11th Quarterly Business Oversight and Financial Report of EIS Pilot Special Unit

Period: January 01 to March 31, 2026

Date: April 01, 2026

Submitted by

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Table of Contents

.... 1

Abbreviations 3

1. Executive Summary 4

2. Introduction... 4

3. Objectives of the EIS-PSU Quarterly Report 4

4. Meeting Decisions of EIS_GB and EIS_GB Sub-Committee Meetings 4

4.1 Meetings of EIS-GB.. 4

4.2 Meetings of EIS-GB Sub-Committee... 5

5. Disability Assessment for the RMG Cases 5

6. Update on MIS.. 6

7. Data on all Approved Cases Since the Start of the Pilot 6

Data on Accidents... 6

8. Key Analytical Insights and Implications... 7

9. Coordination Meetings with Stakeholders and Other Updates 9

10. Quarterly Financial Report 9

11. Capacity Development of Workers through Bangladesh Institute of Labour Studies (BILS): . 13

12. Challenges and Way Forward of the EIS-PSU 13

13. Conclusion.. 13

14. Photographs of a Few Important Events... 14

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
BIMCO	The Baltic and International Maritime Council
BKMEA	Bangladesh Knitwear Manufacturers and Exporters Association
BRTA	Bangladesh Road Transport Authority
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
EC	Endorsement Committee
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
LFMEAB	Leather Goods and Footwear Manufacturers & Exporters Association of Bangladesh
MoLE	Ministry of Labour and Employment
MIS	Management Information System
MVO	Management Information System and Verification Officer
NOA	Notice of Award
PD	Permanent Disability
VDCO	Verification, Documentation & Correspondence Officer

1. Executive Summary

This 11th Quarterly Business Oversight and Financial Report present the operational, governance, and financial performance of the Employment Injury Scheme (EIS) Pilot (EIS Pilot) for the period from January 01 to March 31, 2026. The report reflects the continued consolidation of the EIS Pilot as Bangladesh's first large-scale, tripartite employment injury protection scheme, and highlighting significant progress toward its institutionalization as a National Employment Injury Scheme. During the reporting quarter, the EIS-PSU facilitated key tripartite governance processes, including one meeting of EIS-Governance Board (GB) and two meetings of the RMG sectoral Sub-Committee. The GB approved several strategic decisions for strengthening and improving case management processes while Sub-committee meetings approved new cases.

2. Introduction

The 11th Quarterly Business Oversight and Financial Report serve as a key instrument for informing all EIS Pilot stakeholders of the project's quarterly progress and developments. The report provides comprehensive updates on policy decisions taken by the EIS- GB, along with case approvals, beneficiary profiles, payment disbursements, and decisions taken by the Sub-Committee for the RMG sector. It also outlines the activities undertaken to support the effective implementation and overall development of EIS National Scheme. The EIS-PSU welcomes constructive feedback and suggestions to further enhance the quality, clarity, and effectiveness of future reports.

3. Objectives of the EIS-PSU Quarterly Report

The report has been prepared to provide stakeholders with comprehensive updates on key activities undertaken during the reporting quarter, including detailed information on EIS Pilot beneficiaries and related financial transactions. It also aims to strengthen ongoing operations through systematic data analysis, identification of operational bottlenecks, and the implementation of appropriate corrective measures, thereby supporting the effective achievement of the EIS Pilot's overall objectives.

4. Meeting Decisions of EIS_GB and EIS_GB Sub-Committee Meetings

4.1 Meetings of EIS-GB

The 13th Meeting of the EIS-GB was convened on 19th January 2026 and took the following decisions:

a) The Board confirmed the Minutes of the 12th EIS-GB meeting.
b) The Board approved the 9th and 10th Quarterly Business Oversight and Financial Reports.
c) The Board endorsed the reports on the 16th and 17th meetings of the EIS Sub-Committee.
d) The Board endorsed the Minutes of the 2nd meeting of the EIS Sub-Committee (Leather and Footwear)
e) The Board agreed to convene a meeting under the leadership of the Secretary of MoLE with BRTA to discuss the harmonization of compensation.
f) The Board approved the SOP of the EIS-Leather & Footwear.

