

Annual Report on Benefit Payments of EIS Pilot

Period: 01 July 2024 to 30 June 2025

Transforming Despair to Hope

Date: 01 September 2025



Submitted by

Employment Injury Scheme (EIS) Pilot Special Unit

196, 9th Floor, Shromo Bhaban, Sahid Syed -Nazarul Islam Soroni, Bijoy nagar, Dhaka-1000.

Contact: 01886-921030,

E-Mail: specialunit@eis-pilot-bd.org

Website: eis-pilot-bd.org

Abbreviations

AWCA	Asian Workers Compensation Association
BEF	Bangladesh Employment Federation
BELA	Bangladesh EPZ Labour Act
BLA	Bangladesh Labour Act
BLR	Bangladesh Labour Rules
BGMEA	Bangladesh Garment Manufacturers and Exporters Association
BKMEA	Bangladesh Knitwear Manufacturers and Exporters Association
BEPZA	Bangladesh Export Processing Zone Authority
CA	Commuting Accident
CF	Central Fund
CRP	Centre for the Rehabilitation of the Paralysed
DG	Director General
DG_CF	Director General Central Fund
DIFE	Department of Inspection for Factories and Establishments
EIS	Employment Injury Scheme
EIS-PSU	Employment Injury Scheme Pilot Special Unit
FY	Financial Year
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
GoB	Government of Bangladesh
EIS_GB	Employment Injury Scheme Governance Board
IBC	Industrial Bangladesh Council
ILO	International Labor Organization
ITC-ILO	International Training Centre of the ILO
IEC	Information Education Communication
K-COMWEL	Korea Workers' Compensation & Welfare Service
LFMEAB	Leather and Footwear Manufacturers & Exporters Association of Bangladesh
MVO	MIS and Verification Officer
MoLE	Ministry of Labour and Employment
MIS	Management Information System
NSSS	National Social Security Strategy

ODA	Overseas Development Assistance
PD	Permanent Disability
RMG	Readymade Garments
VDCO	Verification, Documentation Correspondence Officer

Acknowledgment

The EIS-PSU extends its sincere gratitude and thanks to all stakeholders whose collaboration and guidance have been essential in carrying out the activities of the EIS Pilot initiative since its launching. Special recognition is given to the MoLE for implementation and policy approval of the EIS Pilot. Appreciation is also due to the employers' associations (BGMEA, BKMEA, BEF) and workers organizations (NCCWE, IBC, UGWF) for their active participation in the Governance Board (GB) meetings and fostering strong relationships between factories and beneficiaries. Special recognition is given to the Central Fund (CF), DIFE and Department for Labor (DOL) as well as RMG factories, for providing their support in the smooth transfer of benefits to the victims and their dependents. We recognize with gratitude the proactive initiative of the BEPZA authority and EPZs for their proactive support for the introduction of EIS in their zones' factories. We also recognize with gratitude the proactive support of LFMEAB and its factories for the replication of the EIS Pilot in their factories. Thanks are given to Local Government authorities (Union Parishad, Municipality, City Corporation) for assisting in beneficiary identification and providing necessary succession certificates. Development partners, including the ILO and GIZ, are acknowledged for their significant contributions to the Pilot operations, fundraising, and policy formulation. Special gratitude to the international brands and retailers for financing the monthly pensions through their voluntary contributions.

The EIS Pilot exemplifies the multi-level cooperation among various stakeholders and the strength of collaboration for a common cause of supporting the victims of workplace injuries.

Executive Summary

The Employment Injury Scheme Pilot Special Unit (EIS-PSU) presents its 2nd Annual Report for 1st July 2024 to 30th June 2025, outlining key financial and operational activities during the reporting year. Additionally, this report includes the background activities since 2015, analysis of various data since the launch of the Pilot in June 2022, challenges and way forward in the scheme's operations.

The EIS Pilot is a joint and collaborative effort by the Government of Bangladesh (GoB) represented by the Ministry of Labour and Employment (MoLE), employers' associations, workers/labour organizations, with technical support of international development partners, particularly the International Labour Organization (ILO) and Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ). This initiative is funded by the Governments of Germany, Canada, the Netherlands and the European Union for the technical assistance part, while the international brands are contributing towards the top-up benefits for workers.

Since 2015, the GoB, represented by the MoLE, with technical cooperation from the ILO and GIZ have worked to operationalize a tripartite Pilot scheme starting with the RMG sector of Bangladesh. The goal of the EIS Pilot is to gain experience by providing long term periodic compensation for work-related injuries initially in this export-oriented sector and later to other sectors, for transition to a permanent national scheme. The scheme offers monthly pensions to permanently disabled workers and dependents of deceased workers who face work-related accidents, with oversight by the tripartite EIS Governance Board (EIS_GB).

As of 30th June 2025, the EIS_GB has approved benefits for 256 cumulative beneficiaries and disbursed BDT 11,833,711.00, and the report provides its financial overview, fund mobilization status, and its management structure.

Major achievements of the EIS Pilot during the reporting year include, but are not limited to, regular convening of meetings and continuous approval of beneficiaries including commuting accident victims, full operationalization of the scheme in EPZ factories, replication of the Pilot in Leather and Footwear sector, continuation of disability assessment and rehabilitation/return to work initiative with the support of GIZ and CRP, opening of separate bank account for EIS BEPZA and EIS Leather and Footwear, establishment of seamless financial transfer mechanism from Brands to each beneficiary via ILO transition account in transparent and accountable manner, setting Endorsement Committee for EIS BEPZA and Sub-Committee for EIS Leather and Footwear, Approval of SOP for EIS BEPZA and draft SOP for EIS Leather and Footwear, annual beneficiary survey, engaging reputable third-party Audit Firm for financial auditing, and actuarial valuation of the scheme by external expert. The most important event of the year was the 1st workshop on the institutionalization of the EIS Pilot, organized by the GOB with the support of ILO and GIZ.

Apart from providing compensation for death and disability, the EIS Pilot with the support of ILO and GIZ has also organized several capacity building activities through training at ITCILO (Italy), local training/workshops, international study tours for DIFE Doctors at K-COMWELL (South Korea) and capacity building of BEPZA doctors on disability assessment.

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1. Background

In 2015, the Ministry of Labour and Employment signed a Letter of Intent with the ILO and Federal Ministry of Economic Cooperation and Development, Germany to facilitate the implementation of National Employment Injury Insurance System.” Subsequently, a technical committee on *“Implementation of the National Employment Injury Insurance Scheme of Bangladesh”* was formed by the MoLE in 2017. Later, ILO developed a Technical Note on the *Feasibility Assessment of an EIS in Bangladesh* covering (a) *Technical Recommendation*, (b) *Cost Estimation*, (c) *Health Feasibility study*, and (d) *Proposed legal framework*.

On September 26, 2019, a Declaration was signed in Berlin (Germany) between the GoB, represented by the MoLE, the German Government, represented by the Ministry for Economic Cooperation and Development (BMZ), the ILO and the German Social Accident Insurance (DGUV) on collaborating to develop the basic components of an EIS. In December 2021, a 3-day tripartite workshop was held in Dhaka with tripartite plus stakeholders. Through this workshop, a consensus on *‘Framework for a Sustainable Employment Injury Insurance Scheme in Bangladesh’* was developed. In February & March 2022, several bilateral meetings were held between the development partners, Government, Employers, and Workers. The MoLE and social partners endorsed the EIS Pilot framework on March 10, 2022.

Further high-level discussions continued on the implementation of the EIS Pilot and its governance mechanism during the ILO Governing Body session in Geneva in May 2022, where senior government officials and representatives from employers’ organizations from Bangladesh participated. During these meetings, on May 31, 2022, the employers’ organizations (BEF, BGMEA, BKMEA) also signed the ‘Geneva Declaration’ expressing their support for EIS Pilot and its implementation. With all these commitments and understandings, the EIS Pilot was formally launched by the GoB on June 21, 2022.

Subsequently, a Technical Mission from ILO Geneva visited Bangladesh during July 3-7, 2022, which undertook bilateral and combined meetings with all stakeholders and agreed on an eight (8) point action plan to proceed with EIS Pilot. These eight actions were: (a) Opening a separate account for the EIS Pilot under DG_CF; (b) Establishing a separate Governance Board for the EIS Pilot; (c) Engaging a ‘Special Advisor’ for EIS Pilot; (d) Arranging office space for EIS Unit; (e) Improving accident reporting by DIFE; (f) Establishing hotline and website for EIS Pilot; (g) Developing a Management Information System (MIS); and (h) initiating communication with factories on EIS Pilot. Subsequently, MoLE proceeded to amend BLR 2015 to create provisions for a separate governance board and a separate account within the CF for the EIS Pilot. The revised Rules were approved on September 01, 2022, and gradually all activities of EIS Pilot started rolling out.

1.1 Scope of the EIS Pilot

In case of work-related injuries, the EIS Pilot provides compensation payments for the permanently disabled and the dependents of deceased workers. These benefits take the form of monthly payments, paid as top-ups to the lump-sum payment already paid by the national institution (via the Central Fund), rendering the level of benefits compatible with

international standards (ILO Convention No. 121). The EIS Pilot's monthly benefit payments and costs to administer are financed by voluntary contributions from international brands. The amount of the pension depends on various factors, including the age, last earned wage, percentage of disability, etc., of the beneficiaries. Later, from July 01, 2024, the Pilot coverage was extended to the commuting accident (CA) cases.

1.2 EIS Pilot Duration

Launched on June 21, 2022, the EIS Pilot has a duration of up to five years. During this period, in addition to paying benefits, accident injury data and associated costing information from 102 selective factories from BGMEA and BKMEA are being collected to fine-tune the system and transition to a national EIS scheme covering all formal workers in Bangladesh in a gradual manner.

2. Aim and Objectives of the EIS - PSU Annual Report

The primary objective of this report is to inform stakeholders about approved beneficiaries, business processes, and financial transactions of the EIS Pilot during the financial year (FY) 24-25. The secondary objective is to improve the processes with necessary feedback from the stakeholders. The overall aim of this annual report is to ensure transparency and accountability of all activities of the EIS Pilot.

3. Introduction

The EIS-PSU is pleased to present the 2nd Annual Report of EIS Pilot, covering the period from July 01, 2024 to June 30, 2025. Capacity building of relevant stakeholders continued during this period and the Pilot's activities for the RMG sector progressed smoothly. In addition, successful efforts were taken for the full operationalization of the Pilot in the EPZ and its replication for the leather and footwear sector. The beneficiary's coverage was also extended for commuting accident victims. In parallel, major efforts were undertaken by ILO and GIZ in collaboration with the GoB for the institutionalization of the EIS as a national scheme of Bangladesh and the GoB agreed to organize three sequential workshops covering all the technical aspects of the national scheme. This report provides an overview of EIS-PSU's operations during the period from July 01, 2024 to June 30, 2025, which includes benefit payments, beneficiary profiles, financial management, capacity building activities, important decisions made by the EIS_GB and its Sub-Committee, challenges and way forward.

4. Conceptual Framework of the EIS Pilot

Protection against workplace injury is a basic human right for every worker. Every enterprise and government should ensure decent workplace and workers' safety against any type of accident and protection against occupational health hazards. EIS is based on three pillars namely prevention, long-term periodic benefits and medical care including rehabilitation in cases of work-related accidents and occupational diseases. The system is based on no-fault approach, where regardless of the cause of the accident, the injured worker and the family of the deceased worker will receive benefits. Employers are responsible for ensuring working conditions that prevent workplace

accidents and protect the occupational safety and health of their workers. Additionally, they must ensure fair, equitable, and effective compensation for workers (and their dependents, in the event of death) for the loss of income due to an accident or occupational disease and provide access to necessary health care, including rehabilitation. In 1964, the ILO outlined the basic guidelines on this in its Convention No. 121. The EIS Pilot in Bangladesh is built on this conceptual framework.

5. EIS Governance Board (EIS_GB)

5.1 Change in EIS_GB

The establishment of a tripartite EIS Committee to oversee the EIS Pilot is given in section 1.5.2 of the ‘Framework for a Sustainable Employment Injury Insurance Scheme in Bangladesh (Feb 2022)’. The MoLE endorsed this framework on March 10, 2022. The ILO developed an outline of the EIS Governance Board and shared it formally with the Secretary, MoLE, on June 16, 2022. In pursuance of the BLR amendment, the MoLE issued a formal notification of the constitution of the EIS_GB on October 12, 2022.

