

10th Quarterly Business Oversight and Financial Report of EIS Pilot Special Unit

Period: October 01 to December 31, 2025

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Submitted by

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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
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 10th Quarterly Business Oversight and Financial Report present the operational, governance, and financial performance of the Employment Injury Scheme (EIS) Pilot Special Unit (EIS-PSU) for the period October 01 to December 31, 2025. The report demonstrates the continued consolidation of the EIS Pilot as Bangladesh's first large-scale, tripartite employment injury protection mechanism and highlights substantive progress toward its institutionalization as a National Employment Injury Scheme. During the reporting quarter, the EIS-PSU supported key tripartite governance processes, including two meetings of sectoral sub-committees for the RMG sector and the 3rd Endorsement Committee meeting for EIS-BEPZA. These sub-Committee meetings approved new cases and made decisions on improved case handling processes. During the quarter, the Bangladesh Labour Act (BLA) was amended and all four proposals to strengthen EIS were accepted including the introduction of Section 151(A), which provides for creation of EIS Fund. This is a significant progress in the journey of EIS Pilot in Bangladesh.

Overall, the quarter reflects steady operational performance alongside meaningful policy and institutional progress, positioning the EIS Pilot on a credible and robust foundation for a national, legally anchored employment injury insurance system in Bangladesh.

2. Introduction

The 10th Quarterly Business Oversight and Financial Report serves 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 EIS Governance Board, along with case approvals, beneficiary profiles, payment disbursements, and decisions taken by the Sub-Committee for the RMG sector, the Sub-Committee for the Leather and Footwear sector, and the Endorsement Committee of EIS BEPZA. It also outlines the activities undertaken to support the effective implementation and overall success of the EIS Pilot. 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 the key activities undertaken during the reporting quarter, including detailed information on EIS Pilot beneficiaries and the associated financial transactions. In addition, the report aims to strengthen ongoing operations through systematic data analysis, the identification of operational bottlenecks, and the implementation of appropriate corrective measures, thereby advancing the overall objectives of the EIS Pilot.

4. Meetings of EIS_GB Sub-Committee

From October 01 to December 31, 2025, the following tripartite meetings were organized:

4.1 16th and 17th Meeting of EIS Sub-Committee

The following cases were approved during the meetings, with details provided below:

Date of the Sub-Committee Meetings:		16 th Meeting (Oct 15, 2025)	17 th Meeting (Dec 01, 2025)
Case Presented for Decision	Workplace Accident Death Cases	01	01
	Commuting Death Cases	09	07
	On-Duty RTA Death Case	00	03
	Workplace Accident PD Cases	05	03
	Commuting Accident PD Cases	00	01

	On Duty RTA PD Case	00	00
	Number of referred death cases	00	00
Decision of Sub-Committee	Approved Workplace Accident Death Cases	01	01
	Approved Commuting Death Cases	08	07
	Approved On-Duty RTA Death Cases	00	03
	Approved Workplace Accident PD Cases	05	03
	Approved Commuting Accident PD Cases	00	01
	Approved On-Duty RTA PD Cases	00	00
	Not Approved Cases	00	00
	Referred to the EIS GB	01	00
Number of Beneficiaries		39	44

5. 2nd Meeting of EIS Leather and Footwear Sub-Committee

On October 30, 2025, the 2nd Meeting of the EIS Leather and Footwear Sub-Committee was convened, during which the following decisions were adopted:

Case Presented for Decision		Decision of Sub-Committee	
Workplace Accident Death Cases	01	Approved Workplace Accident Death Cases	01
Commuting Death Cases	00	Approved Commuting Death Cases	00
On-Duty RTA Death Case	00	Approved On-Duty RTA Death Cases	00
Workplace Accident PD Cases	00	Approved Workplace Accident PD Cases	00
Commuting Accident PD Cases	00	Approved Commuting Accident PD Cases	00
On Duty RTA PD Case	00	Approved On-Duty RTA PD Cases	00
Number of referred death cases	00	Not Approved Cases	00
		Referred to the EIS GB	00
Number of beneficiaries	02	Number of approved beneficiaries	02
Total case			01
Total Number of Beneficiaries			02

6. 3rd Meeting of the EC of EIS BEPZA

On December 15, 2025, the 3rd EC Meeting was held at the BEPZA Head Office. During the meeting, the following cases were reviewed and approved, with details outlined below:

Case Presented for Decision		Decision of EC	
Workplace Accident Death Cases	01	Approved Workplace Accident Death Cases	01
Commuting Death Cases	02	Approved Commuting Death Cases	02
On-Duty RTA Death Case	00	Approved On-Duty RTA Death Cases	00
Workplace Accident PD Cases	11	Approved Workplace Accident PD Cases	11
Commuting Accident PD Cases	01	Approved Commuting Accident PD Cases	01
On Duty RTA PD Case	00	Approved On-Duty RTA PD Cases	00
Number of referred death cases	00	Not Approved Cases	00

		Referred to the EIS GB	00
Number of beneficiaries	24	Number of approved beneficiaries	24
Total cases			15
Total Number of Beneficiaries			24

7. Disability Assessment for the RMG Beneficiaries

In the current quarter, the EIS-PSU conducted the 17th disability assessment sessions with DIFE doctors. The 17th session, held on November 19, 2025, assessed five EIS RMG cases. The assessment team determined the percentage of loss of income capacity as per Schedule 1 of the Bangladesh Labour Act (BLA), which has been amended.

8. Update on MIS

During the reporting quarter, to streamline the application through the MIS, substantial progress has been made. A tripartite meeting has been conducted in the presence of the Secretary, MoLE. An orientation session on MIS has been conducted for the Central Fund staffs.

9. Disability Assessment for EIS BEPZA

During the reporting quarter, the EIS-PSU conducted its second and third disability assessment sessions at the Chattogram and Dhaka EPZ Medical Centers, in collaboration with the medical teams of Chattogram, Karnaphuli, and Dhaka EPZ. The second session took place on 12–13 October 2025, during which ten cases from Chattogram EPZ and two cases from Karnaphuli EPZ were assessed. Following comprehensive medical evaluations, nine cases were officially certified as disability cases. The assessment team determined the percentage of loss of income-earning capacity in accordance with Schedule I of the Bangladesh EPZ Labour Act, 2019.

10. Data Analysis of 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, gender distribution, dependents, average monthly benefits, and total disbursement up to December 2025.

