

7th Quarterly Business Oversight and Financial Report of EIS Pilot Special Unit

Period: January 01 to March 31, 2025

Date: May 13, 2025



Submitted by

Employment Injury Scheme (EIS) Pilot Special Unit

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Abbreviations

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

1. Executive Summary

The 7th Quarterly Business Oversight and Financial Report details the activities of EIS-PSU for the period from January 1 to March 31, 2025. The report encompasses significant decisions made by the EIS_GB and its Sub-Committee, provides an overview of operational performance, and includes a data analysis section that identifies critical issues requiring attention. The report concludes with a summary of operational challenges encountered during this quarter and the corresponding strategies implemented to address these challenges.

2. Introduction

The 7th Quarterly Business Oversight and Financial Report serves as a key document for informing all EIS Pilot stakeholders of the project's quarterly developments. This report provides comprehensive updates on case approvals, beneficiary information, payment details, decisions rendered by the EIS Governing Body (EIS_GB) and the EIS Sub-Committee, as well as activities undertaken to support the EIS Pilot's success. The EIS-PSU welcomes feedback and suggestions to enhance the quality and effectiveness of future reports.

3. Objectives of the EIS-PSU Quarterly Report

The report is designed to inform the stakeholders about EIS Pilot's beneficiaries and related financial transactions. It also aims to improve these activities by analyzing data, identifying bottlenecks, and implementing corrective measures to support the overall goals of the EIS Pilot.

4. Disability Assessment

During the current quarter, the EIS-PSU conducted the 12th disability assessment session with doctors from the Department of Inspection for Factories and Establishments (DIFE). The session was held on February 17, 2025. The assessment team determined the percentage of loss of income capacity under Schedule-1 of the Bangladesh Labour Act (BLA). The details of the cases are enumerated below:

Disability Assessment Sessions	Case No	Percentage of Loss of Income	SL of BLA Schedule-1	Nature of Disability
12 th Disability Assessment Session	EIS.2024.SP.000030	100%	02	The worker lost her left leg due to a commuting accident.
	EIS.2024.SP.000031	05%	40	The worker's right-hand middle finger was injured due to operating the snap button machine.
	EIS.2024.SP.000032	100%	02	The worker lost her right leg due to a commuting accident.

5. EIS_GB and EIS_GB Sub-Committee Meetings

From January 01 to March 31, 2025, the following three tripartite meetings were organized:

10th Meeting of EIS_GB on February 25, 2025

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

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

10th and 11th Meeting of EIS Sub-Committee

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

Date of the meetings of Subcommittee Meetings		10 th Meeting	11 th Meeting
		January 13, 2025	March 05, 2025
Cases Presented for Decision	Workplace Accident Death Cases	02	04
	Number of referred death cases	00	00

	Workplace Accident PD Cases	02	01
	Commuting Death Cases	06	08
	Commuting PD Cases	00	02
Decision of the Sub-committee	Approved Workplace Accident Death Cases:	02	04
	Approved Workplace Accident PD Cases	02	01
	Approved Commuting Death Cases	06	08
	Commuting PD Cases	00	02
	Not Approved Cases	00	00
	Referred to the EIS_GB	00	00
Total Number of Beneficiaries		(30 dependents of deceased workers +2 disabled workers) = 32	(32 dependents of deceased workers +3 disabled workers) = 35

6. Data Analysis of Approved Cases

Death Cases Analysis:

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

Data on Workplace Accidents

Period of Accident (dd.mm.yyyy)	Total number of cases	Male	Female	Total number of dependents	Male	Female	Average benefit per case per month in BDT	Total benefit paid out till March 2025
02.11.2024 - 01.01.2024	10	7	3	23	13	10	11,250	1,063,726
31.12.2023 - 01.01.2023	10	10	---	23	9	14	4,179	1,183,719
31.12.2022 - 22.06.2022	7	7	---	17	9	8	6,139	1,270,356
Total	27	24	3	63	31	32	7,306	3,517,801

Data of On Duty RTA

Period of Accident (dd.mm.yyyy)	Total number of cases	Male	Female	Total number of dependents	Male	Female	Average benefit per case per month in BDT	Total benefit paid out up till March 2025
20.10.2024 - 01.01.2024	3	3	---	12	4	8	14,051	399,300
31.12.2023 - 01.01.2023	3	3	---	11	3	8	7,540	355,752
31.12.2022 - 22.06.2022	1	1	---	3	1	2	4,298	121,626
Total	7	7	---	26	8	18	9,867	876,678