Two EIS_GB meetings were held in 2022 and one in 2023 (October and December 2022 and in February 2023), and the necessity was felt for the amendment of the GB. Accordingly, in March 2023, the EIS_GB (revised) notification was issued.

During the period under review, a change was made to the composition of the EIS Governance Board (EIS_GB). Two new members—one each from Leather & Footwear sector and BEPZA were included as standing observers during the 10th EIS-GB meeting.

The EIS_GB continues to be composed of 12 members: six from the Government, three from employers, and three from workers. Observers from the ILO, GIZ, and a local brand representative (for brand-related matters) also participate. The MoLE Secretary serves as Chairperson, the DG of the Central Fund is the Member Secretary, and the EIS-PSU provides secretarial support.

The designation of all board members, including the newly added observers, is provided in the table below.

S.L	Members of EIS_GB	Designation
01	Secretary MoLE	Chairman
02	Director General Central Fund	Member Secretary
03	Additional Secretary IO wing, MoLE	Member
04	Additional Secretary Development wing, MoLE	Member
05	Director General (Additional Secretary) Department of Labour	Member

06	Inspector General (Additional Secretary) DIFE	Member
07	Mr. Faruque Ahmed General Secretary & CEO, BEF	Member
08	Mr. A.N.M Saifuddin Chairman of the Standing Committee on Labour, ILO Affairs, BGMEA	Member
09	Mr. Fazle Shamim Ehsan Vice President, BKMEA	Member
10	Mr. Razequazzaman Ratan President, Socialist Labour Front & RMG Focal, NCCWE	Member
11	Mr. Towhidur Rahman President, Bangladesh Apparel Workers Federation, Executive Member, IBC	Member
12	Representative NCCWE	Member
13	Ms. Amrita Makin Islam Director, LFMEAB Deputy Managing Director, Picard Bangladesh Ltd.	Standing Observer
14	Mr. Md. Nazmul Islam Bhuiyan Additional Executive Director (ES & IR), BEPZA	Standing Observer

5.2 Operational Information

The EIS_GB is responsible for determining the working procedures of the EIS Pilot and reviewing decisions made by its Sub-Committee to ensure compliance with EIS Pilot governance rules and compensation provisions. The EIS_GB convenes every three months to ensure proper governance, including approving policies, budget, IEC materials, and other administrative and financial reports. The EIS_GB promotes a fair and orderly decision-making process, ensuring that all members have an equal opportunity to be heard, maintaining order during discussions, and putting matters to a vote when necessary.

To date, the EIS_GB has convened eleven quarterly meetings including three (9th, 10th, 11th) during the reporting year. Decisions of the meeting held during this year are given below.

In the 9th meeting held on December 10, 2024, the board took the following decisions:

- The GB approved the 4th and 5th Quarterly Business Oversight and Financial Report of the EIS Pilot Special Unit.
- The GB approved the 1st Annual Audit and Financial Statement.
- The GB approved the 1st Annual Report (July 01, 2023- June 30, 2024).
- The GB endorsed the reports of the 7th, 8th, and 9th meetings of the EIS Sub-Committee.

- The GB endorsed the SOPs of Commuting Accidents.
- The GB approved that the EIS-PSU will collect probable EIS accidental files from BGMEA and BKMEA, in addition to the files currently received from the CF.
- “The Governance Board instructed GIZ/ILO/EIS-PSU to transmit, on behalf of the Chair of the Board, the revised proposals for Schedule 1 and Schedule 3 of the BLA to the Additional Secretary, MoLE, for consideration in the ongoing BLA amendment process.

In the 10th GB meeting held on February 25, 2025, the board took the following decisions:

- The Board approved the 6th Quarterly Business Oversight and Financial Report.
- The Board appreciated the EIS Pilot initiation for EPZ factories.
- The Board agreed to replicate the EIS Pilot to Leather and Footwear factories under a separate account to be opened under the Central Fund.
- The Board agreed to a mapping exercise in the RMG supply chain.
- The Board endorsed the decision of the EIS 10th Sub-Committee meeting.
- The Board approved the revised budget for FY 2024-25 of BDT 98,70,004.00
- The Board approved the budget of FY 2025-26 of BDT 2,39,12,887.00.
- The Board approved the appointment of Hoda Vasi Chowdhury & Co. for auditing the account EIS Pilot for the FY 2024-25 at a total cost of BDT 86,250.00, including VAT & Tax.
- The Board approved the Indexation of Benefits calculated with gross salary before December 01, 2023 by 25%.
- The Board reaffirmed July 01, 2024 as the effective date for CA benefits. No retrospective claims will be considered before this date.
- The Board approved the FDR of BDT 60,00,000.00 at the Sonali Bank in consultation with the Central Fund.
- The Board agreed to propose to the government to hold national-level technical workshops on the technical elements of the National Employment Injury Scheme by December 2025, based on the good practices of the EIS Pilot.
- The Board approved the selection/nomination of Mr. Towhidur Rahman as a Sub-Committee member, replacing Mr. Nurul Islam.
- The Board requested Mr. Towhidur Rahman and Mr. Ratan to suggest a worker representative from NCCWE to fill the worker's position on the EIS Governance Board.

In the 11th GB meeting held on May 14, 2025 the board took following 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 earning ceiling, which is 4 times the sector minimum wage. For the RMG sector, with the current minimum wage of BDT 12,500.00, it will be BDT 50,000.00.
- 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 recommendation 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 Labour law amendment.

6. EIS_GB Sub-Committee for RMG

6.1. Formation, Composition, Quorum and Tasks.

The EIS_GB Sub-Committee, comprised of 7 members from the EIS_GB members, was established to expedite the approval of the claim process. This Sub-Committee is chaired by the Additional Secretary (IO Wing) of MoLE, with the DG_CF as the member secretary. The EIS-PSU provides essential support to the Sub-Committee, including



13th EIS_GB Sub-Committee meeting

secretarial services, claim processing, beneficiary verification, monthly benefit payments, and documentation for the Board. The Sub-Committee is responsible for reviewing and making decisions on claim cases, ensuring alignment with EIS_GB Rules. A quorum for the Sub-Committee requires at least 4 members, including at least one representative from each of the tripartite groups. The Sub-Committee meets monthly, and all its decisions are subsequently endorsed by the EIS_GB.

The members of the Sub-Committee are as follows:

S.L	Members of the Sub-Committee	Designation
01	Additional Secretary IO wing, MoLE	Chairman
02	Director General Central Fund	Member Secretary

03	Director General Department of Labour	Member
04	Mr. A.N.M Saifuddin Chairman of the Standing Committee on Labour, ILO Affairs, BGMEA	Member
05	Mr. Fazle Shamim Ehsan Vice President, BKMEA	Member
06	Mr. Razequazzaman Ratan President, Socialist Labour Front & RMG Focal, NCCWE	Member
07	Mr. Towhidur Rahman, Executive Member, IBC and President BAWF	Member

6.2. Operational Information.

As of June 30, 2025, a total of 13 EIS-GB Sub-Committee meetings have been held, out of which 7 held during the reporting year. The details of the meetings, including meeting dates, approved cases and beneficiaries, are given below:

Sub Committee Meeting No.	Date of the Meeting	Approved Death Cases	Number of Beneficiaries	Approved PD Cases	Total Beneficiaries (death +PD)
Meeting No. 7	July 7, 2024	4	13	2	15
Meeting No. 8	September 4, 2024	0	0	5	5
Meeting No. 9	November 26, 2024	10	33	5	38
Meeting No. 10	January 13, 2025	8	30	2	32
Meeting No. 11	March 05, 2025	12	32	3	35
Meeting No. 12	April 23, 2025	9	26	2	28
Meeting No. 13	June 29, 2025	16	37	4	41
Total		59	171	23	194

7. Guiding Rules and Documents

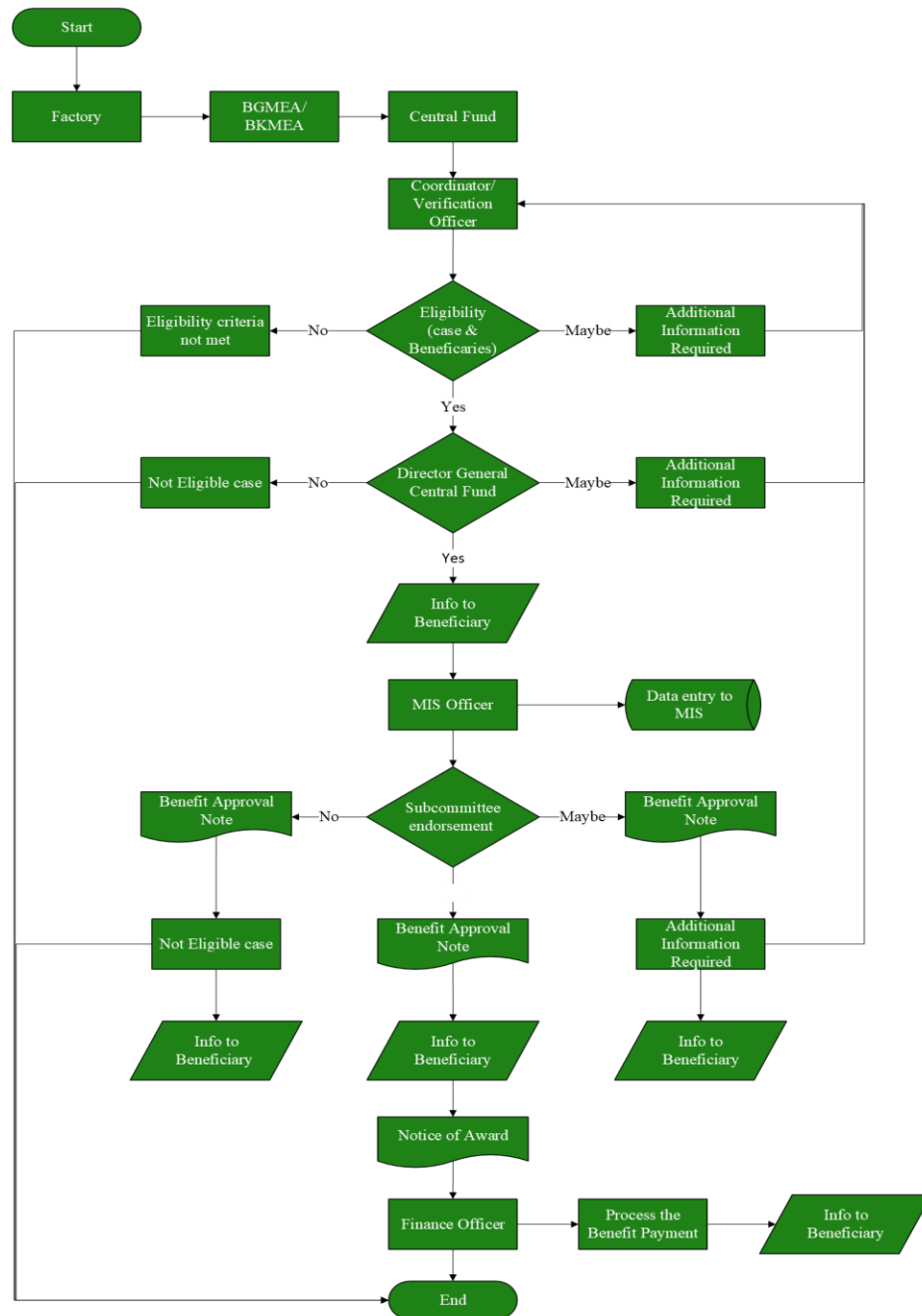
The EIS Pilot operates within the overall ambit of the BLA 2006 & BLR 2015 and BELA 2019 & BELA Rules 2022, which are amended from time to time. For detailed guidance to EIS-PSU, the GB approved the following policy documents:

- EIS Pilot Governance Board Rules for the Management and Operation of the Employment Injury Scheme in Bangladesh (RMG)
- Detailed calculation of the Employment Injury Scheme Pilot top-up benefits
- Accounting Policy for EIS-PSU
- SOP for Commuting Accident
- “Regulation on the Organization and Operation of the Endorsement Committee (EC)” for EIS-BEPZA
- Detailed calculation of the Employment Injury Scheme (EIS) Pilot top-up benefits for BEPZA
- SOP for EIS BEPZA
- SOP for EIS Leather and Footwear

In addition, the GB makes decisions on all other matters that are raised in the board meetings.