Data on Workplace Accidents of EIS-RMG

Date of Accident (mm.dd.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 since June 21, 2022, in BDT
Jan 01, 2025 to Dec 31, 2025	6	6	---	21	8	13	9,303	395,087
Jan 01, 2024 to Dec 31, 2024	13	10	3	27	12	15	9,841	2,280,321
Jan 01, 2023 to Dec 31, 2023	10	10	---	23	9	14	4,179	1,838,642

Jun 22, 2022 to Dec 31, 2022	7	7	---	17	9	8	6,139	1,873,107
Total since launch	36	33	3	88	38	50	7,459	6,387,157

Data on Workplace Accidents of EIS-BEPZA

Date of Accident (mm.dd.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 since June 21, 2022 in BDT
Jan 01, 2025 to Dec 31, 2025	0	0	0	0	0	0	0	0
Jan 01, 2024 to Dec 31, 2024	0	0	0	0	0	0	0	0
Jan 01, 2023 to Dec 31, 2023	3	3	0	10	3	7	6,055.65	234,222.88
Jun 22, 2022 to Dec 31, 2022	0	0	0	0	0	0	0	0
Total since launch	3	3	0	10	3	7	6,055.65	234,222.88

Data on Workplace Accidents of EIS-Leather & Footwear

Date of Accident (mm.dd.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 since February 25, 2025 in BDT
Feb 25, 2025 to Dec 31, 2025	1	1	0	2	1	1	12,330	330,444
Total since launch	1	1	0	2	1	1	12,330	330,444

Data of On Duty RTA of EIS-RMG

Date 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 since June 21, 2022, in BDT
Jan 01, 2025 to Dec 31, 2025	5	5	---	17	4	13	9,881	378,732
Jan 01, 2024 to Dec 31, 2024	5	5	---	18	5	13	11,890	1,033,483
Jan 01, 2023 to Dec 31, 2023	3	3	---	11	3	8	7,540	675,269
June 21, 2022 to Dec 31, 2022	1	1	---	3	1	2	4,298	187,166
Total since launch	14	14	---	49	13	36	9,698	2,274,650

Data on Commuting Accidents of EIS-RMG

Date 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 since July 01, 2024, in BDT
Jan 01, 2025 to Dec 31, 2025	29	21	8	104	39	65	9,954	4,511,817
July 01, 2024 To Dec 31, 2024	39	21	18	117	46	71	7,950	5,494,097
Total since launch	68	42	26	221	85	136	8,805	10,005,914

Data on Commuting Accidents of EIS-BEPZA

Date 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 since July 01, 2024, in BDT
Jan 01, 2025 to Dec 31, 2025	1	0	1	4	3	1	6,749	0.00
July 01, 2024 to Dec 31, 2024	1	1	0	4	2	2	7,950	0.00
Total since launch	2	1	1	8	5	3	7,349	0.00

Permanent Disability Cases Analysis:

The tables provide a summary of permanent disability 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 2025.

Data on Workplace Accidents of EIS-RMG

Date of Accident (mm.dd.yyyy)	Total number of cases	Male	Female	Average benefit per case per month in BDT	Total benefit paid out since June 21, 2022, in BDT
Jan 01, 2025 to Dec 31, 2025	9	9	---	2,776	613,692
Jan 01, 2024 to Dec 31, 2024	18	16	2	4,299	2,172,364
Jan 01, 2023 to Dec 31, 2023	10	9	1	2,637	1,525,939
Jun 22, 2022 to Dec 31, 2022	4	4	---	2,539	742,748
Total since launch	41	38	3	3,388	5,054,743

Data on Workplace Accidents of EIS-BEPZA

Date of Accident (mm.dd.yyyy)	Total number of cases	Male	Female	Average benefit per case per month in BDT	Total benefit paid out since June 21, 2022, in BDT
Jan 01, 2025 to Dec 31, 2025	2	0	2	1,440	58,078
Jan 01, 2024 to Dec 31, 2024	3	2	1	2,964	0.00
Jan 01, 2023 to Dec 31, 2023	5	3	2	1,506	0.00
Jun 22, 2022 to Dec 31, 2022	2	1	1	1,553	0.00
Total since launch	12	6	6	2,110	58,078

Data on Workplace Accidents of EIS-Leather & Footwear

Period of Accident (mm.dd.yyyy)	Total number of cases	Male	Female	Average benefit per case per month in BDT	Total benefit paid out since February 25, 2025, in BDT
Feb 25, 2025 to Dec 31, 2025	1	1	0	6,934.31	31,666.68
Total since launch	1	1	0	6,934.31	31,666.68

On Duty RTA of EIS- RMG

Period of Accident (dd.mm.yyyy)	Total number of cases	Male	Female	Average benefit per case per month in BDT	Total benefit paid out since June 21, 2022, in BDT
Jan 01, 2025 to Dec 31, 2025	0	0	0	0	0
Jan 01, 2024 to Nov 31, 2024	2	2	---	10,085	279,102

Jan 01, 2023 to Dec 31, 2023	1	1	---	9,050	162,894
June 22, 2022 to Dec 31, 2022	0	0	0	0	0
Total since launch	3	3	---	9,740	441,996

Commuting Accident of EIS- RMG

Period of Accident (dd.mm.yyyy)	Total number of cases	Male	Female	Average benefit per case per month in BDT	Total benefit paid out since July 01, 2024, in BDT
Jan 01, 2025 to Dec 31, 2025	4	2	2	3,498	57,585
Jul 01, 2024 To Dec 31, 2024	2	---	2	7,850	164,329
Total since launch	6	2	4	4,949	221,914

Commuting Accident of EIS-BEPZA

Period of Accident (dd.mm.yyyy)	Total number of cases	Male	Female	Average benefit per case per month in BDT	Total benefit paid out since July 01, 2024, in BDT
Jan 01, 2025 to Dec 31, 2025	0	0	0	0	0
Jul 01, 2024 To Dec 31, 2024	1	0	1	14,452	0.00
Total since launch	1	0	1	14,452	0.00

Instalment Information for Both Death & Disability Cases for RMG:

The table below shows the benefit payment instalments by months and dates of death and permanent disability.

