

2nd Quarterly Business Oversight and Financial Report of EIS Pilot Special Unit

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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_PSU	Employment Injury Scheme Pilot Special Unit
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit
EIS_GB	Employment Injury Scheme Governance Board
ILO	International Labor Organization
ITC-ILO	International Training Centre of the ILO
IEC	Information Education Communication
MoLE	Ministry of Labour and Employment
MIS	Management Information System
NOA	Notice of Award
PPD	Partial Permanent Disability

1. Executive Summary

The 2nd Quarterly Business Oversight and Financial Report covers the important activities of the Employment Injury Scheme Pilot – Special Unit (EIS_PSU) between 1st October to 31st December 2023. This report includes a summary of important decisions made by the Governance Board (GB) and its Sub-committee, along with a brief update on the financial activities of EIS_PSU. It also has a section on data analysis to highlight key issues for future study and improvement. Efforts have been made to identify challenges from day-to-day work including a road map for way ahead.

2. Introduction

The Quarterly Business Oversight and Financial Report serve as a vital tool for updating all EIS Pilot stakeholders on the progress made that occurred during each quarter. This report will primarily focus on case approval, beneficiaries' details, payment information and the decisions of the Employment Injury Scheme Governance Board (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's main goal is to share information with stakeholders about approved beneficiaries and the related financial transactions. Additionally, it aims to improve these activities by analyzing data, identifying obstacles, and implementing corrective measures to support the EIS Pilot's overall objectives.

4. Disability Assessment

Following major interventions were carried out around Disability Assessment:

- a. ***Disability Assessment Sessions:*** Between October and December 2023, EIS_PSU organized the 2nd and 3rd disability assessment sessions through the Department of Inspection for Factories and Establishments (DIFE) doctors. This process has evolved into a regular and integral part of EIS Pilot operations.
- b. ***Capacity Development of DIFE Doctors:*** As a part of capacity enhancement for doctors involved in assessing the loss of earning capacity under the EIS Pilot, GIZ organized a one-day seminar on 19th December 2023. Certified doctors from DIFE and Bangladesh Business and Disability Network (BBDN) actively participated in this session, which was skillfully facilitated by Dr. Jacques Pelletier, MD, LMCC, CFPC, FCFP, ACBOM from Canada. The seminar was designed to offer valuable insights and skills aimed at further refining the disability assessment process including invisible injuries.

5. EIS_GB and EIS_GB Sub-committee Meetings

From October to December 2023, following three tripartite meetings were organized:

- a. 6th meeting of EIS_GB on 5th December 2023
- b. 3rd meeting of EIS_GB Sub-committee on 1st October 2023
- c. 4th meeting of EIS_GB Sub-committee on 20th December 2023

Details of these meetings are appended below:

6th EIS Governance Board Meeting	
Date	Major Decisions
5 th December, 2023	<ul style="list-style-type: none">• The Board endorsed the report of the 3rd Sub-committee meeting.• The Accounting policy was approved in principle and will be discussed in the next GB meeting for final approval after incorporating feedback from the members.• The Board approved the 1st Quarterly Business Oversight and Financial Report of EIS_PSU.• The Board approved the selection process of the External Auditor as mentioned in the discussion.• The Board approved the brochure and quantity/distribution of printed brochures, leaflets, and posters.• The Board approved the data collection tool and the process of data collection for Statistical Purposes.• For each approved case the EIS_PSU will write a letter to the association and factory for information sharing only.• The Board approved the Additional Secretary, Development Wing of MoLE as the new board member of EIS_GB.• ILO will re-confirm the dates of the study visit to South Korea in the 3rd or 4th Week of April 2024 (after Eid Vacation) and will share the details with the members of the GB.

EIS-GB Sub-Committee Meeting									
Title	Date	Presented Cases		Approved Cases		Approve Beneficiaries		Not Approved Death Cases	Further Investigation/Remarks
		Death	PPD	Death	PPD	Death	PPD		
3 rd Sub-committee Meeting	October 01, 2023	4	1	3	1	8	1	0	1
4 th Sub-committee Meeting	December 20, 2023	3	1	2	1	3	1	0	Referred 1 case to the EIS_GB meeting
Total		7	2	5	2	11	2	0	

6. Data Analysis of Approved Cases

- a. The below table shows the death cases by quarterly time period, dependents number, gender, average monthly payments per death case and total paid amount till December 2023.

