

EMPLOYMENT INJURY SCHEME (EIS) PILOT MEETING

PARIS 2 MEETING

Date: 9 February 2026

Location: DESKEO SoPi, 81 rue de Clichy, 75009

Prepared by: GIZ/ILO



Rebuilding lives, reshaping hopes....

Executive Summary

Organised by GIZ, and facilitated by the ILO, the Paris 2 Meeting on the Employment Injury Scheme (EIS) Pilot was held on 9 February 2026 in Paris at the margin of the OECD forum on textile. The meeting brought together international brand representatives, as well as ILO and GIZ teams, to review progress of the EIS Pilot and discuss the roadmap towards institutionalizing a national employment injury scheme in Bangladesh.

The meeting took place in the context of significant political and institutional developments in Bangladesh, including national elections, recent amendments to the Bangladesh Labour Act (BLA), and the ratification of key ILO Conventions on occupational safety and health and violence at work. While political uncertainties remain, strong support for the EIS provisions within the amended BLA exist. The inclusion of new legal provisions establishing an EIS Fund, updated schedules on disability assessment and occupational diseases, and mandatory reporting of commuting accidents represent important steps toward EIS institutionalization.

Operationally, the EIS Pilot continues to demonstrate maturity and credibility. As of February 2026, 92 brands are contributing to the Pilot, representing nearly 50% of the total value of RMG orders in Bangladesh. Governance structures are fully operational, with regular meetings of the Governance Board and Sub-Committees and a functioning Special Unit. A total of 168 cases (death and disability) has been processed, with more than 400 beneficiaries supported. Data show that a significant share of fatal accidents occurs during commuting, and accident incidence remains higher among workers performing non-routine tasks and those in their first year of employment. Expansion of effective coverage now includes all EPZ factories and Tier 2 and Tier 3 suppliers within the export-oriented RMG supply chain. Replication has also taken place in the footwear and leather sector, and discussions are ongoing with the ship recycling sector.

The actuarial valuation as of 30 June 2025 confirms the financial sustainability of the Pilot. Adjustments made over the past year—including decisions on pension indexation and clarification of commuting accident eligibility—have reduced projected liabilities. Under current assumptions, including a 6% wage increase, the scheme is expected to remain viable and may generate a modest operational surplus. The replication in the leather and footwear sector is likewise financially sound, though projections remain sensitive due to the limited number of cases.

Significant progress has also been made toward institutionalization of a national EIS. Three technical workshops have produced a high level of consensus on coverage, governance, and financing. A technical framework has been developed to guide legislative and institutional steps required for transition by July 2027. Discussions highlighted the importance of distinguishing between legal coverage and effective coverage, ensuring that financing mechanisms are aligned with sectoral risks so that protection is real and sustainable.

During the final session, brands reaffirmed their commitment to the Pilot and expressed willingness to support the transition to a national scheme. Brands indicated openness, in principle, to transferring any potential Pilot surplus to a national EIS, provided that ILO recommendations on financial governance are in place. Participants also recognized the continued relevance of the EIS within broader CSR and human rights due diligence frameworks and acknowledged its role in strengthening supply chain resilience.

The meeting concluded with a shared understanding that the EIS Pilot has evolved into a credible and scalable model for employment injury protection and that coordinated action over the coming 18 months will be critical to ensure successful national institutionalization.

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List of Abbreviations

BEPZA	Bangladesh Export Processing Zone Authority
BGMEA	Bangladesh Garment Manufacturers and Exporters Association
BKMEA	Bangladesh Knitwear Manufacturers and Exporters Association
BLWF	Bangladesh Labour Welfare Foundation
BLA	Bangladesh Labour Act
EIS	Employment Injury Scheme
GB	Governing Body
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
ILO	International Labour Organization
LDC	Least Developed Country
LFMEAB	Leather and Footwear Manufacturers and Exporters Association of Bangladesh
MoLE	Ministry of Labour and Employment
OSH	Occupational Safety and Health
RMG	Readymade Garments

1. Introduction

Following the Paris 1 Meeting, this Paris 2 Meeting provided brands with detailed updates on the Pilot's operationalization and the steps taken toward institutionalizing the national scheme.

