

# 6<sup>th</sup> Quarterly Business Oversight and Financial Report of EIS Pilot Special Unit

Period: October 01 to December 31, 2024

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**Submitted by**

**Employment Injury Scheme (EIS) Pilot Special Unit**

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## Abbreviations

AFO	Admin and Finance Officer
BLA	Bangladesh Labour Act
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
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 6<sup>th</sup> Quarterly Business Oversight and Financial Report covers EIS-PSU's activities from October 1 to December 31, 2024. It includes key decisions by the EIS\_GB and Sub-Committee, an overview of operations, and a data analysis section highlighting important issues that need attention. The report ends with a summary of daily operational challenges and the strategies used to address them.

## 2. Introduction

The 6<sup>th</sup> Quarterly Business Oversight and Financial Report serves as a key tool for updating all EIS Pilot stakeholders on quarterly progress. It highlights case approvals, beneficiary details, payment information, decisions made by the EIS\_GB and EIS Sub-Committee, and activities related to support the EIS Pilot success. EIS-PSU invites feedback and suggestions to improve the quality and effectiveness of future reports.

## 3. Objectives of the EIS-PSU Quarterly Report

The report is designed to inform stakeholders about 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 9<sup>th</sup>, 10<sup>th</sup>, and 11<sup>th</sup> disability assessment sessions in cooperation with doctors from the Department of Inspection for Factories and Establishments (DIFE). The sessions were held on October 27, November 10, and December 29, 2024 respectively. The assessment team determined the percentage of income capacity loss in accordance with Schedule 1 of the Bangladesh Labour Act (BLA). The details of the cases are enumerated below:

<b>Disability Assessment Sessions</b>	<b>Case No</b>	<b>Percentage of Loss of Income</b>	<b>SL of BLA Schedule-1</b>	<b>Nature of Disability</b>
9 <sup>th</sup> Disability Assessment Session	EIS.2024.SP.000023	5%	36	He lost his right index finger while operating the Mould button machine.
	EIS.2024.SP.000024	100%	2	An on-duty road accident led to the worker's right leg amputation.
10 <sup>th</sup> Disability Assessment Session	EIS.2024.SP.000025	60%	10	While cleaning, the padding machine unexpectedly started and trapped his right hand, leading to wrist amputation.
	EIS.2024.SP.000026	9%	35	He lost his right index

				finger while operating the snap button machine.
	EIS.2024.SP.000027	20%	15	He lost his right index and middle fingers while operating the pitch machine brush.
11 <sup>th</sup> Disability Assessment Session	EIS.2024.SP.000028	11%	34	He lost two phalanges of his right index finger while cleaning the padding machine.
	EIS.2024.SP.000029	9%	35	He lost two phalanges of his left index finger while repairing the jacquard machine.

## 5. EIS\_GB and EIS\_GB Sub-Committee Meetings

From October 01 to December 31, 2024, the following two tripartite meetings were organized:

### a. 9<sup>th</sup> Meeting of EIS\_GB on December 10, 2024

Eight GB members and observer representatives from ILO and GIZ attended the meeting.

The meeting was very effective and took the following unanimous decisions:

- ✓ The GB approved the 4<sup>th</sup> and 5<sup>th</sup> Quarterly Business Oversight and Financial Reports of the EIS Pilot Special Unit.
- ✓ The GB approved the 1<sup>st</sup> Annual Audit and Financial Statements.
- ✓ The GB approved the 1<sup>st</sup> Annual Report (Jul 2023- Jun 2024).
- ✓ The GB endorsed the reports of the 7<sup>th</sup>, 8<sup>th</sup>, and 9<sup>th</sup> meetings of the EIS Sub-Committee.
- ✓ The GB endorsed the SOPs of Commuting Accidents.
- ✓ The GB authorized EIS-PSU to collect probable EIS eligible accidental files from the BGMEA and BKMEA in parallel to the files currently received from the Central Fund (CF).
- ✓ The GB authorized GIZ/ILO/EIS-PSU to transmit on behalf of the Chair of the Board, the revised proposals for Schedule 1 and Schedule 3 of BLA to Mr. Md. Sobur Hossain, Additional Secretary at MoLE, for considering its inclusion in the ongoing BLA amendment process.