g) The Board endorsed the report of the 3rd Tripartite workshop on National EIS: Costing and Financial Sustainability and requested its publication.
h) The Board agreed to further discuss the matter of the inclusion of one member from BTMA as an observer in the EIS-GB at the next EIS-GB meeting before making a decision.
i) The Board agreed to continue further communication with BGAPMEA
j) The Board agreed to convene a high-level meeting between the Honorable Secretary, MoLE, and the Chairman of KEPZ to finalize the inclusion process of private Korean EPZ factories under the EIS framework.
k) The Board approved the revised budget of BDT 29,762,000 of EISRMG for FY 2025-2026.
l) The Board approved the Annual budget of BDT 52,674,000 for EIS-RMG for FY 2026-2027.
m) The Board approved the Annual budget of BDT 2,124,000 of EIS-Leather & Footwear for FY 2026-2027.
n) The Board approved the Audit Firm named Hoda Vasi Chowdhury & Co., Chartered Accountants, to conduct the financial audit of the EIS Pilot Project for FY 2025–2026.
o) The Board approved the investment of BDT 20 lakh in Government Treasury Bonds.
p) The Board decided to take legal opinions on Case No.2025.EIS.000110 and Case No. 2025.EIS.000125 to be taken from the appellate Labour court judge and placed in the upcoming EIS-GB Meeting.
q) The Board approved the Resolution for the addition of one signatory to the EIS-RMG and EIS-Leather & Footwear bank accounts.

4.2 Meetings of EIS-GB Sub-Committee

During the reporting period, two meetings of the EIS-GB Sub-Committee (RMG) were held. The details of the meetings, including decisions on the presented cases, are appended below:

Case Presented for Decision	**Decisions of Sub-Committee**	
	18th Meeting (Jan 22, 2026)	**19th Meeting** (Mar 02, 2026)
Workplace Accident Death Cases	01	00
Commuting Death Cases	07	02
On-Duty RTA Death Case	03	02
Workplace Accident PD Cases	01	03
Commuting Accident PD Cases	03	01
On Duty RTA PD Case	00	00
Number of referred death cases	01	00
Total Approved cases (Death +PD)	**15**	**08**
Total Number of beneficiaries	**44**	**17**

5. Disability Assessment for the RMG Cases

During the reporting quarter, the EIS-PSU conducted the 18th and 19th disability assessment sessions in collaboration with DIFE doctors. The 18th session, held on 07 January 2026, assessed four (4) EIS RMG cases. The 19th session, held on 08 February 2026, assessed five

(5) cases, of which one (1) case was deferred as the injury had not yet stabilized. The assessment team determined the percentage of loss of income capacity in accordance with Schedule 1 of the Bangladesh Labour Act (BLA), as amended.

6. Update on MIS

During the reporting quarter, substantial progress has been made to streamline the application through the MIS. A tripartite meeting was held in the presence of the Secretary, MoLE. An orientation session on MIS was also conducted for the Central Fund staff on February 17, 2026. The development of MIS for EIS_PSU is in the final stage. Currently, test data entry is in progress to check all functionality and fine-tune the system before full roll-out of the system and transfer to national scheme by July 2027.

7. Data on all Approved Cases Since the Start of the Pilot

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, and total disbursement up to March 2026.

Data on Accidents

Date of Accident (FY)	Number of Cases (Death)			Number of Cases (Disability)			Total benefit paid out since June 21, 2022, in BDT
	Workplace	Commuting	On Duty RTA	Workplace	Commuting	On Duty RTA	
FY: 2025-2026[1] (Till March)[2]	01	15	03	05	02	00[3]	2,553,984.00
FY: 2024-2025	04	65	10	19	08	01	19,624,474.00
FY: 2023-2024	03	00	04	23	00	02	7,933,425.00
FY: 2022-2023	12	00	01	13	00	00	5,178,325.00
Total	40	80	18	60	10	03	35,290,208.00