Title	Date of Payment (mm.dd.yyyy)	No of Cases		Total Beneficiaries			Amount Disbursed (BDT)		
		Death	PD	Death	PD	Total	Death	PD	Total
August-December, 2023	Sep 03, 2023 to Dec 31, 2023	13	06	27	06	33	932,766.89	315,508.22	1,248,275.11
January-December, 2024	Feb 01, 2024 to Jan 15, 2025	33	17	83	17	100	2,684,738.50	1,815,835.10	4,500,573.60
January, 2025	Feb 06, 2025	41	16	113	16	129	687,628.79	164,340.17	851,968.96
February, 2025	Mar 05, 2025	41	17	113	17	130	333,288.14	168,084.36	501,372.50
March, 2025	Mar 23, 2025	53	21	145	21	166	833,336.03	361,157.46	1,194,493.49
April, 2025	May 12, 2025	62	20	169	20	189	1,042,292.12	227,295.84	1,269,587.6
May, 2025	May 26, 2025	62	21	169	21	190	518,207.59	203,492.37	721,699.96
June, 2025	Jun 23, 2025	63	24	177	24	201	1,085,293.60	460,446.08	1,545,739.68
July, 2025	Jul 24, 2025	78	24	211	24	235	1,746,104.12	384,425.07	2,130,529.19
August, 2025	Aug 25, 2025	92	22	250	22	272	1,928,790.21	126,517.11	2,055,307.32
September 2025	Oct 10, 2025	96	29	253	29	282	11,64,337.94	3,05,972.76	14,70,310.70
October, 2025	October 30, 2025	106	34	289	34	323	2,191,587.63	554,400.03	2,745,987.66
November, 2025	December 08, 2025	105	30	283	30	313	1,511,354.31	184,533.65	1,695,887.96
December, 2025	Jan 04, 2026	117	34	314	34	348	2,007,991.83	446,648.54	2,454,640.37
Total Amount Disbursed:							18,667,717.70	5,718,656.76	24,386,374.46

Instalment Information for Both Death & Disability Cases for BEPZA:

Title	Date of Payment (mm.dd.yyyy)	No of Cases		Total Beneficiaries			Amount Disbursed (BDT)		
		Death	PD	Death	PD	Total	Death	PD	Total
September 2025	Sep 23, 2025	2	1	6	1	7	1,97,697.48	58,078	2,55,775.48
October, 2025	October 28, 2025	2	1	6	1	7	18,262.70	0.00	18,262.70
November, 2025	November 20, 2025	2	1	6	1	7	18,262.70	0.00	18,262.70
December, 2025	Pending	5	13	18	13	31	0	0	0
Total Amount Disbursed:							2,34,222.88	58,078	292,300.88

Remarks: In the 3rd EC meeting, it was decided that workers who were injured in accidents that occurred in 2023 would receive arrear payments due to subsequent increases in the minimum wage. Due to delays in signing the minutes of the 3rd EC meeting, the payment for the month of December has been delayed.

Instalment Information for Both Death & Disability Cases for Leather & Footwear:

Title	Date of Payment (mm.dd.yyyy)	No of Cases		Total Beneficiaries			Amount Disbursed (BDT)		
		Death	PD	Death	PD	Total	Death	PD	Total
October, 2025	November 10, 2025	1	1	2	1	3	305,784.00	17,798.06	323,582.06
November, 2025	November 20, 2025	1	1	2	1	3	12,330.00	6,934.31	19,264.31
December, 2025	Jan 01, 2026	1	1	2	1	3	12,330.00	6,934.31	19,264.31
Total Amount Disbursed:							330,444.00	31,666.68	362,110.68

Information on the Cost of Accidents:

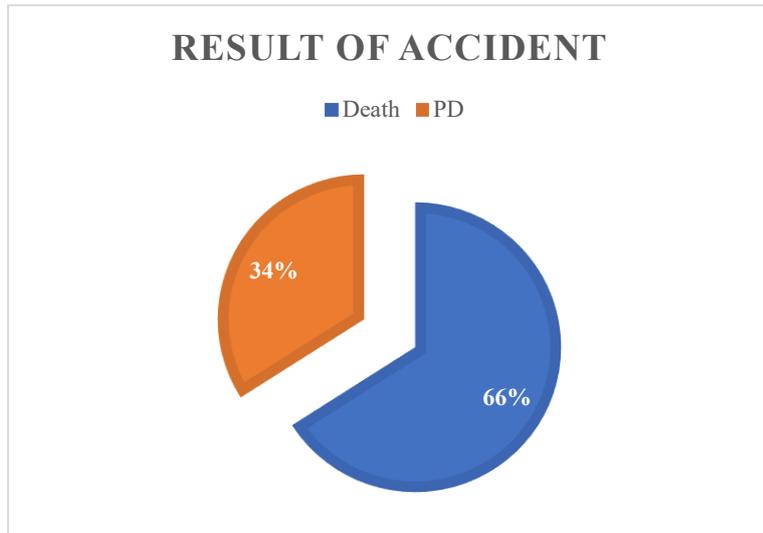
The table below presents a date of accident-wise analysis of the costs of accidents by financial year.

Financial Year	Type of Accident	Type of Case	No of Cases	No of Beneficiaries	Total Estimated Life Time Benefit
2022-2023	Workplace	Death	11	27	15,232,204.00
	Workplace	Disability	8	8	5,837,724.00
	On Duty RTA	Death	1	3	1,427,047.00
	On Duty RTA	Disability	0	0	0
	Commuting RTA	Death	0	0	0
	Commuting RTA	Disability	0	0	0
2023-2024	Workplace	Death	11	24	18,080,178.00
	Workplace	Disability	16	16	12,051,512.00
	On Duty RTA	Death	4	16	10,922,155.00
	On Duty RTA	Disability	2	2	5,548,684.00
	Commuting RTA	Death	0	0	0
	Commuting RTA	Disability	0	0	0
2024-2025	Workplace	Death	13	33	30,855,367.00
	Workplace	Disability	15	15	24,075,608.00
	On Duty RTA	Death	9	30	20,893,941.00
	On Duty RTA	Disability	1	1	2,571,784.00
	Commuting RTA	Death	63	201	111,295,017
	Commuting RTA	Disability	5	5	9,054,271.00
2025-2026	Workplace	Death	1	4	3,729,622.00
	Workplace	Disability	2	2	461,327.00
	On Duty RTA	Death	0	0	0
	On Duty RTA	Disability	0	0	0
	Commuting RTA	Death	5	20	14,082,732.00
	Commuting RTA	Disability	1	1	1,554,466.00
Total			168	408	287,673,639.00