Data on Commuting Accidents

Period of Accident (dd.mm.yyyy)	Total number of cases	Male	Female	Total number of dependents	Male	Female	Average benefit per case per month in BDT	Total benefit paid out up till March 2025
18.12.2024 - 01.07.2024	20	10	10	67	28	39	7,491	1,077,279
Total	20	10	10	67	28	39	7,491	1,077,279

Permanent Disability Cases Analysis:

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

Data on Workplace Accidents

Period of Accident (dd.mm.yyyy)	Total number of cases	Male	Female	Average benefit per case per month in BDT	Total benefit paid out up till March 2025
05.12.2024 - 01.01.2024	12	10	2	1,770	1,200,380
31.12.2023	9	8	1	2,854	922,581

01.01.2023					
31.12.2022 22.06.2022	4	4	---	2,539	532,728
Total	25	22	3	2,283	2,655,689

On Duty RTA

Period of Accident (dd.mm.yyyy)	Total number of cases	Male	Female	Average benefit per case per month in BDT	Total benefit paid out up till March 2025
13.02.2024 01.01.2024	1	1	---	7,223	64,763
31.12.2023 01.01.2023	1	1	---	9,050	81,447
Total since launch	2	2	---	8,137	146,210

Commuting Accident

Period of Accident (dd.mm.yyyy)	Total number of cases	Male	Female	Average benefit per case per month in BDT	Total benefit paid out up till March 2025
11.11.2024 01.07.2024	2	---	2	7,850	23,027
Total since launch	2	---	2	7,850	23,027

Installment Information for Both Death & Disability Cases:

The table below shows the benefit payment instalments by months and dates, including the total cost of top-up benefits at the date of death and permanent disability.

Title	Date of Payment (dd.mm.yyyy)	No of Cases		Total Beneficiaries			Amount Disbursed (BDT)		
Payment till		Death	PD	Death	PD	Total	Death	PD	Total

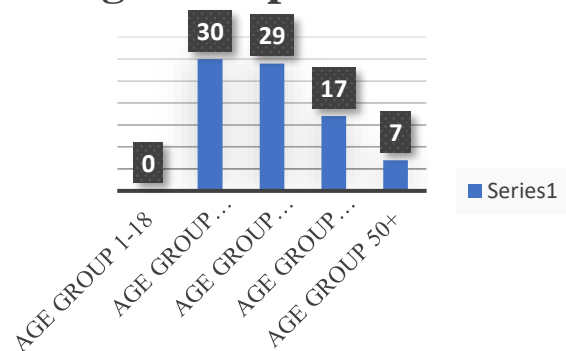
August 2023 - December, 2023	27.12.2023	13	06	27	06	33	932,766.89	315,508.22	1,248,275.11
January, 2024 - December, 2024	15.01.2025	32	11	31	11	42	2,684,738.50	1,815,835.10	4,500,573.60
January, 2025	05.02.2025	41	16	113	16	129	627,473.42	157,069.72	851,968.96
February, 2025	05.03.2025	41	17	113	17	130	3,332,88.14	168,084.36	501,372.50
March, 2025	25.03.2025	53	21	145	21	166	833,336.03	361,157.46	1,194,493.49
Total Amount Disbursed							5,078,314.84	2,817,654.86	8,296,683.66
Total cost of top-up benefit at the date of death and permanent disability							101,798,807	29,444,814	131,243,621

Overall case analysis

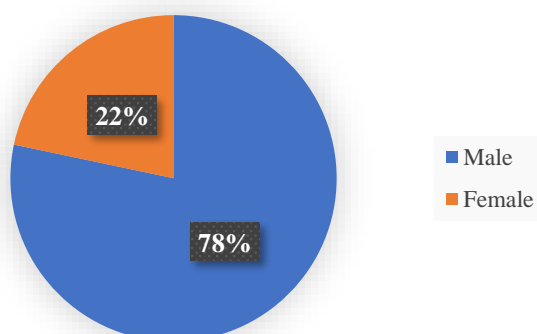
The following analyses provide an overview of workplace accidents and their impact on workers and beneficiaries up to March 2025. A total of 83 cases have been recorded, comprising 54 deaths and 29 permanent disability cases. The analysis includes key demographic distributions of deceased workers and beneficiaries and the causes and outcomes of accidents. The data highlights significant trends, such as the predominance of male workers in fatal accidents, age groups most affected, and the primary causes of accidents.