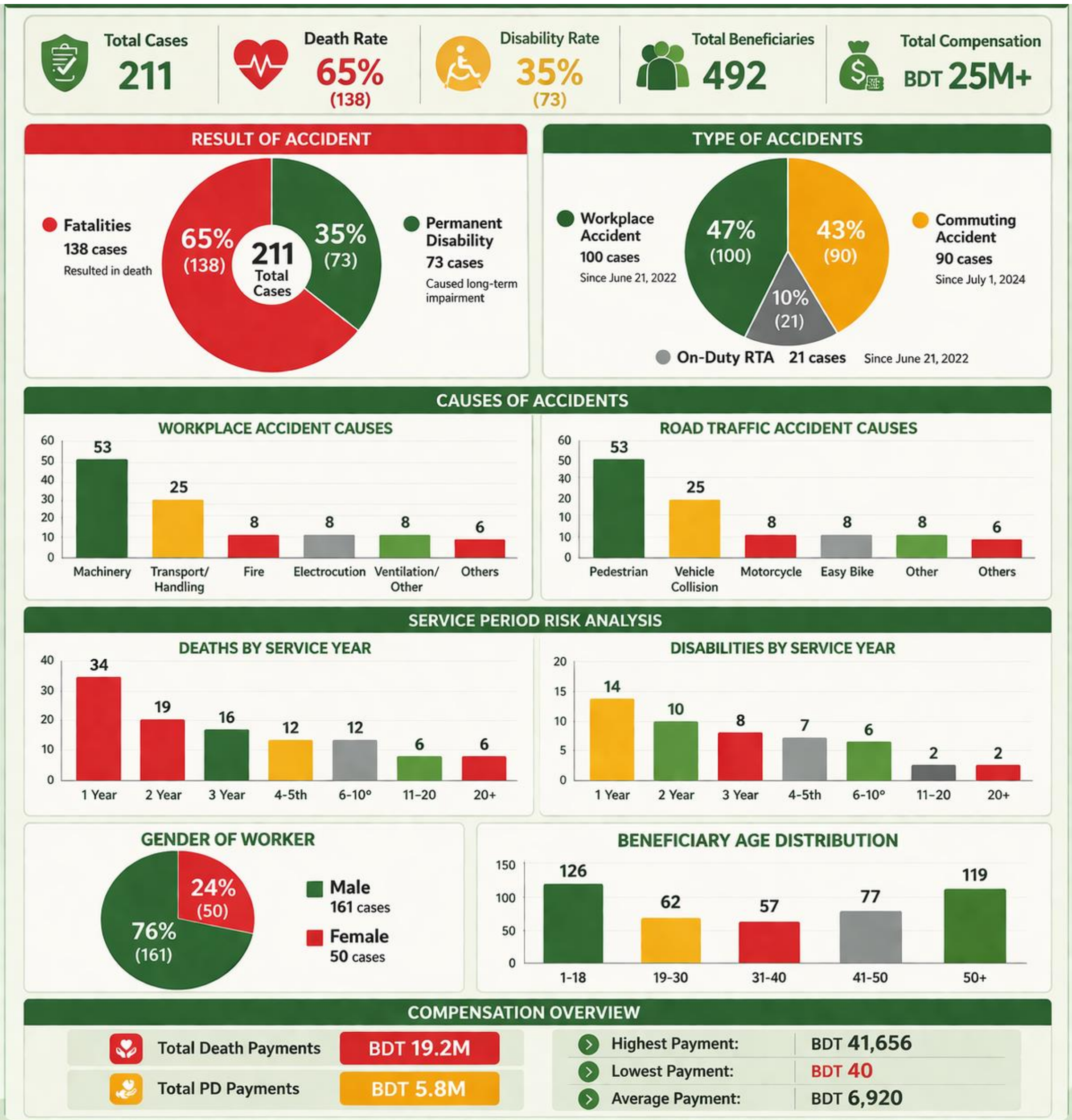
[1] Case processing typically requires 3–6 months from the date of accident; therefore, the number of approved cases for FY 2025–2026 remains comparatively low.