11.Overall Case Analysis

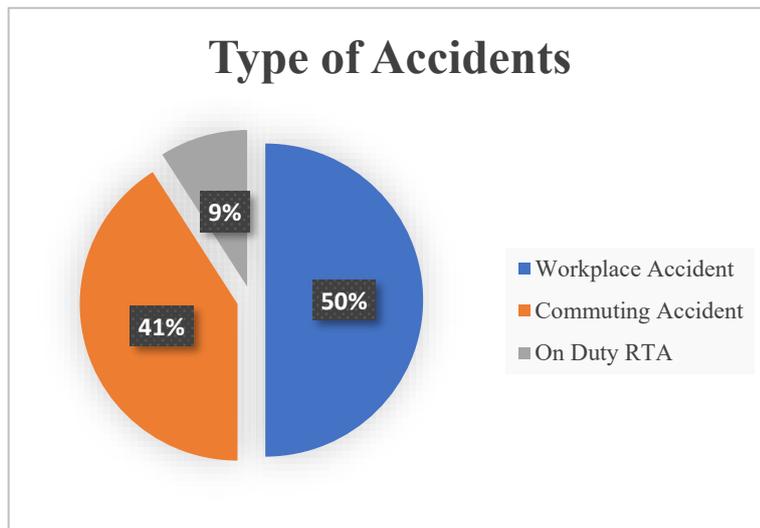
The following analyses present an overview of workplace, commuting, and on-duty road traffic accidents and their impacts on workers and beneficiaries up to December 31, 2025 from RMG, Leather and Footwear, and BEPZA. A total of 188 cases has been recorded, comprising 94 workplace accidents, 77 commuting accidents, and 17 on-duty road traffic accidents. Of these 188 cases, 124 are death cases, and 64 are permanent disability cases. The analysis further examines key demographic characteristics of deceased workers and beneficiaries, as well as the causes and outcomes of the accidents. The findings highlight significant trends, including the predominance of male workers in fatal accidents and the primary contributing causes of occupational and commuting accidents.

The pie chart titled "**Result of Accident (as of December 31, 2025)**" visually represents the distribution of outcomes from reported accident cases. The chart is divided into two main



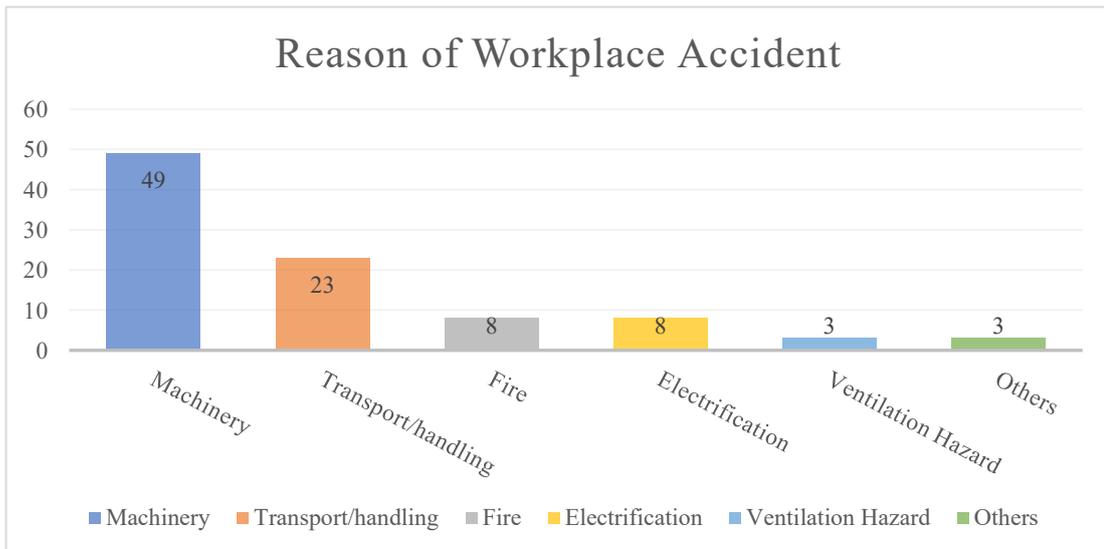
segments, reflecting the types of incidents. A significant portion of the cases, accounting for 66%, correspond to fatal accidents, where a total of 124 individuals tragically lost their lives. This segment highlights the alarming rate of workplace accidents resulting in death, emphasizing the critical importance of strengthening occupational safety measures.

The remaining 34% of the cases, representing 64 individuals, resulted in Permanent Disability (PD). These cases involve workers who have suffered life-altering injuries, leading to permanent impairment, which severely impacts their ability to work and maintain their livelihoods.



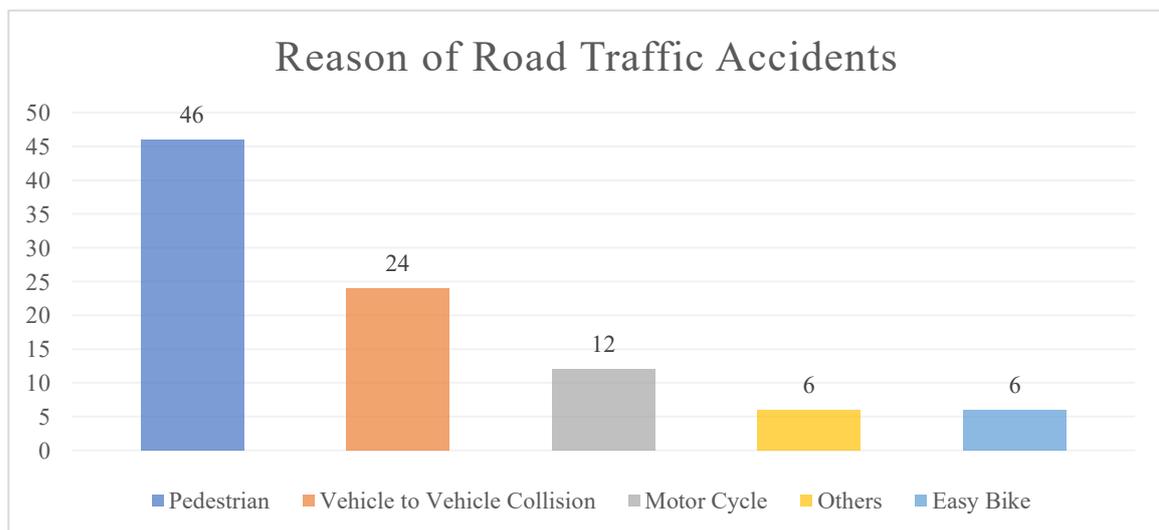
The pie chart titled "**Type of Accidents (as of December 2025)**" illustrates the distribution of reported accident cases, covering both fatalities and disabilities. Workplace Accidents recorded since June 21, 2022, account for 50% (94 cases), highlighting once again the ongoing need for stronger safety measures at factories. Commuting Accidents, recorded since 1 July 2024, represent 41% (77 cases),

indicating a rising trend that requires targeted interventions. On-Duty Road Traffic Accidents documented from June 21, 2022, comprise 09% (17 cases), underscoring the importance of road safety during job-related travel. The data shows that workplace accidents remain the primary cause; however, there is a growing concern regarding commuting-related incidents. Although commuting accidents were only included in the data in July 2024, their percentage is already relatively high compared to workplace accidents.