2. Participants

The meeting's participants were:

Brand (in person)	Participant
Amazon	Gangamma KC
Bestseller	Andrei Vasiliev
Celio	Pétronille Ricard
Ellos	Ulrika Henningsson
H&M	Johan Genneby
Hugo Boss	Simone Iltgen
PVH	Michael Bride
VF	Maria Lassen
Zalando	Hannah Ehrhard
Yamamay	Camilla Cusi
Development partners	
ILO Geneva	Anne Marie La Rosa
ILO Paris	Frédérique Dupuy
GIZ, Dhaka	Syed Moazzem Hussain

In addition to the in-person attendees, there was an online presence of 30 participants, including the ILO Director, the EIS Special Unit team, and representatives from the brands, ILO CO Dhaka, and GIZ Dhaka.

3. Methodology and flow of the event

The meeting was held in an interactive format under the Chatham House Rule. Participation was limited to ensure meaningful discussions. The event was much shorter than last year and aimed at providing the latest on two important work tracks of the EIS Pilot, i.e. its operationalization and the scheme's national institutionalization.

Following this presentation, the in-person participants to the Paris 2 Meeting were invited to exchange on a series of questions through a short group exercise.

The detailed program is provided below.

4. Agenda

14:00 – 14:15	<p>Welcome and Opening Remarks</p> <ul style="list-style-type: none"> • Opening by ILO/GIZ • Overview of meeting objectives and agenda
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14:15 14:30	–	Introducing the EIS Team <ul style="list-style-type: none"> • The People Behind the EIS Pilot: EIS Special Unit / Dhaka ILO and GIZ teams / ILO Geneva Team
14:30 14:45	–	Country Context and Political Landscape <ul style="list-style-type: none"> • Presentation by the Head of the ILO Country Office for Bangladesh • Political and economic scan and implications for EIS and broader social protection reforms • Q&A
14:45 15:30	–	Operational Update on the EIS Pilot <ul style="list-style-type: none"> • Key results from the Pilot • Ensuring 100% effective coverage • Replication in other sectors • Key learning points and Q&A • Financial sustainability
15:30 15:45	–	Coffee Break
15:45 16:30	–	Institutionalization of the EIS Scheme <ul style="list-style-type: none"> • Roadmap toward national implementation • Outcomes of the three technical workshops • Legal reform: Proposed amendments to the Bangladesh Labour Act (BLA) • Technical framework for institutionalization • Presentation of the Communication Tool
16:30 17:30	–	Group Discussion: The Way Forward <ul style="list-style-type: none"> • Feedback and expectations from brand partners • Defining support needed for a successful transition to full implementation by July 2027
		Wrap-up and Closing Remarks

5. Key Information

This section summarizes the key discussions from the Paris 2 Meeting.

5.1 ILO Director's update and EIS Team's introduction

The meeting started with a general presentation of the national situation on the eve of national election in Bangladesh. The Director of ILO Office in Bangladesh explained that there are three major events on the horizon in Q1 2026: the national election in mid-February, Eid-ul-Fitr in mid-March, and the ILO Governing Body (GB) meeting in the last week of March. The Director observed that the February election is seeing heightened security, with relatively lower violence than previous cycles. Preliminary results are expected by 12–13 February, with many contested seats. The manifestos of all major political parties focus on labour and employment issues. The ILO ended 2025 with the passing of the Bangladesh Labour Act (BLA) amendments, which include provisions on the EIS, along with three (3) important ratifications (C. 155, C. 187 and C. 190, respectively on OSH and violence at work). Since these reforms are yet to be adopted by parliament, it will be crucial to move quickly once a new government is in place to bring them up to speed and ensure continued progress. There is a possibility that the new government may dilute parts of the BLA amendments, as employers have been actively lobbying for this. However, this would not

challenge EIS provisions, because there's strong employer and worker support for it. Broader economic reforms, climate investment, industrial policy development, and early decisions on LDC graduation (effective November 2026) will also be in priorities.

The ILO Director added that Eid holidays may trigger unrest in factories, though BGMEA and BKMEA have confirmed a 9% RMG wage increase. The ILO is preparing through factory dialogue, pulse tracking, research on financial impact, and training with government officials on new legislation. Meanwhile, the ILO GB meeting from 23 March to 2 April will address the [Article 26 complaint](#). Ministry of Labour (MOLE) is preparing the report and lobbying other member states to close the complaint, but a major decision is unlikely to follow immediately after the election. Appreciation is expected for the BLA amendments and ILO Convention ratifications, but the new government will need to provide more concrete assurances of progress to obtain the termination of the complaint.