### b. 9<sup>th</sup> Meeting of EIS Sub-Committee on November 26, 2024

The meeting was attended by six Sub-Committee members and eight observer representatives including representatives from ILO and GIZ. In the meeting, six (6) death cases and five (5) PD cases were discussed, and decisions were taken as given in the table below:

<b>Date of the meetings of Subcommittee Meetings:</b>		<b>9<sup>th</sup> Meeting</b>
		November 26, 2024
Cases presented for Decision	New Death Cases	03
	Number of referred death cases	00
	PD Cases	05
	Commuting Death Cases	07
Decision of the Subcommittee	Approved Death Cases:	3
	Approved PD Cases	5
	Approved Commuting Death Cases	6
	Not Approved Cases	1
	Referred to the EIS_GB	0
Total Number of Beneficiaries		(30 dependents of deceased workers +5 disabled workers) =35

## 6. Data Analysis of Approved Cases

- a. 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 December 2024.

- **Data of 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 up to December 2024
05.04.2024 - 01.01.2024	05	03	02	11	05	06	8,846	413,954
31.12.2023 - 01.01.2023	10	10	00	23	14	09	4,179	1,025,261
31.12.2022 - 22.06.2022	07	07	00	17	09	08	6,139	1,114,529
<b>Total</b>	<b>22</b>	<b>20</b>	<b>02</b>	<b>51</b>	<b>23</b>	<b>28</b>	<b>5,864</b>	<b>2,553,746</b>

- **Data of On Duty RTA**

<b>Period of Accident</b> (dd.mm.yyyy)	<b>Total number of cases</b>	<b>Male</b>	<b>Female</b>	<b>Total number of dependents</b>	<b>Male</b>	<b>Female</b>	<b>Average benefit per case per month in BDT</b>	<b>Total benefit paid out up to December 2024</b>
11.09.2024 - 01.01.2024	02	02	00	08	04	04	16,013	280,895
31.12.2023 - 01.01.2023	03	03	00	11	03	08	7,5340	314,114
31.12.2022 - 22.06.2022	01	01	00	03	01	02	4,297	113,030
<b>Total</b>	<b>06</b>	<b>06</b>	<b>00</b>	<b>22</b>	<b>08</b>	<b>14</b>	<b>9,824</b>	<b>708,040</b>

- **Data of Commuting Accidents**

<b>Period of Accident</b> (dd.mm.yyyy)	<b>Total number of cases</b>	<b>Male</b>	<b>Female</b>	<b>Total number of dependents</b>	<b>Male</b>	<b>Female</b>	<b>Average benefit per case per month in BDT</b>	<b>Total benefit paid out up to December 2024</b>
07.09.2024 - 01.07.2024	06	06	00	21	07	14	9,867	197,883
<b>Total</b>	<b>06</b>	<b>06</b>	<b>00</b>	<b>21</b>	<b>07</b>	<b>14</b>	<b>9,867</b>	<b>708,040</b>

b. The tables provide a summary of PD 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 December 2024.

<b>Period of Accident</b> (dd.mm.yyyy)	<b>Total number of cases</b>	<b>Male</b>	<b>Female</b>	<b>Average benefit per case per month in BDT</b>	<b>Total benefit paid out up to December 2024</b>
26.06.2024 - 01.01.2024	09	08	01	2113	423,000
31.12.2023 - 01.01.2023	09	08	01	2,854	826,503
31.12.2022 - 22.06.2022	04	04	00	2,539	495,904

<b>Total</b>	<b>22</b>	<b>20</b>	<b>02</b>	<b>2,494</b>	<b>1,745,409</b>
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- **On Duty RTA**

<b>Period of Accident</b> (dd.mm.yyyy)	<b>Total number of cases</b>	<b>Male</b>	<b>Female</b>	<b>Average benefit per case per month in BDT</b>	<b>Total benefit paid out up to December 2024</b>
26.06.2024 - 01.01.2024	01	01	00	7,223	35,872
31.12.2023 - 01.01.2023	01	01	00	9,050	45,248
<b>Total</b>	<b>02</b>	<b>02</b>	<b>00</b>	<b>8,136</b>	<b>81,121</b>

c. 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.

