Total benefit paid out till March 2025
Jan 01, 2024 to Nov 17, 2024	2	2	---	10,085	198,419
Jan 01, 2023 to Dec 31, 2023	1	1	---	9,050	126,695
Total since launch	3	3	---	9,740	325,114

Commuting Accident

Period of Accident (dd.mm.yyyy)	Total number of cases	Male	Female	Average benefit per case per month in BDT	Total benefit paid out up till March 2025
Jan 01, 2025 to May 31, 2025	1	---	1	3,790	4,889
Jul 01, 2024 To Dec 31, 2024	2	---	2	7,850	85,828
Total since launch	3	1	3	6,487	90,718

Instalment Information for Both Death & Disability Cases:

The table below shows the benefit payment instalments by months and dates of death and permanent disability.

Title	Date of Payment (mm.dd.yyyy)	No of Cases		Total Beneficiaries			Amount Disbursed (BDT)		
Payment till		Death	PD	Death	PD	Total	Death	PD	Total
August-December, 2023	Sep 03, 2023 to Dec 31, 2023	13	06	27	06	33	932,766.89	315,508.22	1,248,275.11
January-December, 2024	Feb 01, 2024 to Jan 15, 2025	33	17	83	17	100	2,684,738.50	1,815,835.10	4,500,573.60

January, 2025	Feb 06, 2025	41	16	113	16	129	687,628.79	164,340.17	851,968.96
February, 2025	Mar 05, 2025	41	17	113	17	130	333,288.14	168,084.36	501,372.50
March, 2025	Mar 23, 2025	53	21	145	21	166	833,336.03	361,157.46	1,194,493.49
April, 2025	May 12, 2025	62	20	169	20	189	1,042,292.12	227,295.84	1,269,587.6
May, 2025	May 26, 2025	62	21	169	21	190	518,207.59	203,492.37	721,699.96
June, 2025	Jun 23, 2025	63	24	177	24	201	1,085,293.60	460,446.08	1,545,739.68
Total Amount Disbursed:							8,177,551.66	3,716,159.60	11,833,710.90

Information of Cost of Accident:

The table below presents an accident-wise analysis of costs of accident by financial year

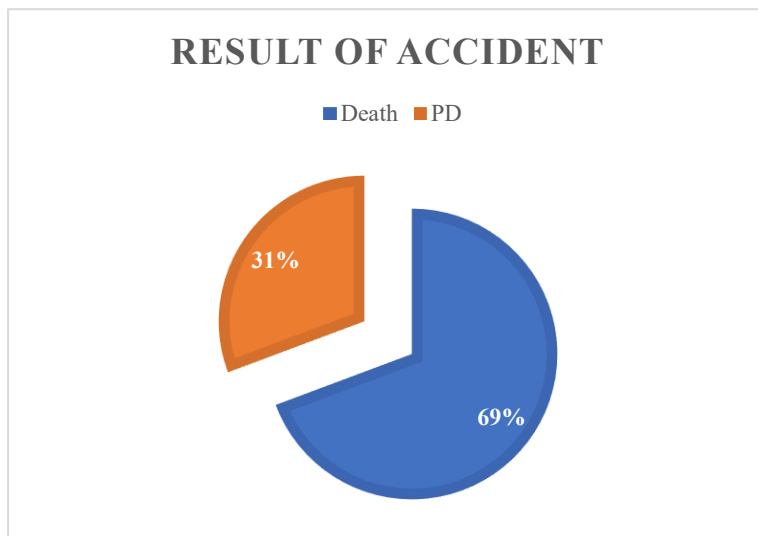
Financial Year	Type of Accident	Type of Case	No of Cases	No of Beneficiaries	Total Estimated Life Time Benefit
2022-2023	Workplace	Death	11	27	15,232,204.00
	Workplace	Disability	8	8	5,837,724.00
	On Duty RTA	Death	1	3	1,427,047.00
	On Duty RTA	Disability	0	0	0
	Commuting RTA	Death	0	0	0
	Commuting RTA	Disability	0	0	0
2023-2024	Workplace	Death	11	24	18,080,178.00
	Workplace	Disability	16	16	12,051,512.00
	On Duty RTA	Death	4	16	10,922,155.00
	On Duty RTA	Disability	2	2	5,548,684.00
	Commuting RTA	Death	0	0	0
	Commuting RTA	Disability	0	0	0
2024-2025	Workplace	Death	12	31	29,501,663.00
	Workplace	Disability	9	9	15,692,114.00
	On Duty RTA	Death	6	17	12,544,889.00
	On Duty RTA	Disability	1	1	2,571,784.00
	Commuting RTA	Death	53	169	104,997,617.00
	Commuting RTA	Disability	5	5	9,054,271.00
Total			139	328	243,461,842.00

Note that the cost of accidents (i.e. Total Estimated Lifetime Benefit) presented in the above table are at the date of death or permanent disability. To have the actuarial liabilities as of 30 June 2025 for these cases, please refer to the Report on the actuarial valuation of the EIS-Pilot as of 30 June 2025.

