

3rd Quarterly Business Oversight and Financial Report of EIS Pilot Special Unit

Period: 1st January to 31st March 2024

Date: 30th April 2024



Submitted by

Employment Injury Scheme (EIS) Pilot Special Unit

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Abbreviations

BLA	Bangladesh Labour Act
BGMEA	Bangladesh Garment Manufacturers and Exporters Association
BKMEA	Bangladesh Knitwear Manufacturers and Exporters Association
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
IEC	Information Education Communication
ILO	International Labor Organization
MoLE	Ministry of Labour and Employment
MIS	Management Information System
NOA	Notice of Award
PPD	Partial Permanent Disability

1. Executive Summary

The 3rd Quarterly Business Oversight and Financial Report covers the important activities of the Employment Injury Scheme Pilot-Special Unit (EIS-PSU) between 1st January to 31st March 2024. The report contains the key decisions made by the Employment Injury Scheme Governance Board (EIS_GB) and the Sub-Committee and glances at the EIS-PSU activities. There is also a section in the report that analyses data to point out important issues that need further attention. At the end of the report challenges faced in the day-to-day work and its mitigation strategy are compiled.

2. Introduction

The Quarterly Business Oversight and Financial Report serves as a vital tool for updating all EIS Pilot stakeholders on the progress during each quarter. This report will primarily focus on case approval, beneficiary details, payment information, and the decisions of the EIS_GB and its Sub-Committee. We hope that this report proves valuable to all our stakeholders. We welcome any valuable comments and suggestions, which will help us develop more effective and useful reports.

3. Objectives of the EIS-PSU Quarterly Report

The report aims to share information with stakeholders about approved beneficiaries and the related financial transactions. Additionally, it aims to improve these activities by analysing data, identifying obstacles, and implementing corrective measures to support the EIS Pilot's overall objectives.

4. Disability Assessment

From 1st January to 31st March 2024, the EIS-PSU conducted its 4th and 5th disability assessment sessions with the assistance of doctors from the DIFE held on 15th January and 24th March 2024. In the 4th assessment session, 3 disability cases and in the 5th assessment session 1 disability case were examined and the team determined the percentage of loss of income capacity as per BLA Schedule-1. The percentages of the loss of income capacity are given below:

Disability Assessment Sessions	Case No	Percentage of Loss of Income	SL of BLA Schedule-1
4 th Disability Assessment Session	2023.EIS.SP.000010	5%	36
	2023.EIS.SP.000011	3%	47
	2023.EIS.SP.000013	100%	02
5 th Disability Assessment Session	EIS.2024.SP.000014	9%	35

This practice has now become a consistent and essential aspect of EIS Pilot operations.

5. EIS_GB and EIS_GB Sub-Committee Meetings

From 1st January to 31st March 2024, the following two tripartite meetings were organized:

- 7th meeting of EIS_GB on 29th February 2024
- 5th meeting of EIS_GB Sub-Committee on 23rd January 2024

Detailed decisions of these meetings are appended below:

7 th EIS_GB Meeting	
Date	Major Decisions
29 th February 2024	<ul style="list-style-type: none"> The EIS_GB approved the proposed date and program for the EIS IEC material publication and distribution event after Ramadan. The EIS_GB approved the 2nd Quarterly Business Oversight and Financial Report of the EIS Pilot Special Unit. The EIS_GB approved the Account Policy of the EIS-PSU. The EIS_GB approved the revised budget of the EIS Pilot for FY 2023-2024. The EIS_GB approved the Annual Budget of the EIS Pilot for FY 2024-2025. The EIS_GB approved the selection of Hoda Vasi Chowdhury & Co Chartered Accountant as external auditor for the financial audit of EIS Pilot for FY 2023-2024. The EIS_GB endorsed the report of the 4th and 5th Sub-Committee meetings. The EIS_GB approved Case No: 2023.EIS.000008, for benefit payment referred by the Sub-Committee. The EIS_GB agreed on the proposed steps for proceeding with the KCOMWEL study visit during 16th-21st April 2024.