Workplace accidents are further examined in the accompanying bar chart entitled “Reasons for Accidents,” which outlines the principal contributing factors as follows:

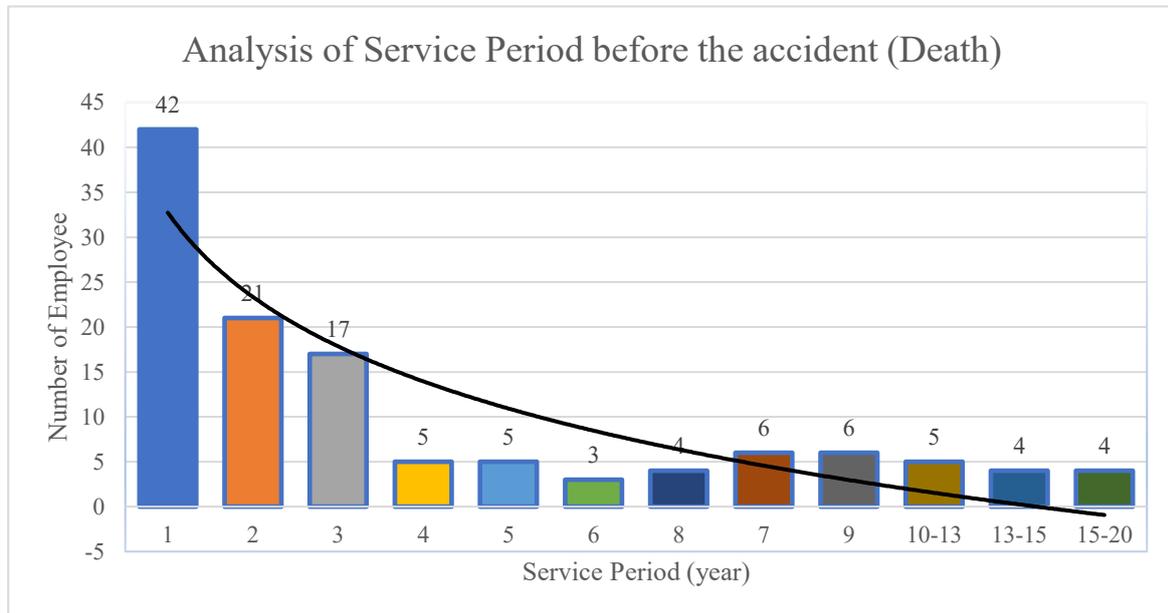
- Machinery-related accidents were the most prevalent, comprising 8 cases; the majority of these resulted in disabilities, with only a few leading to fatalities.
- Transport and material handling incidents accounted for 8 cases.
- Fire-related incidents were responsible for 49 cases.
- Electrocutation was identified in 23 cases.
- Ventilation hazards contributed to 3 cases, while other types of accidents accounted for 2 cases.



The bar chart titled "**Reasons of Road Traffic Accidents**" visually presents the number of incidents attributed to different causes of accidents. The chart compares five categories:

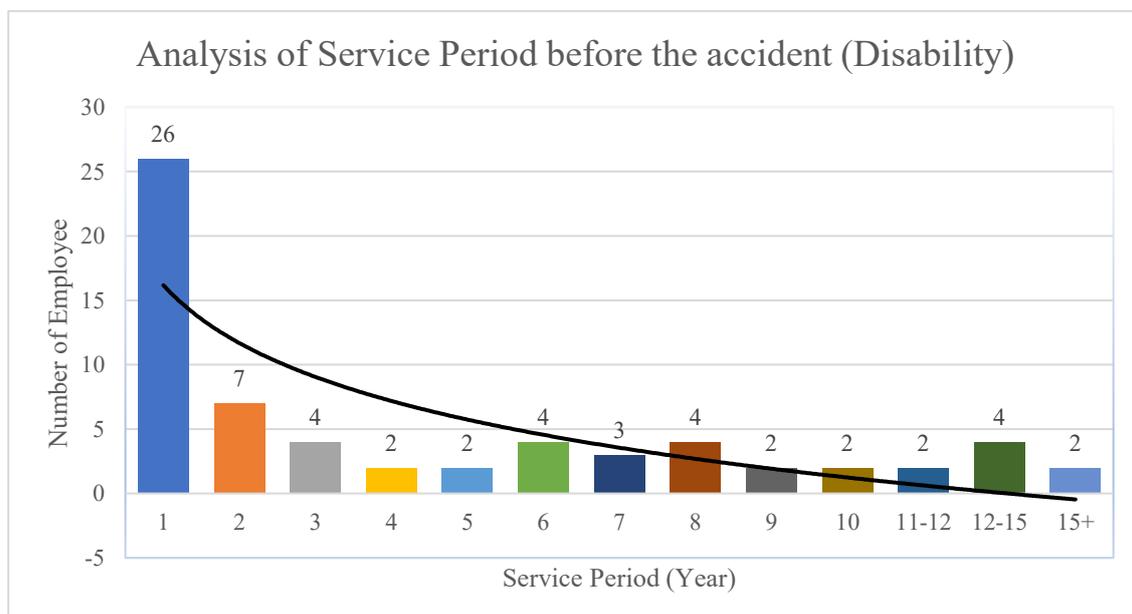
- **Vehicle-to-Vehicle Collision:** 46 cases (blue bar)- the highest among all categories
- **Pedestrian:** 24 cases (orange bar)
- **Motorcycle:** 12 cases (ash bar)
- **Easy Bike:** 6 cases (sky blue bar)
- **Others:** 6 cases (yellow bar)

The chart shows that accidents involving pedestrians are the most frequent, followed by vehicle-to-vehicle collisions. Easy bikes, motorcycles, and other causes account for significantly fewer accidents. The visual makes it clear which factors are most prevalent in road and traffic accidents as depicted by the dataset.



