

A National Employment Injury Scheme for Bangladesh

Administration and Governance – Report No.2

Summary Report on the outcomes of the Second Tripartite Workshop on Administration and Governance Structure of the National Employment Injury Scheme (EIS) in Bangladesh.

Prepared by

ILO & GIZ

Validated by authorities on

28 September 2025

1. BACKGROUND

On 21st June 2022, the Government of Bangladesh launched Employment Injury Scheme (EIS) Pilot, to provide adequate compensation for work-related injuries to around 4 million workers in the export-oriented RMG sector, following international standards. The five-year pilot is being funded by over 80 international brands, with a commitment to provide funding and support it until June 2027. Before the end of Pilot, the Government of Bangladesh has committed to establishing a National Employment Injury Scheme designed in close consultation with national tripartite stakeholders, fully aligned with national socio-economic context and international labour standards (in particular Employment Injury Benefits Convention (No. 121)) and reflecting the Pilot's good practices.¹

The design of a national EIS follows a detailed national dialogue process amongst national stakeholders – including major events to be organized in 2025:

- | | | |
|----------------------|--|------------------|
| • Workshop-1: | Coverage and Benefits of National EIS | May 2025 |
| • Workshop-2: | Administration and Governance of National EIS | July 2025 |
| • Workshop-3: | Costing and Financial sustainability of National EIS | September 2025 |

Furthermore, a high-level dialogue process is also maintained at Geneva level, when the Bangladesh delegation regularly meets with the ILO leadership during Government Body or International Labour Conference sessions (March, June and November).

As a result of these workshops, a framework for a national EIS will be developed, outlining key features of the national scheme to be included in a draft law.

The second workshop was organized jointly by Ministry of Labour and Employment, ILO and GIZ on 8th July 2025 at the Six Seasons Hotel in Dhaka. This report summarizes the outcomes of this workshop.

2. INTRODUCTION

The second workshop aimed to create a common understanding and shared vision among tripartite stakeholders for the governance and administration mechanism of the national EIS. The overall goal was to ensure the alignment of the national EIS scheme with the National Social Security Strategy (NSSS), which can be integrated into existing public institutions and delivers services transparently and efficiently.

The specific objectives of the workshop included defining the structure, mandate, and operational scope of the EIS institution; connecting the EIS with existing labour and social protection institutions, like the Central Fund; designing a governance model that ensures tripartite oversight, while being inclusive and flexible; and coordinating the EIS with other social insurance programs under development, such as health, maternity, and unemployment benefits.

Following several group discussions, the workshop concluded by identifying a set of agreed points which will guide to design the administrative and operational structures of the national EIS. Some of these agreed points are stated below:

- a) Establish a 11–15-member tripartite Governance Board with equal representation from government, employers, and workers, including representatives from key sectors, and clearly define the roles of the board and executive management (the operational administration).
- b) Establish an independent EIS institution, perpetuating the Pilot's good practices for long-term benefits (SoPs, processes, MIS, etc.), while planning for a full-fledged institution covering also short-term benefits in the long-term (including rehabilitation).
- c) Ensure institutional coordination among Department of Labour (DOL), Department of Inspection for Factories and Establishments (DIFE), Central Fund, Bangladesh Labour Welfare Foundation

¹ Please refer to report of *Interim Government of the People's Republic of Bangladesh*, June 2025, pp. 19-20.

(BLWF), Ministry of Health and Family Welfare (MoHFW), and Bangladesh Road Transport Authority (BRTA), and need-based support from the department of local government, disaster management department, Ministry of Women and Children Affairs (MoWCA), and Ministry of Social Welfare.

- d) Identify and address key challenges for EIS institutionalization such as legal gaps, lack of technical skills, limited investment scopes, poor coordination, and possible low political focus, despite strong support from government, employers, and workers.
- e) No immediate requirement for EIS regional offices but limited regional presence may be needed as the programme expands (co-locating with other government agencies).

For more detail, please consult Section 9 of this report.

3. PARTICIPANTS

A total of 44 participants (male 26, female 18) attended the workshop. The detailed list of participants is as follows:

SL.	Name	Designation	Organization
1.	A H M Shafiquzzaman	Secretary	Ministry of Labour & Employment (MoLE)
2.	Md. Humayun Kabir	Additional Secretary (IO)	Ministry of Labour & Employment (MoLE)
3.	Fahmida Akhter	Additional Secretary (Development)	Ministry of Labour & Employment (MoLE)
4.	Amal Krishna Mandal	Additional Secretary (Admin)	Ministry of Labour & Employment (MoLE)
5.	A. k. M. Tariqul Alam	Director General	Department of Labour (DoL)
6.	Md. Akid-UI-Hasan	Deputy Inspector General (Industrial Safety Unit)	Department of Inspection for Factories and Establishments (DIFE)
7.	Mohammad Mashooqur Rahman Sikder	Joint Secretary (Labour)	Ministry of Labour & Employment (MoLE)
8.	A. S. M. Ashraful Islam, NDC	Joint Secretary (Planning)	Ministry of Labour & Employment (MoLE)
9.	Mohammad Mozammel Haque	Joint Secretary (Wageboard)	Ministry of Labour & Employment (MoLE)
10.	Mohammad Saidur Rahman	Deputy Secretary (Planning)	Ministry of Labour & Employment (MoLE)
11.	Md. Monir Hussain Khan	Director General	Central Fund (CF)
12.	Tahmina Begum	Director	Central Fund (CF)
13.	Shamima Sultana Hridoy	Assistant Director	Central Fund (CF)
14.	Magfurul Awwal	Assistant Director	Central Fund (CF)
15.	Anika Tashfia	Assistant Director	Central Fund (CF)
16.	Marufa Parvin	Assistant Director	Central Fund (CF)
17.	Sarwar Kamal	Deputy Secretary (Coordination & Reforms)	Cabinet Division

18.	Md Nazmul Islam Bhuiyan	Additional Executive Director (Enterprise Services and Industrial Relations)	Bangladesh Export Processing Zone Authority (BEPZA)
19.	Farooq Ahmed	General Secretary	Bangladesh Employers Federation (BEF)
20.	ANM Saif Uddin	Chair of Standing Committee ILO and Labour Affairs	Bangladesh Garment Manufacturers and Exporters Association (BGMEA)
21.	Fazle Ehsan Shamim	Executive President	Bangladesh Knitwear Manufacturers and Exporters Association (BKMEA)
22.	Major Md. Rafiqul Islam (Retd)	Secretary General	Leathergoods And Footwear Manufacturers & Exporters Association of Bangladesh (LFMEAB)
23.	Rashedul Alam Raju	Secretary General/ Representative	BAWF/ IndustriALL Bangladesh Council (IBC)
24.	Razekuzzaman Ratan	President/ Representative	SLF/ National Coordination Committee for Workers' Education (NCCWE)
25.	Ruksana Afroj Asha	Member/ Representative	SLF/ National Coordination Committee for Workers' Education (NCCWE)
26.	Afroza Rahman	Women Secretary/ Representative	FGW/ IndustriALL Bangladesh Council (IBC)
27.	Aminul Arifeen	Project Manager, SPPS Programme	UNDP
28.	Abdul Bari	Senior Advisor, SPPS Programme	UNDP
29.	Dr M A Razzaque	Chairman	RAPID (Facilitator)
30.	Saraf Namia	Research Officer	RAPID
31.	Dr Anne Marie La Rosa	Technical Specialist on EIS	ILO Geneva
32.	Virginia Peterson	Former CEO	South African Social Security Agency (Resource Person)
33.	Saad Gilani	Chief Technical Advisor, EIS Project	ILO Bangladesh
34.	Noushin Shah	National Project Coordinator, EIS Project	ILO Bangladesh
35.	Mosrat Jahan	M&E Officer, EIS Project	ILO Bangladesh
36.	Farjana Reza	Project Officer, Social Protection	ILO Bangladesh
37.	Ayesha Khatun	Admin Assistant, EIS Project	ILO Bangladesh
38.	Dr Silvia Popp	Project Manager, Social Protection	GIZ Bangladesh
39.	Syed Moazzem Hussain	Senior Technical Advisor, Social Protection	GIZ Bangladesh
40.	Anab Anwar	Communication Specialist, GIZ InS	GIZ Bangladesh

41.	Sabrina Ahmed	Consultant, SoSi	GIZ Bangladesh
42.	Shafiqul Islam	Senior Advisor	EIS Pilot Special Unit
43.	Sujana Tabbasum	Coordinator	EIS Pilot Special Unit
44.	Faruque Hasan	Technical Coordinator MIS	EIS Pilot Special Unit

4. ACRONYMS

For clarity and ease of reading, the following acronyms will be used throughout the following sections of this report:

- Bangladesh Employers Federation:	BEF
- Bangladesh Export Processing Zone Authority:	BEPZA
- Bangladesh Garment Manufacturers and Exporters Association:	BGMEA
- Bangladesh Knitwear Manufacturers and Exporters Association:	BKMEA
- Bangladesh Labour Welfare Foundation:	BLWF
- Bangladesh Road Transport Authority:	BRTA
- Department of Inspection for Factories and Establishments:	DIFE
- Department of Labour:	DOL
- Employment Injury Scheme:	EIS
- Export Processing Zones:	EPZ
- German Agency for International Cooperation:	GIZ
- IndustriALL Bangladesh Council:	IBC
- Information and communication tech.:	ICT
- International Labour Organisation:	ILO
- International Social Security Association:	ISSA
- Leather Goods and Footwear Manufacturers & Exporters Association:	LFMEAB
- Management Information System:	MIS
- Ministry of Health and Family Welfare:	MoHFW
- Ministry of Labour and Employment:	MoLE
- Ministry of Social Welfare:	MoSW
- Ministry of Women and Children Affairs:	MoWCA
- National Coordination Committee for Workers' Education:	NCCWE
- Ready-made garment:	RMG
- Sramik Karmacari Oikya Parishad:	SKOP
- Social Security Institution:	SSI
- Standard operating procedures:	SoP

5. EXPECTATIONS OF THE PARTICIPANTS

The main expectation of the participants was to gather a clear understanding of technical and legal issues on the governance and management of a national EIS, and how to administer the scheme while following national policies and connecting with relevant institutions. Participants also looked forward to setting the criteria for developing an inclusive governance model to ensure the EIS delivers services effectively and explored ways to coordinate the EIS with other social protection programs being developed. Throughout the workshop, the participants remained attentive towards the expert presentations and spontaneously shared their suggestions and insights in response to session-specific questions.

6. METHODOLOGY AND FLOW OF THE WORKSHOP

The workshop featured one introductory session along with three (3) interactive plenary sessions delivered by the international expert from South Africa. Each session included expert presentations on key concepts, expert remarks to guide group discussions, small group discussions involving Government, Employers, and Workers focused on specific questions, plenary exchanges to share different views, and summary wrap-ups that highlighted areas of agreement and differences. The summary agenda is shown below:

7. AGENDA

Time	8 July 2025 (Tuesday)
10:30 – 11:30	a) Opening Session (MoLE) b) Objectives & Agenda (ILO) c) Introductory Session: Governance and Administration
11:30 – 12:30	Session-1: Structure, Mandate, and Sectoral Representation
12:30 – 01:30	Session-2: Institutional Landscape, Integration and Inter-Scheme Linkages
01:30 – 02:30	Session-3: Operational and Administration design

8. KEY TAKEAWAYS FROM THE SESSIONS

The workshop commenced with an opening session led by the Secretary of the MoLE of Bangladesh. Dr. Anne Marie La Rosa, Senior Adviser from the ILO, presented the key findings from the first workshop and invited tripartite stakeholders to validate the report of the first workshop. She also outlined the objectives, expectations, and methodology of the second workshop.