Period of Accident	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 December 2023
22.06.2022 - 31.09.2022	3	3	0	9	5	4	6,990.07	345,807.24
01.10.2022 - 31.12.2022	4	4	0	10	5	5	5,571.04	311,777.59
01.01.2023 - 31.03.2023	2	2	0	4	1	3	4,666.51	173,475.85
01.04.2023 - 30.06.2023	2	2	0	6	2	4	4,319.17	72,339.20
01.07.2023 - 31.09.2023	2	2	0	3	0	3	3,455.63	17,488,386
Total	13	13	0	32	13	19	5,241.31	932,766.89

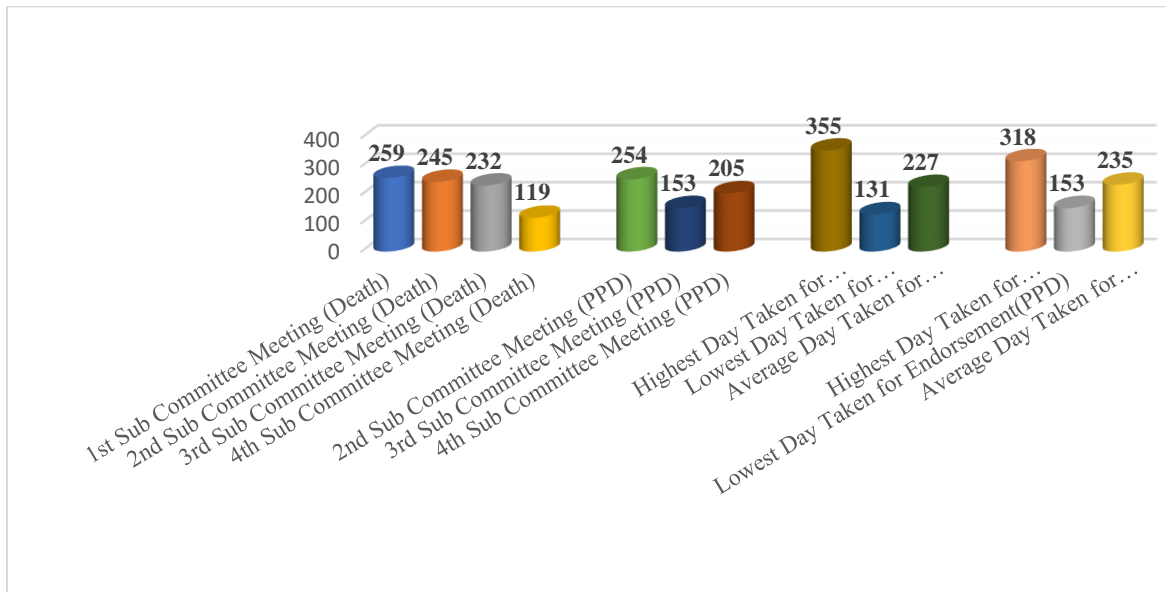
- b. The below table shows PPD cases by quarterly time period, gender, average monthly benefit and total paid amount till 31st December 2023.

Date of Accident	Total number of cases	Male	Female	Average benefit per case per month in BDT	Total benefit paid till 31 Dec 2023 in BDT
01.10.2022 - 31.12.2022	4	4	0	2,539.17	208,954.27
01.01.2023 - 31.03.2023	2	2	0	1,672.84	34,453.08
01.04.2023 – 30.06.2023	2	2	0	1,733.84	72,100.87
Total	8	8	0	2,121.25	315,508.22