10. Overall Case Analysis

The following analyses provide an overview of workplace accidents and their impact on workers and beneficiaries up to June 2025. A total of 114 cases has been recorded, comprising 79 deaths and 35 permanent disability cases. The analysis includes key demographic distributions of deceased workers and beneficiaries and the causes and outcomes of accidents. The data highlights significant trends, such as the predominance of male workers in fatal accidents, and the primary causes of accidents.

The pie chart titled "**Result of Accident (as of June 30, 2025)**" visually represents the distribution of outcomes from reported accident cases. The chart is divided into two main segments, reflecting the types of incidents. A significant portion of the cases, accounting for

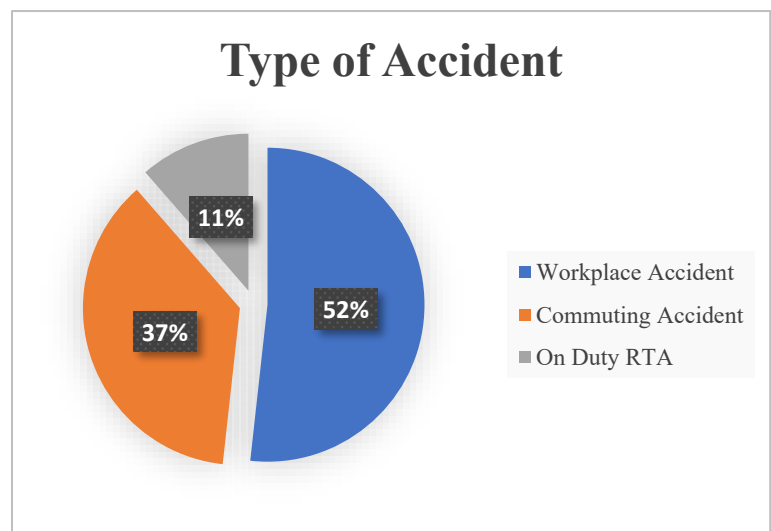


69%, corresponds to fatal accidents, where a total of 79 individuals tragically lost their lives. This segment highlights the alarming rate of workplace accidents resulting in death, emphasizing the critical importance of strengthening occupational safety measures.

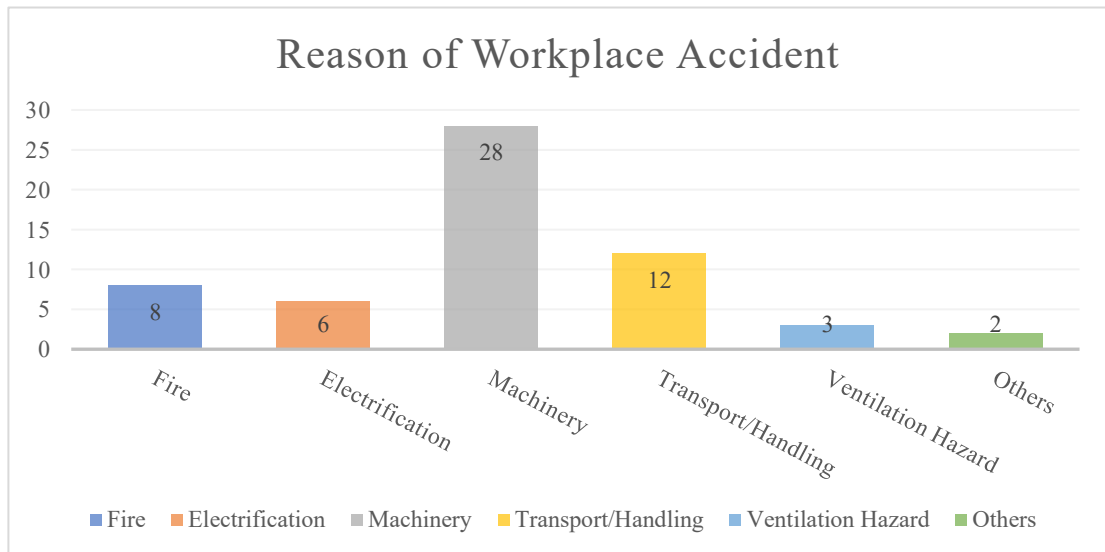
The remaining 31% of the cases, representing 35 individuals, resulted in Permanent Disability (PD). These cases involve

workers who have suffered life-altering injuries, leading to permanent impairment, which severely impacts their ability to work and maintain their livelihoods.

The pie chart titled "**Type of Accident (as of June 30, 2025)**" illustrates the distribution of reported accident cases, covering both fatalities and disabilities. Workplace Accidents account for 52% (59 cases), highlighting once again the ongoing need for stronger safety measures at factories. Commuting Accidents, recorded since 1 July 2024, represent 37% (42 cases), indicating a rising trend that requires targeted interventions. On-Duty Road Traffic Accidents, documented from June 21, 2022, comprise 11% (13 cases), underscoring the importance of road safety during job-related travel.