Following an introductory session, ILO resource person Dr. Virginia Peterson presented key points for establishing an efficient, transparent, and inclusive EIS, focusing on the three main thematic areas of the workshop: structure, mandate and sectoral representation; institutional landscape, integration and inter-scheme linkages; and operational and administration design. After each presentation, she offered additional remarks to guide the group discussions. The group discussions were facilitated by another resource person, Dr Mohammad Abdur Razzaque, chairman of RAPID, who supported the tripartite groups in reaching consensus on a list of agreed points.

Apart from technical presentations, all discussions were conducted in a bilingual format (Bengali and English) to ensure maximum participation from national stakeholders and facilitate the sharing of their feedback and inputs on each agenda item. Interpretations were arranged for the non-Bengali speakers.

8.1. Introductory Session- Governance and Administration

This presentation, delivered by the South African international expert, served as an introductory session for the workshop. The expert underscored the evolution and complexity of social protection systems and highlighted the indispensable role of good governance in ensuring effective and equitable administration. The expert drew from international standards such as ILO Conventions and ISSA Guidelines, advocating a governance model grounded in accountability, transparency, participation, predictability, and dynamism. The presentation also introduced different models of employment injury protection and emphasized a “no-fault” approach with collective risk-sharing and neutral administration. It showcased South Africa’s EIS system—particularly COIDA Compensation Fund—as a case study, explaining its legislative base, governance structures, and operational mechanisms. Key responsibilities of employers, workers, and the fund administration were detailed, along with benefit types and governance oversight. The speaker stressed that robust governance frameworks, stakeholder engagement, and sound investments were vital for the long-term sustainability and credibility of any EIS system. Ultimately, the presentation aimed to guide

participants toward establishing a resilient, rights-based EIS governance system. This session set the groundwork for in-depth discussions that took place in the subsequent sessions.

8.2. Session-1: Structure, Mandate, and Sectoral Representation

Key questions:

- What should be the composition, mandate, and decision-making powers of the tripartite EIS governance Board?
- How should sectoral representation be ensured, especially as coverage expands to non-RMG sectors?
- What delegation of powers should exist between the governance board and executive management (e.g. Head of Management, secretariat)?

The session started with a technical presentation from the expert. Her presentation explored the governance framework, mandate, and institutional structure of a SSI, particularly within the context of the Bangladesh EIS. It outlined the distinct roles of the Board and Management, emphasizing the need for clarity, accountability, and oversight. The functions of the Board, including policy approval, risk oversight, and strategic guidance, were discussed alongside the composition and selection process for its members. Subcommittees such as audit, ICT, and investment were presented as essential for operational effectiveness. The presentation also emphasized ethical governance through integrity policies and a code of ethics for management and staff.

In their discussions, the participants agreed on forming a tripartite EIS governance board composed of 11 to 15 members, ensuring equal representation from the government, employers, and workers. It was suggested that the Board be chaired by the Secretary of MoLE, with the Additional Secretary (Labour) serving as the member-secretary. The government representation would also include other key actors, such as representatives from the Cabinet Division and the Ministry of Finance. On the employers' side, BEF would serve as the national-level representative, with additional members from key sectors based on export volumes. For workers, NCCWE would represent workers nationally, with additional members from two or three major sectors. For example, SKOP could represent the RMG and leather sectors on behalf of IBC, while Workers Welfare Associations could represent workers in EPZs. Additionally, technical experts and observers—such as representatives from the ILO, GIZ, and economic or legal experts—may also participate, as determined by the Governance Board. The board would be free from any political influence and its role would be to make policy-level decisions in a democratic manner, aligned with ILO Convention 121. Participants also emphasized the importance of establishing sector-specific subcommittees under the Governance Board, following the approach practiced by the EIS Pilot, with clear roles and responsibilities. Moreover, they highlighted the need for a mechanism to retain institutional knowledge for the effective governance and administration of the national EIS.

Furthermore, participants made a clear distinction in delegation of powers between the governance board and executive management. The Governance Board would focus on policy-making and strategic decision-making, such as selecting sectors, approving budgets and SoPs, expanding coverage to both formal and informal sectors, and conducting audits and evaluations. In contrast, the executive management would handle daily operations, including coordination, managing the MIS, processing claims, disbursing funds, and reporting.

In concluding, the international expert emphasized that the Bangladesh EIS Pilot has successfully established a strong governance base for transitioning to a national scheme. Key recommendations included continued oversight by MoLE and the establishment of an independent review mechanism. The Board's role should be strategically focused, with claims handling moved to the administrative level. Transparent nomination and selection processes for Board members, tripartite and gender representation, and codified functions were highlighted as critical. The expert proposed a Board size of 11–15 members with

the CEO of the administration as a non-voting member and called for strong sectoral representation, particularly from the RMG sector. To sustain credibility and effectiveness, a Board Charter and Code of Conduct were recommended. Flexibility and agility in governance structures were deemed essential for responding to environmental and institutional change.

8.3. Session-2: Institutional Landscape, Integration Potential and Inter-Scheme Linkages

Key questions:

- What are the relevant public institutions whose functions intersect with the proposed EIS (such as, DOL, DIFE, Central Fund, BLWF, MoHFW, BRTA etc)?
- Based on the proposal made by Labour Reforms Commission, should the EIS be housed within an existing institution, or require the establishment of a new administrative entity?
- What are the barriers (legal, political, technical, or others) to institutional integration?

Bangladesh's journey in establishing an EIS is informed both by its national pilot experience and comparative insights from global practices. To support this process, the expert presented case studies from Tanzania, Malaysia, Thailand, and South Korea, highlighting varying governance and institutional models. The analysis revealed that, with the exception of Malaysia, EIS schemes are consistently managed as independent and specialized entities, separate from broader social protection systems. These international examples serve as important reference points as Bangladesh moves toward formalizing its own national EIS framework.

The session explored the relevant public institutions of Bangladesh whose functions would intersect with the EIS. Based on the experience of the EIS Pilot, participants agreed that all the listed institutions in the working documents are relevant for the national EIS and strong coordination among them is essential. DOL and DIFE were recognized as the main institutions for EIS, whereas Central Fund, BLWF, MoHFW, and BRTA, would play specialized roles. Participants also proposed to engage the Local Government Division to address challenges related to issuing succession certificates to EIS beneficiaries. Additionally, there are opportunities for collaboration with the Department of Disaster Management, MoWCA, MoSW, and other relevant agencies.

Participants agreed that a new administrative entity would be needed to run the national EIS. However, since this may take time to set up, it was decided that the current EIS Pilot system should continue operating in the meantime to avoid any gaps in services.

Several legal challenges that may hinder the EIS's institutional integration were discussed. Currently, the Central Fund covers only export RMG, while 40–41 other formal sectors remain outside any such coverage. This fragmentation underlines the need for a unified legal framework to ensure all sectors be covered under the national EIS. Participants also emphasized the need to revise Schedule-1 of the Bangladesh Labour Act (BLA) and update the list of occupational diseases in Schedule-3. Additionally, it was suggested in the workshop to explore how to integrate Bangladesh EPZ Labour Act (2019) into Bangladesh Labour Act (BLA), to enable smoother institutional alignment.

On the technical side, participants noted inadequate expertise in specialized areas such as rehabilitation and return-to-work (RTW) services, which are essential components of a fully functional EIS (short-term benefits). In addition to MoHFW, other actors should be involved to handle rehabilitation services fully. Adequate expertise for rehabilitation is not yet available in BEPZA and MoLE, and the Centre for the Rehabilitation of the Paralyzed's (CRP) capacity is not sufficient to fulfil the demand. To address this issue, they suggested establishing a dedicated rehabilitation center for workers under the EIS, similar to the model used in South Korea. Fund management is another crucial barrier, as evidenced by the Central Fund, which employed a limited investment strategy—mainly fixed deposits in banks. A more concrete investment approach is needed for the national EIS to ensure long-term sustainability and expansion. Participants also mentioned

coordination gaps among public institutions and existing social assistance programmes, which would limit effective integration of EIS within the broader social protection system. However, it was emphasized that the Government of Bangladesh already has a social protection agenda and is set to operationalize the social security institution, where the EIS could serve as a model branch, laying the foundation for other schemes, such as health, maternity, and unemployment benefits.

Less political interest and priority could be another challenging area that EIS may face during the institutionalization process. However, the participants collectively agreed that political support exists across the spectrum—including from government, employers, workers, and political parties—all of whom have a common interest in worker welfare. Therefore, participants concluded that national roll-out of EIS could move forward, without waiting for the next elected government to take office.

The international expert concluded that Bangladesh's EIS pilot provides a strong foundation for transitioning to a fully institutionalized national social insurance scheme. The national framework should be structured as a distinct and specialized entity, recognizing international trends that avoid premature integration. MoLE should remain the supervisory authority, while the legal and administrative groundwork is strengthened. The scheme's long-term vision must encompass comprehensive coverage, including workplace and commuting accidents, occupational diseases, and all other relevant benefits—medical, disability, death, funeral, and rehabilitation. Leveraging institutional linkages with DIFE, MoHFW, the Central Fund, BLWF, and BRTA will be vital. The scheme must be scaled to include broader workforce segments—starting with the RMG sector—guided by strategic and operational plans and reinforced through interoperable digital platforms.

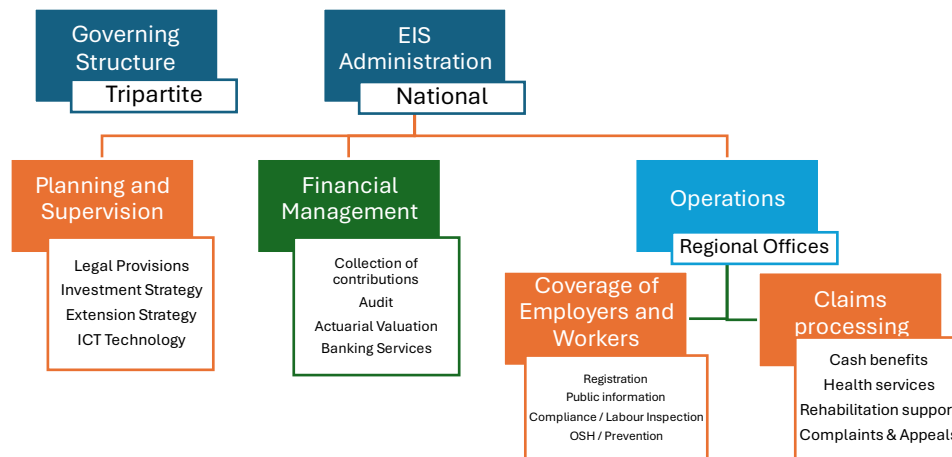
8.4. Session-3: Operational and Administration Design

Key questions:

- Based on the design in last slide, what are the core divisions of labour the EIS administration should include?
- Should the EIS institution have offices in regions? What should be the criteria?
- How can existing/complementary processes relevant for EIS be used on:
 - Inspections as done by DIFE
 - Registration of establishments as done by DIFE, including interoperability of management information systems (MIS)
 - Development of occupational medicine in cooperation with the Ministry of Health
 - Existing Labour Welfare Centres of DOL

In this last presentation, the expert focused on the foundational features required for an effective EIS organization. She emphasized that the structure should incorporate basic organizational design elements such as work specialization, departmentalization, chain of command, span of control, centralization, and formalization. Work specialization was highlighted as critical in social security, with roles such as claims specialists, benefit authorizers, disability assessors, ICT experts, and investment, actuarial, and compliance professionals forming the backbone of a responsive and sustainable EIS administration.