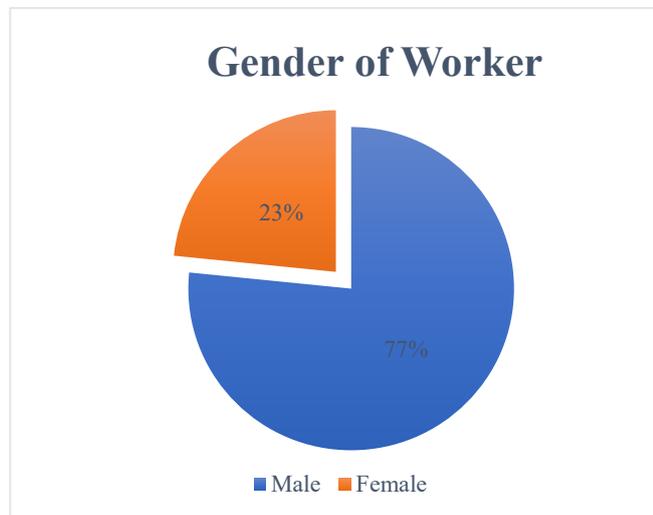
The chart shows that 42 employees died within their first year of service, making this by far the riskiest period. The numbers sharply decrease as service length increases—21 deaths in the second year, 17 in the third, and only 5 or fewer deaths for each subsequent group (years 4–20). By the time employees have more than 10 years of service, deaths drop to as few as 4 per group.

The chart below shows that 26 employees suffered disabilities within their first year of service, making this the most critical period for such incidents. The numbers drop sharply for longer service durations- 7 employees in the second year, and 2–4 cases for each of the following

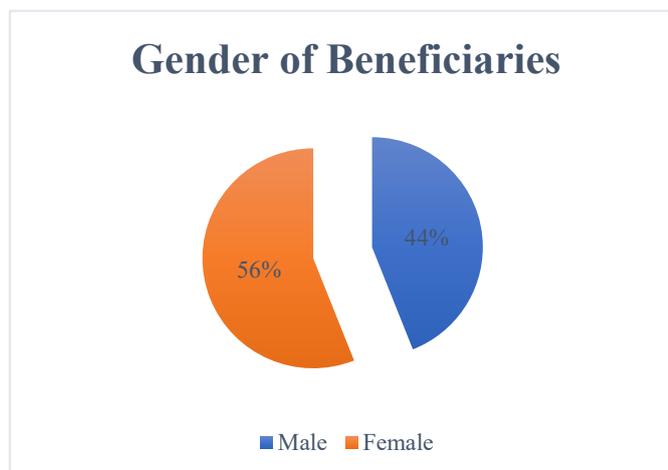


years up to 15+ years of service. Occasional small increases, such as 4 cases at six years, are visible, but overall, the incidence remains low for employees with extended service. This pattern highlights that workers are most vulnerable to disabling accidents during their very first year on the job, with the risk decreasing significantly as their service period increases.

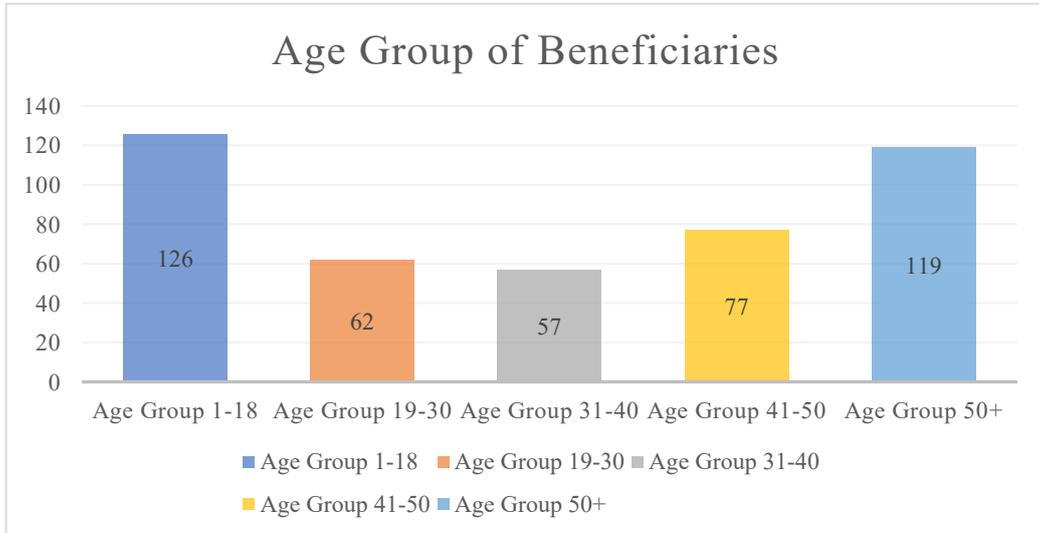
The pie chart titled "**Gender of Worker**" depicts the gender distribution among 188 cases of fatalities and permanent disabilities. The majority of the affected workers were male, comprising 77% (144 cases), whereas female workers accounted for 23% (44 cases). A closer examination reveals that among the 44 female cases, most of the incidents were linked to road traffic accidents, including commuting-related accidents. This indicates that female workers are more vulnerable to traffic-related incidents than workplace-specific hazards. The data underscores that while male workers are predominantly affected across all accident types—workplace, on-duty road traffic, and commuting—the incidence of traffic-related accidents among female workers is significantly high, highlighting the need for focused precaution and preventive measures, particularly for female commuters.



The pie chart titled "Gender of Beneficiaries" displays the distribution of the total of 441 beneficiaries by gender in death and PD cases:



The age-wise distribution of beneficiaries shows that dependency under the EIS Pilot covers a broad age range, with a higher concentration at the younger and older ends. Beneficiaries aged 1–18 years form the largest group, with 126 individuals. This is followed by beneficiaries aged 50 years and above, totalling 119, indicating the vulnerability of older dependents, particularly parents. The number of working-age adult beneficiaries is comparatively lower, with 77 individuals in the 41–50 age group, 62 in the 19–30 age group, and 57 in the 31–40 age group. Overall, the distribution demonstrates the important social protection role of the EIS Pilot in supporting minor and elderly dependents and reflects the wider impact of employment-related injuries in Bangladesh.