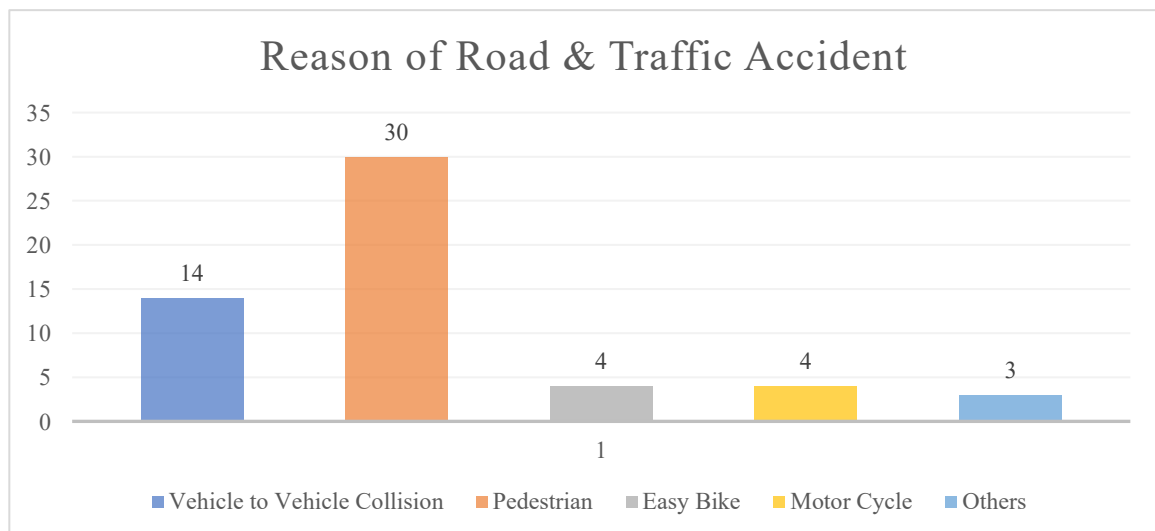


The data shows that workplace accidents remain the primary cause; however, there is a growing concern regarding commuting-related incidents. Although commuting accidents were only included in the data in July 2024, their percentage is already relatively high compared to workplace accidents.



Workplace accidents are further examined in the accompanying bar chart entitled “Reasons for Accidents,” which outlines the principal contributing factors as follows:

- Machinery-related accidents were the most prevalent, comprising 28 cases; the majority of these resulted in disabilities, with only a few leading to fatalities.
- Transport and material handling incidents accounted for 12 cases.
- Fire-related incidents were responsible for 8 cases.
- Electrocutation was identified in 6 cases.
- Ventilation hazards contributed to 3 cases, while other types of accidents accounted for 2 cases.



The bar chart titled "**Reason of Road Traffic Accident**" visually presents the number of incidents attributed to different accident causes. The chart compares five categories:

- **Pedestrian:** 30 cases (orange bar)—the highest among all categories
- **Vehicle-to-Vehicle Collision:** 14 cases (represented by a blue bar)
- **Easy Bike:** 4 cases (gray bar)
- **Motorcycle:** 4 cases (yellow bar)
- **Others:** 3 cases (light blue bar)