Proposed Administrative Structure of EIS



During their discussions, participants reached a broad agreement that the current system under the EIS Pilot was functioning well and should be maintained as a good practice for the entire country of Bangladesh. The roles of the relevant institutions have already been defined through approved SoPs. The Central Fund, operating under MoLE, could oversee the planning, monitoring, supervision, and financial management. Employers' associations would primarily assess cases from factories, after which the EIS Unit (the administrative body) could conduct further assessments and investigations. As the scheme expands, sectoral additional associations may be involved if they demonstrate a proactive approach in handling and reviewing cases, similar to BGMEA, BKMEA, and BEPZA.

All participants agreed that there is no immediate need to establish regional offices or institutions for the EIS. However, as the national EIS expands its operations, a limited number of regional offices may be required. The role of government is crucial in co-locating these institutions to optimize resources. Existing district-level offices of DOL and DIFE, along with BEPZA's regional offices, could support EIS activities at the regional level. There could be EIS offices in high-risk areas such as Sylhet and Chattogram, which are known for tea gardens and the shipbreaking industry, respectively. Employers' associations such as BGMEA, and BKMEA already have regional offices in Chattogram, which could be utilized for such EIS-related functions. Similarly, the leather and footwear sector could be served through LFMEAB. Labour Welfare Centres, under DOL were also identified as potential institutions that could be integrated into the EIS framework.

Participants noted that existing processes and institutions were suitable for supporting the future implementation of the EIS. Some recommended forming a dedicated group of specialized Labour Inspectors within DIFE to handle EIS-specific issues. Regular collection of employment injury data from local hospitals was also proposed to improve accident tracking and prevention. To promote occupational health, collaboration with MoHFW could be explored.

In conclusion, the international expert noted that while the EIS Pilot has operated with a limited mandate, the proposed national EIS must evolve into a full-fledged institution through a process of progressive realization. The high-level organogram presented outlines a structure led by a CEO, supported by Directors for planning and supervision, financial management and operation. The expert emphasized that risk management is an essential task and should be situated in the CEO's office, while complaints should be managed by departments, but reviews should be elevated to either a Board committee or the Ministry. A limited but strategic regional presence should be established in industrial hubs, with co-location models where appropriate. The inspectorate function should be formalized, possibly through a service level

agreement with DIFE, while retaining internal compliance staff. ICT capacity must support automation and interoperability, and a health specialist should coordinate with the Ministry of Health. Finally, stakeholder engagement and coverage extension functions should be embedded to ensure the institution's responsiveness and long-term growth.

9. IMPACT OF THE DISCUSSIONS ON THE NATIONAL FRAMEWORK FOR AN EIS

The discussion enabled the identification of numerous technical elements related to the governance and administration under a national EIS. Indeed, the discussion brought to light the following points to be included in the technical framework and the planning of necessary resources:

- Identification of a clear oversight authority and the establishment of a review mechanisms.
- Establishment of a tripartite EIS Governance Board with equal representation from government, employers, and workers. Transparent nomination and selection processes are critical.
- Inclusion in the Governance Board of 2–3 major economic sectors, based on national significance of the sector. Clear division of roles between the Governance Board (policy and strategic decisions) and Executive Management (daily operations and implementation).
- Development of a strong collaboration among DOL and DIFE, Central Fund, BLWF, MoHFW, BRTA, and others (Department of Disaster Management, MoWCA, MoSW) based on specific needs.
- Establishment of a new and autonomous administrative entity to manage the national EIS in the long run, meanwhile continuing with the existing EIS Pilot system (processes) to ensure uninterrupted service delivery for the whole territory of Bangladesh.
- Requirement of a unified legal framework to provide coverage under the EIS for all sectors, including in EPZ.
- Need revision of outdated laws such as Schedule 1 and Schedule 3 in the BLA.
- Establishment of dedicated rehabilitation centres and strengthening capacity in existing facilities.
- Strengthening of the coordination among public institutions and social assistance programs for a broader social protection system, starting with the EIS.
- Exploring investment strategies for EIS fund for long-term sustainability.
- Existing core divisions of roles of the relevant institutions as practiced by the EIS.
- Ensuring regional presence through limited regional establishments or co-location with existing offices as the EIS expands.
- Forming dedicated group of Labour Inspectors within DIFE, trained specifically on EIS-related functions.
- Collaborating with MoHFW to promote occupational health services.
- Collecting injury data from local hospitals to support accident prevention and rehabilitation efforts.
- Strengthening the capacity of Labour Welfare Centres under DOL, with the perspective of medical and rehab service delivery, for supporting EIS implementation better.

9. PHOTOS FROM THE WORKSHOP



10. ANNEXES

1) Detailed agenda

Tripartite Technical Workshop No. 2 on Governance and Administration of the National Employment Injury Scheme (EIS) Date: 8 July 2025 Venue: Six Seasons Hotel General Objectives of the Workshop: To build a common understanding among tripartite stakeholders of a governance and administrative framework for the national Employment Injury Scheme (EIS) that is aligned with the National Social Security Strategy (NSSS), integrates into existing public institutions, and ensures transparent, efficient and inclusive service delivery. Briefing Objectives: - Define the structure, mandate, and operational scope of an EIS institution. - Assess how the EIS can be connected to existing labour and social protection institutions in Bangladesh (such as Central Fund). - Design a governance model ensuring tripartite oversight, sectoral inclusiveness, and strategic flexibility. - Ensure consistency and coordination with other branches of social insurance under development (e.g. health, maternity, unemployment). SESSION 1: Tripartite Governance – Structure, Mandate, and Sectoral Representation Objective: To define a robust, inclusive governance model for the EIS that ensures tripartite oversight, reflects sectoral realities, and is adaptable as the scheme expands. Key questions: - What should be the composition, mandate, and decision-making powers of the tripartite EIS governance model? - How should sectoral representation be ensured, especially as coverage expands to non-BMS sectors? - What mechanisms can be built in to allow governance flexibility over time? - What delegation of powers should exist between the governance model and executive management (e.g. CEO, secretariat)? Expected Output: Proposed structure and terms of reference for the tripartite EIS governance model.	SESSION 2: INSTITUTIONAL LANDSCAPE, INTEGRATION POTENTIAL AND INTER-SCHEME LINKAGES Objective: To analyse how the proposed EIS institution can leverage existing national systems and ensure coordination with other emerging social insurance branches under the NSSS. Key questions: - What are the relevant public institutions whose functions intersect with the proposed EIS (such as, DFE, Central Fund, BLWS, etc)? - Based on the proposal made by Labour Market Commission (see Annex-1), should the EIS be housed within an existing institution, or require the establishment of a new administrative entity? - Which other branches of Social Insurance are currently under development? - Which are most promising to be integrated or linked to the national EIS? - What are the barriers (legal, political, technical, or others) to institutional integration? Expected Output: Recommendations on EIS institutional setting up, including integration and coordination with other social protection programmes. SESSION 3: Operational and Administrative Design Description: To design an effective and fair administrative structure for swiftly delivering EIS services. Key questions: - Based on the design attached (see Annex 2), what are the core divisions of labour the EIS administration should include? - Should the EIS institution have offices in regions? What should be the criteria? - How can existing/complementary processes relevant for EIS be used on: - Inspections as done by DFE or the RSC - Registration of establishments as done by DFE, including interoperability of management information systems (MIS) - Development of occupational medicine in cooperation with the Ministry of Health Expected Output: Recommendations for the roll-out of administrative and operational structures.	PROPOSED TIMING FOR THE OPENING SESSION (30 minutes): Official Opening 20 min Methodology and Objectives 10 min Expert Training and Q&A 60 min PROPOSED TIMING FOR THE THREE TECHNICAL DISCUSSIONS (60 minutes): Technical Training by Expert 10 min Group Reflection/ Discussions 15 min Facilitates Plenary Discussions 30 min Summary and Takeaways 5 min PROPOSED TIMING FOR THE CONCLUDING SESSION Presentation of conclusions 30 min The proposed timing assumes the workshop will begin at 9:30 AM and conclude at 2 PM. Running coffee with snacks will be available the whole morning. These sessions will be conducted in one-go and workshop will conclude at 1:00 pm with lunch. Furthermore, case studies on Malaysia, Cambodia, Thailand and Tanzania will be made available to participants beforehand, in addition to the ILO Guidance Note. A report summarizing the tripartite discussions—including points of consensus and areas requiring further deliberation—will be drafted after the workshop.
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2) Presentations



Why Good Governance Matters?

Social Protection Governance Environment:

Social Protection, particularly Social Security, is ever evolving as seen from its inception, purely **social safety nets** or private sector voluntary contributory systems, managed as big profit-making insurance businesses. This was then followed by the World Bank-promoted social risk management programs, which were disconnected from the lifecycle and labour market approaches. This led to the confusion about what constitutes Social Protection
And social security.

Why Good Governance Matters?

Good Governance of Social Protection systems is one of the preconditions for the effective realization of **human rights**.

Good Governance starts at the highest levels of policy making, including:

- Coordination across diverse actors
- Diverse schemes
- Varying institutions
- Different sectors
- Different levels of government
- Permeating every level of Social Protection implementation

Good Governance, in this instance, operates against a backdrop of International Social Security Standards:

- ILO Convention (Minimum Standards) No. 101 of 1952
- ILO Recommendation (Social Protection Floors) No. 202
- Sustainable Development Goals (Universal Social Protection)
- ISSA Guidelines

3

Transition to Employment Injury Insurance based on the following principles:

- ▶ "no-fault," this refers to the injured worker or their dependents qualifying for benefits without having to prove it is the employers' "fault";
- ▶ Collective risk sharing of liability, a group of employers as part of a scheme instead of liability by a single employer;
- ▶ Neutrally administered scheme, with reference to the claim of benefits, being removed as it is a conflict of interest from the contractual relationship between an employer and employee.
- ▶ **Models of Employment Injury protection:**
 - ▶ Employers' Liability – Employers compensate the injured worker in their employ. Cases are assessed on a case-by-case basis using the available labour legislation for workmen's compensation. Dissatisfied workers leave or go to court to challenge the employer for compensation.
 - ▶ Private Insurance – Employers could enlist or be mandated to take out private insurance to act on their behalf, and it could be viewed as shifting or transferring the risk.
 - ▶ Employment Injury Social Insurance – Employers collectively contribute to a scheme/Fund. It is usually compulsory and managed by a government institution.