The chart titled "Age Group of Workers" represents the age distribution of the 83 deceased workers. The largest share of deceased workers belongs to the 19-30 age group (36%), followed by the 31-40 age group (35%) and the 41-50 age group (21%). The 50+ age group (8%) and no minor (1-18) worker were there. This data highlights that most deceased workers (92%) were in their prime working years (19-50 years

Age Group of Worker



Gender of Worker



old).

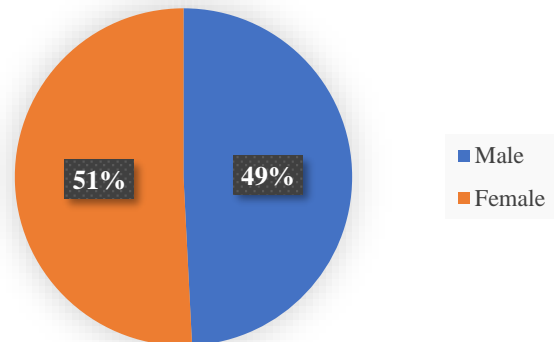
The pie chart titled "Gender of Worker" represents the gender distribution of deceased and PD workers. The majority of affected workers were male (78%), while female workers accounted for only (22%). This data indicates that workplace, on-duty road-traffic, and commuting-related

accidents predominantly involved male workers during this period.

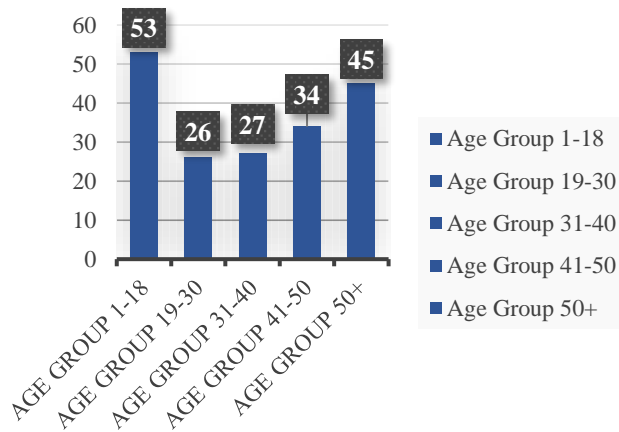
The pie chart titled "Gender of Beneficiaries" displays the distribution of the total of 185 beneficiaries by gender in death and PD cases:

- ✓ **Male:** Represented by the blue portion, making up 49% of the beneficiaries.
- ✓ **Female:** Represented by the orange portion, making up 51% of the beneficiaries.