Finally, the members of the EIS Special Unit were introduced to the participants through a [short video](#) showcasing the work they are accomplishing. The team currently consists of seven members, led by a Special Adviser with extensive experience in work-related accidents and rehabilitation.

5.2 EIS Statistics and Data

Participants were briefed on the operational performance of the EIS Pilot, including governance arrangements and case management systems. The Pilot is overseen by a tripartite Governance Board, supported by three Sub-Committee for RMG, EPZ, and leather sector and a dedicated Special Unit responsible for processing and monitoring cases. Thus far the following number of meetings have been held:

- **13 Governance Board** meetings held since October 2022
- **18 Sub-Committee** meetings held since June 2023
- **Special Unit** established in January 2023

With regards to disbursement for settled cases, the following statistics were shared:

	Cases	No of Beneficiaries	Amount disbursed BDT
Death			
Workplace	36	88	6,387,157
Road Traffic Accident	82	270	12,230,564
Disability			
Workplace	41	41	5,054,743
Road Traffic Accident	09	09	663,910
Total	168	408	24,336,374

Key observations included:

- A significant share of fatal accidents occurs during commuting rather than inside factories.
- Higher accident incidence among workers performing non-routine tasks and those in their first year of employment.

- Emerging evidence of re-hiring of workers following disabling injuries.
- Continued challenges in accident reporting, highlighting the need for further awareness-raising and capacity building (in particular for partial permanent disability on the road).
- The gradual expansion of effective coverage was noted, including extension to EPZ factories, replication in the footwear and leather sector, and planned expansion to additional sectors in 2026.
- To have a full idea of the financial situation of the Pilot as of 30 June 2025, please consult the [actuarial valuation report](#).

5.3 Full Operationalization of the Pilot (effective coverage) and other replications

In 2025, most of the discussion at the Paris 1 meeting focused on how to achieve effective coverage for the 4 million workers included in the Pilot, as this could only be ensured at the time across the workforce associated with BGMEA and BKMEA. In 2026, substantial progress was made as regards effective coverage. All EPZ factories, irrespective of tier, were brought under coverage, and Tier 2 and Tier 3 suppliers, represented by the Textile and Accessories Associations, were effectively included. Consequently, the domestic supply chain linked to the 100% export-oriented RMG sector is now fully and effectively covered.

In 2025, the scheme was replicated in Bangladesh's export-oriented footwear and leather goods sector, following a request from the sector's employers' association (LFMEAB). The conditions for financing and disbursement remain the same as those in the export-oriented RMG sector.

In 2026, the ship recycling sector of Bangladesh, which accounts for a 34% market share, also expressed interest in joining the EIS Pilot. This provides an opportunity to apply the Pilot's good practices regarding work-related death and disability and to test its scope for occupational diseases. Unlike the RMG sector, financing for the Pilot in this sector will be provided by the sellers of the ships to Bangladesh. Payments will be calculated based on the weight of the ships being offloaded, at a rate of €0.50 per ton. IMO, UNEP and BIMCO (the world's largest ship owner's association) are supporting the testing of the Pilot in this industry.

5.4 Financial sustainability

A detailed presentation outlined the Pilot's financial status and forecasts. The [Actuarial analysis](#) as of June 30, 2025, confirmed the Pilot's financial sustainability.

Actuarial valuation as of 30 June 2025

Report on the Actuarial valuation submitted to the Board in September 2025

	Actuarial liabilities (USD)	
	30 June 2025	30 June 2024
Cases in payment: 101 (79 deaths, 22 Permanent disabilities)	2,833,000	613,000
Cases under processing: 66 (32 death, 34 Permanent disabilities)		
Incurred But Not Reported (10 deaths, 17 Permanent disabilities)	419,000	87,000
Lump sum due and retroactive payments	50	
Margin for Adverse Deviations (15%)	488,000	105,000
Total Actuarial liabilities	3,789,000	805,000
Adjustment of pensions that started before December 2023	0	125,000
Total actuarial liabilities with adjustment and Margin	3,789,000	930,000
Assets	5,193,000	2,865,000
Surplus	1,404,000	1,935,000

It was noted that the EIS Pilot would conduct the next actuarial valuation on 30 June 2026 to verify the scheme's viability and, if necessary, implement adjustments to ensure good financial governance.