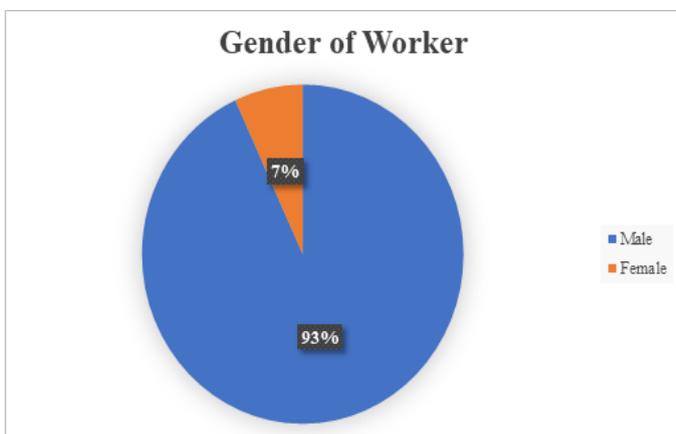
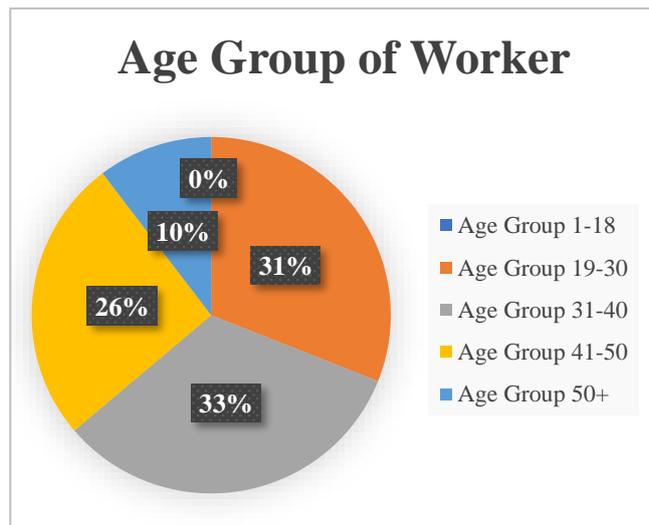
<b>Title</b>	<b>Date of Payment</b> (dd.mm.yyyy)	<b>No of Cases</b>		<b>Total Beneficiaries</b>			<b>Amount Disbursed (BDT)</b>		
		<b>Death</b>	<b>PD</b>	<b>Death</b>	<b>PD</b>	<b>Total</b>	<b>Death</b>	<b>PD</b>	<b>Total</b>
August 2023-December, 2023	27/12/2023	13	06	27	06	33	932,766.89	315,508.22	1,248,275.11
January, 2024	01/02/2024	15	11	31	11	42	90,111.43	276,817.40	366,928.82
February, 2024	04/04/2024	14	07	30	07	37	72,387.51	25,954.64	98,342.15
March, 2024	05/05/2024	18	08	38	08	46	469,938.02	147,847.64	617,785.66
April, 2024	13/05/2024	18	10	36	10	46	86,886.73	256,397.64	343,284.37
May, 2024	30/05/2024	21	07	44	07	51	242,756.81	25,954.64	268,711.45
June, 2024	24/06/2024	21	07	44	07	51	120,624.50	25,954.64	146,579.14
July, 2024	01/08/2024	24	10	57	10	67	341,016.46	124,122.79	465,139.25
August, 2024	07/10/2024	24	09	54	09	63	143,541.95	42,274.79	185,816.74
September, 2024	16/10/2024	24	14	54	14	68	143,541.95	314,782.57	458,324.52