Gender of Beneficiaries



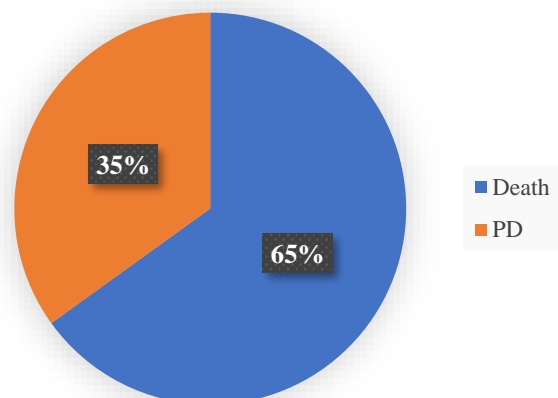
Age Group of Beneficiaries



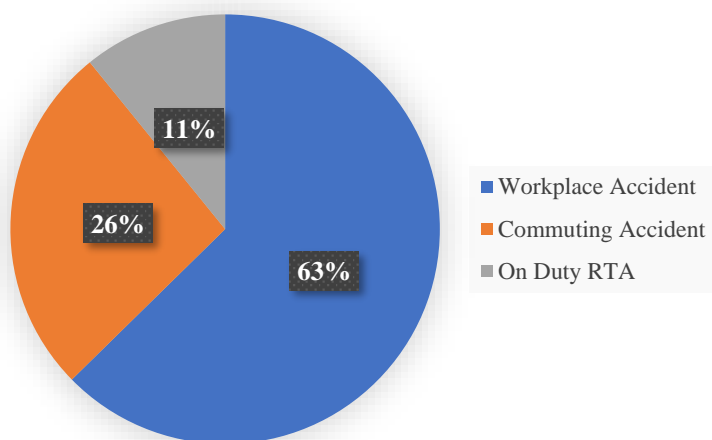
The chart illustrates the age distribution of beneficiaries receiving compensation through the EIS Pilot up to March 2025. The largest share of beneficiaries belongs to the **1-18 age group (29%)**, followed by those aged **50+ (24%)**. The **41-50 (18%)**, **31-40 (15%)**, and **19-30 (14%)** age groups make up the remaining portion. This distribution indicates that a significant number of dependents benefiting from the compensation are **children/ minors and elderly individuals**.

The pie chart titled "Result of Accident" illustrates the outcomes of accidents up to March 31, 2025. It reveals that 65% of the recorded cases resulted in death, while 35% led to permanent disability (PD).

Result of Accident



Type of Accident



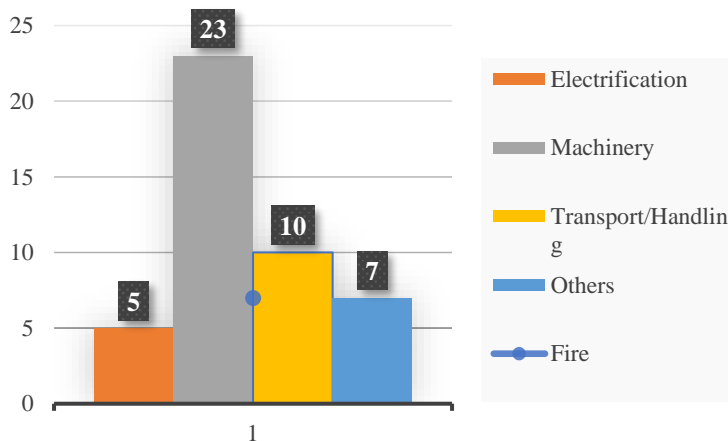
The pie chart titled "Type of Accident" presents a breakdown of accident types reported up to March 31, 2025, combining both fatalities and disability cases. According to the data, workplace accidents make up the majority, accounting for 63% of the total reported cases. On-duty road traffic accidents (RTAs), recorded from June 21, 2022, constitute 11% of the cases. Meanwhile, commuting accidents, which have been recorded only since July 1, 2024, represent a significant 26% of the total. Despite

the shorter timeframe, the relatively high proportion of commuting accidents suggests a concerning trend that may require further analysis and targeted preventive measures.

Workplace accidents, which comprise 63% of all incidents, are further analyzed in the accompanying bar chart titled "Reason of Accident," detailing the contributing factors:

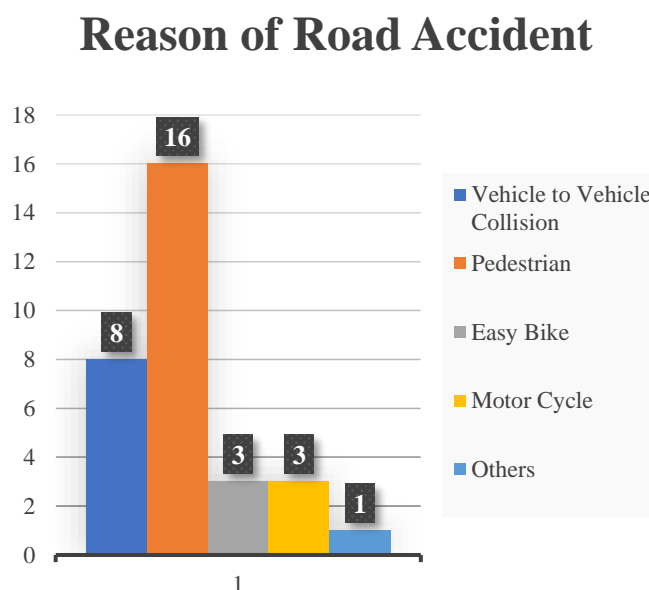
- 23 cases were caused by machinery, making it the most frequent cause of workplace accidents, with the majority resulting in disabilities and only 4.5% leading to fatalities.
- 10 cases involved transport or material handling.
- 7 cases were due to fires, and another 7 fell under other causes.
- Electrification incidents accounted for 5 cases.