4

Good Governance is pivotal to a well functioning Social Security Institution (SSI)

Good Governance

- ensures the provision and development of an effective social security system which is part of the broader social protection agenda of a country
- addresses the principal (member or beneficiary) - agent (SSI) problem, reducing conflicts of interest by the agent and acts in the best interest of the principal
- provides a framework underpinned by guidelines to ensure a range of internal governance elements required for the effective administration of the social security contributions and benefits

ISSA (GGG, 2019) defines governance as the manner in which the vested authority uses its powers to:

- achieve the institutions objectives
- design, implement and innovate the organisations policies, rules, systems and processes
- engage and involve its stakeholders
- "keeping the promise" (effective delivery of social security)

5

Why Governance Matters:

- Highly regulated environment
- Compliance-driven environment
- Demand for accountability, and a
- Decision making framework

Good Governance establishes:

- Trust in the organization
- Confidence
- Greater transparency
- Expectations of members and beneficiaries met
- Well managed record keeping
- Asset protection and sound investment
- Well managed budget
- Gender equality
- Committed human capital

6

Good Governance Requires, Oversight and Management Structures

- Parliamentary Committee
- Cabinet
- Advisory Council
- Ministerial Committee
- Board: Executive
- Board: Supervisory
- Management

Board Appointments:

- ▶ Permanent or Term (3,5 years)
- ▶ Executive or Non-executive
- ▶ Government as a stakeholder
- ▶ Parliament as a stakeholder
- ▶ Tri-partisan membership
- ▶ Gender Representation
- ▶ (Public sector, Private sector, Employers, Unions, Experts, Academics)

7

Composition of Board and Management

• Board Composition:

- ▶ Chairperson
- ▶ Deputy Chairperson
- ▶ Subcommittees

• Management

Head of Management (HOD, DG, CEO: Term or Permanent)

Top Management (COO, CFO, and Executives)

Extended Management (Managers: Strategy and M&E, Social Security

Policy, Social Security Operations, Investments, Legal, HCM, Finance

Fraud and Compliance, Audit, Supply Chain, ICT)

8

How Does the Governance Structure Respond to the following:

- Does the Board and committees have clearly defined terms of reference?
- Do all the Board members know the business and fully participate?
- Does the Board have a succession plan?
- Does the Board have the necessary mix of skills and competencies?
- What is the Board's risk management framework?
- Can Executives make decisions without the consent of the Board?
- Is Management being fully challenged on performance and decision making?
- What matters are reserved for Board decision?
- How well are you prepared for a governance review?
- Is the Board fully compliant: would you pass a PRISM or your regulator's scrutiny?

9

Principles underpinning the Good Governance Guidelines: a virtuous cycle

Good governance subscribes to 5 principles, which are -

accountability, transparency, participation, predictability and dynamism:

- mutually reinforcing, and
- have an institutional dimension (mandatory)
- and a contractual dimension (voluntary)

1. **Accountability:** it's the ability to hold legally responsible the officials in charge of the institution
Requires:
 - a constitution, legislation, strategic plans (norms and standards)
 - well-functioning system
 - protects the interests of stakeholders
 - deters mismanagement and deviation from mandate
 - enforcing prudent, efficient, and equitably managed programmes

10

2. Transparency: It's the availability and accessibility of timely, essential and accurate information to stakeholders

Requires:

- ensures that stakeholders are informed about the programmes, clarity
- and simplicity of rules, systems
- and processes of access
- it limits areas that would require discretion and arbitrariness
- honesty, integrity and competence
- it discourages wrongdoing

3. Predictability - it is the consistent application of the law and its supporting policies, rules and regulations.

Requires:

- well defined rights and duties of members and beneficiaries
- consistent enforcement to protect stakeholders interests
- avoid sudden changes in contribution rates and benefit entitlements

11

4. Participation: it's the active education, engagement and effective involvement of stakeholders

Requires:

- meaningful participation, stakeholder access to complete, reliable, relevant, accurate and timely information
- capacity to understand and act on the information
- effective communication mechanisms and procedures to give them a "voice"

5. Dynamism: it's the element of positive change in governance

Requires:

- doing things more efficiently and equitably
- confronting risks and challenges
- responding to evolving stakeholder needs
- improving the performance of the social security mandate
- reforming the social security programme

12

ISSA (GGG) are the cornerstone of the whole set of ISSA guidelines

Main governance areas:

- financial sustainability
- sound investments (management of funds)
- members coverage and contributions (collection), and members benefits (payments) and services
- resource management (human capital and ICT)

Structure of the ISSA (GGG)

- 2 parts - 69 Guidelines
 - Part A - 25 guidelines
 - Guidelines are provided for the Board and Management
 - These guidelines are aligned to the 5 principles: accountability (1-12), transparency (13-16), predictability (17-20), participation (21-22) and dynamism (23-25)
- as well as, suggestions on governance structures and mechanisms to enable implementation

13

Part B - 44 guidelines

These guidelines are specifically directed at 9 areas of social security administration

- strategic planning (26-30)
- risk management (31-35)
- internal audit of operations (36-39)
- actuarial assessment of financial sustainability (40-43)
- enforcing the prudent person principle in investment management (44-52)
- prevention and control of error, evasion and fraud in contributions and benefits (53)
- service standards for members and beneficiaries (54-55)
- human capital policies: development, retention and succession (56-62)
- ict governance (63-69)

14

Member coverage and contributions, and member benefits and services

This is the *raison d'être* of SSI

Issues include:

- coverage extension
- collection of contributions
- adequacy of benefits
- distribution of benefits
- types of risks covered by the programme
- quality standards of services for members
- prevention of fraud and corruption in the programme

15

Financial sustainability

- Long-run: Adequacy of programme funding level to meet promised benefits
- Intra- and inter-temporal dimension of social security programmes
- Ensure efficiency and cost effectiveness of programme administration
- Short-run: Balance the inflow of contributions and investment income (if any) with the outflow of benefit payments and operating costs

Principles

Accountability

Transparency

Guidelines

9. Financial sustainability of the programmes

12. Internal and external systems of control

16. Public reports

16

Sound investments

Reserve funds are invested in accordance with basic prudential rules:

- Profitability
- Safety
- Liquidity
- Diversification

Principles

Accountability

Issues include

- Framing investment policy and strategy
- Portfolio and asset-liability management
- Enforcing the prudent person principle
- Valuation of assets
- Representation on boards of companies where SSI has significant asset holdings (active shareholder)
- Policies on investments with socio-economic goals

Guidelines

8. Investment management

17

Resource management: Human capital and ICT

Ensure proper resource management

- Availability of competent human resources
- Efficient ICT infrastructure to support programme administration and operations

Issues on human capital management include

- Staffing and compensation
- Succession planning
- Merit and performance appraisals
- Adherence to a staff code of ethics

Issues on ICT include:

- ICT governance
- Innovations based on ICT and emerging technologies
- Life cycle costs of ICT products and services
- Standard policies and procedures for ICT investments, contracting and ex-post evaluation
- ICT risks and continuity of social security services

18

CASE STUDY: South African Employment Injury Social Insurance

The South African Employment Injury Insurance system consists of 2 Structures:

- 1. Compensation for Occupational Injuries and Disease (COIDA) Compensation Fund**
3a Public Entity under the Department of Employment and Labour (Ministry of Labour, principal, supported by the Ministry of Minerals and Energy and the Ministry of Health.)
- 2. Road Accident Fund (RAF)** under the Department of Transport
Compulsory cover for all road users, indemnity insurance. (Ministry of Transport supported by the Ministry of Health)

19

Legislation applicable for the Compensation Fund:

1. Workmen's Compensation Act passed in 1914, amended in 1917, 1930.
2. Workmen's Compensation Act passed in 1941
3. Compensation for Occupational Injuries and Disease Act (COIDA) passed in 1993, amended in 1997
4. Occupational Health & Safety Act and Regulations (85 of 1993)

COIDA:

- Provides compensation for injuries or death which occurs in the course of employment
- Covers all employers, casual and full-time, injured, disabled, killed or become ill as a result of a workplace accident
- Excludes injuries or sickness that is less than 3 days
- Dependants can claim from the fund in the event of death
- A system of "no-fault" compensation for employees
- Collective risk sharing, instead of liability by a single employer
- Removes the conflict of interest from the contractual relationship between an employer and employee

20

Administration and Governance:

- The Fund is overseen by the Department of Employment and Labour
- The Fund has a Tripartite Board with additional experts, 14 members
- The Board has sub-committees: Risk, Assessments & Benefits, Investment, Technical and Strategic & Operations
- The administrative head of the Fund is the Compensation Commissioner
- The Compensation Commissioner (CC) is administratively appointed by the Director-General
- The Compensation Commissioner is appointed to administer the Fund, and
- Approves the claim procedures and claims submissions
- The CC is supported by 6 Chief Directors: COID services, Orthotic and Rehabilitation, Medical Benefits, Financial Management, Corporate Services, and Chief Operations Officer,
- and 5 Directors: Anti-corruption and Integrity, Risk Management, Executive Support, Internal Audit, and ICT
- The Fund has an Audit Committee
- The Fund has an online system called *Compeasy* for claim registration and processing
- The Fund's revenue primarily comes from the annual assessment paid by registered employers
- These assessments are calculated as a percentage of the employees' annual earnings
- The amount of compensation is determined by factors like the severity of the injury or disease, and the employee's wages, and their relationship to the deceased (in cases of death)
- Lump-sum payments may be provided for less serious disabilities,
- Pensions (monthly) are paid for more severe and permanent disabilities
- Specific documentation is required to support claims: eg.: medical reports, death certificates

21

EMPLOYER RESPONSIBILITY:

- Registration with the Compensation Fund, regardless of the number of employees
- Annual Assessments: Employers pay an annual assessment-based contributions, based on the total wage bill
- Reporting: employers must report workplace accidents within 7 days and occupational diseases in 14 days
- Salary: the employer pays the salary for the first 3 months after the injury and claims from the fund.

EMPLOYEE RESPONSIBILITY:

- Report the incident/accident/injury immediately to his/her supervisor/employer
- Complete the claim form
- Undergo the necessary medical treatment
- Report of incidences should not exceed 12 months

22

TYPES OF COMPENSATION:

Medical Costs:

All medical expenses will be paid for up to 2 years, from the date of accident or diagnosis.

Temporary Disability:

The claim for this type is 12 months, can be extended for a further 12 months if a motivation is submitted to the Commission. If, the worker can't work at all during the duration, then the worker will receive 75% of the salary/wage.

Permanent Disability:

If the worker has an injury or illness from which they will never recover from. The worker would receive 75% of his/her wages if they lose either both hands or their sight (100%). The disability must be more than 30% to qualify for monthly periodic payments. Under 30% disability declaration will receive a lump sum.

Death Benefits:

If the worker is a breadwinner and dies, the spouse or children and any other dependents can claim from the fund. Funeral benefits will also be paid. The total amount paid would not exceed the pension amount if the worker had remained in service.

23

FUNCTIONS OF THE FUND:

1. Administering Claims:

Processing and adjudicating claims for compensation.

2. Medical Adjudications:

Overseeing the medical aspects of claims, including assessments and treatment.

3. Financial Management:

Managing the funds' finances, including revenue collection and benefit payment.

4. Customer Care:

Providing support and information regarding the fund and claim processing.

5. Legal Services:

Offering legal support related to the Fund's operations and claims.

6. Compliance:

Ensuring compliance with relevant legislation and the fund's strategic objectives.

7. Stakeholder Engagement:

Stakeholder matrix and SLA with service providers.

8. Risk Management:

Identifying risk. Analysis of risk incidents and risk register.