October, 2024	31/10/2024	24	11	54	14	68	143,541.94	51,805.88	195,349.82
November, 2024	8/12/2024	32	16	82	16	98	558,267.56	219,106.50	777,374.05
<b>Total Amount Disbursed:</b>							<b>3,345,381.75</b>	<b>1,826,527.35</b>	<b>5,171,909.10</b>
<b>Total cost of top-up benefit at the date of death and permanent disability:</b>							<b>38,501,152.00</b>	<b>22,831,305.00</b>	<b>61,332,457.00</b>

#### d. Case analysis approved by the Sub-Committee

The following analyses provide an overview of workplace accidents and their impact on workers and beneficiaries up to December 2024. A total of 58 cases have been recorded, comprising 34 deaths and 24 PD cases. The analysis includes key demographic distributions of deceased workers and beneficiaries, as well as the causes and outcomes of accidents. The data highlights significant trends, such as the predominance of male workers in fatal accidents, the age groups most affected, and the primary causes of workplace incidents.

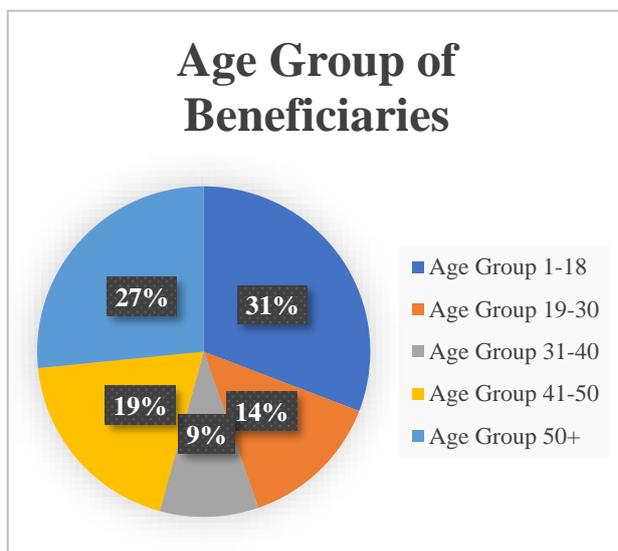
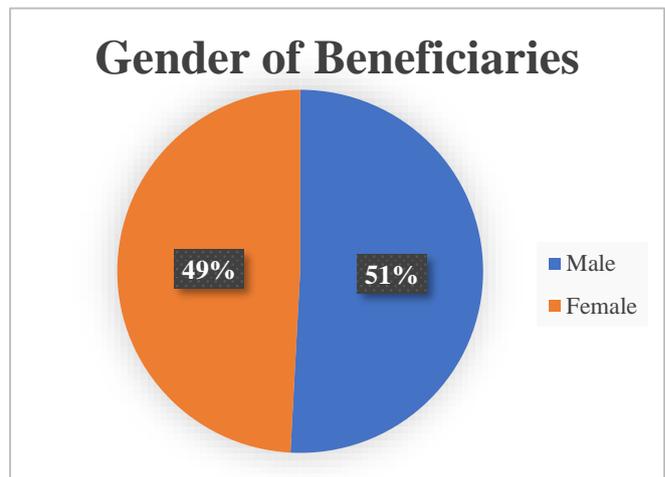
The pie chart titled "Age Group of Worker" represents the age distribution of deceased workers among 58 workers. The largest share of deceased workers belong to the 31-40 age group (33%), followed by the 19-30 age group (31%) and the 41-50 age group (26%). The 50+ age group (10%) and 1-18 age group (smallest percentage, not labeled explicitly) make up the remaining portion. This data highlights that most deceased workers were in their prime working years (19-50 years old).



The pie chart titled "Gender of Worker" represents the gender distribution of deceased and PD workers. The majority of affected workers were male (93%), while female workers accounted for only 7%. This data indicates that workplace-related deaths predominantly involved male workers during this period.