The actuary informed participants that more than 92 brands have joined the Pilot. He further explained that several of the liabilities discussed last year are no longer relevant this year. Indeed, the indexing of pensions before 1 December 2023 has been decided and implemented, while retroactive coverage for commuting accidents was rejected. Moreover, the effective coverage of EPZs now appears to involve a lower liability than initially anticipated, as many cases do not meet the eligibility criteria. Finally, the actuary considered it reasonable to conclude that the scheme now covers all workers contributing to exported garments and therefore there is no need to increase the projected cost of accidents for the last two year of the Pilot in this regard. The only increase in the cost of accidents to be considered by the expert is the salary increase (6%), to calculate the Pilot's estimated costs for the coming years and the use of funds from its surplus.

The actuary expert explained that if the trend in accidents continues without major changes, and if contributions to the Pilot increase slightly in 2025–2026 (which is the case) and remain stable in 2026–2027, a surplus of USD 200,000 could remain at the end of the Pilot on 30 June 2027.

Projected surplus on 30 June 2026 and 2027				
Year	Estimated Cost of accidents in	Status quo Contributions	Surplus used	Projected surplus
2024-2025 (actual)	2.9M	2.5M	0.4M	1.4M
2025-2026	3.1M	2.6M	0.5M	0.9M
2026-2027	3.3M	2.6M	0.7M	0.2M

The expert then turned to the financial situation of the Pilot's replication in the footwear and leather sector. Once again, the news is positive. Since the number of cases is significantly lower than in the exported RMG sector, the financial needs are also drastically reduced. The expert noted that if the trend in accidents continues, the Pilot's assets are sufficient here as well to cover its liabilities. However, he cautioned that his calculations could vary significantly, given that the number of cases is very limited and that each case still carries an average cost of USD 23,000.

Projected surplus on 30 June 2026 and 2027 in Leather & Footwear				
Year	Estimated Cost of accidents	Status quo Contributions	Surplus used	Projected surplus
Feb 2025 to June 2026	81,000			90,000
2026-2027	86,000	50,000	36,000	54,000

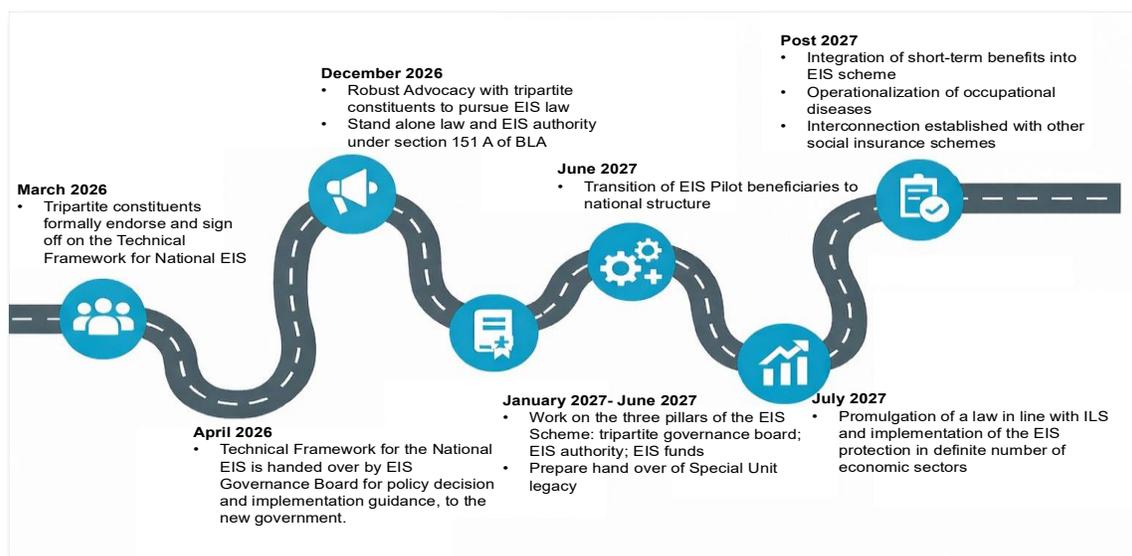
5.5 Institutionalization of the EIS national scheme and communication tool

After a short coffee break, participants were briefed on the progress regarding the institutionalization of the national scheme. As announced last year, the three workshops on the technical components of the national EIS scheme were held, and the reports from these workshops are now accessible on the [Pilot's website](#) (following validation by the Pilot's Governance Board). The level of consensus achieved during these workshops is impressive and has enabled the ILO, at the request of the Bangladeshi authorities, to produce a technical framework that can be presented to the elected government so that legislative and institutional measures are taken in due time to ensure the transition to the national scheme by July 2027.