5 th EIS_GB Sub-Committee Meeting								
Date	Presented Cases		Approved Cases		Approve Beneficiaries		Not Approved Death Cases	Further Investigation/ Remarks
23 rd January 2024	Death	PPD	Death	PPD	Death	PPD		
	1	3	1	3	3	3		
Total	1	3	1	3	3	3	0	

6. Data Analysis of Approved Cases

- a. The below table shows the death cases by quarterly period, dependents number, gender, average monthly payments per death case, and total paid amount till March 2024.

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 to March 2024
22.06.2022 - 31.09.2022	3	3	0	9	5	4	6,990.07	366,777.44
01.10.2022 - 31.12.2022	5	5	0	11	5	6	5,260.42	334,061.74
01.01.2023 - 31.03.2023	2	2	0	4	1	3	4,666.51	181,688.53
01.04.2023 - 30.06.2023	2	2	0	6	2	4	4,319.17	80,977.45
01.07.2023 - 31.09.2023	3	3	0	6	2	4	4,094.05	59,373.16
Total	15	15	0	36	15	21	5,169.95	1,022,878.32

- b. The below table shows the PPD cases by quarterly period, gender, average monthly benefit, and total paid amount till March 2024.

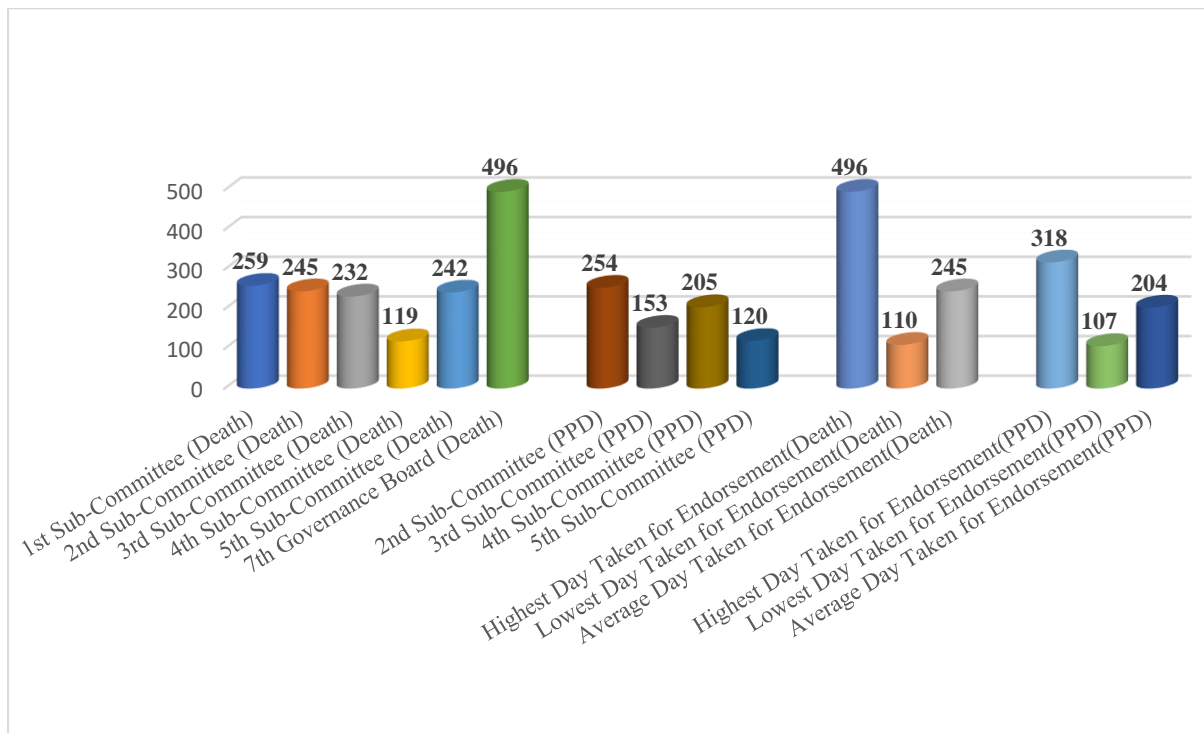
Period of Accident (dd.mm.yyyy)	Total number of cases	Male	Female	Average benefit per case per month in BDT	Total benefit paid till 31 March 2024 in BDT
01.10.2022 - 31.12.2022	4	4	0	2,539.17	311,003.69
01.01.2023 - 31.03.2023	2	2	0	1,672.84	37,798.76
01.04.2023 - 30.06.2023	2	2	0	1,660.19	130,687.38
01.07.2023 - 31.09.2023	1	1	0	10,568.03	20,783.79