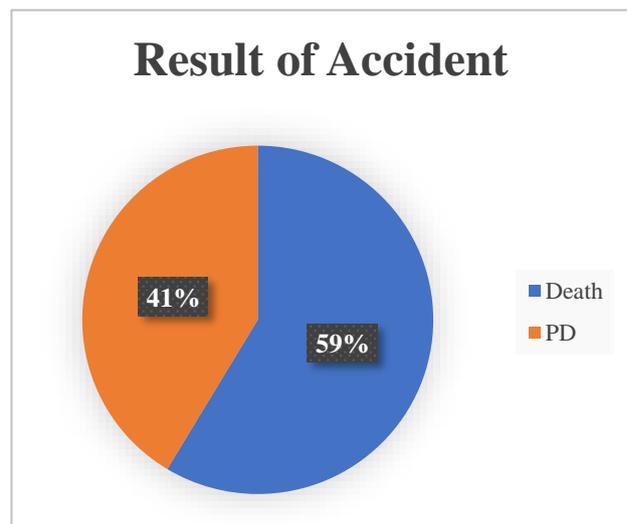
The pie chart titled "Gender of Beneficiaries" displays the distribution of total 108 beneficiaries by gender in death and PD cases:

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



The pie chart illustrates the age distribution of beneficiaries receiving compensation through the EIS Pilot up to December 2024. The largest share of beneficiaries belong to the **1-18 age group (31%)**, followed by those aged **50+ (27%)**. The **19-30 (14%)**, **41-50 (19%)**, and **31-40 (9%)** age groups make up the remaining portion. This distribution indicates that a significant number of dependents benefiting from the compensation are **children and elderly individuals**.

The pie chart titled "Result of Accident" illustrates the outcomes of accidents up to December 31, 2024. It reveals that 41% of the recorded cases resulted in death, while 59% led to permanent disability (PD).

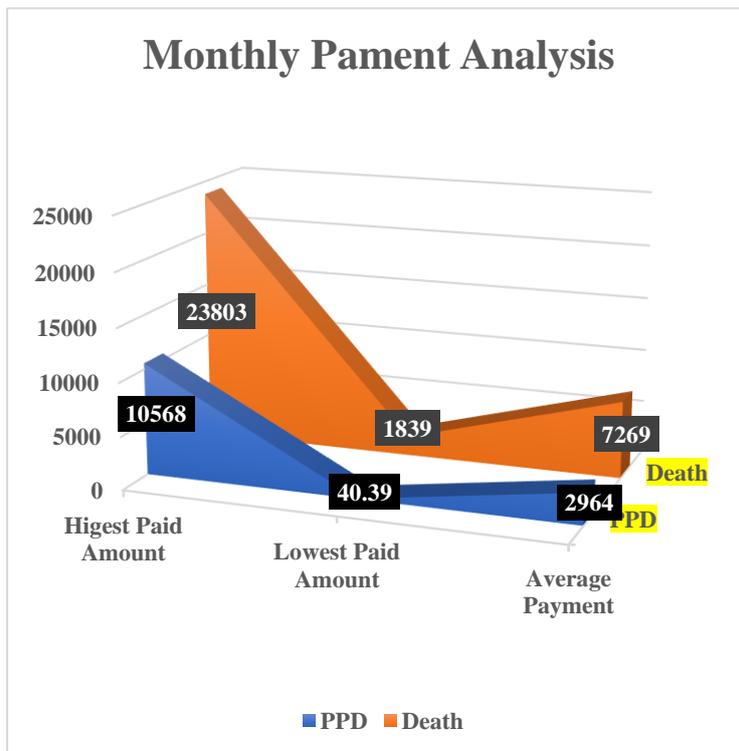
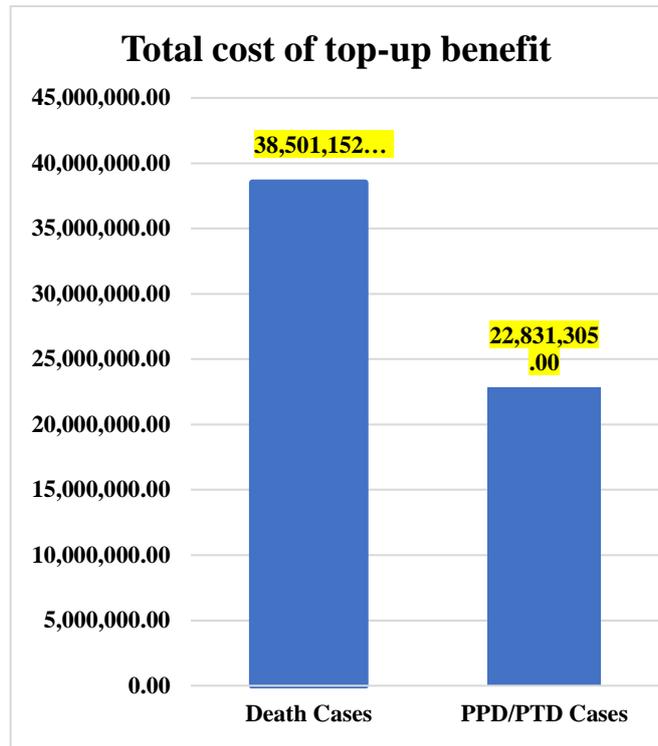