Participants were also informed of significant national progress, which led to the adoption of four new EIS provisions in the BLA, receiving strong support from social partners as mentioned by the ILO Director: the inclusion of a provision establishing an obligation to set up an EIS fund (providing the legal basis to move from the pilot phase to a sustainable national system); modifications to Schedules 1 and 3 of the BLA on disability assessment and occupational diseases, bringing the BLA in line with ILO standards; and, finally, an obligation to report commuting accidents.

Participants were made aware of the important distinction between legal coverage and effective coverage. It was explained that it is crucial to understand the cost of workplace accident protection by sector and to identify the sources capable of financing it, so that protection does not remain only on paper but is truly effective. In the last workshop, it was highlighted that the exported RMG sector benefits from a significant surplus in the Central Fund, which could potentially be partially used to finance worker protection in this sector, if a political decision is made in that direction. The same reasoning can also be applied to the surplus identified in the Bangladesh Labour Welfare Foundation (BLWF), a fund to which major sectors—such as “in-the-country” RMG, telecommunications, pharmaceuticals, and tobacco—contribute significantly.

Finally, a pamphlet proposing a common narrative to brands about the institutionalization of the EIS national scheme was shared and briefly discussed. The document aims at supporting consistent internal alignment and external messaging with suppliers, peers, industry platforms, and public stakeholders during the transition from the Pilot to a national scheme. It further provides information on where things stand as well as milestones to be achieved in the march towards July 2027, as further detailed below.



Copy of this document is also available on the [EIS Pilot](#) website.

6. Towards the national EIS scheme and role of brands

Finally, a short session was held during which brands were able to speak freely on certain issues of common interest. Regarding the role that brands can play during the transition to the national scheme, brands expressed their willingness to adjust their messaging to demonstrate unwavering support for the Pilot and to encourage brands not currently part of the Pilot to do the same. They appreciated the pamphlet prepared for this purpose and promised to share it with their team. Some even proposed taking a more active role as ambassadors. This presents an opportunity for brands to demonstrate to the authorities the strong results achieved by the Pilot and to emphasize the importance of transferring these achievements to the authorities and social partners to ensure the promised systemic change.

On the alignment of the Pilot with brands' CSR requirements, it was acknowledged that there is a perceived shift in focus away from social issues (toward decarbonization or other priorities), even though it is clear that brands will not move away from social concerns. The Pilot, for example, provides access to remedies, which is essential in human rights due diligence (HRDD). It was also recognized that a social insurance program serves as a solid stabilizer for the supply chain and therefore contributes to its overall resilience and a value-based market/trade approach. The scaling up of the Pilot and its deployment in other national contexts, or to address other decent work deficits, was also identified as a common area of interest for GIZ and the ILO to continue exploring.

Finally, on the important issue of any surplus that might remain at the end of the Pilot, the brands appeared, in principle, open to having this reserve transferred to the national scheme, provided that the ILO establishes clear and precise recommendations and that these recommendations are met. According to the brands, transferring the reserve to the national system would allow them to participate in the process rather than remain bystanders. While the brands also expressed their willingness to continue this discussion in a private forum limited to them, the ILO and GIZ committed to keeping them regularly informed about the financial situation of the EIS Pilot fund.

7. Annexes

7.1 List of participating brands

Group/Brand	count	Joining date
Primark (ABF)	1	04/2022
Amer Sports	3	06/2022
Bestseller	1	06/2022
Fast Retailing (Uniqlo)	1	06/2022
H&M	5	06/2022
KIK	1	06/2022
Tchibo	1	06/2022
PUMA	1	02/2023
Big W	1	03/2023
Oberalp Group	3	03/2023
One+all	1	03/2023
United Colors of Benetton	1	06/2023
OVS	1	07/2023
Celio	1	09/2023
VF Corporation	4	09/2023
Amazon	1	10/2023
Carrefour	1	10/2023
C&A	1	10/2023
Decathlon	1	10/2023
La Maison Simons	1	10/2023
Giorgio Armani	1	11/2023
Montane	1	11/2023
Miniature	1	01/2024
Tally Weijl	1	01/2024
Teddy Group	2	01/2024
Mammut	1	02/2024
OCLAN	1	02/2024
Tesco	1	02/2024
Zeeman	1	02/2024
Ferrino	1	03/2024
Inditex	5	03/2024
Kappahl	1	04/2024
ARTSANA SPA (Chicco)	1	05/2024
Prénatal	1	05/2024
The Just Group (Myer)	3	06/2024