Reason of Workplace Accident



The bar chart presents data on the reasons for road accidents, which include both commuting accidents and on-duty road traffic accidents (RTAs), categorized into five groups:

Vehicle-to-Vehicle Collisions, Pedestrian Accidents, Easy Bike Accidents, Motorcycle Accidents, and Others. The leading cause of road accidents is pedestrian-related incidents, with 16 cases reported, making it the most frequent cause. This figure is notably higher than any other category. Vehicle to Vehicle Collisions is the second most common cause, accounting for 8 cases. Easy Bike and Motorcycle accidents are equally represented, with 3 cases each. The "Others" category is the least frequent, with only 1 case.

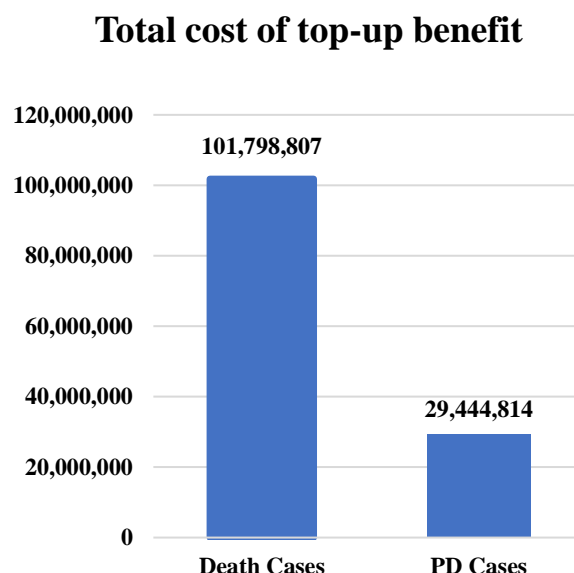


Analysis of Payment (Per Case)

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

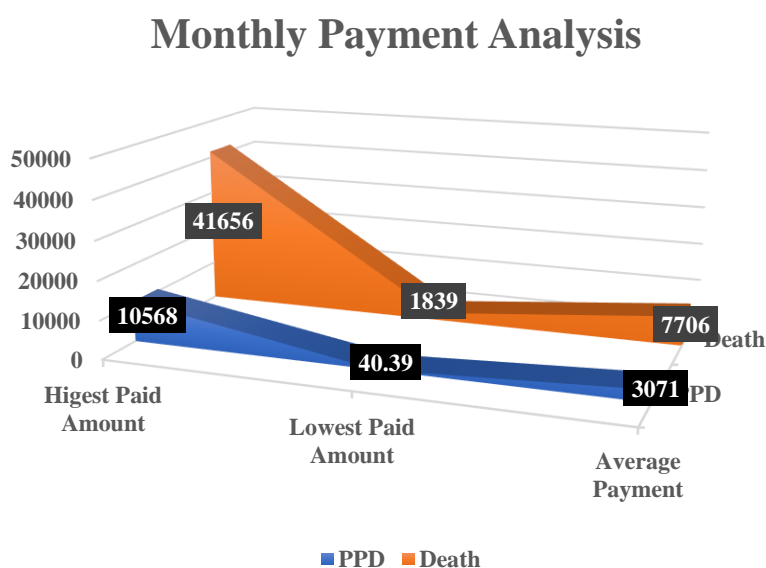
Total Cost of Top-up Benefit:

- ✓ Death cases: BDT 101,798,807
- ✓ PD cases: BDT 29,444,814
- ✓ This indicates the compensation amount for death cases is 3.45 times higher than for disability cases. Given the greater number of death cases and associated beneficiaries compared to disability cases, this finding justifies the significant cost on death compensation.