01.10.2023 - 31.12.2023	1	2	0	400.09	92,052.00
Total	11	11	0	2,562.88	592,325.62

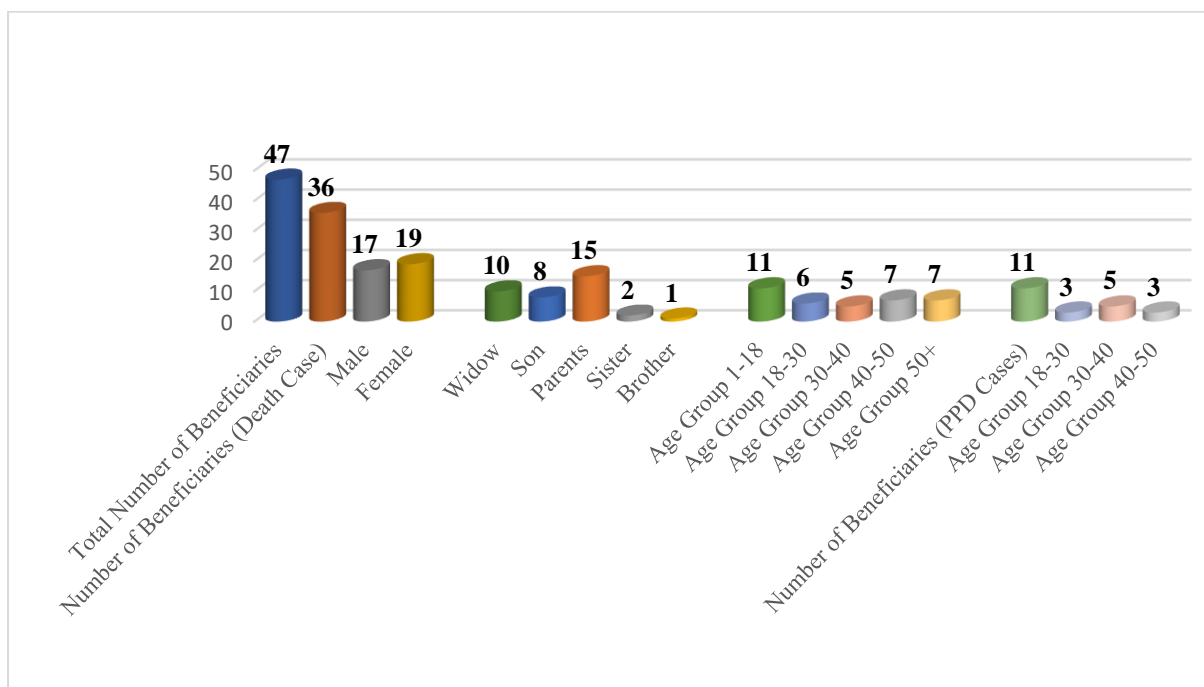
- c. The below table shows the benefit payment installment by dates including the total cost of top-up benefit at the date of death and permanent disability.