PVH Corp	2	06/2024
El Corte Inglés	1	06/2024
Next	1	07/2024
Mango	1	07/2024
Olymp	1	07/2024
Abercrombie & Fitch/Asmara	1	09/2024
Equip Outdoor Technologies	2	09/2024
Derbe	1	10/2024
Hugo Boss	1	11/2024
Marks & Spencer	1	12/2024
JCrew	1	12/2024
Lutha	1	12/2024
OSC	1	01/2025
Group Etam	3	03/2025
ASOS	1	04/2025
Glassons	1	05/2025
Oniverse	3	05/2025
Lindex	1	05/2025
Texidea	1	05/2025
KDM brands (ripcurl)	3	05/2025
Pentland	1	06/2025
Miroglio Group	1	06/2025
Ellos Group	1	07/2025
David Jones	1	08/2025
Sainsbury's	1	08/2025
Takko	1	09/2025
Zalando	1	09/2025
LEVI	1	09/2025
KIABI	1	11/2025
Matalan	1	12/2025
Yamamay	1	12/2025
SUM	92	

7.2 Presentation used during the Paris 2 Meeting



Meeting Agenda: Brands' Meeting on the EIS Pilot in Bangladesh

• Venue: DESKEO SoPi, 81 rue de Cléchy, 75009 Paris

• Date: 9 February 2026

• Time: 14:00 – 18:00 CET

Objective of the Meeting

- To present and discuss the impact of recent political developments on the institutionalization of the Employment Injury Scheme (EIS) in Bangladesh
- To share updates and progress on the ongoing EIS Pilot
- To discuss the roadmap towards full implementation of the scheme by July 2027

• AOB

14:00 – Welcome and Opening Remarks

14:15

- Opening by ILO/GIZ
- Overview of meeting objectives and agenda

14:15 – Introducing the EIS Team

14:30

- The People Behind the EIS Pilot: EIS Special Unit / Dhaka ILO and GIZ teams / ILO Geneva Team

14:30 – Country Context and Political Landscape

14:45

- Presentation by the Head of the ILO Country Office for Bangladesh
- Political and economic scan and implications for EIS and broader social protection reforms
- Q&A

14:45 – Video of beneficiary: impact story

14:45 –

Operational Update on the EIS Pilot (show video of beneficiary)

15:30

- Key results from the Pilot
- Ensuring 100% effective coverage
- Replication in other sectors
- Key learning points and Q&A

- Financial sustainability

15:30 – Coffee Break

15:45

15:45 – Institutionalization of the EIS Scheme

16:15

- Roadmap toward national implementation
- Outcomes of the three technical workshops
- Legal reform: Proposed amendments to the Bangladesh Labour Act (BLA)
- Technical framework for institutionalization
- Presentation of the Communication Tool

16:15 – Group Discussion: The Way Forward

17:15

Refer to page 3 for the guiding questions

- Feedback and expectations from brand partners
- Defining support needed for a successful transition to full implementation by July 2027