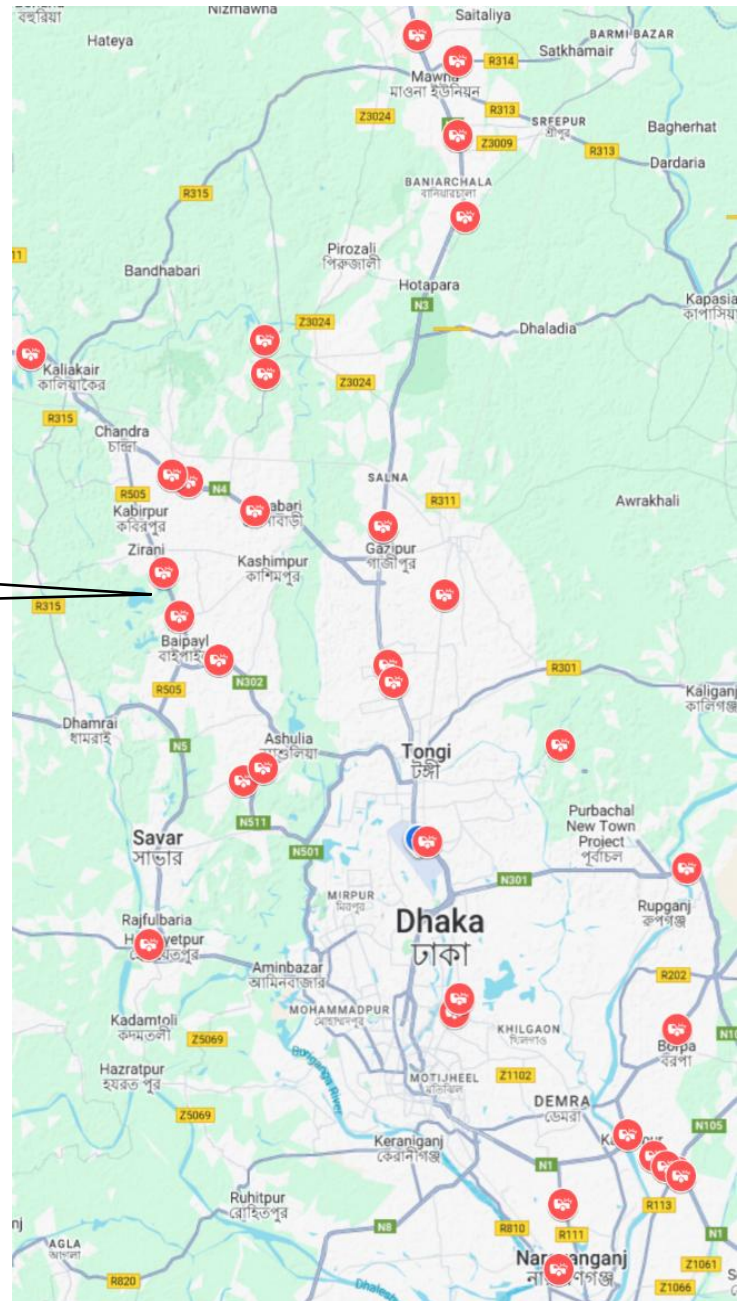
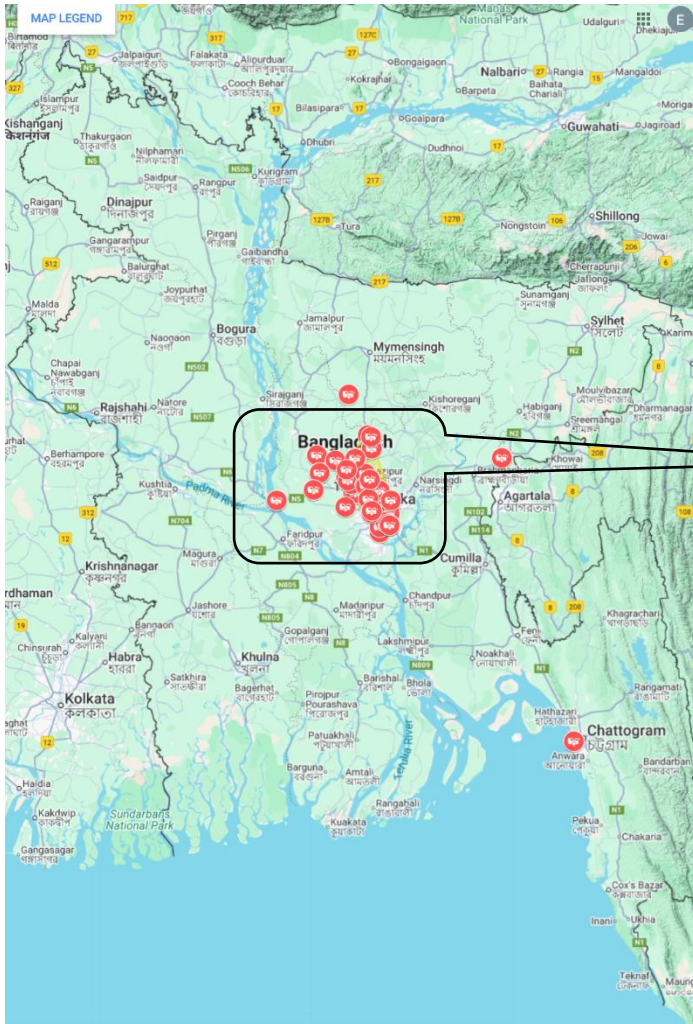
Each bar's height corresponds to the number of incidents, with values displayed above each bar for quick reference. The chart conclusively shows that accidents involving pedestrians are the most frequent, followed by vehicle-to-vehicle collisions. Easy bike, motorcycle, and other causes account for significantly fewer accidents. The visual makes it clear which factors are most prevalent in road and traffic accidents as depicted by the dataset.

Commuting Accident Place Analysis

Based on the provided maps, which detail the locations of commuting accidents from July 2024 to June 30, 2025, the majority of incidents occurred in industrial zones where factories are concentrated, and many employees reside in proximity to their workplaces. The clustering of accident markers is evident in key areas such as:

- **Gazipur:** Notable for multiple incidents; this area includes Kashimpur, Tongi, and nearby Salna—all major industrial hubs with a high density of factories.
- **Savar and Ashulia:** These are major industrial suburbs west and northwest of Dhaka, frequently associated with garment production and other manufacturing sectors.
- **Narayanganj:** South-east of Dhaka, also an established center for textile and industrial activity.
- **BEPZA Zones:** Including EPZ territories in locations such as Savar and surrounding areas where export-processing factories operate.
- **Areas along N3, N4, and major highways:** Several accidents were mapped along key commuting routes connecting employee residences and workplace clusters.