Title	Date of Payment (dd.mm.yyyy)	Total Number of Beneficiaries			Amount Disbursed (BDT)		
		Death (Beneficiaries & Number of Cases)	PPD	Total	Death	PPD	Total
1 st Payment Disbursement	06.08.2023	08 (No of Cases: 03)	00	8	164,866.78	0.00	164,866.78
2 nd Payment Disbursement	03.09.2023	17 (No of Cases: 08)	6	23	319,047.30	193,201.63	512,248.93
3 rd Payment Disbursement	01.10.2023	17 (No of Cases: 08)	5	22	45,575.26	12,551.43	58,126.69
4 th Payment Disbursement	17.10.2023	8 (No of Cases: 03)	1	9	187,451.29	55,751.33	243,202.62
5 th Payment Disbursement	26.10.2023	24 (No of Cases: 11)	5	29	66,248.42	12,551.43	78,799.85
6 th Payment Disbursement	30.11.2023	24 (No of Cases: 11)	5	29	60,105.37	12,551.43	72,656.80
7 th Payment Disbursement	01.01.2024	27 (No of Case:13)	6	33	89,472.47	28,900.97	118,373.44
8 th Payment Disbursement	01.02.2024	31 (No of Case: 15)	11	42	90,111.43	276,817.40	366,928.83
Total Amount Disbursed:					1,022,878.32	592,325.62	1,615,203.94
Total cost of top-up benefit at the date of death and permanent disability:					19,549,041.00	9,611,773.00	29,160,814.00

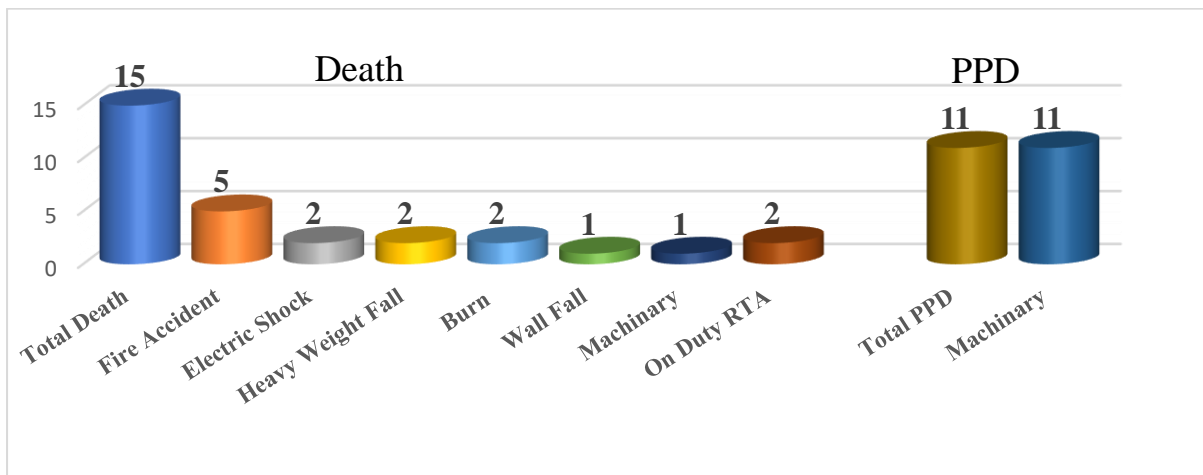
- d. The below graph shows the days taken from the accident date to EIS approval by the Sub-Committee highest/lowest/average days taken for death and disability case.



- e. The below graph shows beneficiary analysis by gender, relationship with workers, and age group.