9. Corporate Support:

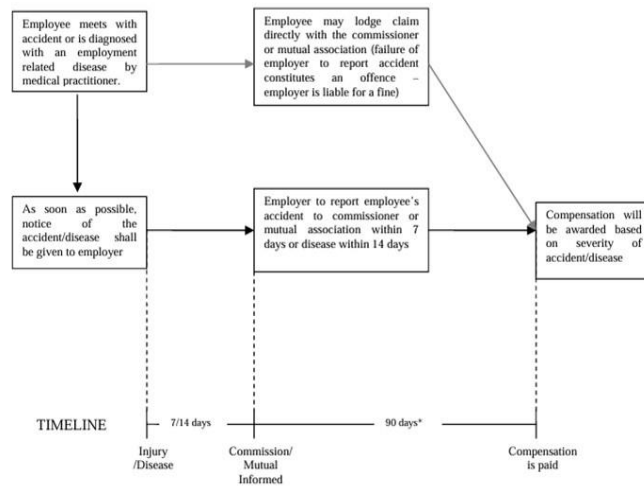
Human Capital Management and ICT

10. Assets:

Safeguarding and Investment Policy

24

Figure 1 Claim Process under COIDA



Source: COIDA and Interviews

*Compensation Fund turnaround - Mutual Associations have faster turnaround times

25

Table 3 Industry breakdown of Registered Members (1998)

Class	Industry	Number of Employers	Number of Employees		Average per Employer
			Number	%	
1	Agriculture and Forestry	45 343	614 124	11.6	13.5
3	Fishing	245	4 688	0.1	19.1
4	Mining	1 148	90 079	1.7	78.5
5	Building and Construction	31 394	298 438	5.6	9.5
6	Food, Drink and Tobacco	9 184	272 757	5.2	29.7
7	Textiles	3 648	187 385	3.5	51.4
8	Wood	7 679	141 982	2.7	18.5
9	Printing and Paper	2 089	78 379	1.5	37.5
10	Chemical	3 951	195 436	3.7	49.5
11	Leather	756	37 060	0.7	49.0
12	Glass, Bricks and Tiles	2 976	70 724	1.3	23.8
13	Iron and Steel	31 223	579 963	11.0	18.6
14	Diamonds, Asbestos, Bitumen	2 105	20 080	0.4	9.5
15	Trade and Commerce	54 650	767 579	14.5	14.0
16	Banking, Finance, Insurance	6 362	274 627	5.2	43.2
17	Transport	11 267	377 120	7.1	33.5
18	Local Authorities	738	185 741	3.5	251.7
19	Personal Services, Hotels	38 148	467 210	8.8	12.3
20	Entertainment and Sport	2 645	37 755	0.7	14.3
21	Medical Services	9 495	188 126	3.6	19.8
22	Professional Services, N.O.S.	10 659	168 422	3.2	15.8
23	Educational Services	5 991	156 133	3.0	26.1
24	Charitable, Religious, Political and Trade Org.	5 465	80 102	1.5	14.7
TOTAL		287 161	5 293 910	100	18.4

26

Appendix 3 Manner of Calculating Compensation

	NATURE OF DISABLEMENT	DEGREE OF DISABLEMENT	NATURE OF BENEFITS	MANNER OF CALCULATING BENEFITS
1	Temporary	Total	Periodic Payments	75% of monthly earnings to max earning of R15,820 pm i.e. R11,865 max compensation
2	Permanent	30%	Lump Sum	15 times monthly earnings (min of R28,215 and max of R132,930 compensation)
3	Permanent	Less than 30%	Lump Sum	As calculated for 2 in the same proportion as the degree of permanent disablement.
4	Permanent	100%	Monthly Pension	75% of monthly earnings to a min earnings of R1,881 pm and max earning of R15,820 pm i.e. compensation between R1,410.75 and R11,865 pm.
5	Permanent	Greater than 30%, Less than 100%	Monthly Pension	As calculated for 4 in the same proportion as the degree of permanent disablement.
6	Fatal	Dependent no children	Lump Sum	Twice the employee's monthly pension payable under 4
7	Fatal	Dependent and child/ren	Monthly Pension	40% of monthly pension payable under 4 to dependent
8	Fatal	Dependent and child/ren	Monthly Pension	20% of monthly pension payable under 4 for first child, decreasing in % for subsequent children. Total to dependent and children not to exceed 100%
9	Fatal		Funeral Costs	A reasonable amount of funeral costs to maximum R9,200.

Source: COIDA Schedule 4, p50 and Rand Mutual(2006)

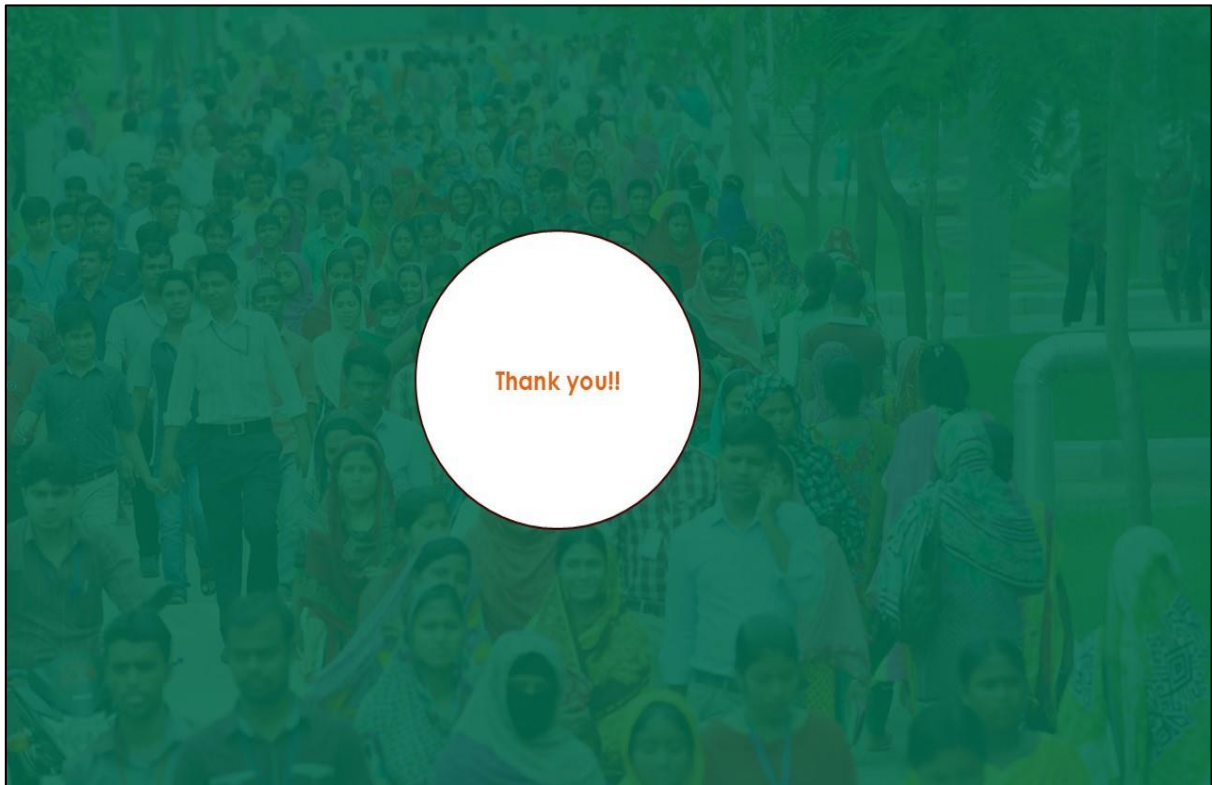
27

Appendix 5 Workplace Diseases Covered by COIDA

Diseases	Work
Pneumoconiosis-fibrosis of the parenchyma of the lung	(a) Any work involving the handling of or exposure to any of the following substances emanating from the workplace concerned: organic or inorganic fibrogenic dust
Pleural thickening causing significant impairment of function	asbestos or asbestos dust
Emphysema/chronic disease of the lungs	metal carbides (hard metals)
Byssinosis	flax, cotton or sisal
Occupational asthma	the sensitising agents:- (1) isocyanates (2) epoxym, isocyan, cobalt, vanadium or chromium salts (3) hardening agents, and drying epoxy resins (4) acrylic acids or derived acrylates (5) isotherm or wetting limes (6) substances from animals or insects (7) fungi or spores (8) proteolytic enzymes (9) cyanic dust
Extrinsic allergic alveolitis	(10) vapours or fumes of formaldehyde, acrylonitrile, amines or diamines moulds, fungal spores or any other allergenic proteinaceous material, 2,4 toluene-di-isocyanates
Any disease or pathological manifestations	beryllium, cadmium, phosphorus, chromium, manganese, arsenic, mercury, lead, fluorine, carbon disulphide, cyanide, halogen derivatives of aliphatic or aromatic hydrocarbons, benzene or its homologues, nitro- and amino-derivatives of benzene or its homologues, nitrophenol or other nitric acid esters, hydrocarbons, trinitrotoluol, alcohols, glycols or ketones, acrylamide, or any compounds of the aforementioned substances
Erosion of the tissues of the oral cavity or nasal cavity	irritants, alkalis, acids or fumes thereof
Cystitis, including decompression sickness, hematuria or interstitial cystitis	abnormal atmospheric or water pressure
Any disease	ionising radiation from any source
Allergic or irritant contact dermatitis	dust, liquids or other external agents or factors
Mesothelioma of the pleura or peritoneum or other malignancy of the lung	asbestos or asbestos dust
Malignancy of the lung, skin, larynx, mouth cavity or bladder	coal-tar, pitch, asphalt or bitumen or volatiles thereof
Malignancy of the lung, mucous membrane of the nose or associated air sinuses	nickel or its compounds
Malignancy of the lung	hexavalent chromium compounds, or bis chromomethyl ether
Anaplasia of the liver	vinyl chloride monomer
Malignancy of the bladder	4-amino-diphenyl, benzidine, beta naphthylamine, 4-nitro-diphenyl
Leukemia	benzene
Melanoma of the skin	polychlorinated biphenyls
Tuberculosis of the lung	(1) crystalline silica (alpha quartz) (2) mycobacterium tuberculosis or MOTTIS (mycobacterium other than tuberculosis) transmitted to an employee during the performance of health care work from a patient suffering from active open tuberculosis
Brucellosis	brucella abortus, suis or melitensis transmitted through contact with infected animals or their products
Anthrax	bacillus anthracis transmitted through contact with infected animals or their products
Q fever	coccidia burnetii emanating from infected animals or their products
Bovine tuberculosis	mycobacterium bovis transmitted through contact with infected animals or their products
Rift Valley Fever	virus transmitted by infected animals or their products
Hearing impairment	(b) Any work involving the handling of or exposure to any of the following: excessive noise
Hand-arm vibration syndrome (Raynaud's phenomenon)	vibrating equipment
Any disease due to overstraining of muscular/tendinous insertions	repetitive movements

Source: COIDA Schedule 3, p48

28



The governance structure of SSI

Board

- ▶ Group of persons who, under the legislation or by-laws establishing the SSI, is the body responsible for governing the social security programs and for exercising oversight on their administration. It could be a government ministry or department, a statutory body, or a private entity

Management

- ▶ Group of persons who, under the legislation or by-laws establishing the SSI, is responsible for the administration and daily operations of the programs, and for implementing the resolutions of the board

MANDATE, POWERS AND RESPONSIBILITIES:

The Board and the Management have to act in accordance with:

1. The Constitution,
2. Legislation: Specific Acts of Parliament,
3. Policy and Frameworks,
4. Strategic Plan and Annual Performance Plans.