17:15 – Reporting Back

17:45

17:45 – Wrap-up and Closing Remarks

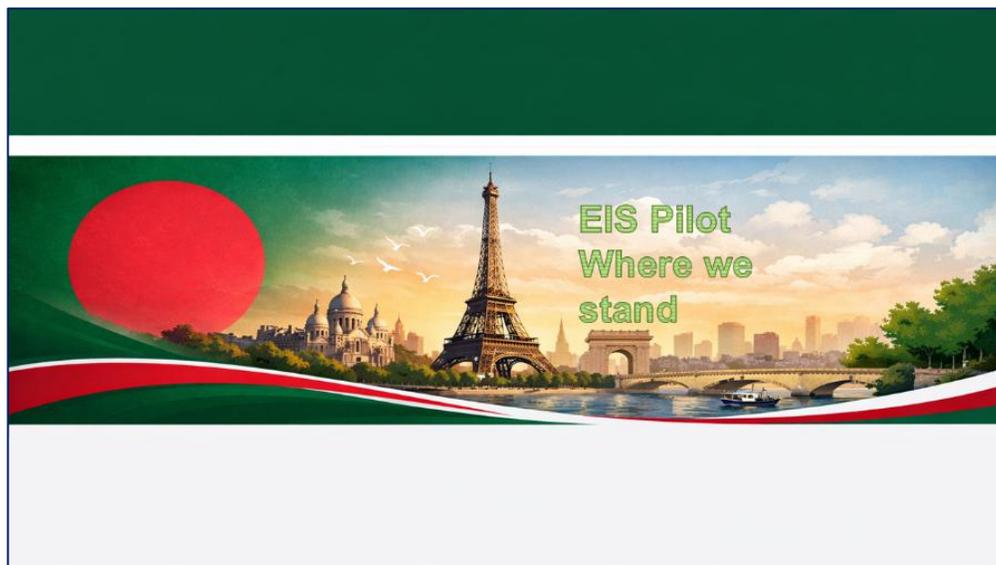
18:00

- Closing remarks by ILO/GIZ



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EIS Pilot Governance Board and Sub-Committee

- **13 Governance Board** meetings held since October 2022
 - Tripartite (Government, Employers, Workers) – with Brands and Development Partners
 - Meet once in a quarter
 - Approval of Policies and Regulations
 - Analysis of workplace accidents and Inclusion in the EIS Pilot
 - Financial management, Audit, and oversight
 - Actuarial Valuation of the Employment Injury Scheme Pilot
- **18 Sub-Committee** meetings held since June 2023
 - Seven members (3 Government, 2 Employers, 2 Workers); meets on monthly basis
 - Review new cases for approval
- **Special Unit** established in January 2023
 - Processing of cases including development of relevant templates
 - Cases management including establishment of “case law”
 - Monitoring of accidents

Link to beneficiary statistic: <https://eis-pilot-bd.org/worker-info>



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Beneficiary Statistics

	Cases	Nos. of beneficiaries	Amount Disbursed (BDT)
Death			
Workplace	36	88	6,387,157
Road Traffic accident	82	270	12,230,564
Disability			
Workplace	41	41	5,054,743
Road Traffic accident	09	09	663,910
Total	168	408	24,336,374

- More workers are dying on the road rather than inside the factory
- Factory accidents are most related to non-routine work
- Workers during their first year of service face the most accidents
- There is a general tendency to re-hire workers after a disabling injury.
- Accident reporting is still lacklustre.

Ensuring effective coverage in the Apparel supply chain of Bangladesh

Gradual Expansion of Coverage of the EIS Pilot

21 June 2022 – Launch of the EIS Pilot

- Coverage initiated for workers employed in BGMEA and BKMEA member factories

February 2025 – Expansion to EPZ Factories

- EIS coverage operationalized in Export Processing Zone (EPZ) factories

February 2025 – Sectoral Replication

- EIS Pilot replicated in the export-oriented footwear and leather goods sector

2026 – Ongoing Expansion of effective coverage

- EIS coverage to be extended to:
 - Textile mills
 - Packaging and accessories sectors
 - Private EPZs



Spill over effect of the EIS Pilot

Initiation of EIS in Ship Breaking Sector of Bangladesh



Expansion of EIS to the Ship Breaking Sector

- The success of the EIS Pilot in the garment and allied sectors has generated strong interest beyond the RMG industry
- The ship breaking sector of Bangladesh has expressed commitment to initiate the Employment Injury Scheme (EIS)
- The proposed approach follows a shared-responsibility model, similar to the existing EIS Pilot

Shared Responsibility Framework

- Sellers will contribute to financing employment injury protection
- Local stakeholders in Bangladesh have committed to progressively taking over the costs
- The model promotes collective accountability for worker safety and compensation

Expected Outcomes

- Extension of social protection coverage to a high-risk industrial sector
- Alignment with international labour standards and responsible business conduct standards
- Strengthened collaboration between global and local stakeholders
- A scalable pathway towards sustainable, nationally anchored EIS coverage



Projected surplus on 30 June 2026 and 2027

Year	Estimated Cost of accidents in	Status quo Contributions	Surplus used	Projected surplus
2024-2025 (actual)	2.9M	2.5M	0.4M	1.4M
2025-2026	3.1M	2.6M	0.5M	0.9M
2026-2027	3.3M	2.6M	0.7M	0.2M