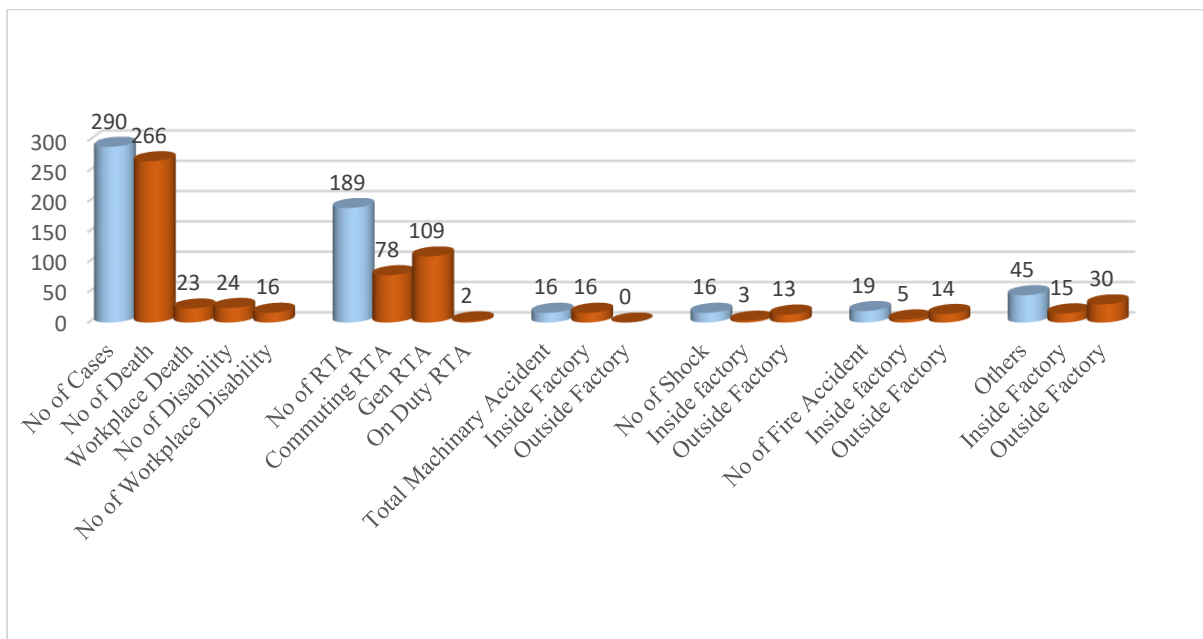


- f. The below graph shows the number by the cause of accidents.



7. Analysis of all Death and Disability Files Received from CF

The below graph shows the analysis of 290 accidental death and disability case files received from CF by the type of accident.



8. Quarterly Financial Report

The quarterly financial report is prepared from receipts and 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 adhere to the approved annual budget, except for HR costs, which are covered by GIZ from their funds. The program support cost is minimal, considering that the initial office setup, equipment, furniture, and stationery were financed by GIZ.

Employment Injury Scheme-Pilot Special Unit (EIS-PSU)

Sromo Bhaban (9th Floor), Bijoy Nagar Road, Dhaka-1000

Quarterly Financial Report

For the Period of 1st January 2024 to 31st March, 2024

Expenses:						
Date (dd.mm.yyyy)	Voucher#	Account Code	Expenditure Details	Paid (BDT)	Payable (BDT)	Remarks
22.01.2024	PV# 21	5311	4 th disability assessment expense	6,720.00		
31.01.2024	PV# 22	510	Top-up benefit payment up to 31 st January 2024	366,928.82		
08.02.2024	PV#23	5311	5 th Sub-Committee meeting	26,061.00		
08.02.2024	PV#24	510	Staff and beneficiary travel, food, and accommodation expenses	5,501.00		
06.03.2024	PV#25	5306	7 th EIS GB Meeting Expense	42,650.00		
31.03.2024			Total Expense	447,860.82		

Receipt:					
Date (dd.mm.yyyy)	Receipt Voucher#	Account Code	Particulars	Received (BDT)	Remarks
-	-	-	-	-	
31.03.2024			Total Received	-	

Bank Reconciliation:			
Date (dd.mm.yyyy)	Particulars	Amount (BDT)	Remarks
A	B	C	D
31.03.2024	Bank balance as per bank statement	2,411,464.07	
31.03.2024	Ledger Balance	2,411,464.07	

Total cost of top-up benefit at the date of death and permanent disability:

Particulars	Total estimated top-up benefit for life at present value (BDT)	Remarks
Total 45 beneficiaries for 11 PPD & 15 Death Cases	29,160,814.00	

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.