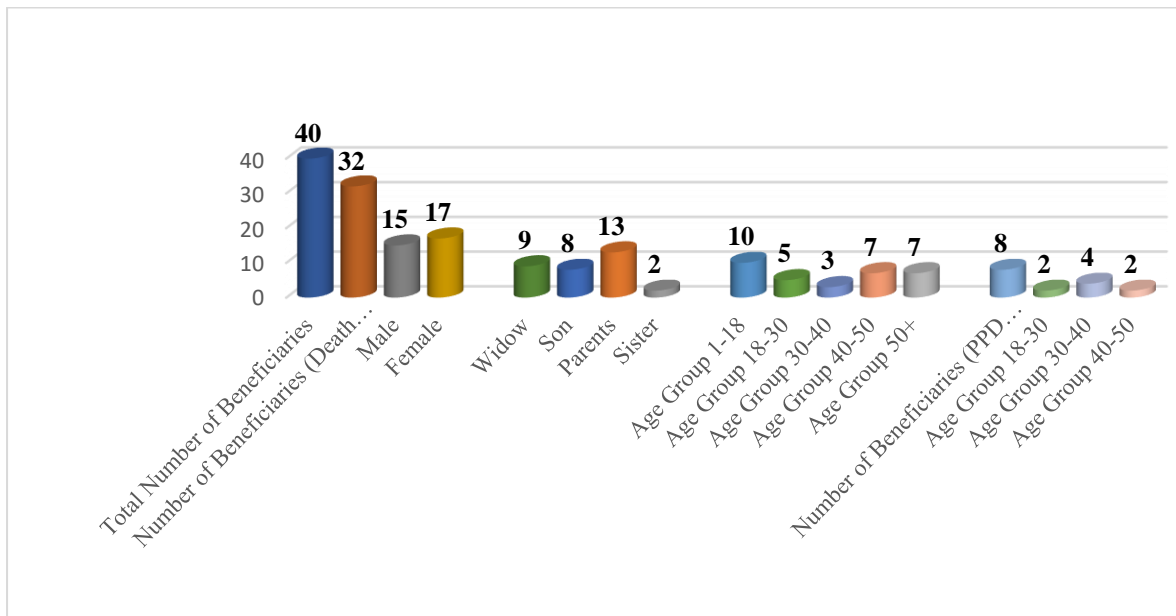
- c. The below table shows benefit payment installment by dates including total cost of top-up benefit at the date of death and permanent disability.

Title	Date of Payment	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
Total Amount Disbursed:					932,766.89	315,508.22	1,248,275.11
Total cost of top-up benefit at the date of death and permanent disability:					17,488,386.00	5,837,724.00	23,326,110.00

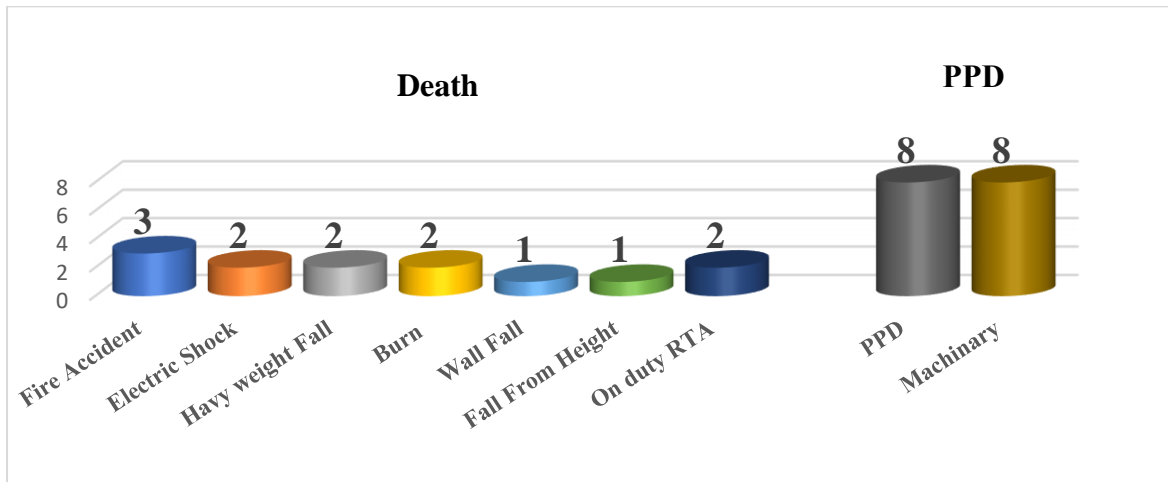
- d. The below graph shows the days taken from accident date to EIS approval by Subcommittee, highest/lowest/average days taken for death and disability case.