8. Claim Process Workflow Flow Chart for RMG Sector

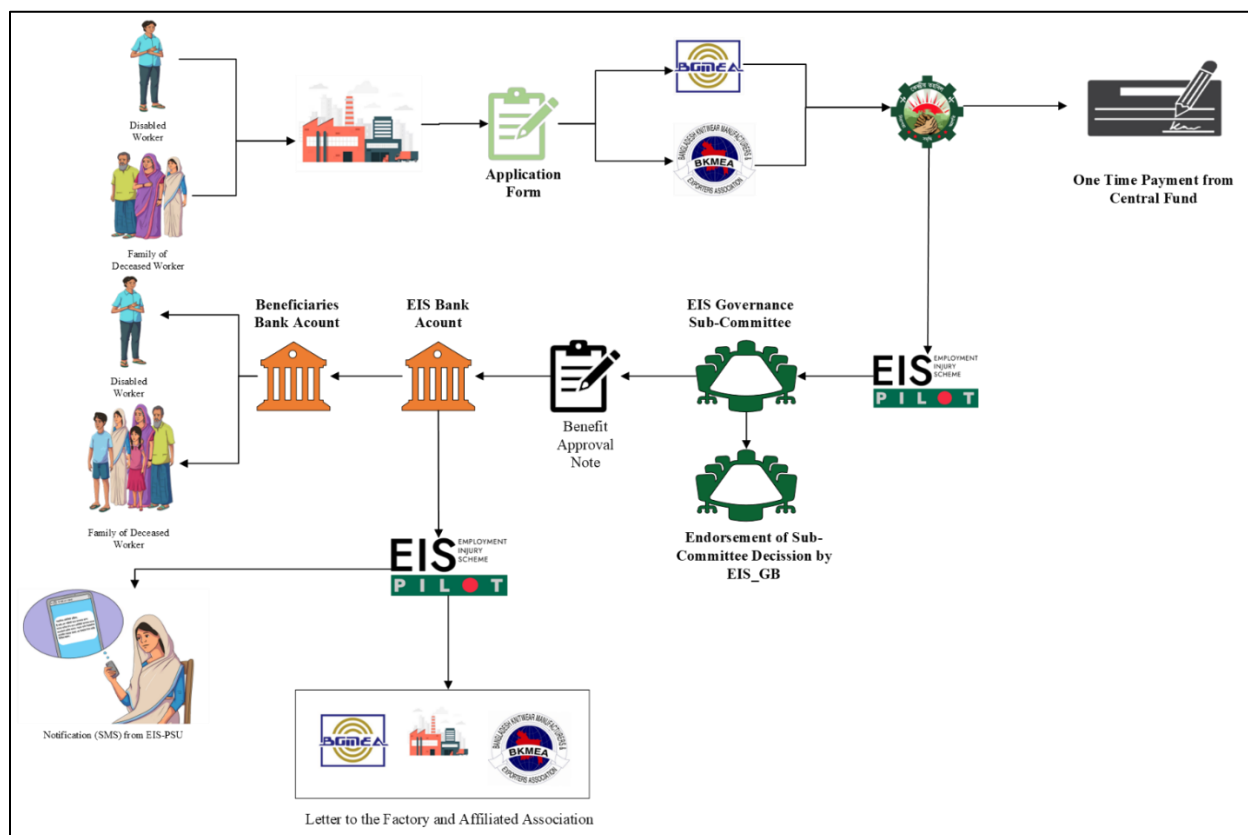
The EIS-PSU follows a structured workflow to efficiently process EIS Pilot eligible claim cases. This systematic approach (adopted in previous reporting year) ensures that each claim is handled with care and consistency, adhering to predefined steps for optimal outcomes. The following workflow chart outlines the detailed process, highlighting key stages and actions taken to manage and resolve claims effectively.



9. Application Process of EIS Pilot for RMG Sector

The infographic below outlines the application process for receiving the EIS Pilot benefit in Bangladesh which was detailed in previous reporting years. It may be mentioned here that there is no need for a separate application for receiving the EIS Pilot benefit. Disabled workers or the families of deceased workers submit an application on a prescribed template through factories to

BGMEA or BKMEA, which is then forwarded to the CF for a one-time payment. The CF is responsible for scrutinizing these cases to determine eligibility for a one-time payment to the beneficiaries of deceased workers and injured workers. From CF, EIS-PSU receives a copy of all the accidental death and injury cases. Upon receiving the case files from the CF, the EIS-PSU assigns a digital diary number to each case and records the details in its system. During this process, the EIS-PSU shortlists potential cases eligible for the EIS by reviewing key documents such as the factory's accident report, the Police report in the form of a General Diary (GD) copy (if available), the succession certificate, or other relevant documents that provide insights into the cause of death and disability. If there is any information gap or ambiguity regarding the case, the EIS-PSU contacts the applicant and the respective factory to clarify the details. Based on this initial assessment, the EIS-PSU identifies probable EIS cases for further approval by the EIS_GB Sub-Committee and processing of EIS benefits. Upon approval by the EIS_GB Sub-Committee, funds are transferred from the EIS Bank Account to the beneficiaries' bank accounts and the concerned association, and the factory is informed through a letter about the approval of the case. The EIS-PSU then notifies the beneficiaries via SMS about the benefit disbursement, ensuring financial support is provided transparently and efficiently.



10. Digitalization of the EIS-Pilot & Development of MIS:

From the starting, the EIS-PSU has managed cases through a combination of manual (paper-based) processes and digital tools using Microsoft Office applications. Benefit calculations were carried out with the support of an ILO-developed VBA (Visual Basic Application) tool. While this approach proved effective during the initial phase, it relied heavily on human intervention and generated a considerable administrative workload. Moreover, the approach demonstrated clear limitations in terms of case tracking, monitoring efficiency, and long-term sustainability.

With the technical assistance of GIZ, the MIS was initially developed using a legacy version. Based on the requirements of the EIS pilot, an upgrade became necessary. The dedicated Management Information System (MIS) is now being upgraded to the latest version of the OpenIMIS platform. This internationally recognized, open-source platform has been selected to ensure interoperability, scalability, and full integration with the Central Fund's MIS, which is also under development.

Once deployed and fully operational, the MIS will provide a comprehensive digital solution through which applications can be submitted, tracked, processed, approved, and monitored by the EIS-PSU. The system will also facilitate the participation of all key stakeholders, including associations, factories, applicants, and beneficiaries. This transition is expected to significantly reduce administrative workload, strengthen process consistency, and enhance transparency and accountability across the entire case management cycle.

A key innovation of the system will be the digitalization of the annual “proof of life” requirement. Currently, beneficiaries are obliged to collect supporting documentation from local government offices, a process that often results in inconvenience and delays. Through OpenIMIS, this verification will be carried out electronically, thereby removing the need for manual document collection and easing the compliance process for beneficiaries.

Furthermore, the MIS will establish a robust framework for data management and analytics. All beneficiary and case-related information will be securely stored and processed within the system by taking the consent from the beneficiary enabling efficiency, transparency, accurate record keeping, improved monitoring, and the generation of evidence-based insights to support informed decision-making.

The adoption of the OpenIMIS platform for the EIS-Pilot marks a critical step toward modernizing operations, enhancing service delivery to beneficiaries, and ensuring the long-term sustainability and scalability of the scheme.

11. Operationalizing EIS in the EPZ Factories:

The scheme was formally operationalized in 2025 in the factories operating within the EPZs, under the administration of the BEPZA. This operationalization was supported through tripartite collaboration among BEPZA, the ILO, and GIZ, and a Letter of Intent signed between them on February 26, 2025, effective from 21 June 2022. This activation of EPZ marks a significant step in institutionalizing a harmonized employment injury protection mechanism across Bangladesh's export-oriented industries.

To operationalize this expansion, a Standard Operating Procedure (SOP) was developed to ensure transparent, efficient, and uniform processing of claims for workplace and commuting accidents within EPZ factories. The SOP provides a detailed, step-by-step framework for accident reporting, verification,



documentation, case digitization, benefit calculation, and direct payments to beneficiaries' bank accounts. It also establishes mandatory documentary requirements, such as factory certification, succession certificates, and proof-of-life verification, to maintain procedural integrity and safeguard beneficiaries' rights.

11.1 Formation of Tripartite Endorsement Committee of EIS BEPZA

A nine-member tripartite Endorsement Committee (EC) was constituted in March 2025 to oversee the EIS BEPZA activities. The EC is responsible for reviewing and approving EIS claims from the EPZ. Overall, the EC plays a pivotal role in managing the EIS Pilot's operations within the Zones, ensuring accountability, transparency, and adherence to international and national standards.



1st Endorsement Committee Meeting

11.2 Introduction of the EC members of EIS BEPZA

The EIS BEPZA EC is composed of nine (9) members with 05 representatives from the BEPZA and 2 representatives from the employers and workers. ILO and GIZ are observers. Executive Chairman, BEPZA, is the Chairperson of the EC, and Additional Executive

Director (ES & IR), BEPZA, Dhaka, is the member secretary of the EC. EIS-PSU provides secretarial services to the EC. The 1st meeting of the EC was held on May 07, 2025 in which various policy documents like regulations for the EC and SOP for claim processing were approved.

SL.	Designation and Duty Station	Committee Status
01	Executive Chairman, BEPZA, Dhaka	Chairman
02	Member (Investment Promotion), BEPZA, Dhaka	Member
03	Executive Director (Enterprise Services), BEPZA, Dhaka	Member
04	Chief Accounts and Finance Officer (CA&FO), BEPZA, Dhaka	Member
05	Additional Executive Director (ES & IR), BEPZA, Dhaka	Member Secretary
06	Mr. Zakir Khan, Director-Finance, M/s. Shanta Denims Ltd., Dhaka EPZ	Member
07	Mr. Pintu Kumar Shaw, VP-Corporate, Company Secretary & Legal, M/s. Epic Garments Mfg. Co. Ltd., Adamjee EPZ	Member
08	Mst Mukta Akter, Organizing Secretary, M/s. Sgwicus (BD) Limited Workers' Welfare Association, Dhaka EPZ	Member
09	Mr. Moazzaem Hossain, Workers' Association Member, M/s. Tex Zippers (BD) Ltd. Workers' Welfare Association, Adamjee EPZ	Member

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

Building on the foundational successes of the EIS Pilot in the RMG sector, efforts to replicate the scheme in the Leather and Footwear sector have been initiated as part of the broader expansion strategy. The EIS_GB in its 10th meeting took the decision to replicate the EIS Pilot in the leather and footwear sector, and subsequently, on May 19, 2025, a formal Letter of Intent was signed between the LFMEAB, Ilo and GIZ.



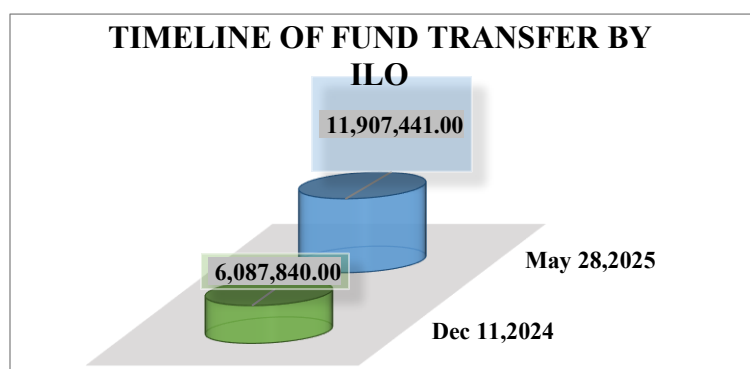
12.1 EIS-GB Sub-Committee-Leather & Footwear

The EIS_GB, in its 11th meeting held on May 14, 2025, established a seven member Sub-Committee for the Leather & Footwear sector. Effective from February 25, 2025, claims related to death and PD arising from workplace and commuting accidents will be reviewed and approved by this Sub-Committee. The details of the Sub-Committee are given below. During this reporting year, no meeting of the Sub-Committee was held.