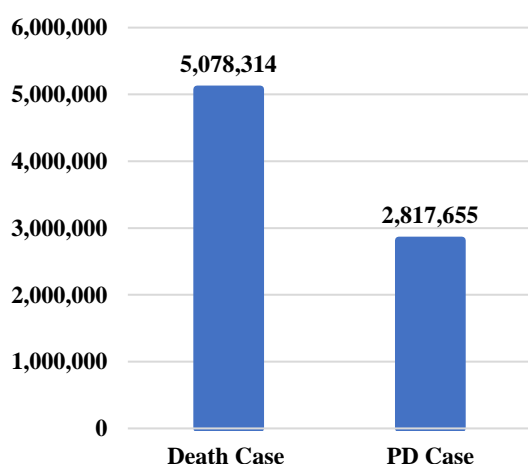


Monthly Payment Analysis:

- ✓ Highest paid amount: BDT 41,656 (death) and BDT 10,568 (PD).
- ✓ Lowest paid amount: BDT 1,839 (death) and BDT 40.39 (PD).
- ✓ Average payment: BDT 7,706 (death) and BDT 3,071 (PD).



Benefit Paid Till March, 2025



Benefit Paid till March 2025:

- ✓ Death cases: BDT 5,078,314
- ✓ PD cases: BDT 2,817,655
- ✓ Again, death cases account for a larger portion of the total compensation disbursed.

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

It is evident from these figures that death cases comprise the majority of the total compensation distributed. This underscores the substantial

financial impact of workplace fatalities, as a significantly higher proportion of benefit payments have been allocated to death cases compared to permanent disability cases.

7. Quarterly Financial Report

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

Quarterly Financial Report

For the Period of 01 January, 2025 to 31 March, 2025

Expenses:					
Date	Voucher #	A/C Code	Expenditure Details	Paid (BDT)	Remarks
16.01.25	PV#51	510	Top-up benefit payment up to December, 2024 Total paid to 100 beneficiaries (Death 83 & PD 17) Total 49 cases (Death 32 & PD 17)	576,937.42	
19.01.25	JV#28	5308	11 th Disability Assessment	5,320.00	
22.01.25	PV#52	5031 & 12013	Purchase Office Stationery, Toner and IT Equipment	177,118.00	
06.02.25	PV#53	510	Top-up benefit payment up to January, 2025 Total paid to 129 beneficiaries (Death 113 & PD 16) Total 57 cases (Death 41 & PD 16)	851,968.96	
23.02.25	PV#54	5307	10 th Sub Committee Meeting	24,290.00	
09.03.25	JV#29	5308	12 th Disability Assessment	7,864.00	
09.03.25	JV#30	5306	10 th GB Meeting	40,980.00	
09.03.25	JV#31	5307	11 th Sub Committee Meeting	23,132.00	
06.03.25	PV#55	510	Top-up benefit payment up to February, 2025 Total paid to 130 beneficiaries (Death 113 & PD 17) Total 58 cases (Death 41 & PD 17)	501,372.50	
25.03.25	PV#56	510	Top-up benefit payment up to March, 2025 Total paid to 166 beneficiaries (Death 145 & PD 21) Total 75 cases (Death 54 & PD 21)	1,194,493.49	
31.03.25			Total Expense	3,403,476.37	

Receipt:					
Date	Voucher #	A/C Code	Particulars	Received (BDT)	Remarks
01.01.25			Opening Balance	10,536,642.89	
-	-	-	Received from ILO	-	
31.03.25			Received Balance	10,536,642.89	

Reconciliation:			
Date	Particulars	Amount (BDT)	Remarks
31.03.25	Received Balance	10,536,642.89	
31.03.25	Current Quarter Total Payment	3,403,476.37	
31.03.25	Ledger Balance (Received Balance-Current Quarter Total Payment)	7,133,166.52	
31.03.25	Add: EIS Benefit BEFTN Outward Return (Bank Advice Number# 24)	74,421.40	
31.03.25	Deduct: Double BEFTN entry by bank and bank is processing get it back (Bank Advice#24)	1,022.68	
31.03.25	Deduct: Excess payment by bank (Bank Advice Number# 23)	1.59	
31.03.25	Reconciled Ledger Balance	7,206,563.65	
31.03.25	Bank balance as per bank statement	7,206,563.65	

Total cost of top-up benefits at the date of death and permanent disability:	
Particulars	Total estimated top-up benefit for life at present value (BDT)
Total 185 beneficiaries for 29 PD & 54 Death Cases	131,243,621

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

8. Coordination Meetings with Stakeholders

Between January 01 to March 31, 2025, the following types of coordination meetings with stakeholders were arranged:

Factory Orientation Sessions regarding the EIS Pilot organized by BGMEA and BKMEA

During this quarter, a total of 278 factories and suppliers representing various brands participated in the EIS Pilot orientation sessions organized by BGMEA and BKMEA. Of these, BGMEA facilitated sessions for 201 factories, engaging 492 participants (358 males and 134 females). Meanwhile, BKMEA conducted sessions for 77 factories, involving 173 participants (113 males and 56 females).