Outside Dhaka city, most accidents are thus concentrated in these industrial regions. Within Dhaka city itself, only two commuting accidents were recorded during the last fiscal year. This distribution highlights the correlation between the proximity of workers' residences to industrial sites and the occurrence of commuting accidents, emphasizing ongoing risks in high workforce-density corridors surrounding Dhaka.



Description of the Most Sensitive Roads and Accident Distribution

Analysis of the commuting accident map for the period July 2024 to June 2025 identifies four road corridors as the most sensitive, accounting for the majority of recorded worker commuting accidents. These are:

1. Dhaka–Bipail–Chandra Road
2. Dhaka–Tongi–Gazipur–Mawna Road
3. Gazipur–Chandra–Mirzapur Road
4. Airport–Kachpur–Narayanganj Road

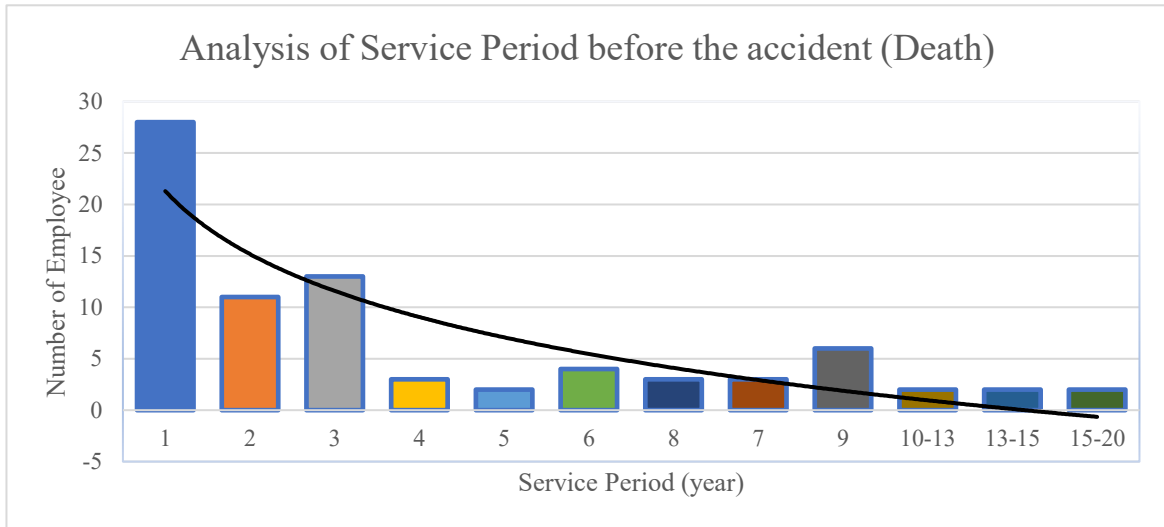
These major transport arteries link Dhaka to the key surrounding industrial hubs of Gazipur, Savar, Narayanganj, and Mirzapur. They serve as primary commuting routes for workers in the garment.

Accident Concentration
Data shows that 82% of all documented commuting accidents during the reporting period occurred along these four road corridors. In other words, for every 100 commuting accidents, 82 took place on these sensitive routes.