Analysis of Payments (Per Case)

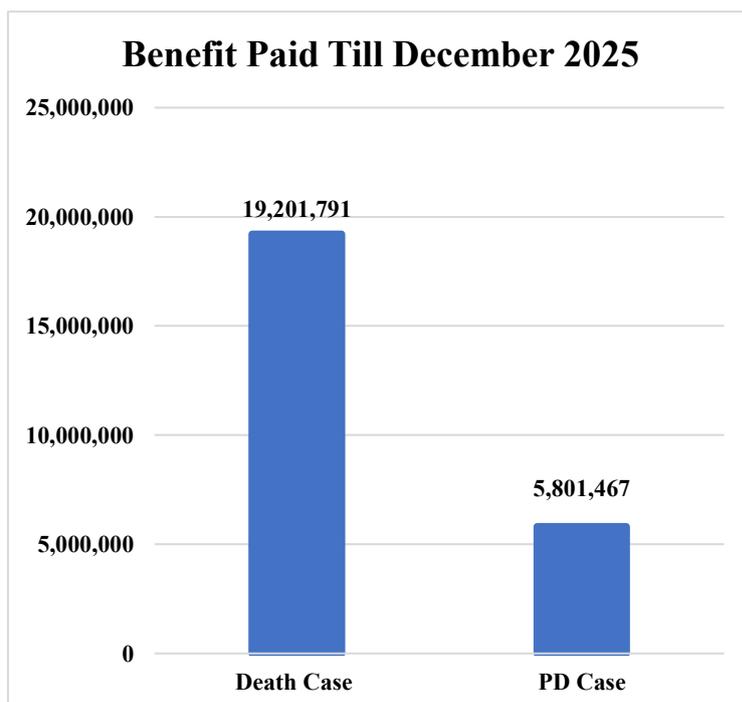
The charts present financial data related to compensation under the EIS Pilot for up to September 2025, focusing on death cases and PD cases.

✓ Death cases: BDT 19,201,791.00

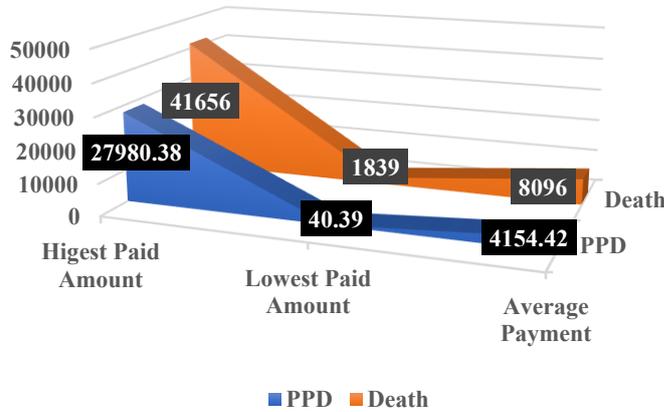
✓ PD cases: BDT 5,801,467.00

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.



Monthly Payment Analysis



Monthly Payment Analysis

✓ Highest paid amount: BDT 41,656 (death) and BDT 27,980 (PD).

✓ Lowest paid amount: BDT 1,839 (death) and BDT 40.39 (PD).

✓ Average payment: BDT 8,096 (death) and BDT 4,154.42 (PD).

12. 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 EIS-RMG cases, the second report covers the financial summary of EIS-Leather & Footwear and the third report covers the financial summary of EIS-BEPZA cases.

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

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

Quarterly Financial Report of EIS-RMG

For the Period of 1 October, 2025 to 31 December, 2025

Expenses:					
Date	Voucher#	A/C Code	Expenditure Details	Paid (BDT)	Remarks
A	B	C	D	E	F
Oct 9, 2025	PV#66	510	Top-up benefit payment up to September, 2025. Total paid to 282 beneficiaries (Death 253 & PPD 29). Total 125 cases (Death 96 & PPD 29)	1,470,310.70	
Oct 12, 2025	PV#67	5308	16th Disability Assessment Meeting	6,800.00	
Oct 13, 2025	JV#41	5306	12th GB Meeting	41,860.00	
Oct 26, 2025	JV#42	5307	16th Sub-committee meeting	25,700.00	
Nov 2, 2025	PV#68	510	Top-up benefit payment up to October, 2025. Total paid to 323 beneficiaries (Death 289 & PPD 34). Total 139 cases (Death 105 & PPD 34)	2,745,987.66	
Nov 16, 2025	PV#69	5313	Audit Fees (FY 2024-25)	86,250.00	
Dec 3, 2025	PV#43	5308	17th Disability Assessment Meeting	7,350.00	
Dec 3, 2025	PV#44	5307	17th Sub Committee	33,230.00	

Dec 8, 2025	PV#70	510	Top-up benefit payment up to November, 2025. Total paid to 313 beneficiaries (Death 283 & PPD 30). Total 134 cases (Death 104 & PPD 30)	1,695,887.96	
Dec 26, 2025	PV#71	5314	Bank Charge (Account Maintenance Charge)	345.00	
Dec 31, 2025	PV#72	5314	Bank Charge (Excise Duty)	10,000.00	
Dec 31, 2025			Total Expense	6,123,721.32	

Transfer (EIS Leather and Footwear Fund, received from ILO)

Date	Voucher#	A/C Code	Transfer Details	Paid (BDT)	Remarks
A	B	C	D	E	F
Oct 29, 2025	PV#68		Transfer (EIS Leather and Footwear Fund, Which Received From ILO)	3,170,000.00	
Oct 31, 2025			Total Transfer	3,170,000.00	

Receipt:

Date	Voucher#	A/C Code	Particulars	Received (BDT)	Remarks
A	B	C	D	E	F
Oct 1, 2025			Opening Balance	5,048,286.46	
Oct 21, 2025	RV#6		Received from ILO	15,082,978.80	
Sep 30, 2025			Received Balance	20,131,265.26	

Reconciliation:

Date	Particulars	Amount (BDT)	Remarks
A	B	C	D
Dec 31, 2025	Received Balance	20,131,265.26	
Oct 29, 2025	Transfer (EIS Leather and Footwear Fund, Which Received From ILO)	3,170,000.00	
Dec 31, 2025	Current Quarter Total Payment	6,123,721.32	
Dec 31, 2025	Ledger Balance (Received Balance-Current Quarter Total Payment)	10,837,543.94	
Dec 31, 2025	Reconciled Ledger Balance	10,837,543.94	
Dec 31, 2025	Bank balance as per the bank statement	10,837,543.94	

EIS-Leather and Footwear

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

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

Quarterly Financial Report

For the Period of 1 October, 2025 to 31 December, 2025

Expenses:

Date	Voucher#	A/C Code	Expenditure Details	Paid (BDT)	Remarks
A	B	C	D	E	F
Nov 11, 2025	PV#1	510	Top-up benefit payment up to October, 2025. Total paid to 3 beneficiaries (Death 2 & PPD 1) Total 2 cases (Death 1 & PPD 1)	323,582.06	
Nov 12, 2025	PV#2	5314	Bank Charge (Cash Book Issue)	300.00	

Nov 13, 2025	JV#1	5307	1st Sub Committee Meeting	25,450.00	
Dec 4, 2025	PV#3	510	Top-up benefit payment up to November, 2025. Total paid to 3 beneficiaries (Death 2 & PPD 1) Total 2 cases (Death 1 & PPD 1)	19,264.31	
Dec 7, 2025	JV#2	5307	2nd Sub Committee Meeting	29,050.00	
Dec 31, 2025			Total Expense	397,646.37	