SN	Description of Members	Designation
1	Additional Secretary, IO Wing, MoLE	Chairperson
2	Director General, Central Fund	Member Secretary
3	Director General, DoL	Member
4	Mr. Ibnul Wara, Director, BEF and Managing Director, Austan Ltd.	Member
5	Major Md Rafiqul Islam (Retd), Secretary General, LFMEAB	Member
6	Mr. Razequzzaman Ratan, President, Socialist Labour Front, and RMG Focal, NCCWE	Member
7	Mr. Md. Rashedul Islam, Member Participatory Committee of Apex Footwear Ltd. (Until there is no IBC-affiliated organisation in LFMEAB factories)	Member

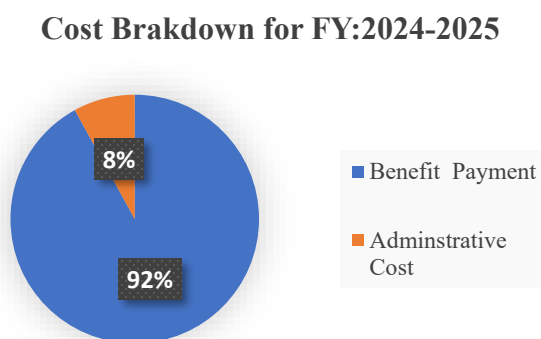
13. Fund Management and Payments

13.1. **Fund Transfer.** During the reporting year, two invoices were raised to the ILO Geneva as per the agreement. The date and amount of the transfer are shown in infographics on the right.



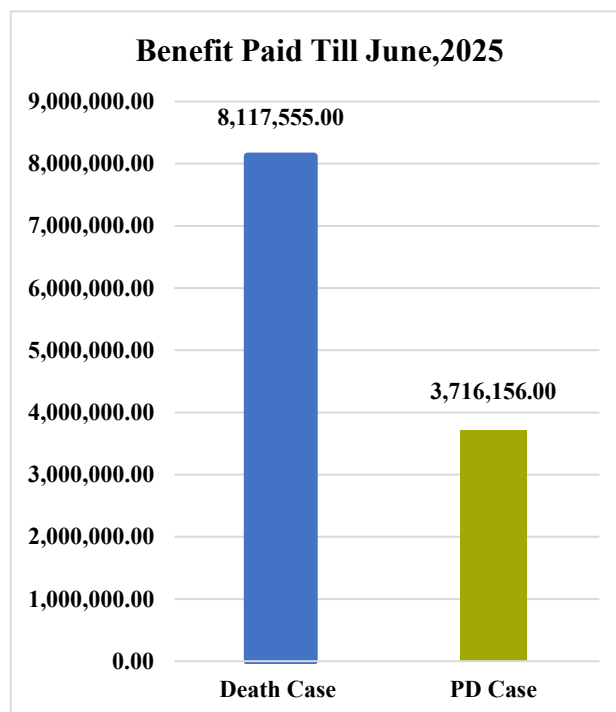
13.2. Cost Breakdown for FY (2024-2025):

The total expenditure of FY 24-25 was BDT 9,743,804.00. The major portion, 92.3% was spent for beneficiary payment amounting to BDT 8,743,804.00, while the administrative and program support cost was 7.7% amounting to BDT 730,613.00. The details of the cost are included in the audit report. It may be mentioned here that the administrative cost is less than the HR cost, which is reflected in the note of the audit report, as it was directly paid to the HR firm from the Geneva account.



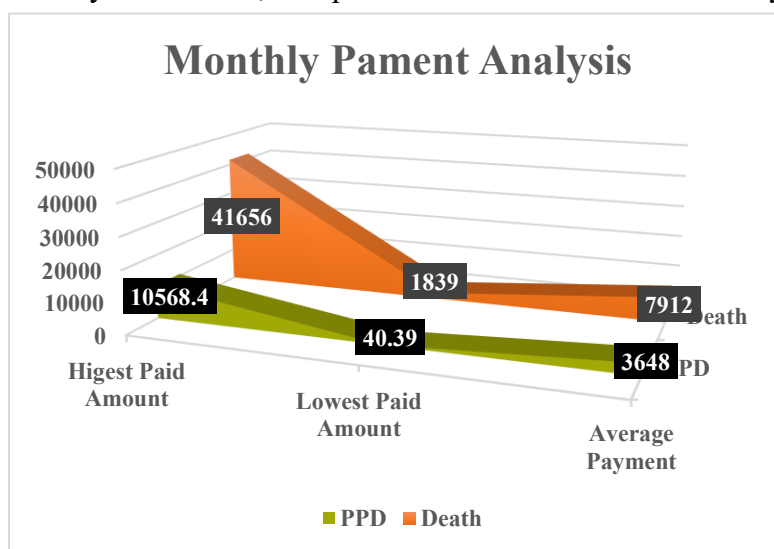
13.3 Benefit Payment Information

As of June 30, 2025, a total of BDT 11,833,711 was disbursed to beneficiaries from the start of the Pilot on June 21, 2022 till June 30, 2025. The breakdown is shown below



13.4. Monthly Benefit Payment Analysis.

All benefits are disbursed as monthly instalments, except in a few cases where the monthly amounts are less than BDT 1000.00. In such cases, the total lifetime amount is paid in three instalments within 9 months. Payments are made directly into the beneficiaries' bank accounts, and each beneficiary acknowledges payment through a return SMS. The chart on the right shows the highest, lowest and average monthly payment for both death case beneficiaries and PD beneficiaries.



14. Indexation of Benefits Calculated December 2023

The EIS Pilot commenced benefit disbursements on June 21, 2022, and by December 2023, a total of 67 beneficiaries had been approved by the EIS _GB Sub-Committee. On December 01, 2023, the GoB announced an increase in the minimum wage for RMG workers from BDT 8,000 to BDT 12,500. On its 10th meeting held on 05 February 2025 and in alignment with the principle of

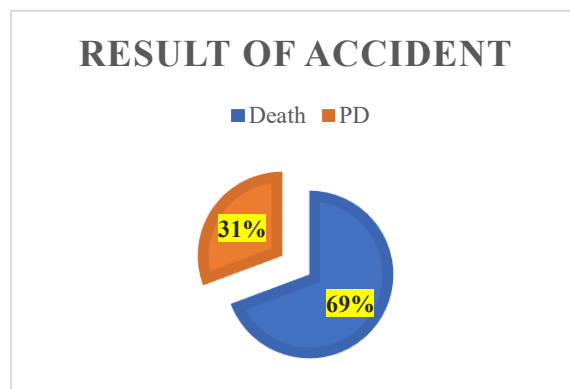
fairness and the scheme’s constitutive responsibility, the EIS_GB raised the monthly benefit by 25% for the 67 beneficiaries whose benefit was calculated based on their previous wage. The raised amount was effective from December 01, 2023.

15. Analysis of the Claim Applications and Beneficiaries

The analysis below includes all claim applications from the start until June 30, 2025. The data highlights significant trends, such as the predominance of male workers in fatal accidents, comparatively new workers are more prone to accidents, the danger zone of RTA (commuting & On Duty) and the primary causes of accidents.

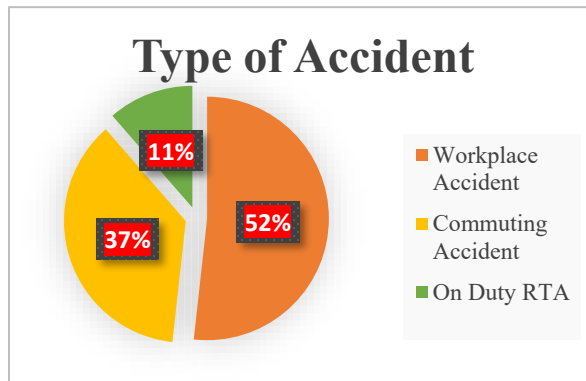
15.1. Result of Accident from the start of the Pilot till June 30, 2025.

The following analyses provide an overview of accidents occurred with the workers. A total of 114 cases has been approved, comprising 79 deaths and 35 permanent disability cases. The pie chart on the left visually represents the distribution and %. The chart highlights the alarming rate of workplace accidents resulting in death, emphasising the critical importance of strengthening occupational safety measures.



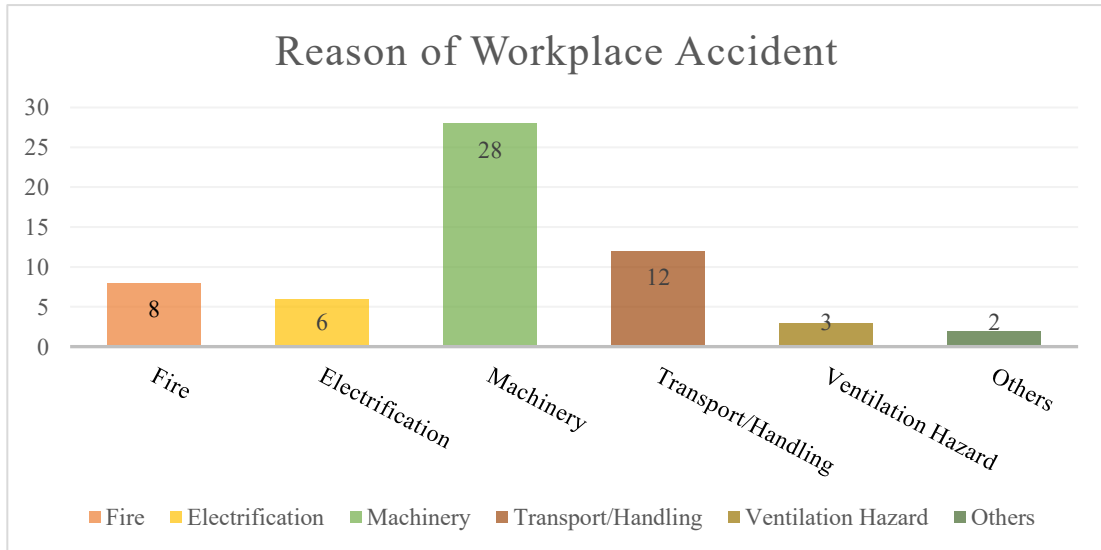
15.2. Type of Accident of all Cases from the start of the Pilot Until June 30, 2025.

Workplace Accidents account for 52% (59 cases), highlighting the ongoing need for stronger safety measures. Commuting Accidents, recorded since July 01, 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.

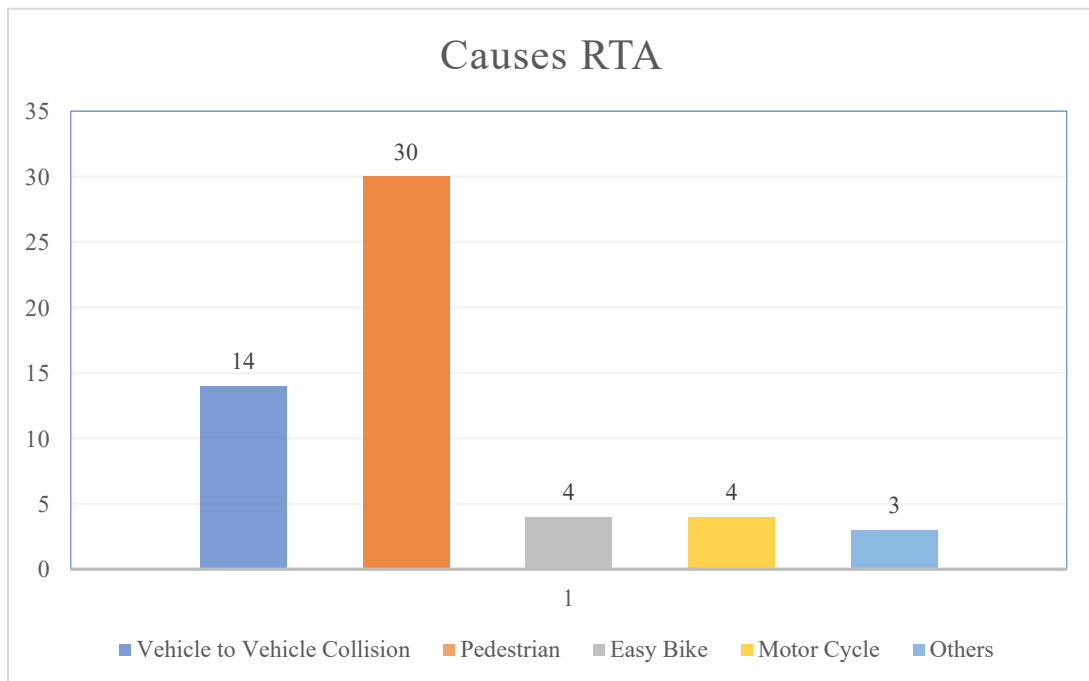


15.3. Causes of Workplace Accident.

Workplace accidents—which account for 59 of all reported incidents—are further examined in the bar chart below reflects that the majority of workplace accidents take place due to machinery issues.