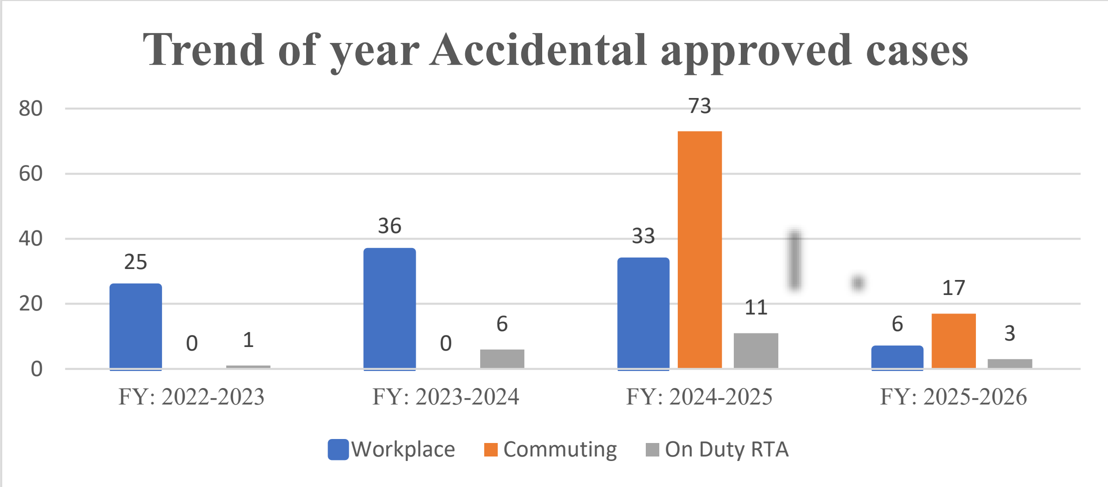
[2] The latest date of accident considered under FY 2025–2026 is 13 October 2025.

[3] There was a plan to convene the subcommittee in March 2026; however, due to unavoidable circumstances, it has been rescheduled to the first week of May. A total of 26 cases is currently awaiting decisions.

8. Key Analytical Insights and Implications

This section presents a consolidated synthesis of the key findings derived from the overall case analysis, highlighting critical trends, risk patterns, and beneficiary characteristics observed under the EIS Pilot. It further outlines the broader implications of these findings in terms of workplace safety, social protection, and policy priorities, thereby supporting evidence-based decision-making and strategic planning.





8.1 Key Analytical Insights

- A total of 211 cases were recorded, comprising a majority of fatalities alongside permanent disability cases, with 492 beneficiaries supported under the EIS Pilot.
- Commuting Accidents cases remain the leading category, followed by Workplace Accidents, while on-duty road traffic accidents constitute a smaller share.
- The initial assumption that commuting accidents would be four times higher than workplace-related accidents (currently classified as workplace accidents and on-duty RTAs) has proven to be overstated. Actual data shows a much lower ratio. Over the last two financial years, the ratio of commuting to workplace-related accidents was 1.7:1, and for the current financial year, it stands at 1.9:1, indicating that the gap between the two is relatively narrow.
- Machinery and transport/handling processes are identified as the principal causes of workplace accidents.
- Both fatal and disability cases are highly concentrated in the early years of service, particularly within the first year.
- Male workers are mostly affected by the cases; however, a notable proportion of female workers is associated with commuting-related incidents.
- Female beneficiaries represent a higher share compared to male beneficiaries, reflecting prevailing dependency patterns.
- Most beneficiaries are either from the youngest or the oldest age group, showing higher dependency among children and the elderly. A larger proportion of compensation has been disbursed for death cases than for permanent disability cases, due to the higher proportion of approved death cases.

8.2 Key Implications

- The high proportion of fatal cases reflects significant human and socio-economic consequences, necessitating strengthened preventive and protective measures.
- The substantial share of commuting accidents highlights emerging risks beyond workplaces, requiring integrated safety strategies covering both workplace and transit environments.
- The concentration of incidents among workers in early service years indicates the need for enhanced induction training, supervision, and early-stage risk mitigation.
- The dominance of machinery and handling-related incidents underscores critical gaps in workplace safety practices and operational controls.
- The gender distribution of beneficiaries emphasizes the importance of gender-responsive social protection and targeted safety measures, particularly for commuting female workers.

- The high dependency among minor and elderly beneficiaries reflects the broader social impact of employment injuries on vulnerable household members. The scale of compensation disbursement demonstrates the essential role of the EIS Pilot in ensuring income security and mitigating financial shocks for affected families.