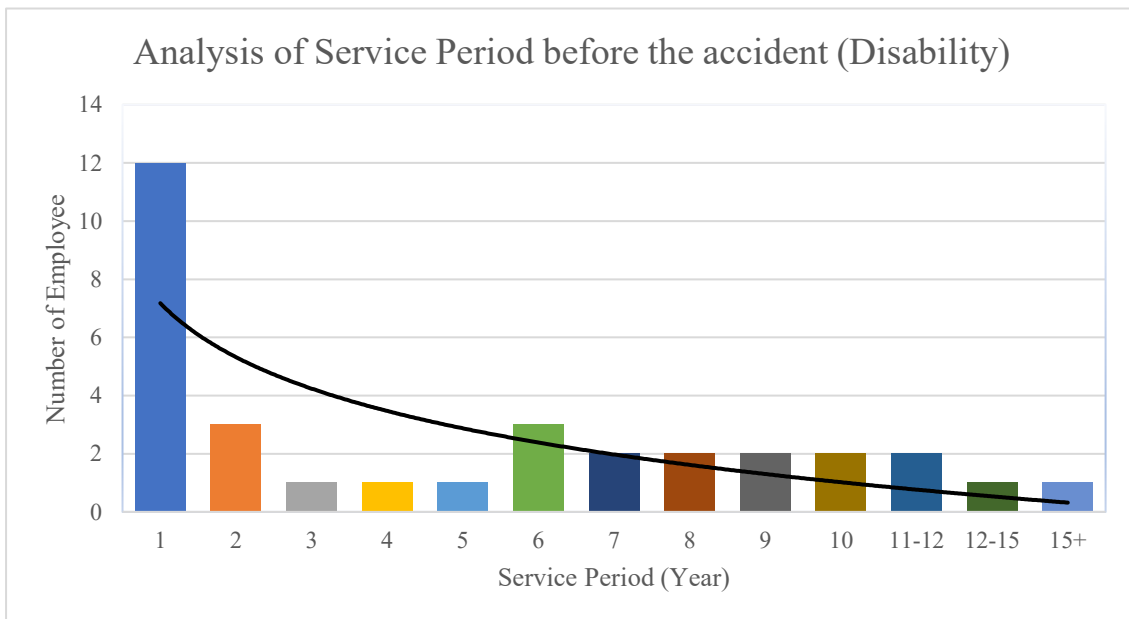


Significance

This high concentration underscores that these road segments represent the critical risk zones for commuting workers in the greater Dhaka industrial area. It also highlights the urgent need for targeted accident prevention measures, improved worker transport safety protocols, and stricter traffic management and enforcement along these corridors to reduce incident rates and enhance overall commuter safety.

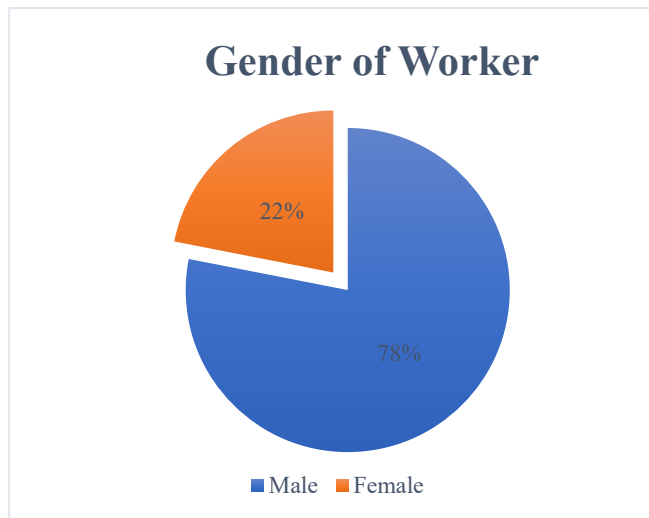


The chart shows that 27 employees died within their first year of service, making this by far the riskiest period. The numbers sharply decrease as service length increases—11 deaths in the second year, 12 in the third, and only 5 or fewer deaths for each subsequent group (years 4–20). By the time employees have more than 10 years of service, deaths drop to as few as 1–2 per group.



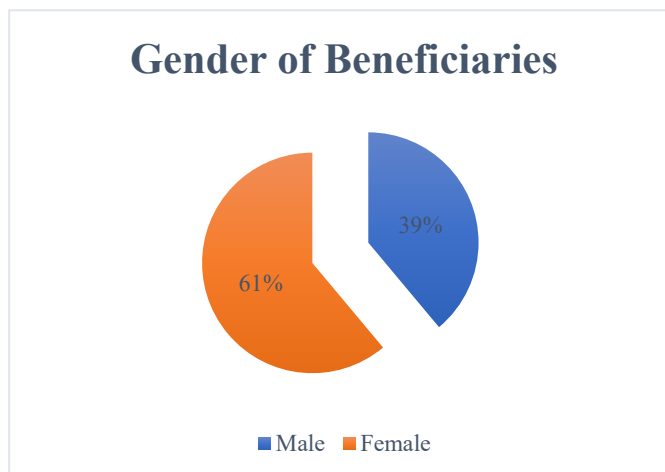
The chart shows that 12 employees suffered disabilities within their first year of service, making this the most critical period for such incidents. The numbers drop sharply for longer service durations—3 employees in the second year, and 1–2 cases for each of the following years up to 15+ years of service. Occasional small increases, such as 3 cases at six years, are visible, but overall, the incidence remains low for employees with extended service. This pattern highlights that workers are most vulnerable to disabling accidents during their very first year on the job, with the risk decreasing significantly as their service period increases.

The pie chart titled "**Gender of Worker**" depicts the gender distribution among 114 cases of fatalities and permanent disabilities. The majority of the affected workers were male, comprising 78% (89 cases), whereas female workers accounted for 22% (25 cases). A closer examination reveals that among the 25 female cases, 19 incidents were linked to road traffic accidents, including both on-duty and commuting-related accidents. This indicates that female workers are more vulnerable to traffic-related incidents than workplace-specific hazards. The data underscores that while male workers are predominantly affected across all accident types—workplace, on-duty road traffic, and commuting—the incidence of traffic-related accidents among female workers is significantly high, highlighting the need for focused precaution and preventive measures, particularly for female commuters.