### e. Analysis of Payment (Per Cases)

The charts present financial data related to compensation under the EIS Pilot for up to November 2024, focusing on death cases and PD cases.

#### 1. Total Cost of Top-up Benefit:

- ✓ Death cases: BDT 38,501,152
- ✓ PD cases: BDT 22,831,305
- ✓ This indicates a higher financial allocation for death cases compared to disability cases.



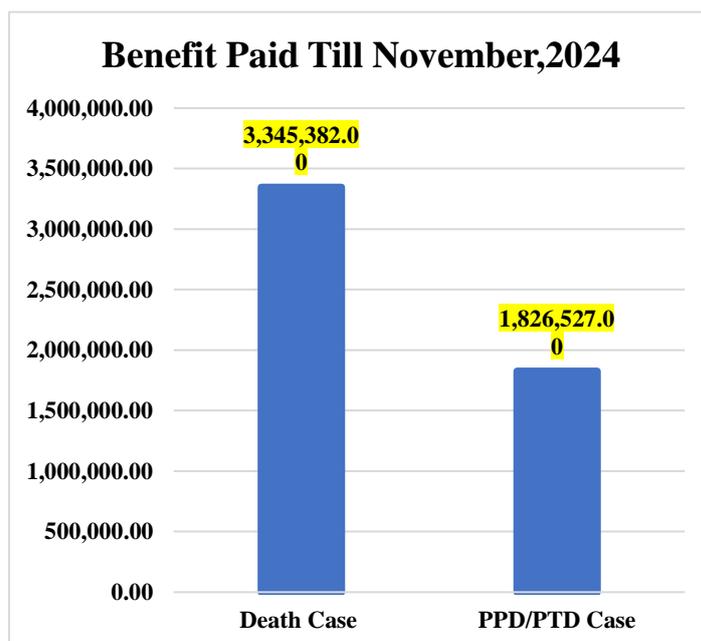
#### 2. Monthly Payment Analysis:

- ✓ Highest paid amount: BDT 23,803 (death) and BDT 10,568 (PD).
- ✓ Lowest paid amount: BDT 1,839 (death) and BDT 40.39 (PD).
- ✓ Average payment: BDT 7,269 (death) and BDT 2,964 (PD).

### 3. Benefit Paid till November 2024:

- ✓ Death cases: BDT 3,345,382
- ✓ PD cases: BDT 1,826,527
- ✓ 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.