The organization's mandate is to create awareness, register members, collect contributions, adjudicate claims, invest the funds, provide medical support and pay benefits to its members.

GOOD GOVERNANCE REQUIRES:

1. The clear definition and distinction of powers and responsibilities of the Board (Board Charter) and Management (Contracts and Performance Agreements)
2. Reduction of ambiguity, duplication and conflicts of interest.
3. The Board is the external supervisory authority, and
4. The Management is the implementing structure responsible for performing the operational functions of the SSI.

BOARD FUNCTIONS:

1. Approves the Mandate for the Authority
2. Recommends the appointment of the Head of the Management to the respective authorities.
3. Oversees the appointment and termination of the executives
4. Regularly evaluates the effectiveness and performance of the appointed officials in carrying out their tasks
5. Reviews the management succession plan and the HR plan
6. Oversees the employee composition and consistent and prudent management.
7. Establishes Standards and Ethical behavior
8. Approves the structure and any major changes
9. Ensures that appropriate controls are in place
10. Approves and monitors the risk management and the control framework
11. Approves and reviews the performance of the SSI's corporate Governance.
12. Establishes procedures for approvals for significant acquisitions and major contracts outside the normal business
13. Approves all the SSI's policies
14. Approves management strategies and plans, including budgets, and monitors the SSI's performance against its strategies and plans, particularly in terms of investment management
15. Reviews system plans and disaster recovery plans
16. Approves the appointment of external auditors
17. Approves the termination of previous Board contracts

BOARD COMMITTEES:

The Board is required to have several board committees to give effect to the above Responsibilities of the Board.
For example:

- Risk and Audit Committee
- Investment Committee
- ICT Committee
- Occupational Health and Diseases Committee
- Finance and Compliance Committee

BOARD SELECTION:

- The Board selection can be clearly defined in the Legislation and the charter to ensure representation (Tripartite Governance) and suitability in terms of social insurance knowledge and experience.
- To ensure appropriate representation of the employers, workers and government, the basis is currently visible in the Board of the Pilot.
- The Board composition includes full representatives and alternate member.
- Federations and Associations are usually requested for Employers and Workers, from which the nominations and selection members are recruited, this covers expanded coverage.
- The Majority sector is always a member.

The Executive Management under the leadership of the Head:

- Accountable and responsible for the administration,
- Examples of duties and tasks of Executive Managers and Directors:
 - Strategy and Business Performance
 - Registration and Contribution Collection
 - Claims Processing and Benefit Payment
 - Risk and Assurance
 - Internal audit
 - Financial and Compliance
 - Corporate Services (HCM & ICT)
 - Board Secretariat

6

Governance Policies for Management:

An **Integrity Policy**, which is signed by management and staff. The policy addresses reporting of suspicious activities or potential fraud. It further identifies behaviors that are improper, accepting gifts, nepotism and the abuse of trust, acts that could cast aspersions on the credibility of the organization.

Code of Ethics (COE) is an ethical guide for all the SSI human resources to use in their day-to-day interactions, decision-making and activities. The Management is responsible for creating a transparent, accountable environment in which management and staff not only refrain from performing illegal, unethical or dubious acts, but are sensitized to morally questionable transactions and business practices.

7

The Head of the Management offers Guidelines for practice of the following:

- On commitment of officers to the SSI
- On Conflicts of Interest
- On maintenance of the SSI's records
- On the use of the SSI's resources
- On Disclosure of Information
- On the use of Public Media
- On Security
- On work-family life balance
- On the privacy of Officers
- On Human Relations at the SSI
- On Alcohol and Drug use
- On Business Relationships
- On Safety, Health and Environmental issues

Key questions

- What should be the composition, mandate, and decision-making powers of the tripartite EIS governance Board?
- How should sectoral representation be ensured, especially as coverage expands to non-RMG sectors?
- What delegation of powers should exist between the governance board and executive management (e.g. Head of Management, secretariat)?

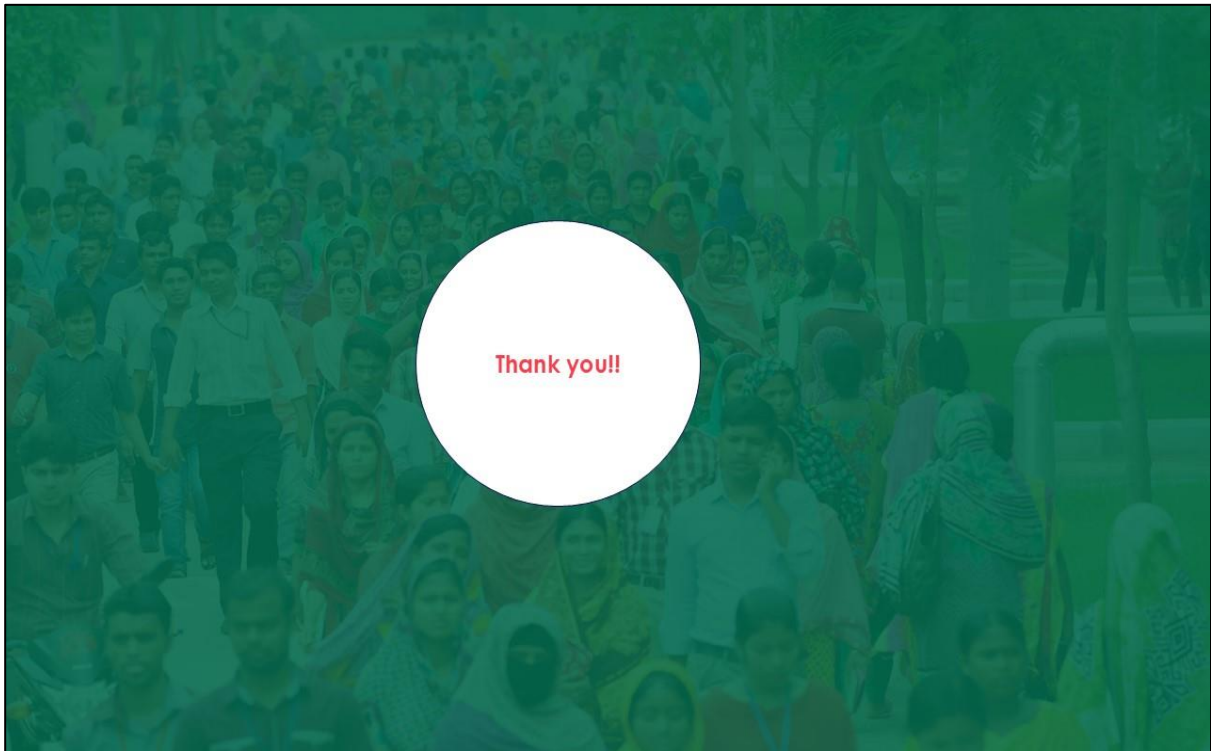
CONCLUDING REMARKS: TOWARDS A NATIONAL SOCIAL INSURANCE EMPLOYMENT INJURY SCHEME (EIS):

1. The Bangladesh Employment Injury Scheme Pilot has laid a solid foundation for the Governance Structure of the National EIS to be established.
2. Oversight is an essential component of Governance, the Ministry of Labour and Employment, as demonstrated in pilot, should perform the function in the National EIS.
3. An independent appeals commission/tribunal is proposed which could report to the Minister.
4. The pilot has a Tripartite Governance Board. The current subcommittee on claims should be reviewed. The Board should have an oversight, policy, and strategic function, with the claims' operations being part of the administration work responsibility. As indicated during this presentation other board committees should be considered.

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5. It is recommended that in the proposed National EIS Framework and the proposed legislation, the elements of the Board selection process (taking into account transparent nomination processes), eligibility criteria, representation (including, tripartite, specialist functions and gender), term of office and its functions should be clearly articulated. The average Board size is 11 to 15 members. The Head of Management is a non-voting member of the Board.
6. Sectoral representation with regard to employers and workers upon coverage extension should not be a problem. There are Federations, Congress, and Associations representing employers and unions, from which 2 are active and 1 is an alternate. The majority sector (RMG has 4 mil workers) can have a fixed presence, if proportionality is considered.
7. A Board Charter and a Code of Conduct ensure good governance and build trust and confidence.
8. The HOM position should preferably be a 5-year contract position, renewable for 1 additional term.
9. Management should sign Contracts, Performance Agreements, Integrity Policy, and the Code of Ethics.
10. The pilot needs to transition to a National organization, capacitates and consolidates its operations thereby creating the flexibility to co-locate not to be absorbed.
11. The flexibility in governance is situational. It responds to changes in the environment. The environment and framework need to recognize this need to enable agility.

11



**Tripartite Technical
Workshop 2**

**Session 2 – Institutional
Landscape, Integration
Potential and Inter-Scheme
Linkages**

8 July 2025



INSTITUTIONAL LANDSCAPE, INTEGRATION AND LINKAGES IN THE SOCIAL PROTECTION ECO-SYSTEM: INTERNATIONAL PERSPECTIVE OF EMPLOYMENT INJURY INSURANCE SCHEMES:

4 COUNTRIES: TANZANIA, MALAYSIA, THAILAND AND SOUTH KOREA (KIDD, 2025)

TANZANIA:

1. The Workers' Compensation Fund (WCF) operates under the Prime Ministers' (PM) office. (Constitutional and Legislative Mandate)
2. It is located in the Ministry of Labour, Youth, Employment and Persons with Disabilities is located in the PM's office.
3. Prime Minister responsible for coordination and supervision of all Ministries in the PMO.
4. It has a tripartite Governing Board (14 members) appointed by the President.
5. The Chairperson is the Director General of the WCF.
6. Composition: 3 Government, 3 Employers, 3 Trade Union, 1 Banker, 1 OHSA, 2 NGO: APD, 1 Academic.
7. 3 Committees: Operations, Finance and Investment, and Audit and Risk Management.
8. Contribution: private employers 0.65 of the wage and public sector 0.5%
9. Benefits: medical care, Temp or Permanent Disability, Constant Care Allowance, Funeral Grant, Dependents Benefit, and Rehabilitation
10. Delivery Footprint: Head Office and 4 regional offices.



STATUS AND LOCATION OF EIIS:

Tanzania has 2 agencies located in the PMO: Ministry of Labour, Youth, Employment and Persons with Disabilities:

- The National Social Security Fund (NSSF): Medical Insurance Scheme, Disability and Survivors benefits.
- WCF: collects contributions separately from NSSF, WCF is employer funded only. NSSF is both employer and employee.

LINKAGES IN THE SOCIAL PROTECTION ECOSYSTEM:

1. WCF operates as part of the broader SP ecosystem.
2. WCF links to other Social Security systems in the following manner:
 - Common Policy framework (policy level; harmonized approach and provides, minimum standards)
 - Distinct but some complementarity
 - Institutional coordination PM oversight on both: share joint initiatives: coverage enforcement, contribution compliance and data sharing
 - Shared strategic goals
 - Contribution Separation

CONCLUSION: the Tanzanian WCF is a SEPARATE AND SPECIALIZED ENTITY.