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

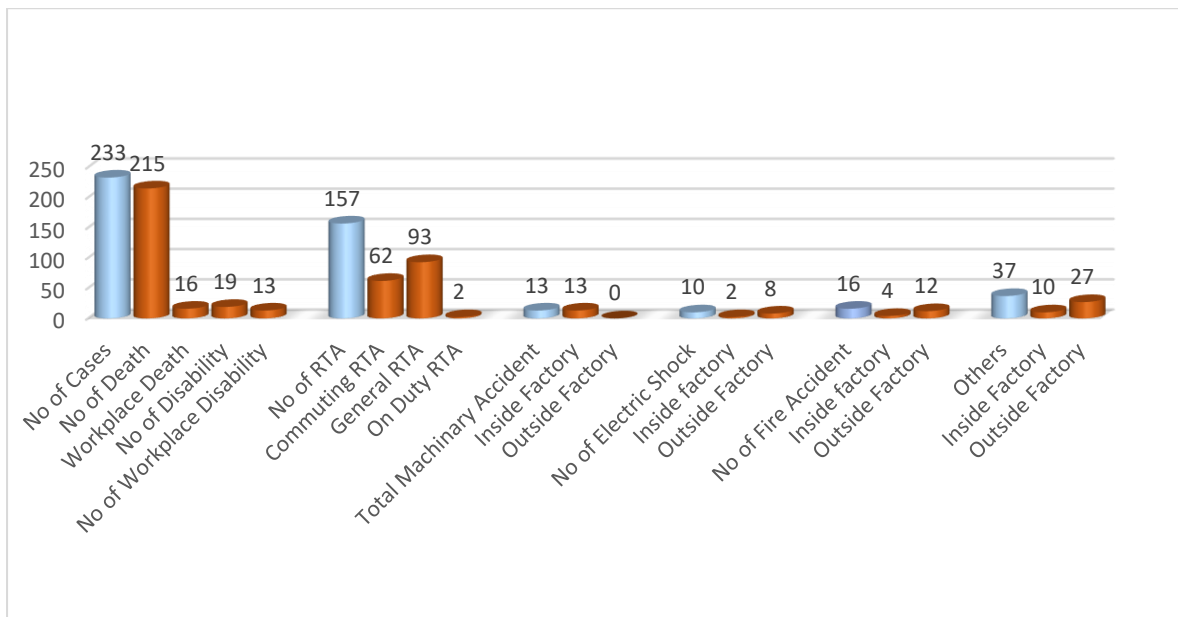


f. The below graph shows the number by the cause of accidents.



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

a. The below graph shows the analysis of 233 accidental death and disability case files received from CF by the type of accident.



8. Quarterly Financial Report

The quarterly financial report is compiled using actual receipts, expenditures, and the bank account balance. All transactions are conducted through the bank, and no cash balance is retained. Expenditures align with the approved annual budget, excluding HR costs which is covered by GIZ from their own sources. The program support cost is minimal, given that the initial office setup, equipment, furniture, and stationery were funded by GIZ.