### 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 1 October, 2024 to 31 December, 2024

<b>Expenses:</b>					
Date	Voucher #	A/C Code	Expenditure Details	Paid (BDT)	Remarks
07-Oct-24	PV#44	510	Top-up benefit payment for August, 2024	185,816.74	
09-Oct-24	JV#22	5307	8th Sub Committee Meeting Expense	20,800.00	
09-Oct-24	JV#23	5308	8th Sub Disability Assessment Expense	6,160.00	
15-Oct-24	PV#45	510	Top-up benefit payment for September, 2024	458,324.52	
31-Oct-24	PV#46	510	Top-up benefit payment for October, 2024	195,349.83	
13-Nov-24	JV#24	5308	9th Disability Assessment expense	7,280.00	
11-Dec-24	JV#25	5307	9th Sub Committee meeting expense	27,676.00	
15-Dec-24	PV#47	5308	10th Disability assessment expense	7,070.00	
15-Dec-24	PV#48	510	Top-up benefit payment for November, 2024	777,374.07	
17-Dec-24	JV#26	5306	9th GB meeting expense	35,530.00	
27-Dec-24	PV#49	5314	Bank Charge (Maintenance)	345.00	
30-Dec-24	JV#27	5313	Annual Audit Fees (Accounts Audit FY2023-24)	86,250.00	
31-Dec-24	PV#50	5314	Bank Charge (Excise Duty)	10,000.00	
<b>31-Dec-24</b>			<b>Total Expense</b>	<b>1,817,976.16</b>	

<b>Receipt:</b>					
Date	Voucher #	A/C Code	Particulars	Received (BDT)	Remarks
01-Oct-24			Opening Balance	6,266,779.05	
11-Dec-24	RV#4	-	Received from ILO	6,087,840.00	
31-Dec-24			<b>Received Balance</b>	<b>12,354,619.05</b>	

<b>Reconciliation:</b>			
Date	Particulars	Amount (BDT)	Remarks
31-Dec-24	Received Balance	12,354,619.05	
31-Dec-24	Current Quarter Total Payment	1,817,976.16	
31-Dec-24	Ledger Balance (Received Balance-Current Quarter Total Payment)	10,536,642.89	
31-Dec-24	<b>Reconciled Ledger Balance</b>	<b>10,536,642.89</b>	
31-Dec-24	<b>Bank balance as per bank statement</b>	<b>10,536,642.89</b>	

<b>Total cost of top-up benefits at the date of death and permanent disability:</b>	
Particulars	Total estimated top-up benefit for life at present value (BDT)
Total 113 beneficiaries for 24 PD & 34 Death Cases	83,769,426*

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 October 1 to December 31, 2024, the following types of coordination meetings with stakeholders were arranged:

### a) Factory Orientation Sessions regarding EIS Pilot organized by GIZ

A total of 18 factories and suppliers from different brands participated in the orientation session for the EIS Pilot. The specific dates and inviting brands are given below:

SL No	Date	Brand's Name	Number of Factory Participated
1	November 14, 2024	Equip, ILO Better Work, Carrefour, Amer Sports, Bestseller, J.Crew, and Abercrombie & Fitch Co.	18

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

During this quarter, a total of 313 factories and suppliers representing various brands participated in the EIS Pilot orientation sessions organized by BGMEA and BKMEA. Of these, BGMEA facilitated sessions for 243 factories, engaging 609 participants (437 males and 172 females). Meanwhile, BKMEA conducted sessions for 70 factories, involving 188 participants (111 males and 77 females).

### c) Monthly Meetings with Local Brands

During the quarter three 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 December 2024, a total of 62 brands have signed pledges for the EIS Pilot, including 4 new brands that joined during this quarter.

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

Description	Date	Participants	Place
Exposure visit for DIFE doctors to KCOMWEL to observe disability assessment process (funded by GIZ)	November 26-28, 2024	1. Dr. Lutfun Nahar, Assistant Inspector General, DIFE 2. Dr. Jarjina Akter, Smrity, Assistant Inspector General, DIFE 3. Dr. Rushan Afroze, Health Advisor, GIZ	Seoul, South Korea
Workshop on OpenIMIS	October 19-23, 2024	MIS Officer, EIS-PSU	Hotel Renaissance Dhaka

## 10. Rehabilitation Support for Injured Workers

As of December 2024, the EIS-PSU has nominated eight workers for rehabilitation and return-to-work support under the **Disability Assessment & Rehabilitation (DAR) Cost Analysis for Injured Workers in the RMG Project**, funded by GIZ and implemented with the Centre for the Rehabilitation of the Paralyzed (CRP). To date, five workers have completed the rehabilitation process, receiving prosthetic fittings, physiotherapy, and pain management support. This report outlines their rehabilitation progress and ongoing recovery efforts.