MALAYSIA:

1. Work- related accidents and occupational diseases programs are delivered through a statutory agency, Social Security Organization (SOCSO)
2. The oversight body: Ministry of Human Resources
3. SOCSO is mandated to administer, deliver and enforce the country's social security programs for employees.
4. It has a 16 member- Tripartite Governing Board appointed by the Minister of Human Resources.
5. Composition: 5 Government: Human Resources, Finance, Health, SOCSO Director-General, 4 Employers , 4 Employees, and 3 Social Security Experts
6. The SOCSO legislation provides for the Board being funded from the reserve funds.
7. The Board Committees: Investments; Finance; Governance, Ethics, and Risk; Procurement; Personnel Management; Discipline of Officials; Remuneration and Nominations; Performance Management, Promotions and Coverage Extension.
8. Mandate covers: employment Injury scheme (with rehabilitation and return to work programs), invalidity scheme, and employment insurance system (offers income replacement and job placement) and it also promotes OSH.
9. It uses a uniform, contribution rates across sectors: 1.75% (over 60 years); 1.25% (55years) from the employer side, wage bill and 0.5% from the employees (but not for the work-related injury part).
10. EIIS Benefits: Medical treatment; Temporary and Permanent Disability Benefits; Constant Attendance Allowance, Dependents Benefits, Funeral Benefits, Rehabilitation Services.
11. Management is led by the Group Chief Executive and 2 Deputies: Executive Operations and Strategy, and Corporate.
12. Delivery footprint: Head Office, 6 regional offices and state offices.



STATUS AND LOCATION OF EIIS:

1. SOCSO is a statutory body, an agency
2. It is under the auspices of the Ministry of Human Resources
3. In December, 2022 it launched a care economy program, the Housewives Social Security Scheme
4. SOCSO operates in parallel and coordinates with other key social protection institutions.

LINKAGES IN THE SOCIAL PROTECTION ECOSYSTEM:

SOCSCO is part of National Social Protection Framework

- It is one of the Pillars, alongside:
 - i. EPF - Employee Provident Fund for retirement
 - ii. LTAT – for armed forces
 - iii. IPAT - Public Service Pension Scheme
 - iv. BPR -MySalam, Bantuan Prihatin Rakyat – social assistance
- Integration through the Employment Lifecycle
SOCSCO and EPF contributions are mandatory for the private sector workers.
So, the entities collaborate on employer enforcement, worker awareness, and data sharing.
- Operations and Digital linkages
SOCSCO and EPF both use the MyFuturejobs platform (operated by SOCSO) to assist with matching and re-employment for the unemployed.
- Malaysia is trying to establish digital governance linking Social Protection programs under a Social Protection Council.

CONCLUSION: The Malaysian EIIS is integrated into other employment social insurance schemes.



THAILAND:

1. The EII scheme in Thailand is administered by the government's Social Security Office (SSO).
2. The SSO is a department under the Ministry of Labour and Social Welfare.
3. The Legislation: the Social Security Act, 1990 gave rise to: retirement, maternity, sickness, unemployment, Invalidity, and death through its Social Security Fund (SSF).
4. The Workmen's Compensation Act, 1994, enabled the Employment Injury Insurance scheme to be established.
5. The WC Act establishes a WC fund and its oversight structure.
6. Oversight of the SSO is vested in the Social Security Commission, which is also tripartite, with 26 members.
7. The oversight for the WCF administration is provided for by the WCF Committee, which makes recommendations to the SSO and the Minister, and also conducts the appeals process.
8. There is also a medical committee in place for the WCF.
9. The Workmen's Compensation Fund Committee consists of 15 members, appointed by the Ministry of Labour.
10. It is Tripartite: 5 government (including a rep from the OSH authority); 3 employers, 3 workers; 2 from disability sector, 1 academic and 1 banker,
11. The secretary of the WCF Committee is the Director-General of the SSO.
12. Contributions by employers fund the program through a varied, risk-based approach, ranging from 0.2% to 1.0% of the wage bill.
13. Benefits: Medical benefits (hospital care, surgery, and recovery/rehabilitation); Income replacement benefits for work missed due to injury for up to 1 year; Permanent disability benefits; Death benefits; Rehabilitation Services, including job retraining; and Funeral benefits.
14. The service delivery footprint is the SSO offices at a regional and branch level for both the WCF and SSF.



STATUS AND LOCATION OF EIIS:

- a. The Thai EIIS, WCF is located in the Social Security Office, but it remains distinct from the general SSF.
- b. Contributions, eligibility, and benefits are managed independently.
- c. It has its own oversight structure, WCF Committee with Tripartite and Stakeholder membership.
- d. It also has its' own medical committee.
- e. Appeals are managed by the WCF committee.

LINKAGES IN THE SOCIAL PROTECTION ECOSYSTEM:

- The administrative overlap of WCF and SSF ensures coordination in registration, compliance, and enforcement, Despite these linkages the funds remain legally distinct.
- The laws establish different benefit structures, eligibility rules, and funding mechanisms.
WCF is employer-funded, and the SSF is funded from both the employer and the employee.
- Employer registration is simultaneously processed through the SSO system by both the WCF and the SSF.
 - i. Employer/employee registration
 - ii. Data management
 - iii. Enforcement and inspections
- Although administered in the same building, SSO:
 - i. Funds are financially independent
 - ii. Benefits are non-duplicate
 - iii. The WCF operates its own website and digital portal

CONCLUSION: The Thai WCF, whilst being able to leverage off the SSO, the program is managed independently and remains distinctly different, hence it cannot be absorbed by the SSO in order to mainstream and integrate the SP programs.



SOUTH KOREA:

1. The Industrial Accident Compensation Insurance (IACI) is the legislated EIIS in South Korea.
2. The program is administered by the Korea Workers' Compensation and Welfare Service (COMWEL),
3. The Ministry of Employment and Labour is the supervisory body for IACI.
4. The 1963 Act was amended in 2024 to extend coverage to platform and gig workers.
5. There is no single Board for governance, there is a structure composed of Executive Directors,
6. These Executive Directors' head key departments of government,
7. These non-executive members represent key ministries: Labour, Health and Finance.
8. There are various committees and advisory bodies that have Tripartite representation
 - Chamber of Commerce: Social Insurance schemes and contributions Committee.
 - Trade Union Federation: The Occupational Health and Safety Bureau
 - IACI Deliberation Committee for complex cases
 - The BOD has an Internal Audit Unit.
9. Contributions paid by employers on a risk-based calculation, ranging from high to low risks.
10. Benefits: Medical, including hospitalization and medicines; Temporary and Permanent Disability Benefits; Injury Compensation Annuity; Survivors Benefits, Vocational Rehabilitation, and Funeral Benefits.
11. There are independent committees: The Occupational Disease Judgment Committee, and the Appeals Committee.
12. Delivery Footprint: Head Office, 6 Regional offices and 18 Local offices.



STATUS AND LOCATION OF EIIS:

- a. The South Korea EIIS program is an independent legal entity, IACI Act established the COMWEL Department to administer the Fund.
- a. This department is supervised by the Ministry of Labour.

LINKAGES IN THE SOCIAL PROTECTION ECOSYSTEM;

- South Korea's Social Protection system has 4 pillars:
 - a. National Pension administered by the National Pension Service (NPS)
 - b. National Health Insurance administered by the National Health Insurance Service (NHIS)
 - c. Employment Insurance administered by Korea Employment and Information Service (KEIS) & (MOEL)
 - d. Industrial Accident Compensation Insurance administered by the COMWEL
- There is coordination and oversight under the Ministries of Health and Welfare; and Employment and Labour
- Cross-Agency Integration:
 - i. COMWEL coordinates with KEIS and MOEL for return- to- work programs, post rehabilitation.
 - ii. COMWEL shares medical and disability data with the NHIS (for health services and premium adjustments)
 - iii. Digital platforms like the Social Security Information System link all 4 schemes for citizens access and cross-checking to avoid double dipping.

CONCLUSION: the IACI remains independent, there are other agencies involved in Social Protection and Social Security, but they all have different systems and risks. Comprehensive does not mean integration, or streamlined into a single program of Social Protection.

Key questions



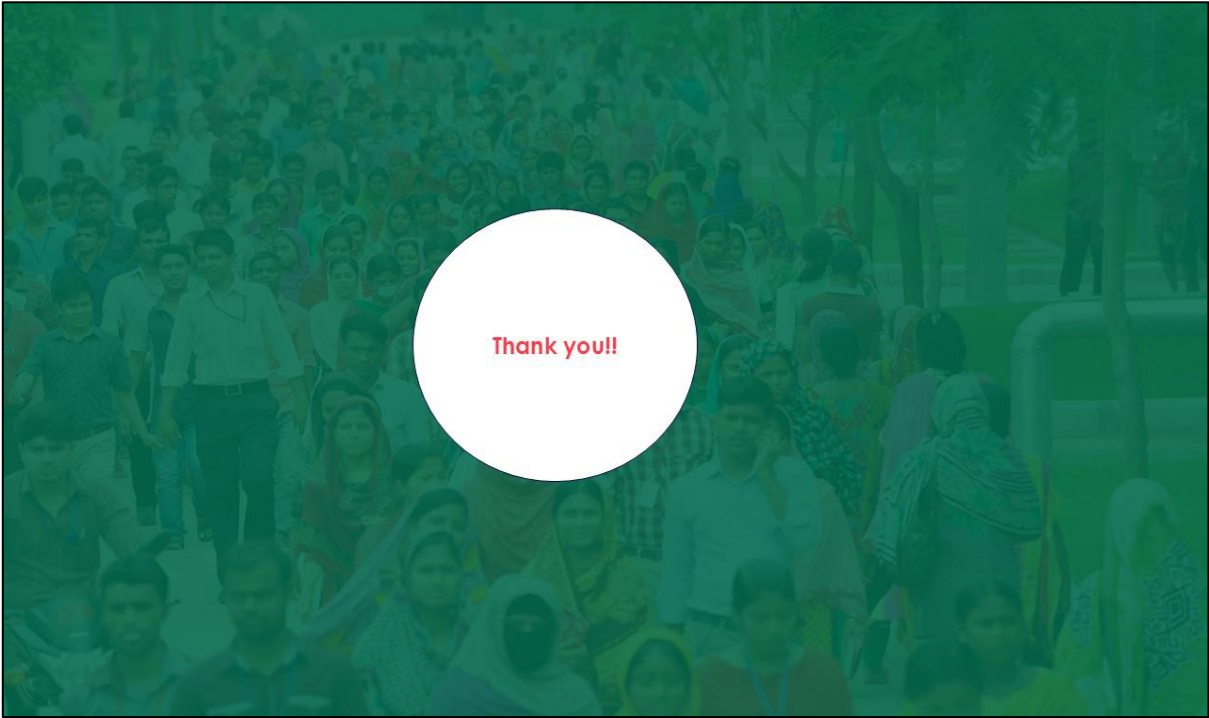
- What are the relevant public institutions whose functions intersect with the proposed EIS (such as, DOL, DIFE, Central Fund, BLWF, MoHFW, BRTA etc)?
- Based on the proposal made by Labour Reforms Commission, should the EIS be housed within an existing institution, or require the establishment of a new administrative entity?
- What are the barriers (legal, political, technical, or others) to institutional integration?



CONCLUDING REMARKS: TOWARDS A NATIONAL SOCIAL INSURANCE EMPLOYMENT INJURY SCHEME:

1. The Bangladesh Pilot EIS has established a program that can be rolled out as a foundational building block for Social Insurance.
2. The country is in the process of establishing the legislative environment for Social Insurance, with its National Social Security Strategy (NSSS) in place and incrementally building its capacity to introduce more programs. These new schemes will have to follow a similar pilot process as the EIS.
3. The above processes take time to implement, the National Social Insurance Employment Injury can present the template for the progressive realization of its transition from employer liability to a fully-fledged Social Insurance scheme, which embraces the full package of benefits.
4. The presentation amplified the EIS of 4 countries, the majority recognized the difference in contributions and benefits, rules and scope, makes it a distinct program which should for the foreseeable future remain a separate and specialized entity.
5. The Ministry of Labour and Employment should continue to supervise the scheme, as demonstrated through International practice.