Prepared by

Name:

Designation:

Date:

Name:

Designation:

Date:

9. Coordination Meetings with Stakeholders

Between 1st January to 31st March 2024, the following types of Coordination Meetings with Stakeholders were arranged:

a) Factory Orientation Sessions regarding EIS Pilot:

Between 1st January to 31st March 2024, a total of 213 suppliers (factories) from different brands participate in the orientation session for the EIS Pilot. The specific dates are provided below:

Date	Name of Brands
24 th January 2024	Big W
5 th February 2024	Uniqlo
7 th February 2024	H&M
11 th February 2024	Miniature, Primark, C&A, H&M, Amer Sports, Montane, Big W, Uniqlo, VF, Decathlon, KIK, Celio
12 th February 2024	C&A
19 th February 2024	H&M
28 th February 2024	Primark

b) Monthly Meetings with Local Brands

January	February	March
9 th January 2024	6 th February 2024	5 th March 2024

c) Capacity Building Training

Description	Date	Participants
Capacity Building on Cyber Security (Cyber Security Concept, Best Practice to secure the organization, Introduction to the type of cyber-attack and malware, Password Policy, how to mitigate the security risk.	18 th -20 th February 2024	MIS Officer
	4 th -6 th March 2024	Coordinator

10. Challenges and Way Forward of the EIS-PSU

Challenges

- Raising the awareness level about the EIS Pilot and its business process among all stakeholders.
- Accidents are infrequently documented via LIMA of DIFE.
- The Central Fund Application document lacks sufficient accident information.
- Handling beneficiaries in cases of death is emotionally demanding, and obtaining accident-related details proves challenging.
- Obstacles in communication with beneficiaries often stem from network or phone-related issues.

Way Forward

- All stakeholders should recognize the significance of reporting accidents through LIMA of DIFE. A collaborative effort involving the government, brands, development partners, and industrial associations (such as BGMEA/BKMEA) is essential for improving the current situation.
- Factories must take a more proactive approach to collating detail information about any accident and maintaining of all records of accident data.
- To promote awareness of the EIS Pilot, all stakeholders need to communicate its benefits to everyone involved, including government, employers, employees, trade unions, families, and civil society organizations.
- Incorporating information about the EIS Pilot in all meetings, printed materials, workshops, training programs, and publications of all stakeholders.
- Maintaining backup contact details of beneficiaries' close relatives or neighbours is advisable to ensure effective communication during critical situations.
- Factories should be more proactive in submitting claim applications with all required documents as mentioned in the pilot's brochures and responding promptly to information requests from EIS-PSU.

11. Conclusion

This is the third Quarterly Business Oversight and Financial Report since the EIS-PSU was established. We truly value the input and guidance from all stakeholders. We believe that the report effectively reflects our wide-ranging activities, and we eagerly anticipate improving it with valuable feedback from our readers.

11. Photographs of a Few Important Events



a. The inaugural anniversary celebration of EIS-PSU was held on 11th January 2024.



b. 4th Partial Permanent Disability Assessment session, conducted on 15th January 2024.



c. 5th EIS_GB Sub Committee Meeting held on 23rd January 2024.



d. The EIS Orientation Meeting for RMG Factories at GIZ Office was held on 24th January 2024.



e. Visit of EIS-PSU staff and GIZ AV Team to the residence of the first EIS Beneficiaries in Gaibandha dated 26th January 2024.



f. The EIS Orientation Meeting for RMG Factories at The Radisson Blu Hotel Chattogram was held on 11th January 2024.



g. Visit of EIS-PSU staff and GIZ AV Team to the residence of the first EIS Beneficiaries in Gazipur on 24th February 2024.



h. 7th EIS Governance Board Meeting held on 29th February 2024.



g. Introductory Meeting with Additional Secretary (Export & I.O Wing), MoLE dated 21st January 2024.



h. Introductory Meeting with European Union Delegates held on 10th March 2024.



i. 5th PPD Injury Assessment at EIS-PSU Office held on 24th March 2024.