15.4. Causes of Road Traffic Accidents (RTAs)

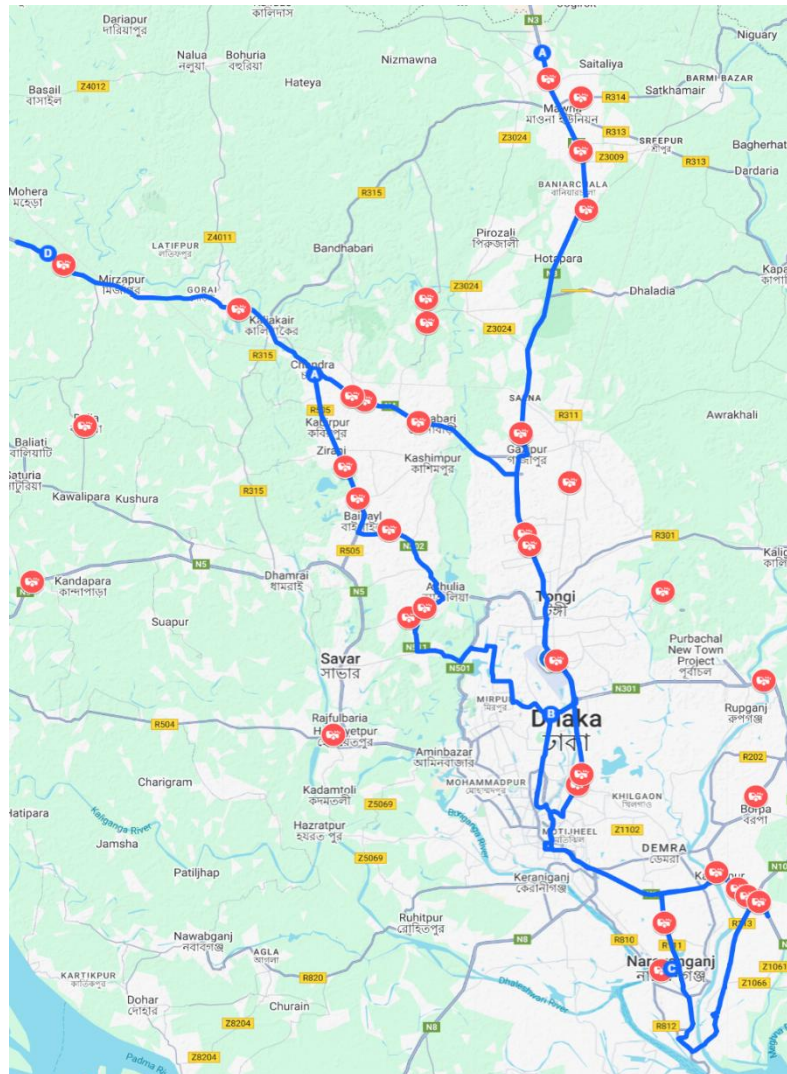


The bar chart below visually presents the number of incidents of RTAs attributed to different accident causes. The chart highlights the danger for walking workers and the need for appropriate interventions.

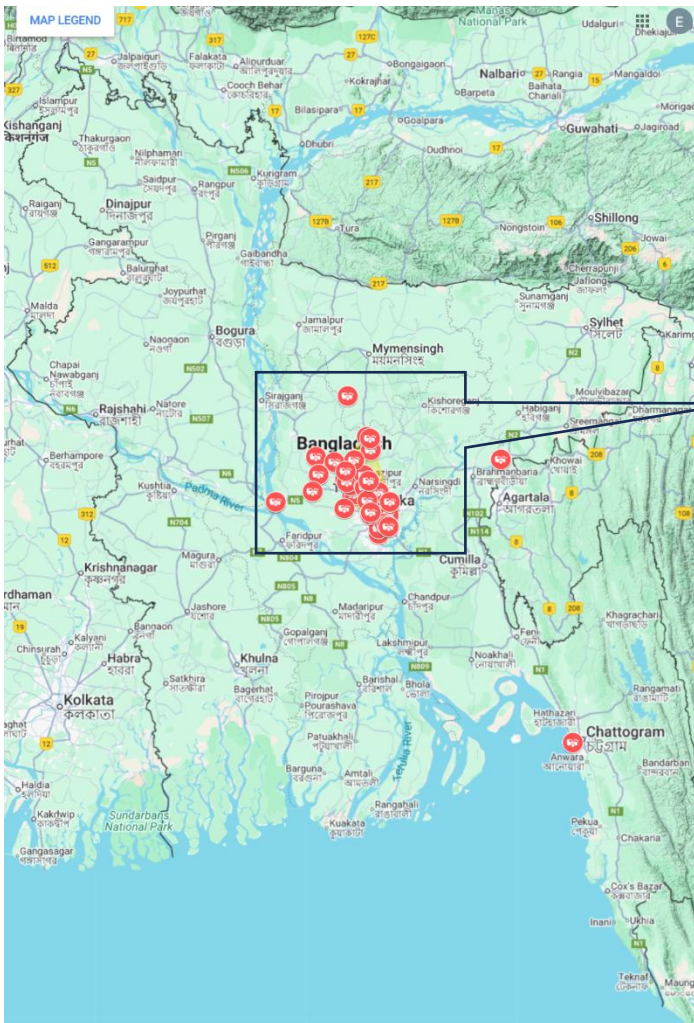
15.5. Place, Zone and Road of RTA

The map below and the roads show the spot of RTAs. The following extract can be made from examining the map and the place of accidents. The clustering of accidents is evident in key areas such as:

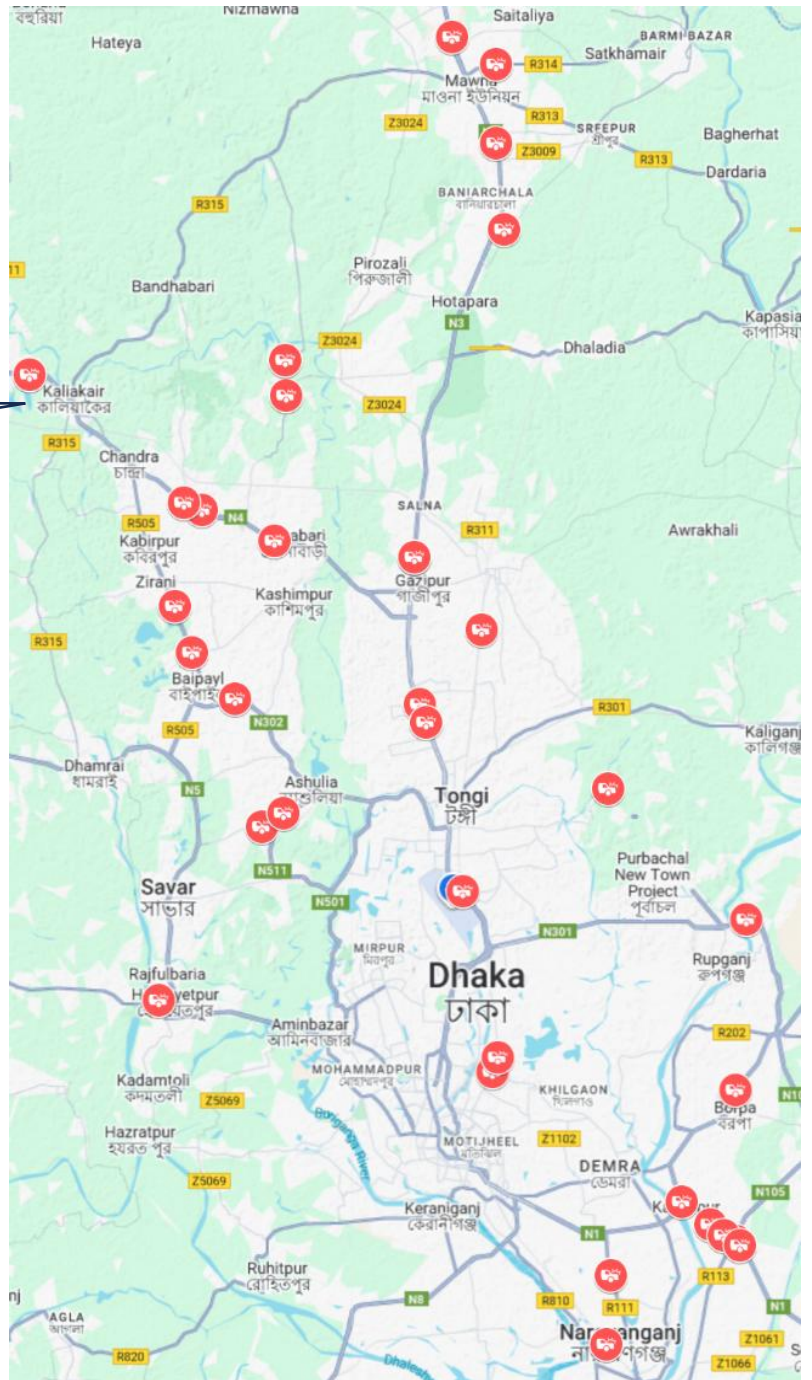
- Tongi-Gazipur- Bhaluka.
- Savar-Kashimpur-Ashulia.
- Fatullah-Narayangonj
- Mirersorai – Bhatiary.
- Roads. 82% of the accidents happened along four roads: Dhaka–Bipail–Chandra Road, Dhaka–Tongi–Gazipur–Mawna Road, Gazipur–Chandra–Mirzapur Road, and Jatrabari–Kachpur–Narayanganj Road.
- Areas along N3, N4, and major highways: Several accidents were mapped along key commuting routes connecting employee residences and workplace clusters.
- Within Dhaka city itself, only two commuting accidents were recorded during the last FY.