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Financial sustainability of the Pilot – Leather and Footwear

Pilot in L&F sector started in February 2025

Significantly less workers than in the RMG sector

Only 2 cases reported and approved from February to December 2025

- 1 case of death: cost of 29,000 USD
- 1 case of permanent disability: cost of 18,000 USD
- Total cost: 47,000 USD

Assumption of 1 IBNR case: 23,500 USD (average cost of death and permanent disability cases)

Plus Margin for Adverse Deviation (15%): 10,500 USD

Total Liabilities 30 June 2026: 81,000 USD (47,000 + 23,500 + 10,500)

Total Assets: 30 June 2026: 171,000 USD

Surplus: 90,000 USD

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Projected surplus on 30 June 2026 and 2027 in Leather & Footwear

Year	Estimated Cost of accidents	Status quo Contributions	Surplus used	Projected surplus
Feb 2025 to June 2026	81,000			90,000
2026-2027	86,000	50,000	36,000	54,000

These figures could vary significantly given that only 2 cases were reported until now. Each case had a cost on average of 23,500 USD

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TIMELINE

BUILDING BLOCKS

Milestones on the road to change

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5
SET UP	Stakeholders engagement				
	Building of Governance				
	Special Unit (Executive Agency)				
	Funding Active campaign for brands participation				
OPERATIONALIZATION	Monitoring and evaluation				
	Effective coverage				
	Occupational medicine				
	Data collection				
	Support service				
	Communication outreach				
INSTITUTIONNALIZATION		Inclusion of other sectors			
		National discussion on Blueprint			
		National discussion on employers contribution			
		National discussion on legal framework (Law)			
		Transition			

EIS EMPLOYMENT INJURY SCHEME
P I L O T

IMPLEMENTATION OF NATIONAL SCHEME

Building a consensus around EIS national scheme

- Three technical workshops held in 2025:
 - Coverage and benefits
 - Administration and Governance
 - Costs and Funding
- Modification to the BLA, nov. 2025:
 - New S. 151A establishing an EIS Fund
 - New Schedules 1 (disability assessment) and 3 (occupation diseases)
 - Notification of commuting accidents



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EIS Technical Framework

- Includes a description of the technical components of the EIS scheme based on national consensus
- Provides the structure and indicative content of the legal instrument
- Identify open questions for policy decision:
 - Institutional location
 - Composition of governance
 - Sources of funding
 - Investigation and Compliance



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Legal vs effective coverage

- Built on the EIS Pilot experience, the technical framework is promoting an effective protection
- Two mutually reinforcing elements are required:
 - 1) Broad inclusion of all productive workers regardless of nature of their contracts
 - 2) Reliable financing and delivery mechanisms

➡ Making protection real, timely and sustainable

- Implies gradual extension to sectors where the risk and the funding are known



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Group Discussion – World Café

A. Strategic Global Alignment and Commitment

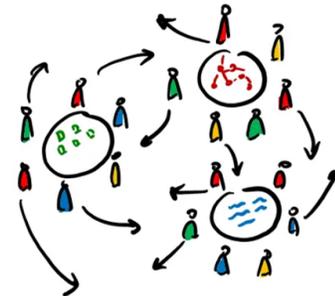
- How do brand partners see their role in supporting EIS implementation over the next 18 months?
- Are current EIS goals aligned with brand CSR/sourcing strategies?
- How do you see the EIS (social protection) strategic alignment with the growing global interest in circularity/just transition/decarbonization? In other words, can EIS be still attractive?

B. Risk Management and Operational Sustainability

- What risks do brands foresee in the transition from pilot to national implementation?
- What safeguards or monitoring mechanisms should be in place?
- Under what conditions would brands support the transfer of any EIS surplus to the EIS national scheme?

C. Replication and Sector Expansion

- Are brands open to supporting the expansion of EIS to other sectors (e.g., leather, ship recycling)?
- How can lessons from the RMG sector inform this process?
- What about the brands' interest in the EIS business model in other national contexts?



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The ILO and GIZ would like to sincerely thank the representatives of the brands who participated in the Paris 2 Meeting and express their hope that these discussions will mark a renewed commitment to the Pilot's business model. This model aims to foster collaborative efforts toward systemic change, ensuring better and more sustainable protection against workplace accidents for both workers and the industry.