Monthly Meetings with Local Brands

During the quarter, two meetings were conducted with representatives from brands, the ILO, GIZ, and EIS-PSU. These meetings focused on sharing information on the operational and strategic matters of the EIS Pilot. As of March 2025, a total of 64 brands have signed pledges for the EIS Pilot, including 2 new brands that joined during this quarter.

9. Training and Orientation Workshops attended by EIS-PSU Officials and others

Description	Date	Participants	Place
Workshop on ITIL with focus on IT service delivery	February 18-21, 2025	MIS Officer, EIS-PSU	Hotel MoMo Inn, Bogra

10. ILO Technical Missions on EIS Pilot

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

Date	Description
23-28 February 2025	<p>A two-member ILO technical mission, consisting of Dr. Anne Marie La Rosa (Technical Specialist on EIS, ILO Geneva) and Andre Picard (Chief Technical Advisor & Head of Unit, Social Protection Department/Actuarial Services), visited Bangladesh from February 23-28, 2025. The mission focused on advancing the Employment Injury Scheme (EIS) Pilot through consultations with key stakeholders, including employers' associations (BEF, BGMEA, BKMEA, LFMEAB, Bangladesh Export Processing Zone Authority BEPZA), workers' representatives (IBC, NCCWE), government officials, development partners, brands, and project collaborators. Discussions covered several topics like EIS Pilot implementation, governance, accident data collection, and accident reporting.</p> <p>Key activities included a Governance Board meeting, refresher sessions for factory representatives, and bilateral meetings with social partners, meeting with development partners, GIZ and The Simon Project. During this mission, a “Letter of Intent” signing ceremony was</p>

	<p>organized among the ILO, GIZ and BEPZA, where BEPZA committed to fully implementing the Pilot in EPZs for RMG workers. The mission concluded with debriefings with the ILO Country Director and internal teams to ensure alignment on the next steps. This collaborative effort highlights the ongoing commitment to building tripartite consensus, enhancing administrative capacity of EIS Pilot, and ensuring the sustainability of employment injury protection in Bangladesh.</p>
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12. Challenges and Way Forward of the EIS-PSU

Challenges

- ✓ The case categorization process has scope of improvement by clearly differentiating between normal deaths, road accidents, and workplace accidents. Without this distinction, accurately identifying eligible cases may become challenging.
- ✓ Despite receiving training on the EIS Pilot, some factories continue to submit incorrectly prepared factory certificates and other documents. In some cases, the required data is not provided in the prescribed template issued by the EIS-PSU.
- ✓ Processing cases involving workers who furnished wrong documents during entry are becoming an issue.

Way Forward

- ✓ Strengthen training of factory and stakeholders' staff to ensure accurate classification of accident cases and prevent misclassification as normal deaths.
- ✓ Enhance coordination and data verification between factories, association and the Central Fund to ensure all eligible cases are included under the EIS Pilot.
- ✓ Designating dedicated focal persons at BGMEA/BKMEA and factories for collecting CF application status for cases reported in the media, received through DIFE, and call centers.
- ✓ Brainstorming sessions may be organized to develop policy guidance on wrong documentation cases.

13. Conclusion

This is the 7th Quarterly Business Oversight and Financial Report since the establishment of EIS-PSU. We greatly value the input and guidance of all stakeholders, as they play a crucial role in our initiatives. We believe this report thoroughly captures our diverse activities and look forward to further enhancing it with valuable feedback from our readers.

14. Photographs of a few Important Events



Conduction of 12th PD Assessment at DIFE, 17 February 2025



Coordination meeting with DG-CF and ILO Delegation Team from Geneva, February 24, 2025



10th Meeting of EIS_GB at DoL Conference Room on February 25, 2025



Letter of Intent Signing Ceremony for EIS, BEPZA, February 25, 2025



11th Meeting of EIS_GB Sub-committee at Shromo Bhaban on March 05, 2025



The EIS Orientation Training for BKMEA factories



The EIS Orientation Training for BGMEA factories