9. Coordination Meetings with Stakeholders and Other Updates

Between January 01 to March 31, 2026, the following types of coordination meetings with stakeholders were arranged:

- **Monthly Meetings with Local Brands:** During the quarter, one (1) meeting was conducted with representatives from brands, with the technical support of the ILO, GIZ, and EIS-PSU. The meeting focused on sharing information on the operational and strategic matters of the EIS Pilot. As of December 2025, 92 brands have signed pledges for the EIS Pilot, including two (2) new brands that joined during this quarter. Further to this, an in-person meeting was held with brands on the 9 of February 2026 in Paris. During the meeting, the current status and the steps taken for institutionalization were discussed.
- **Stakeholders Consultation Meeting on Proposed EIS Ship Recycling**. On 27 January 2026, a stakeholders' consultation meeting was organized by ILO and GIZ to finalize the modalities for starting EIS in the ship recycling sector of Bangladesh. The meeting was attended by national and international stakeholders. Following this meeting, BIMCO appealed to the international ship owners and cash buyer to cover the cost of EIS in the Ship Recycling sector. On 16 March 2026, there was a further meeting with the DG BSRB, where details and a timeline were agreed upon for the operationalization of EIS in the Ship recycling sector of Bangladesh.
- **Harmonization of Compensation between BRTA and EIS Pilot**. On 2nd February 2026, a meeting was held under the chairmanship of the MoLE Secretary, which was attended by the BRTA Director. In the meeting, various aspects of collaboration and harmonization of compensation were discussed for the road traffic accident victims of the workers. After an elaborate discussion, a working committee was set up to study various legal and financial aspects and recommend specific measures on the subject matter. The 1st meeting of the Working Committee has been scheduled on 01 April 2026.
- **Inclusion of BTMA and BGAPMEA Factories**: The Governance Board of the EIS Pilot has approved the inclusion of factories that are members of the Bangladesh Textile Mills Association and contribute exclusively to the 100% export oriented RMG sector. On the other hand, A letter has been received from the Bangladesh garment accessories and packaging manufacturers and exporters association (BGAPMEA) for the inclusion of their workers in the EIS Pilot.

10. Quarterly Financial Report

The quarterly financial report is prepared based on receipts, expenditure vouchers, and bank account statements. All EIS Pilot transactions are processed through the bank, with no cash balance maintained. Expenditures follow the approved annual budget, except for HR costs, which are financed separately through the EIS Pilot fund in Geneva and managed by the ILO. In this section, the first financial report presents the RMG EIS account, the second report covers the EIS-Leather & Footwear account, and the third report covers the EIS-BEPZA account.

Quarterly Financial Report (RMG)

For the Period of January 01, 2026, to March 31, 2026

Expenses:					
Date (mm/dd/yy)	**Voucher**	**A/C Code**	**Expenditure Details**	**Paid (BDT)**	**Remarks**
A	**B**	**C**	**D**	**E**	**F**
01/04/26	PV#73	510	Top-up benefit payment for December 2025 Total paid to 348 beneficiaries (Death 314 & PPD 34), Total 139 cases (Death 105 & PPD 34)	2,454,640.37	
01/5/26	JV# 43	5308	18th Disability Assessment Meeting	7,840.00	
01/11/26	PV#74	1103	Procurement (Stationery, Tonner, Printing Items)	204,859.00	
01/20/26	JV# 44	5306	13th GB Meeting	38,230.00	
01/20/26	JV# 45	5307	18th Sub Committee Meeting	30,240.00	
01/28/26	PV#75	510	Top-up benefit payment for January, 2026 Total paid to 356 beneficiaries (Death 320 & PPD 36), Total 153 cases (Death 117 & PPD 36)	2,418,075.99	
01/17/26	JV# 46	5308	19th Disability Assessment Meeting	6,780.00	
02/25/26	PV#76	510	Top-up benefit payment for February, 2026 Total paid to 375 beneficiaries (Death 341 & PPD 34), Total 161 cases (Death 127 & PPD 34)	2,465,798.77	
03/25/26	JV# 47	5307	19th Sub Committee Meeting	21,030.00	
03/30/26	PV#77	510	Top-up benefit payment up to March, 2026 Total paid to 391 beneficiaries (Death 348 & PPD 43), Total 174 cases (Death 131 & PPD 43)	2,687,893.66	
03/31/26			**Total Expense**	**10,335,387.79**	
Receipt:					
Date	**Voucher#**	**A/C Code**	**Particulars**	**Received (BDT)**	**Remarks**
A	**B**	**C**	**D**	**E**	**F**
01/01/26			Opening Balance	10,837,543.94	
			Received from ILO	-	
03/31/26			**Received Balance**	**10,837,543.94**	