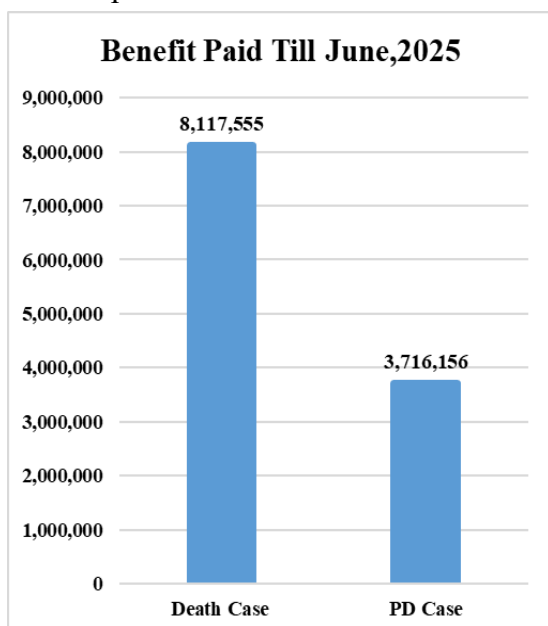
The pie chart titled "Gender of Beneficiaries" displays the distribution of the total of 256 beneficiaries by gender in death and PD cases:

- ✓ **Male:** Represented by the blue portion, making up 39% of the beneficiaries.
- ✓ **Female:** Represented by the orange portion, making up 61% of the beneficiaries.



Analysis of Payments (Per Case)

The charts present financial data related to compensation under the EIS Pilot for up to June 2025, focusing on death cases and PD cases.



✓ Death cases: BDT 8,117,555

✓ PD cases: BDT 3,716,156

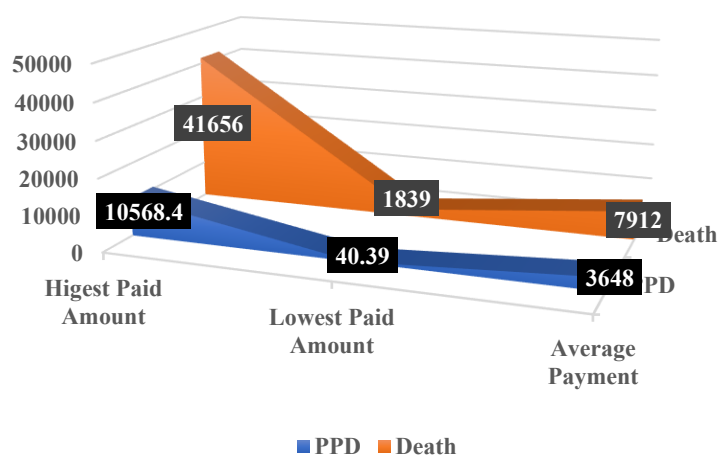
Again, death cases account for a larger portion of the total compensation disbursed.

These figures highlight that a significant proportion of compensation benefits were allocated to death cases, reflecting the financial impact of workplace fatalities compared to disability cases.

Monthly Payment Analysis

- ✓ Highest paid amount: BDT 41,656 (death) and BDT 10,568 (PD).
- ✓ Lowest paid amount: BDT 1,839 (death) and BDT 40.39 (PD).
- ✓ Average payment: BDT 7,912 (death) and BDT 3,648 (PD).

Monthly Payment Analysis



11. Quarterly Financial Report

The quarterly financial report is prepared from receipts, expenditure vouchers, and bank account statements. All transactions of the EIS Pilot are carried out via the bank, and no cash balance is maintained. Expenditures conform to the approved annual budget, except for HR costs, which are covered by a separate arrangement under the EIS Pilot fund in Geneva, managed by the ILO.

Quarterly Financial Report

For the Period of April 1, 2025 to June 30, 2025

Expenses:					
Date	Voucher#	A/C Code	Expenditure Details	Paid (BDT)	Remarks
A	B	C	D	E	F
Apr 10, 2025	JV#32	5308	13 th Disability Assessment	6,314.00	
May 5, 2025	JV#33	5307	12 th Sub-committee meeting	25,350.00	
May 12, 2025	PV#57	510	Top-up benefit payment up to April, 2025 Total paid to 189 beneficiaries (Death 169 & PPD 20) Total 82 cases (Death 62 & PPD 20)	1,269,587.96	
May 25, 2025	JV#34	5306	11 th GB meeting	22,000.00	
May 25, 2025	PV#58	5314	Bank Charge (Cheque Book Issue)	600.00	
May 25, 2025	PV#59	510	Top-up benefit payment up to May, 2025 Total paid to 190 beneficiaries (Death 169 & PPD 21) Total 83 cases (Death 62 & PPD 21)	721,699.96	
June 17, 2025	PV#60	5301, 5302 & 12013	Purchase Office Equipment (PC), Printing Stationery & Maintenance Cost	127,814.00	
June 25, 2025	JV#35	5308	14 th Disability Assessment	4,680.00	
June 25, 2026	PV#61	510	Top-up benefit payment up to June, 2025 Total paid to 201 beneficiaries (Death 177 & PPD 24) Total 87 cases (Death 63 & PPD 24)	1,545,739.68	
June 27, 2025	PV#62	5314	Bank Charge (Bank Account Maintenance)	345.00	
June 30, 2025	JV#36	5307	13th Sub Committee Meeting	20,640.00	
June 30, 2025			Total Expense	3,744,770.60	