6. The pilot has the infrastructure that can be built upon to ensure a well -coordinated institution.
7. The Vision for the National Social Insurance Employment Injury Scheme should include the response to workplace accidents, commuting accidents and occupational diseases.
8. The benefits should also as part of the Vision for the future should include all the interventions: medical care, temporary and permanent disability, death benefits, funeral benefits and rehabilitation services (return-to-work programs).
9. Linkages should be leveraged for registration, inspectors and data sharing with the Department of Inspection for Factories and Establishments (DIFE). Linkages with the Health Ministry on occupational diseases and local clinic access. Linkages with the Ministry of Labour and Employment for interoperable systems and digital platform expansion. Linkages with the Central Fund/BLWF to be formalised.
10. To address commuting accidents, the linkage with the Road Traffic Authority with a procedural Service Level Agreement (SLA) for channelling cases.
11. Upon consolidation of the RMG sector (4mil workers), the National Employment Insurance Injury scheme in line with its National EIS Framework, strategic plans and operational plans pursue its coverage extension intention.



Thank you!!



Organizational Design

The organizational structure is the backbone of all operating procedures and workflows at any company. It determines the place and the role of each employee in the Business, and is key to organizational development. A clear structure allows every team member to be involved. When employees know what they're responsible for and who they report to – which isn't the case in many fast-growing companies - they are more likely to take ownership for their work.

Basic Features of Organizational Structure Designs:

- Work specialization
- Departmentalization/Documentation
- Chain of command
- Span of Control
- Centralization/Decentralization
- Formalization

WORK SPECIALIZATION:

For this input I will only focus on work specialization, in the context of social security organizations:

The first critical position in social security is a **claims specialist**: the employee needs to assist members with establishing entitlement to benefits. The employee must have contact with the potential beneficiary in person or via an online presence. These contacts are to obtain, clarify, and verify information. This information determines the benefits and eligibility.

Another position: **Benefit Authorizer**, after the initial claims Process, this employee will allow the enrolment process for the beneficiary.

In the digital climate, the **customer service representative** is key to reducing inaccurate information and complaints management, is a key informant of the scheme's products and processes, via front desk, call centres, and various social media networks.

Legal positions to address grievances because of inclusion or exclusion errors.

WORK SPECIALIZATION:

Specialist in disability assessments: medical, occupational and physiotherapist professionals.

Actuarial specialist is critical in terms of scheme sustainability. **Investment specialist** will determine avenues for the best returns to ensure scheme viability for future stability.

Labour inspectors for compliance, particularly with social insurance schemes. Membership and account management specialist for contributions and membership functions.

ICT specialist to digitalize the services to improve turnaround times and make the scheme accessible through a multi-channel approach.

Payment specialist to ensure modern payment vehicles for benefit distribution.

Risk management specialist: Social security is a high-risk environment and needs to have good mitigation plans in place, designed by a specialist.

Finally, the social security schemes are informed by a strategic plan with regular monitoring and evaluation.

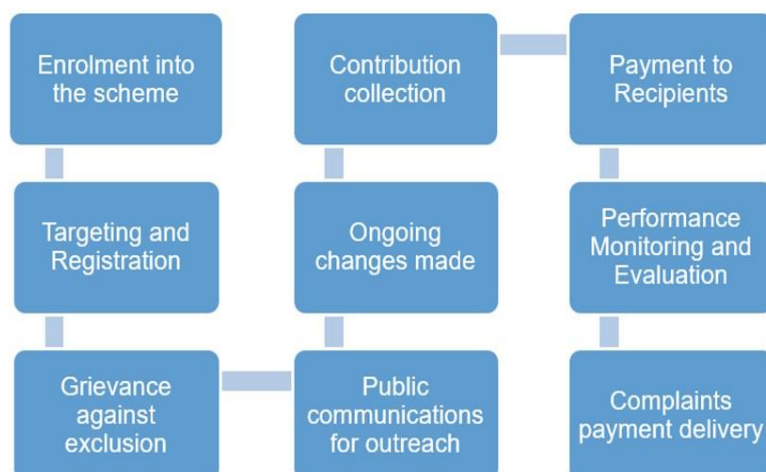
EXAMPLE OF AN ORGANOGRAM FOR AN SSI:

In terms of generic organograms, the mandate, legislation, strategic plans, and the functions will lay the foundation for a scheme's organogram:

The core functions in terms of the operational cycle are:

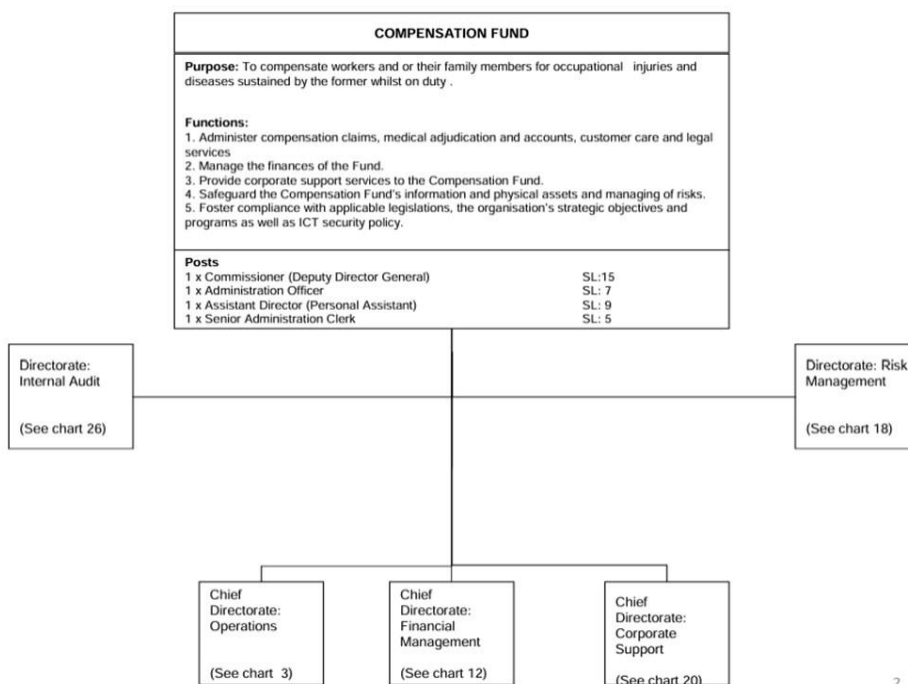
- Targeting
- Registration
- Enrolment
- Contribution collection
- Payment Distribution
- Performance Monitoring
- Complaints Management
- Stakeholder Consultation

Operations Cycle for Social Security

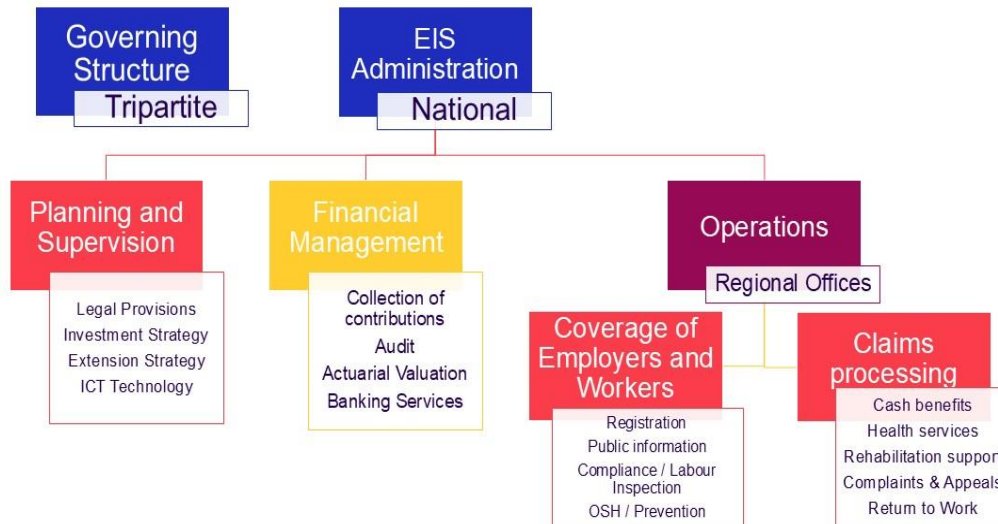


In the ISSA Good Governance Guidelines (2019) provides the guidance to SSIs in their organizational design by pointing out the core administrative areas:

- Strategic planning
- Risk management
- Internal audit
- Actuarial Assessment of Financial Sustainability
- Enforcing the Prudent Person Principle in Investment Management
- Prevention of Control of Error, Evasion, and Fraud in Contributions and Benefits
- Service Standards for Members and Beneficiaries
- Human Capital Policies, Development, Retention and Succession
- ICT governance.



EIS Administration (A Proposal)



Key questions

- Based on the design in last slide, what are the core divisions of labour the EIS administration should include?
- Should the EIS institution have offices in regions? What should be the criteria?
- How can existing/complementary processes relevant for EIS be used on:
 - Inspections as done by DIFE
 - Registration of establishments as done by DIFE, including interoperability of management information systems (MIS)
 - Development of occupational medicine in cooperation with the Ministry of Health
 - Existing Labour Welfare Centres of DOL

CONCLUDING REMARKS: TOWARDS A NATIONAL SOCIAL INSURANCE EMPLOYMENT INJURY SCHEME:

1. The EIS pilot has set an example with the special unit which currently is conducting the work albeit as per the limited mandate.
2. The proposed National EIS needs to give effect to a Vision of a scheme that will incrementally, through progressive realization, achieve the full mandate of a Social Insurance Employment Injury Scheme.
3. In the same way, the high-level organogram proposed is comparable to the generic organogram that was presented.
4. The adjustments that are proposed are:
 - Risk Management is essential in the work of an SSI and needs to be included. It could be located in the office of the Head of the Management.
 - Complaint handling can be at the level of the Department, but the Appeals need to be elevated to either a Committee of the Board or to the Minister of Labour.
5. Still in line with the progressive realization trajectory, there should be a regional footprint, with a roll-out to match regions with high industrial activity. In many countries, because claims are managed at a National level, there is a small regional presence. This can increase if the full program is legislated for.

6. South Africa uses a delivery footprint based on a mixed model. There are 9 regions (provinces), but only 4 regional offices. In regions with fewer factories, there is co-location with the Department of Labour.
7. The inspectorate should be included in the framework and Legislation. As an interim phase, of an evolving organization, the SLA approach can be used to collaborate with DIFE. There will always need to be an EII component in the inspection.
8. ICT will be needed as the entity's digital footprint and automated processes grow. The use of interoperable systems is only one element of the role. The future of the EIS should be to automate all processes. For example: Use AI for Call Centre services. In the interim phase, it can be a small unit at the Head office.
9. There also needs to be a health specialist to collaborate with the Ministry and Department of Health.
10. Stakeholder Management was also not on the organogram. As a growing organization, there will be stakeholders, current and new. It will also form part of the team working on the coverage extension.