Place of RTA 1



Place of RTA 2

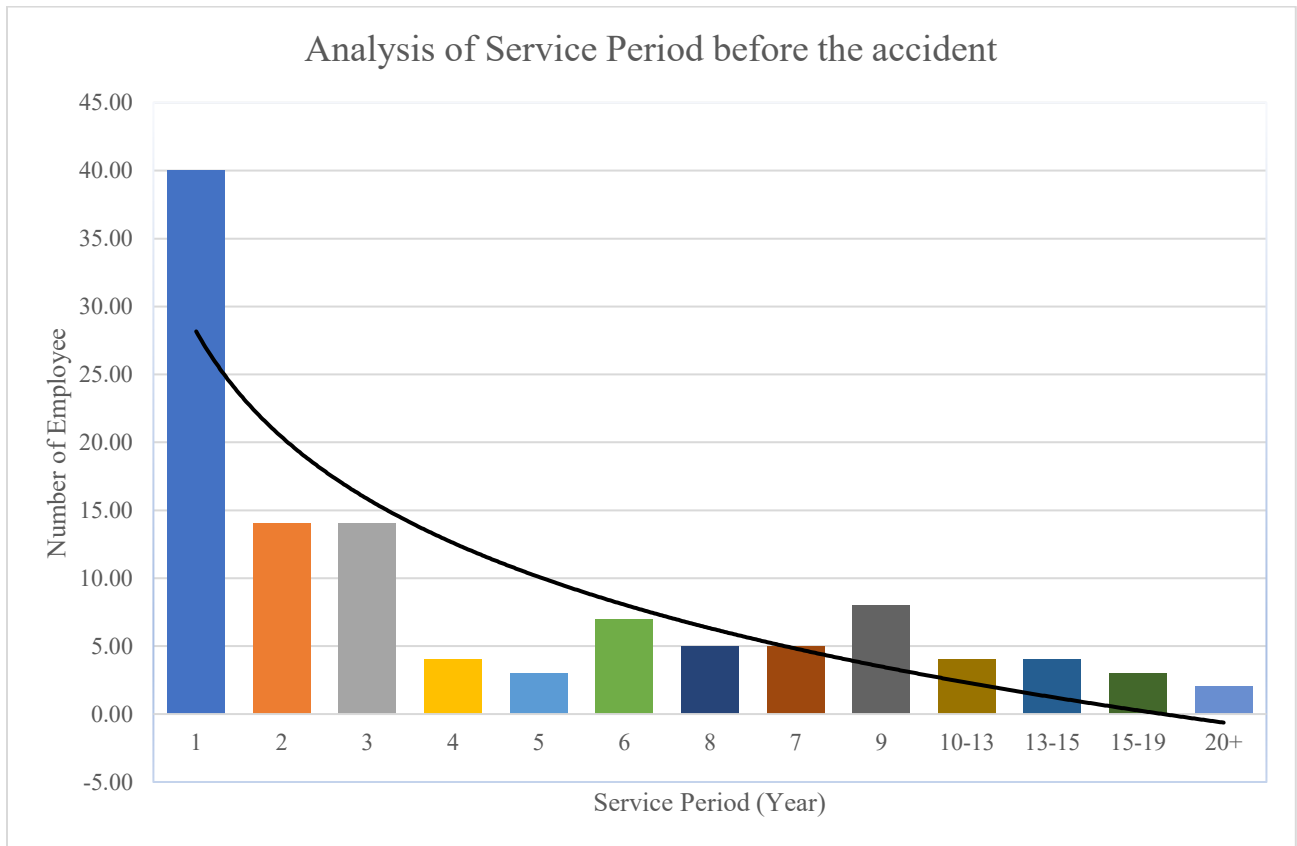


Place of RTA 3

15.6. Analysis of the Service Period of the Workers Who Met an Accident.

A significant number of accidents happened within the 1st year of service, highlighting the need for an improved onboarding process. The data shows that 40 accidents (47%) occurred in the 1st year of service, followed by 14 cases each (16%) in the 2nd and 3rd years. Afterward, the frequency dropped sharply: 4 cases (5%) in the 4th year, 3 cases (3.5%) in the 5th, 7 cases (8%) in the 6th, 4 cases (5%) in the 7th, 8 cases (9%) in the 9th, and only 2–4 cases (2–5%) in service periods between 10–19 years. The lowest was among employees with 20+ years of service (1 case, 1%).

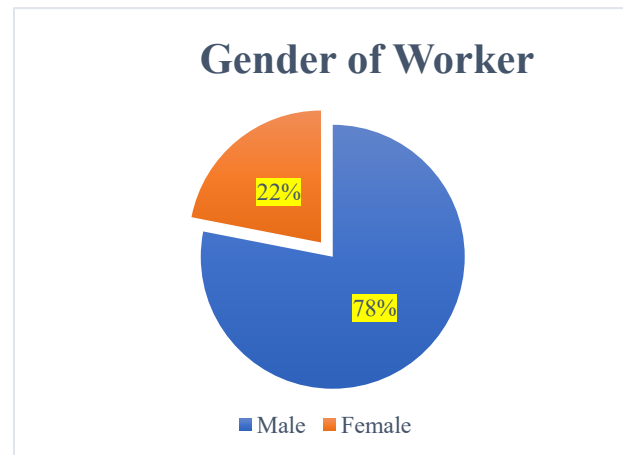
This indicates that nearly two-thirds of accidents (63%) occurred within the first three years of employment, underlining the need for stronger induction safety training, close supervision, and mentoring support during early service years.



15.7. Gender of Worker.

The pie chart on the right 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).

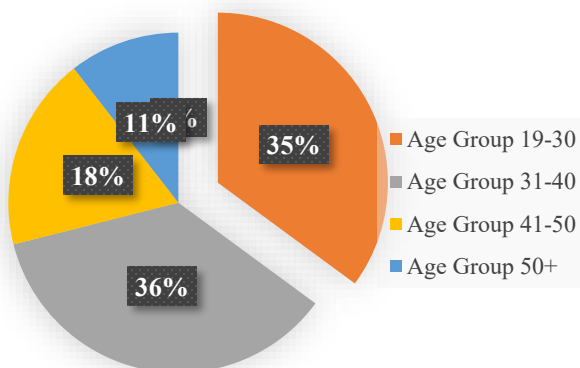
A closer examination reveals that among the 25 female cases, 19 incidents were linked to road traffic accidents, including both on-duty and commuting-related accidents. This indicates that female workers are more vulnerable to traffic-related incidents than workplace-specific hazards.



15.8. Age Group of Workers

The pie chart below shows the age distribution of the 114 recorded cases. This reveals important insights into the vulnerability of different worker groups. Workers between the ages of 19 and 30 years accounted for 35 percent of the cases, representing approximately 40 individuals, while those in the 31 to 40 age group made up 36 percent, or about 41 individuals. This clearly indicates that the prime working-age population—those most active and productive in the labour force—faces the greatest risk of accidents and related disabilities.

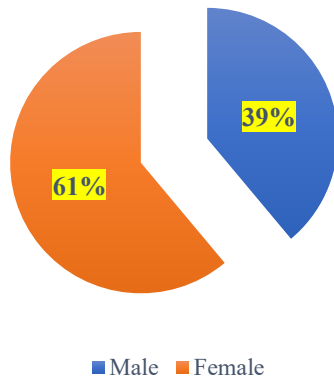
Age Group of Worker



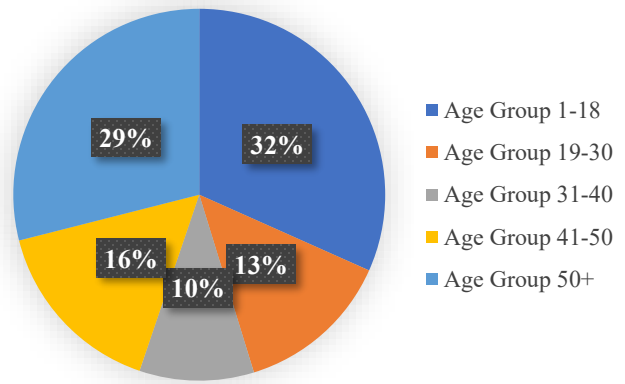
16. Beneficiaries Information

The below analysis of beneficiaries reveals that out of 256 beneficiaries, 61% are female (156) and 39% are male (100). The age distribution shows that beneficiaries are spread across various age groups, with the largest groups being ages 1–18 (82 beneficiaries) and ages 50+ (74 beneficiaries). Other groups include ages 41–50 (41 beneficiaries), ages 19–30 (33 beneficiaries), and ages 31–40 (26 beneficiaries). Most beneficiaries are parents, accounting for 89 numbers, followed by widows 46, sons 36, daughters 32, and disabled workers 35. Other categories include widowers 8, sisters 6, and brothers 4 cases. This data provides a comprehensive view of the demographics and relationships of those receiving benefits, highlighting that the majority are women, children, and elderly parents.

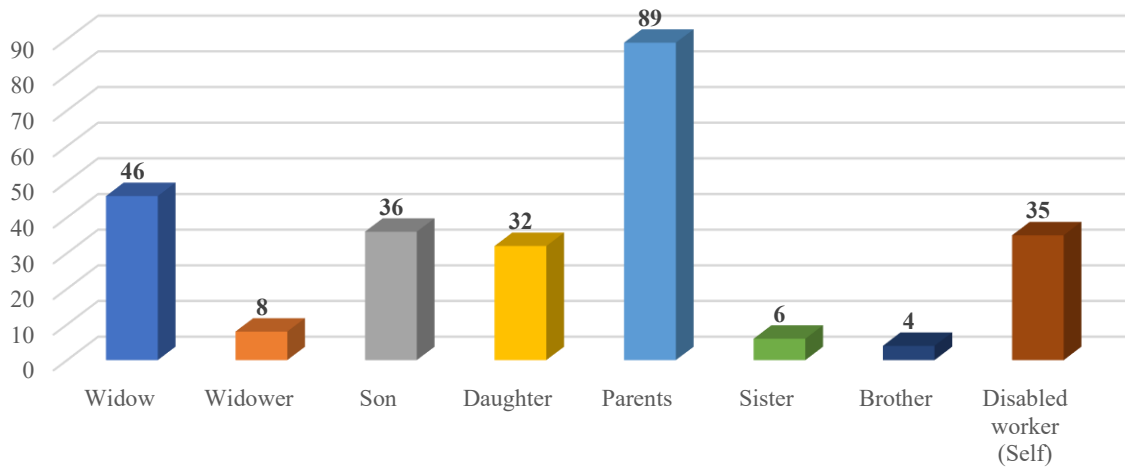
Gender of Beneficiaries



Age Group of Beneficiaries



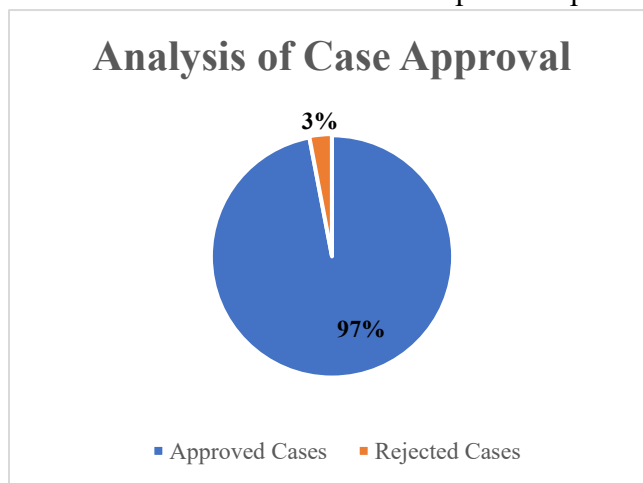
Beneficiary Analysis: Relationship



17. Analysis of Not-Approved Cases

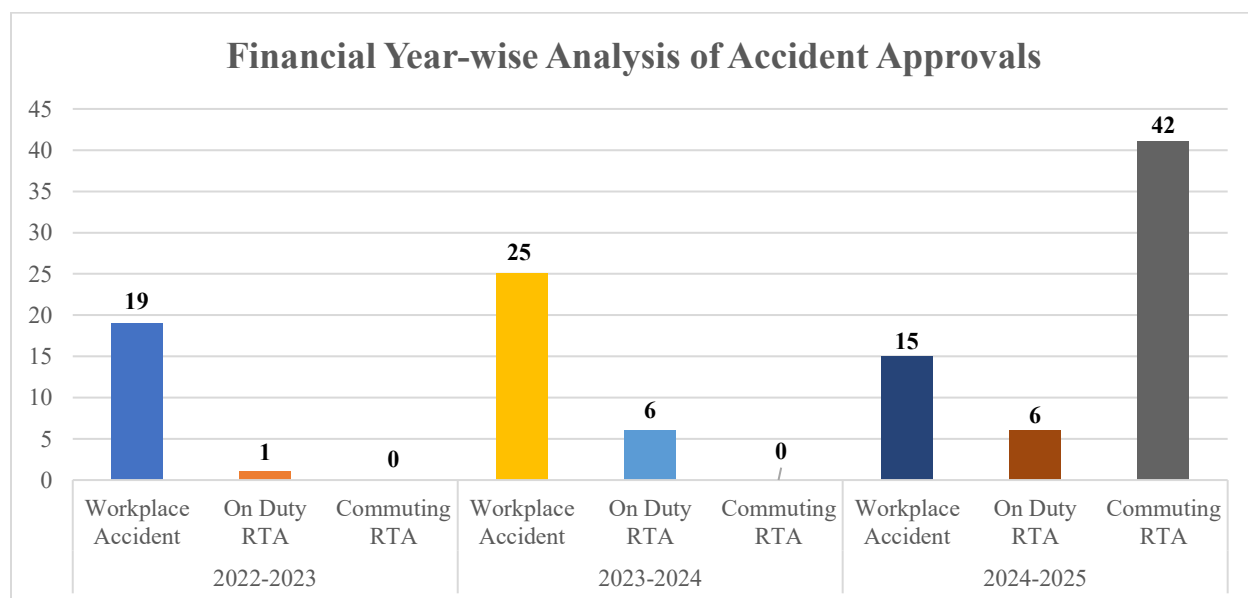
Among the 118 cases presented, 4 cases were not approved by the EIS_GB Sub-Committee. Two of these cases involved deceased workers who suffered heart attacks at the workplace on previous financial year. Although the workers fell ill on the factory premises and later passed away in the hospital, the cases were not approved because the EIS-Pilot scheme specifically covers accident-related cases and therefore excludes illness-related incidents.

