

9th Quarterly Business Oversight and Financial Report of EIS Pilot Special Unit

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Submitted by

Employment Injury Scheme (EIS) Pilot Special Unit

Shromo Bhaban (9th Floor), 196, Sahid Syed Nazrul Islam Soroni, Bijoy Nagar, Dhaka-1000.

Contact : 01886-921030, E-Mail: specialunit@eis-pilot-bd.org

Website: eis-pilot-bd.org

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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
ITIL	Information Technology Infrastructure Library
LFMEAB	Leather Goods and Footwear Manufacturers & Exporters Association of Bangladesh
MoLE	Ministry of Labour and Employment
MoHFW	Ministry of Health and Family Welfare
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 9th 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 1 July to 30 September 2025. The report demonstrates the continued consolidation of the EIS Pilot as Bangladesh's first large-scale, tripartite employment injury protection mechanism, and highlights critical progress towards its institutionalization as a National Employment Injury Scheme (EIS).

During the reporting quarter, the EIS-PSU supported key tripartite governance processes, including the 12th meeting of the EIS Governance Board, two meetings of sectoral sub-committees (RMG, Leather & Footwear), and the 2nd Endorsement Committee meeting for BEPZA. These bodies approved new cases, endorsed audited financial statements and annual reports, expanded committee membership, and approved budgetary and procedural arrangements for newly included sectors. The quarter also marked the first operationalisation of EIS benefits in the Leather & Footwear sector and continued implementation within EPZs. A major strategic achievement of the quarter was the advancement of the national EIS institutionalisation agenda through the second and third national tripartite workshops. These workshops reached consensus on governance, administration, costing, and financial sustainability principles, including tripartite oversight, long-term funding integrity, gradual sectoral expansion, and alignment with international labour standards. The outcomes are feeding into a Tripartite Technical Framework, which will guide future legislative and institutional design.

Operationally, the EIS-PSU continued case processing, disability assessments, and monthly benefit disbursements. A total of 3 Disability assessment sessions were conducted for RMG, Leather & Footwear, and EPZ beneficiaries, including the first disability assessment session at Cumilla EPZ. Since the launch of the Pilot, 139 cases have been approved (98 deaths and 41 permanent disabilities), with commuting accidents emerging as a significant and growing risk category. Data analysis confirms that accident risks are highest during workers' first year of service, underscoring the importance of preventive measures and early orientation.

Financially, the EIS Pilot maintained sound fiduciary management. During the quarter, BDT 4.25 million was disbursed under the RMG EIS and BDT 0.31 million under EIS-BEPZA, with all transactions processed through the banking system and reconciled balances confirmed. Cumulatively, BDT 17.49 million has been disbursed to beneficiaries since inception, while long-term actuarial liabilities highlight the necessity of a sustainable national financing framework.

The quarter also strengthened inter-institutional coordination, notably with BRTA to explore harmonisation of road accident compensation, and initiated dialogue on extending EIS coverage to the ship recycling sector. Capacity-building activities, factory orientations, and ILO technical missions further reinforced implementation readiness.

Key challenges persist, particularly regarding case documentation quality, beneficiary verification, and procedural awareness at the factory level. The EIS-PSU has identified targeted orientations, enhanced beneficiary engagement, and full MIS functionality as priority actions moving forward.

Overall, the quarter reflects steady operational delivery alongside decisive policy progress, positioning the EIS Pilot as a credible foundation for a national, legally anchored employment injury insurance system in Bangladesh.

2. Introduction

The 9th Quarterly Business Oversight and Financial Report serve as a key document for informing all EIS Pilot stakeholders of the project’s quarterly developments. It provides comprehensive updates on case approvals, beneficiary information, payment details, decisions rendered by the EIS Governance Board (EIS_GB), the Sub-Committee for the RMG, the Sub-Committee for the Leather and Footwear Sector, and the EC of BEPZA, as well as activities undertaken to support the EIS Pilot's success. The EIS-PSU welcomes feedback and suggestions to enhance the quality and effectiveness of future reports.

3. Objectives of the EIS-PSU Quarterly Report

The report is prepared to provide stakeholders with comprehensive updates on the major activities undertaken during the reporting quarter, including details of the beneficiaries of the EIS Pilot and the related financial transactions. Furthermore, it seeks to strengthen these activities through systematic data analysis, identification of operational bottlenecks, and the implementation of appropriate corrective measures to advance the overall objectives of the EIS Pilot.