Reconciliation:			
Date	**Particulars**	**Amount (BDT)**	**Remarks**
A	**B**	**C**	**D**
03/31/26	Received Balance	10,837,543.94	
03/31/26	Current Quarter Total Payment	10,335,387.79	
03/31/26	**Ledger Balance (Received Balance-Current Quarter Total Payment)**	**502,156.15**	
03/31/26	Deduct: Advance for NOA Disbursement	25,480.00	
03/31/26	**Reconciled Ledger Balance**	**476,676.15**	
03/31/26	**Bank balance as per bank statement**	**476,676.15**	

Quarterly Financial Report (Leather & Footwear)

For the Period of January 01, 2026 to March 31, 2026

Expenses:					
Date (mm/dd/yy)	**Voucher**	**A/C Code**	**Expenditure Details**	**Paid (BDT)**	**Remarks**
A	**B**	**C**	**D**	**E**	**F**
01/01/26	PV#4	510	Top-up benefit payment for December, 2025 Total paid to 3 beneficiaries (Death 2 & PPD 1) Total 2 cases (Death 1 & PPD 1)	19,264.31	
01/28/26	PV#5	510	Top-up benefit payment for January, 2026 Total paid to 3 beneficiaries (Death 2 & PPD 1) Total 2 cases (Death 1 & PPD 1)	19,264.31	
02/25/26	PV#6	510	Top-up benefit payment for February, 2026 Total paid to 3 beneficiaries (Death 2 & PPD 1) Total 2 cases (Death 1 & PPD 1)	19,264.31	
03/30/26	PV#7	510	Top-up benefit payment up for March January, 2026 Total paid to 3 beneficiaries (Death 2 & PPD 1) Total 2 cases (Death 1 & PPD 1)	19,264.31	
03/31/26			**Total Expense**	**77,057.24**	

Receipt:					
Date	**Voucher#**	**A/C Code**	**Particulars**	**Received (BDT)**	**Remarks**
A	**B**	**C**	**D**	**E**	**F**
01/01/2026			**Opening Balance**	**2,695,296.39**	
-	-	-	Received from ILO	-	
03/31/2026			**Received Balance**	**2,695,296.39**	

Reconciliation:			
Date	**Particulars**	**Amount (BDT)**	**Remarks**
A	**B**	**C**	**D**
03/31/2026	Received Balance	2,772,353.63	
03/31/2026	Current Quarter Total Payment	77,057.24	
03/31/2026	Ledger Balance (Received Balance-Current Quarter Total Payment)	2,695,296.39	
03/31/2026	Reconciled Ledger Balance	2,695,296.39	
03/31/2026	Bank balance as per bank statement	2,695,296.39	

Quarterly Financial Report

For the Period of 1 January, 2026 to 31 March, 2026

Expenses:					
Date	**Voucher#**	**A/C Code**	**Expenditure Details**	**Paid (BDT)**	**Remarks**
A	**B**	**C**	**D**	**E**	**F**
02/02/2026	JV# 4	5311	3rd Disability Assessment	8,805	
02/09/2026	JV# 5	5307	3rd Endorsement Committee Meeting	33,605	
02/23/2026	PV# 4	510	Top-up benefit payment for December, 2025 Total paid to 30 beneficiaries (Death 17 & PPD 13) Total 18 cases (Death 5 & PPD 13)	1,866,114	
03/30/2026	PV# 5	510	Top-up benefit payment for February, 2026 Total paid to 19 beneficiaries (Death 10 & PPD 9) Total 13 cases (Death 4 & PPD 9)	76,756	
01/27/2026	PV# 6	510	Top-up benefit payment for February, 2026 Total paid to 19 beneficiaries (Death 10 & PPD 9) Total 13 cases (Death 4 & PPD 9)	76,756	
01/27/2026	PV# 7	510	Top-up benefit payment for March 2026 Total paid to 26 beneficiaries (Death 17 & PPD 9) Total 14 cases (Death 5 & PPD 9)	605,241	
03/31/2026			**Total Expense**	**2,667,278**	