The other two cases were related to CA in current financial year. In both instances, the workers were travelling to their permanent residences from the workplace. CA only covers if the incident occurs between the worker's local residence and the workplace. As the journeys involved permanent residences outside the local commuting route, these cases were also rejected.



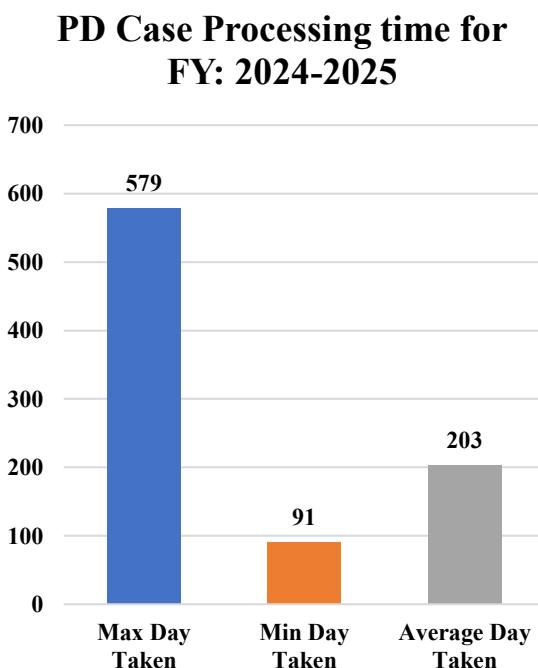
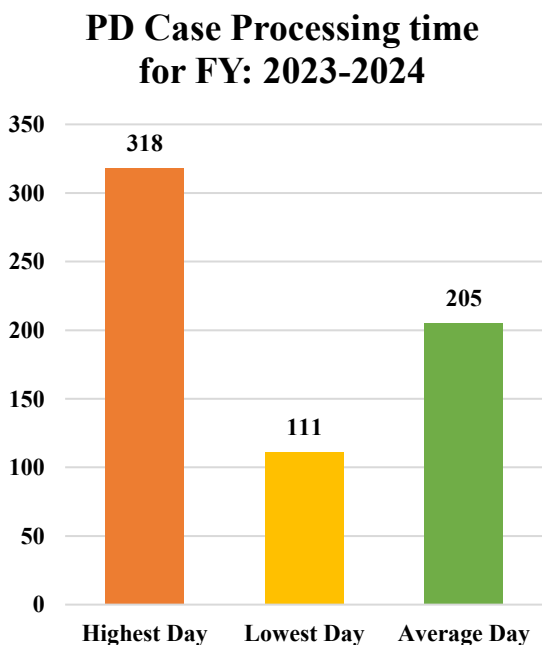
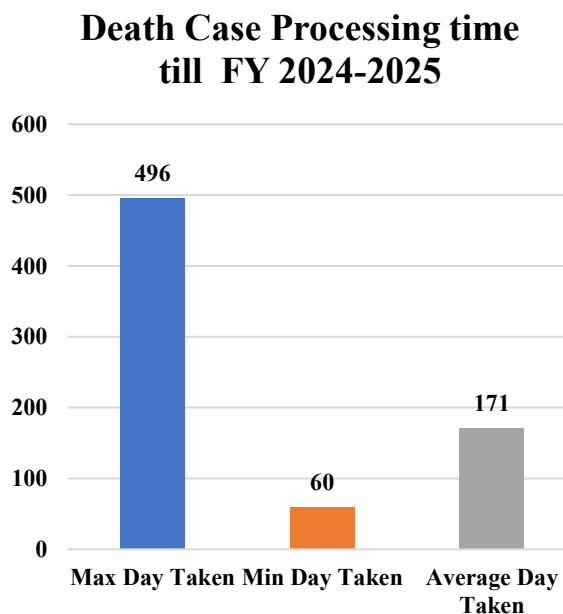
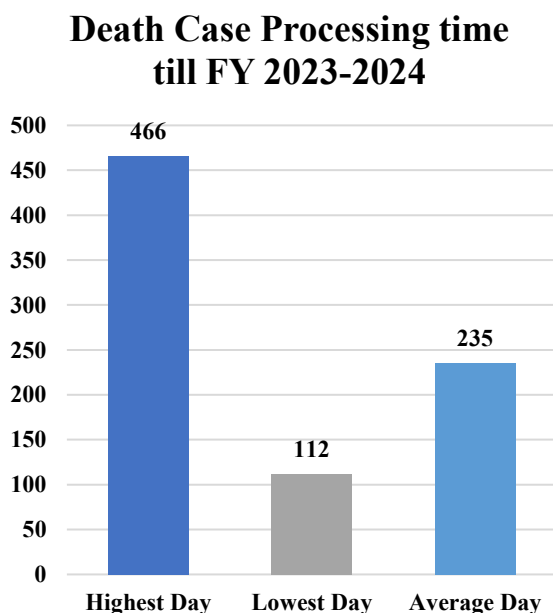
18. Financial Year-wise Analysis of Accident Approvals

From June 21, 2022, to June 30, 2025, a total of 114 cases were approved. During the financial year 2022–2023, 20 cases were approved, all of which were related to workplace incidents and on-duty road traffic accidents (RTA). In the following financial year, 2023–2024, 31 cases received approval, again all pertaining to workplace and on-duty RTAs. For the financial year 2024–2025, commuting accidents were included under coverage. In this period, 62 cases were approved, of which 41 were related to commuting accidents and the remaining 21 concerned workplace and on-duty RTAs.



19. Analysis of the Case Approval Timeline

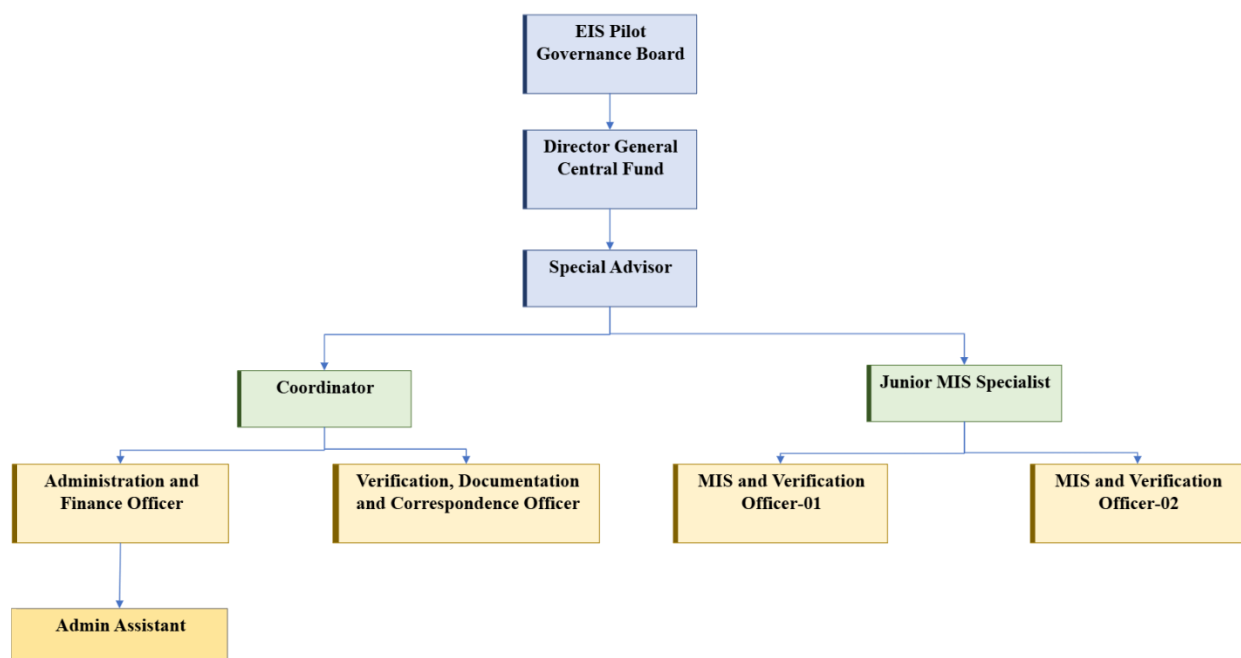
The analysis of approval timelines for death cases (measured from the date of accident to the date of approval by the EIS_GB Sub-Committee) shows that the longest processing time was 496 days and the shortest was 60 days, with an average of 171 days. In FY 23-24, this was 466, 112 and 235 respectively.



For permanent disability (PD) cases, the longest processing time was 579 days, while the shortest was 91 days, resulting in an average of 203 days. Last FY 23-24, this was 318, 111 and 205, respectively. These findings highlight the need to reduce variability and improve consistency in case processing. A key factor contributing to delays is the period before cases are formally submitted to the EIS. By streamlining processes and strengthening coordination among all stakeholders, both death and PD cases can be processed more efficiently and within shorter timelines. In this regard, ILO and GIZ are jointly working to orient factory management and workers' representatives on the EIS Pilot. Though the highest days extended due to exceptional backlog cases, as a result of these efforts, the overall timeline has already been reduced by at least 15% compared to the previous year.

20. HR and Administration Management

To ensure smooth operations and effective delivery of EIS benefits, the structure of EIS-PSU was endorsed by the EIS Governance Board (EIS-GB) during its 3rd meeting held on April 11, 2023. The EIS-PSU was initially established with full costs covered by GIZ through an independent open bidding process. Additionally, GIZ provided the initial office setup, covering administrative expenses, including office equipment, stationery, and furniture necessary for the operationalization of the EIS-PSU. Subsequently, on November 01, 2024, the recruitment responsibilities were passed assumed to a professional HR management company under the scrutiny of the ILO and the HR costs borne by the funds provided by international brands. From June 2025 three new officials join to the EIS-PSU. The organizational chart of the EIS-PSU is presented below.



21. Communication and Publication for Awareness Building

The EIS Pilot maintains a website (www.eis-pilot-bd.org), initially developed and managed by GIZ, which provides regular updates on the program. The statistics of beneficiaries are updated on a monthly basis. Coordination and information-sharing meetings and webinars are conducted regularly by the ILO and GIZ to engage various stakeholders. Beneficiary impact videos showcase the program's humanitarian impact and government initiatives. With the approval of the EIS_GB, GIZ has also developed and distributed various Information, Education, Communication (IEC) materials like brochures, leaflets, and posters, and conducted training sessions with brands. A total of 661 factory officials attended awareness sessions of the EIS Pilot till June 2025. Including factories participated in training conducted by the BGMEA-BKMEA, as they got EIS orientation as well as communication materials.

22. Training and Orientation Workshops

During the reporting period, the EIS-PSU staff were engaged in several capacity building activities, which are given below:

Description	Date	Participants	Place
Workshop on Open IMIS	September 16-17, 2024	MIS Officer, EIS-PSU	Online
Workshop on Open IMIS	October 19-23, 2024	MIS Officer, EIS-PSU	Hotel Renaissance Dhaka
Workshop on ITIL with a focus on IT service delivery	February 18-21, 2025	MIS Officer, EIS-PSU	Hotel MoMo Inn, Bogra

23. Study Visit to South Korea of DIFE Doctors

Dr. Lutfun Nahar and Dr. Jarjina Akter Smrity, Assistant Inspectors General of Health from the Department of Inspection for Factories and Establishments (DIFE), Ministry of Labour and Employment, Bangladesh, participated in an exposure visit to the Republic of South Korea from November 25 to 29, 2024. Funded by GIZ, this visit was intended to deepen their understanding of comprehensive disability assessment concerning workers' compensation and welfare services.