Receipt:

Date	Voucher#	A/C Code	Particulars	Received (BDT)	Remarks
A	B	C	D	E	F
Oct 1, 2025			Opening Balance	3,170,000.00	
-	-	-	-	-	
Dec 31, 2025			Received Balance	3,170,000.00	

Reconciliation:

Date	Particulars	Amount (BDT)	Remarks
A	B	C	D
Dec 31, 2025	Received Balance	3,170,000.00	
Dec 31, 2025	Current Quarter Total Payment	397,646.37	
Dec 31, 2025	Ledger Balance (Received Balance-Current Quarter Total Payment)	2,772,353.63	
Dec 31, 2025	Reconciled Ledger Balance	2,772,353.63	
Dec 31, 2025	Bank balance as per bank statement	2,772,353.63	-

EIS-BEPZA

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

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

Monthly Financial Report

For the Period of 1 October, 2025 to 31 December, 2025

Expenses:

Date	Voucher #	A/C Code	Expenditure Details	Paid (BDT)	Remarks
A	B	C	D	E	F
Oct 23, 2025	JV#3	5311	2nd Disability Assessment	33,811.00	
Oct 28, 2025	PV#2	510	Top-up benefit payment up to October 2025 Total paid to 6 beneficiaries (Death 6) Total 2 cases (Death 2)	18,262.70	
Nov 20, 2025	PV#3	510	Top-up benefit payment up to November 2025 Total paid to 6 beneficiaries (Death 6) Total 2 cases (Death 2)	18,262.70	
Oct 31, 2025			Total Expense	70,336.40	

Receipt:					
Date	Voucher #	A/C Code	Particulars	Received (BDT)	Remarks
A	B	C	D	E	F
Oct 1, 2025			Opening Balance	4,343,903.83	
Oct 31, 2025	RV#2		Net Interest Received (October, 2025)	18,583.61	
Nov 30, 2025	RV#3		Net Interest Received (November, 2025)	17,934.69	
Dec 31, 2025	RV#4		Net Interest Received (December, 2025)	16,684.19	
Dec 31, 2025			Received Balance	4,397,106.32	

Reconciliation:			
Date	Particulars	Amount (BDT)	Remarks
A	B	C	D
Dec 31, 2025	Received Balance	4,397,106.32	
Dec 31, 2025	Current Quarter Total Payment	70,336.40	
Dec 31, 2025	Ledger Balance (Received Balance-Current Quarter Total Payment)	4,326,769.92	
Dec 31, 2025	(Deduct) 3rd Disability Assessment	9,150.00	
Dec 31, 2025	(Deduct) 3rd Endorsement Committee Meeting	33,800.00	
Dec 31, 2025	Reconciled Ledger Balance	4,283,819.92	
Dec 31, 2025	Bank balance as per bank statement	4,283,819.92	-

13. Coordination Meetings with Stakeholders

Between October 01 to December 31, 2025, the following types of coordination meetings with stakeholders were arranged:

13.1. Monthly Meetings with Local Brands

During the quarter, three meetings were conducted with representatives from brands, with the technical support of 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 2025, 92 brands have signed pledges for the EIS Pilot, including two new brands that joined during this quarter.

14. Capacity Development of Doctors for Disability Assessment

During this quarter, the following workshops were arranged by GIZ for the capacity development of doctors regarding disability assessment:

Date	Name of Workshop	Participants from EIS-PSU
November 23, 2025	Orientation of the Disability Assessment for BEPZA Doctors	13 Doctors from EPZs
December 7, 2025	Orientation of the Disability Assessment for DIFE Doctors	14 Doctors from the DIFE Headquarter and the District Offices

December 8, 2025	Orientation of the Disability Assessment for DOL Doctors	20 Doctors from the DOL Headquarter and the District Office
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15. Factory Orientation regarding EIS Pilot

Between October 01 to December 31, 2025, factory orientations were also organized for members of the BGMEA, covering a total of 216 factories. These sessions were held in Dhaka and reached out 398 factory management (male 324, female 74).

16. Inclusion of EIS in the Amended Bangladesh Labour Law

Through the amendment to the Bangladesh Labour Law, a new Section 151(A) has been adopted to establish the legal provision for the EIS Fund. This section provides the statutory basis for the establishment of the Employment Injury Scheme Fund, enabling the Government to introduce a structured and rights-based mechanism for providing compensation and benefits to workers who suffer employment-related injuries, disabilities, or death. Section 151(A) further authorizes the formulation of relevant legal provisions on the administration, financing, management, and utilization of the fund, thereby ensuring legal enforceability, transparency, accountability, and sustainability of the EIS within the national labour law framework. The inclusion of this section represents a significant step toward institutionalizing employment injury protection as a formal component of Bangladesh’s labour and social protection system.

In addition, Schedules 1 and 3 of the Bangladesh Labour Law have been updated to better reflect the nature and extent of employment-related injuries and disabilities. The updated schedules have expanded the scope of coverage and assessment, allowing workers to receive benefits in cases where entitlement was previously limited or not possible. Consequently, the revised schedules have enhanced the inclusiveness, fairness, and effectiveness of benefit determination under the EIS.

17.Challenges and Way Forward of the EIS-PSU

Challenges:

- Limited awareness among factory management and HR focal persons regarding EIS case submission procedures and the required supporting documentation.
- Submission of incomplete or inconsistent medical documentation.
- Delays and inconsistencies in receipt of monthly payment acknowledgement SMS from beneficiaries.
- Delayed or untimely submission of live verification proof by beneficiaries.
- Identification and assessment of occupational diseases.

Way Forward:

- Pursue targeted orientation and capacity-building sessions for factory HR representatives, medical officers, and 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.

18. Conclusion

This report marks the 10th 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 its 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.

19. Photographs of a Few Important Events

Event: 16th EIS Sub Committee Meeting; Date: October 15, 2025



Event: 17th EIS Sub Committee Meeting; Date: December 01, 2025





Event: 17th EIS PD Assessment, Date: November 19, 2025



Event: EIS BEPZA 2nd PD Assessment Meeting; Date: October 12, 2025



Event: EIS BEPZA 2nd PD Assessment Meeting; Date: October 13, 2025



Event: EIS BEPZA 3rd PD Assessment Meeting; Date: December 11, 2025



Event: EIS BEPZA 3rd Endorsement Committee Meeting; Date:15 December 2025