Receipt:					
Date	**Voucher#**	**A/C Code**	**Particulars**	**Received (BDT)**	**Remarks**
A	**B**	**C**	**D**	**E**	**F**
01/01/2026			Opening Balance	4,326,769.92	
01/31/2026	RV#5		Net Interest Received (January, 2026)	18,736.50	
01/31/2026	RV#6		Fund Received from ILO	4,599,382.50	
02/28/2026	RV#7		Net Interest Received (February, 2026)	26,857.93	
03/31/2026	RV#8		Net Interest Received (March, 2026)	26,557.93	
03/31/2026			**Received Balance**	**8,998,305**	

Reconciliation:			
Date	**Particulars**	**Amount (BDT)**	**Remarks**
A	**B**	**C**	**D**
03/31/2026	Received Balance	8,998,305	
03/31/2026	Current Quarter Total Payment	2,667,278	
03/31/2026	**Ledger Balance (Received Balance-Current Quarter Total Payment)**	**6,331,027**	
03/31/2026	Advance: 4th Disability Assessment Expense	40,150	
03/31/2026	**Reconciled Ledger Balance**	**6,290,877**	
03/31/2026	**Bank balance as per bank statement**	**6,290,877**	

11. Capacity Development of Workers through Bangladesh Institute of Labour Studies (BILS):

During the reporting quarter, a training of trainers (TOT) was arranged by the International Labour Organization for BILS trainers. After this initiative, 40 orientation sessions for factory workers facilitated by BILS trainers are scheduled to be conducted throughout August 2026. In the previous quarter, BILS, in collaboration with the ILO, successfully conducted three sessions. During the reporting quarter, a total of three (3) sessions were conducted, covering workers from 37 factories. These sessions were attended by 77 participants, comprising 53 male and 24 female participants.

12. Challenges and Way Forward of the EIS-PSU

Challenges:

- Submission of incomplete, inconsistent, or inadequate medical documentation.
- Delays and inconsistencies in the receipt of monthly payment acknowledgement SMS from beneficiaries.
- Delayed or untimely submission of live verification and marital status evidence by beneficiaries.
- There may be some accidents that are not being reported or submitted through the EIS process in time.
- The establishment of a comprehensive Management Information System (MIS) has not yet been implemented, resulting in continued reliance on manual processes affecting the efficiency and timely case management and service delivery under the EIS Pilot.

Way Forward:

- Pursue targeted orientation and capacity-building sessions for factory HR representatives, medical officers, and factory management to ensure accurate and complete case documentation.
- Enhance beneficiary awareness through continuous engagement and systematic follow-up mechanisms.
- Establish a fully functional Management Information System (MIS) with an end-to-end online application process, comprehensive beneficiary management, and integrated live verification functionality.

13. Conclusion

This is the 11th Quarterly Business Oversight and Financial Report since the establishment of the EIS Pilot Special Unit. The EIS-PSU highly values the guidance and contributions of all stakeholders, whose engagement remains critical to the successful implementation of EIS Piot initiatives. This report aims to comprehensively reflect the range of activities undertaken during the reporting period, and EIS-PSU looks forward to strengthening it further through constructive feedback from readers and partners.

14. Photographs of a Few Important Events

Event: 13th Meeting of EIS-Governance Board; Date: January 19, 2026


Event: 18th Meeting of EIS-GB Sub-Committee; Date: January 20, 2026

Event: 18th PD Assessment Meeting; Date: January 07, 2026

Event: 19th PD Assessment Meeting; Date: February 08, 2026

Event: 19th Meeting of EIS-GB Sub-Committee; Date: March 02, 2026

Event: Worker’s Orientation regarding EIS; Date: January 09, 2026