The delegation visited the Korea Workers Compensation & Welfare Service (K-COMWEL) and the COMWEL Seoul Clinic, an outpatient rehabilitation hospital. They studied South Korea's methodologies for assessing physical, functional, sensory, and psychological conditions caused by work-related injuries and diseases, including Disability Grade Determination Standards covering body parts, neurological, psychological, spinal cord, and musculoskeletal abnormalities.

A field tour of the COMWEL Seoul Clinic was conducted, showcasing medical care and rehabilitation practices that help injured workers return to work and build mental resilience. The

visit also highlighted Korea's Occupational Disease Review Committees, which include doctors, lawyers, and labor attorneys evaluating the work-relatedness of diseases.

Based on observations, several recommendations were made for improving disability assessment and rehabilitation in Bangladesh. These include developing a comprehensive disability assessment tool incorporating physical and functional evaluations, revising the Bangladesh Labour Act of 2006 to better address such assessments, and establishing a dedicated rehabilitation hospital or referral system with specialized centers through MOUs.

Additionally, the formation of 3 to 4 Occupational Disease Review Committees under DIFE was recommended to update the list of occupational diseases in line with current socioeconomic and workplace conditions. With 18 DIFE doctors available nationwide, these committees could significantly contribute to occupational disease review and research.

24. Disability Assessment

Disability assessment is an integral part of EIS for providing benefits to the PD workers. During the reporting year, 23 cases of PD were assessed through 08 sessions, and subsequently their cases were approved by the Sub-Committee for benefit payment.

25. Rehabilitation Support for Injured Workers

As of December 2024, the EIS-PSU has nominated eight workers for rehabilitation and return-to-work support under the **Disability Assessment & Rehabilitation (DAR) Cost Analysis for Injured Workers in the RMG Project**, funded by GIZ and implemented with the CRP. To date, five workers have completed the rehabilitation process, receiving prosthetic fittings, physiotherapy, and pain management support. This report outlines their rehabilitation progress and ongoing recovery efforts.

- **Lower Limb Amputations:** Three cases involved transfemoral amputations, with rehabilitation durations ranging from 31 to 64 days. Interventions included prosthetic fittings, gait training, and orthopaedic consultations. Challenges such as fever, spinal cord injury, and ankle pain were managed through medication and therapy. Follow-ups focus on prosthetic adjustments and mobility support.
- **Upper Limb Amputation:** One case involved a trans-humeral amputation with a 6-day rehabilitation period. A cosmetic prosthesis was fitted, providing psychological and postural benefits. Follow-ups are planned for prosthesis adjustments.



- **Finger Amputation:** A 6-day rehabilitation involved cosmetic finger prosthesis for functional and psychological benefits. Follow-ups will monitor usage and recovery.

Overall, the project ensured structured rehabilitation, with follow-ups on prosthetic adaptation and return-to-work support. The next phase will focus on continued physiotherapy, employer coordination, and long-term rehabilitation plans.

26. ILO Technical Missions on EIS Pilot

During the reporting report, two ILO technical missions were conducted for the advancement of EIS Pilot activities. The details are appended below:

Date	Description
February 23-28, 2025	A two-member ILO Technical Mission, comprising Dr. Anne Marie La Rosa (Technical Specialist on EIS, ILO Geneva) and Mr. André Picard (Chief Technical Advisor & Head of Unit, Social Protection Department/Actuarial Services), visited Bangladesh from February 23 to 28, 2025. The purpose of the mission was to advance the EIS Pilot through extensive consultations with key stakeholders, including employers' associations (BEF, BGMEA, BKMEA, LFMEAB, and the Bangladesh Export Processing Zones Authority – BEPZA), workers' representatives (IBC, NCCWE), government officials, development partners, international brands, and project collaborators. Discussions addressed a range of topics such as EIS Pilot implementation progress, governance arrangements, accident data collection, and accident reporting mechanisms. Key engagements during the mission included a meeting of the EIS Governance Board, refresher training sessions for factory representatives, bilateral discussions with social partners, and meetings with development partners, GIZ, and The Simon Project. A major highlight of the mission was the signing of a Letter of Intent (LoI) among the ILO, GIZ, and BEPZA, through which BEPZA committed to fully operationalizing the EIS Pilot within the Export Processing Zones (EPZs) for RMG workers. The mission concluded with formal debriefings with the ILO Country Director and internal teams to ensure strategic alignment on forthcoming actions. This collaborative engagement underlines the sustained commitment to fostering tripartite consensus, strengthening the administrative capacity of the EIS Pilot, and securing the long-term sustainability of employment injury protection in Bangladesh.
May 12-15, 2025	During the reporting period, an ILO Technical Mission, comprising Dr. Anne Marie La Rosa (Senior EIS Pilot Project Technical Expert, SOCPRO, ILO Geneva) and Mr. André Picard (Head, Actuarial Services Unit, Social Protection Department, ILO Geneva), visited Bangladesh from 12 to 15 May 2025. The mission aimed to advance the Employment Injury Scheme (EIS) Pilot through comprehensive consultations and active engagement with key stakeholders, including government officials, employers' associations, workers' representatives, and development partners.

	Discussions focused on critical aspects of the Pilot, including its implementation progress, governance structures, accident data collection systems, and reporting mechanisms. Key activities undertaken during the mission included the 11th meeting of the EIS Governance Board, a series of technical workshops to strengthen administrative and operational capacities, and bilateral meetings with social partners, notably GIZ and The Simon Project. Throughout the visit, collaborative sessions worked to identify and address administrative and technical bottlenecks, while fostering consensus on the agreed next steps. The mission concluded with debriefings involving the ILO Country Director and core teams, reaffirming the shared commitment to building tripartite consensus, enhancing the administrative capacity of the EIS Pilot, and ensuring the long-term sustainability of employment injury protection in Bangladesh.
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27. Workshop on ‘National Employment Injury Scheme – Coverage and Benefits’.

On May 14, 2025, the above titled workshop was organized by the MoLE with the support of ILO and GIZ. The workshop was attended by 37 key stakeholders, including representatives from government bodies, employer and worker organizations, development partners, and subject matter experts. The event focused on clarifying and planning several critical areas essential for building Bangladesh’s employment injury protection architecture.



Workshop-01 (Coverage & Benefit)

Main Topics Discussed:

1. Scope of Coverage:

Participants examined which types of risks should be included under the scheme,

reaching consensus on covering workplace accidents and occupational diseases. More discussions were required as regards the extent to which commuting accidents were going to be covered.

2. Design of Benefits:

The workshop explored the structure of long-term benefits for affected workers. Recommendations were made for periodic payments, primarily monthly pensions or compensation for permanent disability and dependents of deceased employees. There

was broad consensus that the structure, eligibility conditions, and calculation methods should follow the EIS Pilot practices.

3. Rules on Compensation and Apportionment:

Also on these issues, there was a broad agreement that the practices and experiences of the EIS Pilot should be continued under the national EIS scheme.

4. Institutional Arrangements and Administration:

The workshop agreed on the need for a centralized institution responsible for registration, claims processing, and benefit payments. Administrative efficiency, transparency, and data privacy were emphasized to support scale-up.

5. Phased Implementation Strategy:

Recognizing the complexity of national roll-out, participants supported a phased approach to expansion, beginning with long term benefits. Recommendations included Pilot-based learnings on registration, digital systems, and stakeholder collaboration.

6. Legal and Policy Foundations:

The group recommended revising Schedule 1 (disability) and Schedule 3 (occupational disease) of the Bangladesh Labour Act to harmonize with international standards and ensure comprehensive protection.

Outcomes and Next Steps:

- Workshop results will directly inform the drafting of a guided document and a legislative roadmap for National Employment Injury Scheme.
- The next workshops will address specific administrative mechanisms, financing, and stakeholder outreach.
- There was broad consensus that government leadership and tripartite consultation are critical to the scheme's success.

28. Annual Audit Report and Actuarial Valuation

The annual audit for EIS Account for year 2024-25 was conducted by the Chartered Accountant firm, Hoda Vasi. The detailed report is attached as **Annex A** to this report. The report also reflects the Actuarial Valuation opinion of the fund at ILO Geneva for the sustainability of the EIS Pilot as of June 30, 2025.

29. Grievance Management

For FY 2024-25, no cases were received.

30. Beneficiary Feedback

In **August 2025**, beneficiary feedback was conducted to assess perceptions of the EIS beneficiaries. A total of **100 beneficiaries**, randomly selected from both death and disability cases, participated in the survey. Each beneficiary was provided with a feedback form link, and responses were collected through two channels: **structured telephonic interviews** and **direct online**

submissions by the beneficiaries. The consolidated responses to the questionnaire are presented below. The question wise details responses are attached as **Annex B** to this Annual Report. Overall, the response from the beneficiaries reflects very positive feedback from them about the EIS Pilot benefit impact. The survey results also reflect that female beneficiaries are socially empowered by receiving the top-up benefit, and most of the adult beneficiaries are utilizing a portion of the benefit for long-term livelihood support and income generating activities.

31. Challenges and Way Forward of the EIS-PSU

31.1 Challenges

During the reporting period, the EIS-PSU faced several operational, administrative, and policy-level challenges that require continued attention to ensure the scheme's effectiveness and sustainability:

1. **Case Documentation and Verification.** Instances of incomplete, inconsistent, or inaccurate documentation by applicants and factories delay claim processing. Wrong documentation cases remain a recurrent issue, requiring additional verification time and resources.
2. **Policy and Legislative Adjustments.** Amendments to the Bangladesh Labour Act (BLA) Schedule 1 are required to cover all types of permanent disability cases.
3. **Filling of GD/Police cases for RTA.** Without GD/FIR verification of RTA cases become challenging.
4. **Delay in Information Sharing Beneficiaries:** Few beneficiaries are sharing their life-changing situations, like remarriage of widows and widowers, quite late, which has an impact on the monthly benefit payment.
5. **Exceptional Backlog Cases.** During the reporting year, some cases were received after 482 days of the accident. This creates difficulty in verification and apportionment of year wise financial liability. The longest-delayed death case was received by EIS-PSU 251 days after the accident, and the Sub-committee instructed further investigation four times.

31.2 Way Forward

To address the above challenges, the following actions are proposed for the upcoming period:

1. **Strengthening Documentation and Verification Processes.** Develop clear guidance and a standard checklist for factories and applicants, supported by training and digital submission tools, to minimize incorrect or incomplete documentation.
2. **Enhance Stakeholder Engagement.** Expand targeted awareness programs for employers, factory HR, workers, industrial police and local government representatives, focusing on rights, responsibilities, and claim procedures.

3. **Focus on Accident Prevention.** The analytical data may be shared with DIFE, employers, industrial police and workers' organizations to address high-risk patterns of accidents for necessary preventive measures.
4. **Short Listing Beneficiaries Likely to be Married/Remarried Anytime.** List such beneficiaries and continue monitoring their life-changing status through other beneficiaries, local government officials and through field visits.

32. Conclusion

The Second EIS Pilot Annual Report documents steady progress since the Pilot's formal launch on June 21, 2022. It presents notable advancements in claims processing, benefit disbursement, policy development, and strategic governance. While challenges persist, collective efforts reflect a strong, sustained commitment by all stakeholders to enhance worker welfare and safety. As the first initiative of its kind within Bangladesh's broader social protection agenda, the Pilot establishes a strong foundation for social protection progresses. In the year ahead, the EIS-PSU will prioritize strengthened stakeholder collaboration, comprehensive reporting, and the delivery of benefits to affected workers and their families.

This report is intended to provide clear insights into EIS Pilot activities conducted through transparent, efficient, inclusive, and verifiable processes. Stakeholder input is highly valued, and further refinements will be pursued based on this feedback. Ongoing support remains critical to increasing the Pilot's effectiveness, impact and developing a national scheme. Overall, the reporting year outcome was progressive and positive.