Quarterly Financial Report

For the period of 1 October 2023 to 31 December 2023

Expenses:					
Date	PV#	A/C Code	Expenditure Details	Paid (BDT)	Remarks
12. Oct 23	PV# 10	5307	3rd Sub-committee Meeting Expense	26,275.00	
18. Oct 23	PV# 11	510	Top-up benefit up to September, 2023 (9 beneficiaries=death 8 & PPD 1)	243,202.62	3rd Sub-committee
01. Nov 23	PV# 12	510	Top-up benefit up to October, 2023 (29 beneficiaries=death 24 & PPD 5)	78,799.85	Monthly
19. Nov 23	PV# 13	5301	Postal expenses and office stationery purchase	4,350.00	
29. Nov 23	PV# 14	510	Top-up benefit up to November, 2023 (29 beneficiaries=death 24 & PPD 5)	72,656.80	Monthly
11. Dec 23	PV# 15	5306	6th EIS GB Meeting Expense	39,127.00	
17. Dec 23	PV# 16	5311	3rd Disability Assessment Expense	5,600.00	
28. Dec 23	PV# 17	5307	4th Sub-committee Meeting Expense	22,478.00	
31. Dec 23	PV# 18	5314	Bank Charge (Excise Duty & A/C Maintain Charge)	3,345.00	
27. Dec 23	PV# 19	510	Top-up benefit up to December, 2023 (29 beneficiaries=death 24 & PPD 5)	72,656.80	Monthly
31. Dec 23	PV# 20	510	Top-up benefit up to December, 2023 (4 beneficiaries=death 3 & PPD 1)	45,716.64	4th Sub-committee
31. Dec 23			Total Expense	614,207.71	

Receipt:					
Date	RV#	A/C Code	Particulars	Received (BDT)	Remarks
-	-	-	-	-	
31. Dec 23			Total Received	-	

Bank Reconciliation:			
Date	Particulars	Amount (BDT)	Remarks
31. Dec 23	Ledger Balance	2,859,324.89	
31. Dec 23	Add: Payment in Transit (Monthly top-up benefit payment)	72,656.80	PV# 19
31. Dec 23	Add: Payment in Transit (4th Sub-committee approved case top-up benefit payment)	45,716.64	PV# 20
31. Dec 23	Adjusted Ledger Balance	2,977,698.33	
31. Dec 23	Bank Balance as per bank statement	2,977,698.33	

Total Cost of Top up Benefit at present value at the date of death or permanent disability

Particulars	Total estimated lifetime top-up benefit (BDT)	Remarks
B	C	D
Total 40 Beneficiaries for 8 PPD and 13 Death cases	23,326,110	

9. Challenges and Way Forward of the EIS_PSU

Challenges

- Accidents are not regularly reported through LIMA of DIFE.
- Inadequate accident information is found in the Central Fund Application document.
- Dealing with beneficiaries in death cases is emotionally challenging, and gathering accident-related information is often difficult.
- Communication hurdles with beneficiaries arise due to network or phone-related issues.
- Wrong demographic and NID-related data of the workers.

Way Forward

- Emphasize the importance of accident reporting through LIMA of DIFE by all stakeholders. A combined effort by Government, Brands, Development Partners, and Industrial Associations (BGMEA/BKMEA) can improve the situation.
- Factories need to be more proactive in maintaining accident data. Brands can emphasize on their suppliers.
- For awareness raising on EIS Pilot, all stakeholders should share the benefits of the EIS Pilot with everyone involved (government, employers, employees, trade unions, families, and civil society organizations).
- Include EIS Pilot information in all meetings, printed materials, workshops, training programs, and publications of all stakeholders.
- Keep backup contact details of beneficiaries' close relatives/neighbors.
- Raise awareness among stakeholders (CF, BGMEA, BKMEA, Factories) about submitting claims promptly with all necessary documents and responding promptly to EIS_PSU's information requirements.

10. Conclusion

This marks the 2nd Quarterly Business Oversight and Financial Report since the establishment of EIS_PSU. We sincerely appreciate the contributions and guidance from all stakeholders. We trust that the report accurately captures our extensive activities and look forward to enhancing it with valuable feedback from our readers.

11. Photographs of few important events



3rd Sub-committee Meeting on 01st October 2023



Factory Orientation on EIS



EIS Governance Board Meeting held on 05th December 2023



3rd Disability Assessment session held on 13th December 2023



Discussion Meeting with DG-CF, ILO, GIZ and EIS on 17th December 2023



Capacity Development Workshop of DIFE and BBDN Doctors on 19th December 2023



4th EIS Sub-committee Meeting on 20th December 2023