- **Lower Limb Amputations:** Three cases involved transfemoral amputations, with rehabilitation durations ranging from 31 to 64 days. Interventions included prosthetic fittings, gait training, and orthopedic consultations. Challenges such as fever, spinal cord injury, and ankle pain were managed through medication and therapy. Follow-ups focus on prosthetic adjustments and mobility support.
- **Upper Limb Amputation:** One case involved a trans-humeral amputation with a 6-day rehabilitation period. A cosmetic prosthesis was fitted, providing psychological and postural benefits. Follow-ups are planned for prosthesis adjustments.
- **Finger Amputation:** A 6-day rehabilitation involved cosmetic finger prosthesis for functional and psychological benefits. Follow-ups will monitor usage and recovery.

Overall, the project ensured structured rehabilitation, with follow-ups on prosthetic adaptation and return-to-work support. The next phase will focus on continued physiotherapy, employer coordination, and long-term rehabilitation plans.

## 11. Update on the MIS

EIS-PSU has started using the MIS system based on OpenIMIS from this quarter, and all cases will now be processed through this platform. The system enhances transparency and minimizes errors in employment injury claims and benefit distribution. Beneficiaries will receive automated notifications at every stage of benefit processing, ensuring clear communication.

All benefit approval-related documents, including the Benefit approval note, Notice of Award, and Bank advice, will be generated through the MIS. This system integrates employer and employee data management, claim submissions, and fund disbursement, ensuring a structured and compliant workflow.

### Advantage:

- **Efficiency:** Reduces manual intervention, speeding up claim processing.
- **Transparency:** Enables clear tracking of applications and payments, minimizing fraud.
- **Automation:** Digitizes records, benefit calculations, and communications.
- **Secure Data Management:** Ensures the protection of employer and employee data.
- **Compliance & Audit:** Logs transactions for regulatory oversight and financial audits.

### **Challenges:**

- **Initial Learning Curve:** Requires training for users to navigate the system effectively.
- **Manual Approvals Required:** Despite automation, some approvals still require manual processing.
- **Bank Processing Dependencies:** Currently, bank disbursement is performed manually. The system generates the bank advice, but it requires manual signatures from the Secretary (MoLE) and DG (CF) before the Administration and Finance Officer (AFO) submits it to the bank. This process needs to be automated for greater efficiency.
- **Worker & Beneficiary ID Change:** The system assigns a unique ID to each worker based on the current ID format. However, modifications are required to align with the updated ID structure.

The MIS system represents a major shift towards digitalization, improving the accuracy and accountability of employment injury benefit management.

## **12. Challenges and Way Forward of the EIS-PSU**

### **Challenges**

- ✓ The current business process of the EIS Pilot is causing delays in case approvals and payments.
- ✓ Accident cases are often inadvertently misclassified as normal deaths in the Central Fund, potentially leading to the exclusion of some cases from EIS Pilot eligibility.

### **Way Forward**

- ✓ Simplifying the business process by accessing files at the association level may reduce the time currently required for file processing and approval.
- ✓ Designating/dedicated focal persons at BGMEA/BKMEA and factories (?) for collecting CF application statuses for cases reported in the media, received through DIFE and call centers is recommended.

## **13. Conclusion**

This is the 6<sup>th</sup> Quarterly Business Oversight and Financial Report since the establishment of the EIS-PSU. We greatly value the input and guidance from 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



a) 9th Meeting of EIS\_GB Sub-Committee at DIFE Conference Room November 26, 2024



b) The EIS Orientation Training for RMG factories



c) 9<sup>th</sup> Meeting of EIS\_GB at MoLE Conference Room on December 10, 2024



d) Before and after rehabilitation of a RMG worker.

Although provision of rehabilitation services is not part of the EIS Pilot, the services are being provided through project support of GIZ. Through this and other cases a reasonable estimate can be made regarding the rehabilitation costs. These costs shall be presented to the authorities as an option for the inclusion of rehabilitation services as part of a national EIS.