Receipt:					
Date	Voucher#	A/C Code	Particulars	Received (BDT)	Remarks
A	B	C	D	E	F
Apr 1, 2025	-	-	Opening Balance	7,133,166.52	
June 03, 2025	RV#5	402	Received from ILO	11,907,441.05	
June 30, 2025			Received Balance	19,040,607.57	

Reconciliation:			
Date	Particulars	Amount (BDT)	Remarks
A	B	C	D
June 30, 2025	Received Balance	19,040,607.57	
June 30, 2025	Current Quarter Total Payment	3,744,770.60	
June 30, 2025	Ledger Balance (Received Balance-Current Quarter Total Payment)	15,295,836.97	
June 30, 2025	Reconciled Ledger Balance	15,295,836.97	
June 30, 2025	Bank balance as per bank statement	15,295,836.97	

N.B.: *This amount of contribution is being collected from the Brands in tranches and transferred from ILO, Geneva to the EIS-PSU as and when required.

12. Coordination Meetings with Stakeholders

Between April 1 to June 30, 2025, the following types of coordination meetings with stakeholders were arranged:

Monthly Meetings with Local Brands

During the quarter, three meetings were conducted with representatives from brands, the ILO, GIZ, and EIS-PSU. These meetings focused on sharing information on the operational and strategic matters of the EIS Pilot. As of June 2025, 85 brands have signed pledges for the EIS Pilot, including two new brands that joined during this quarter.

Workshop attended by EIS-PSU Officials

Date	Name of Workshop	Participants from EIS-PSU
May 14, 2025	Workshop on ‘Coverage and Benefits for National EIS’	Special Advisor, Coordinator, Junior MIS Specialist

13. ILO Technical Missions on EIS Pilot

During the reporting period, one ILO technical mission was organized where experts from ILO HQ visited Bangladesh for the advancement of EIS Pilot activities. The details are appended below:

Date	Description
May 12-15, 2025	During the reporting period, a two-member ILO technical mission—comprising Dr. Anne Marie La Rosa (Senior EIS Pilot Project Technical Expert, SOCPRO, ILO Geneva) and Mr. Andre Picard (Head, Actuarial Services Unit, SOCPRO, ILO Geneva)—visited Bangladesh from May 12 to 15, 2025. The mission was designed to advance the Employment Injury Scheme (EIS) Pilot through in-depth consultations and engagement with key stakeholders, including government officials, employers’ associations, workers’ representatives, and development partners. Discussions focused on EIS Pilot implementation, governance, accident data collection, and reporting mechanisms. Key activities included the 11th Governance Board meeting, technical institutionalisation workshop on coverage and benefits, and several bilateral meetings including with social partners, GIZ and The Simon Project. Throughout the mission, collaborative sessions addressed administrative and technical bottlenecks and fostered agreement on next steps. The mission concluded with debriefings involving the ILO Country Director and core teams, reinforcing the ongoing commitment to building consensus, strengthening administrative capacity, and ensuring the long-term sustainability of employment injury protection in Bangladesh.

14. Challenges and Way Forward of the EIS-PSU

Challenges

- ✓ Despite receiving training on the EIS Pilot, some factories continue to submit incorrectly prepared factory certificates and other documents. In some cases, the required data is not provided in the prescribed template issued by the EIS-PSU.
- ✓ Few beneficiaries are sharing their life-changing situations like remarriage of widow and widower quite late.

Way Forward

- ✓ Strengthen training of factory and stakeholders' staff to ensure accurate classification of accident cases and prevent misclassification as normal deaths.
- ✓ Enhance coordination and data verification between factories, the association and the Central Fund to ensure all eligible cases are included under the EIS Pilot.
- ✓ EIS PSU is shortlisting beneficiaries who are likely to be remarried anytime to continuously monitor through various means, including field visits.
- ✓ Brainstorming sessions may be organized to develop policy guidance on wrong documentation cases.

15. Conclusion

This is the 8th Quarterly Business Oversight and Financial Report since the establishment of EIS-PSU. We greatly value the input and guidance of all stakeholders, as they play a crucial role in our initiatives. We believe this report thoroughly captures our diverse activities and look forward to further enhancing it with valuable feedback from our readers.

16. Photographs of a few Important Events



Event: 13th PD Assessment, Date: April 10, 2025



Event: 12th EIS GB Sub Committee Meeting, Date: April 23, 2025



Event: 1st Meeting of EIS-BEPZA Endorsement, Date: May 07, 2025



Event: Letter of Intent (LOI) was signed between ILO, GIZ, and LFMEAB, Date: May 19, 2025



Event: Workshop on 'Coverage and Benefits for National EIS', Date: May 14, 2025 followed by 11th EIS GB Meeting, Date: May 14, 2025



Event: Orientation on Disability Assessment for doctors from EPZ, Date: May 29, 2025



Event: 14th PD Assessment, Date: June 22 , 2025



Event: EIS-LFMEAB Meeting, Date: June 24, 2025



Event: 13th Meeting of EIS GB Sub-Committee Meeting, Date: June 29, 2025