4. Workshop on Institutionalization of EIS Pilot

In 2025, a national tripartite dialogue began to address key requirements for institutionalizing the EIS, including shifting from employer liability to a contributory social security model, expanding worker coverage, establishing administrative structures, strengthening compliance mechanisms, and planning the transition process. To support this, the Government of Bangladesh—together with ILO and GIZ—organized three thematic workshops to guide the future legislative and institutional design of the national EIS. During this quarter, the second and third workshops were conducted.

The second workshop, titled “**Administration and Governance of the National Employment Injury Scheme (EIS)**”, was held on **8 July 2025** at the Six Seasons Hotel in Dhaka. The event brought together 44 participants, including representatives from government, employers’ and workers’ organizations, development partners, and technical experts.

The discussion enabled the identification of numerous technical elements related to the governance and administration under a national EIS. Indeed, the discussion brought to light the following points to be included in the technical framework and the planning of necessary resources:

- Identification of a clear oversight authority and the establishment of an independent appeals tribunal.
- Establishment of a tripartite EIS Governance Board with equal representation from government, employers, and workers. Transparent nomination and selection processes are critical.
- Inclusion in the Governance Board of 2–3 major economic sectors, based on national significance of the sector. Clear division of roles between the Governance Board

(policy and strategic decisions) and Executive Management (daily operations and implementation).

- Development of a strong collaboration among DOL and DIFE, Central Fund, BLWF, MoHFW, BRTA, and others (Department of Disaster Management, MoWCA, MoSW) based on specific needs.
- Establishment of a new and autonomous administrative entity to manage the national EIS in the long run, meanwhile continuing with the existing EIS Pilot system (processes) to ensure uninterrupted service delivery for the whole territory of Bangladesh.
- Requirement of a unified legal framework to provide coverage under the EIS for all sectors, including in EPZ.
- Need revision of outdated laws such as Schedule 1 and Schedule 3 in the BLA.
- Establishment of dedicated rehabilitation centres and strengthening capacity in existing facilities.
- Strengthening of the coordination among public institutions and social assistance programs for a broader social protection system, starting with the EIS.
- Exploring investment strategies for EIS fund for long-term sustainability.
- Existing core divisions of roles of the relevant institutions as practiced by the EIS.
- Ensuring regional presence through limited regional establishments or co-location with existing offices as the EIS expands.
- Forming dedicated group of Labour Inspectors within DIFE, trained specifically on EIS-related functions.
- Collaborating with MoHFW to promote occupational health services.
- Collecting injury data from local hospitals to support accident prevention and rehabilitation efforts.
- Strengthening the capacity of Labour Welfare Centres under DOL, with the perspective of medical and rehab service delivery, to better support EIS implementation.

The third workshop, titled “**Costing and Financial Sustainability of the National Employment Injury Scheme (EIS)**”, was held on **September 27–28, 2025**, at the Bangladesh Employers’ Federation (BEF) Conference Room. The event brought together 38 participants, including representatives from government institutions, employers’ and workers’ organizations, development partners, and subject matter experts.

The discussions highlighted several key technical elements to be incorporated into the national EIS technical framework and resource planning, which are:

- a) The EIS national scheme should be fully funded for long-term benefits and use Pay As You Go (PAYG) for short-term ones.
- b) Duplication between national EIS and other schemes or welfare funds should be avoided, and coordination ensured.
- c) Industry rating should be used for the EIS national scheme, where each industry bears the costs of its own risks.
- d) Integrity, accountability and transparency should be the pillars of the EIS national scheme’s financial governance, as set by the EIS Pilot’s experience and governance documents.
- e) Funding policy (contributions) and investment policy (investment returns) will need to be adopted under the EIS national scheme.

- f) National stakeholders should explore the feasibility of an ISSA membership for the Ministry of Labour & Employment (MoLE) to access its resources and engage in knowledge-exchange processes.
- g) Further discussions are required to identify the EIS national sources of funding for all sectors of activities/industries in Bangladesh, with employers' organizations in the export-oriented RMG sector considering the continuity of funding beyond June 2027 in this sector.
- h) On-duty Road Traffic Accidents and commuting accidents when the means of transportation is provided by the employer should be covered by the EIS national scheme at the outset. The coverage of other commuting accidents needs further data and in-depth discussions with relevant authorities, including BRTA, to address their prevention and coverage.
- i) The EIS national scheme should have a gradual extension approach to both the effective coverage of sectors and the range of benefits to be provided.

As a way forward, participants committed to jointly developing a Tripartite Technical Framework consolidating the agreements and recommendations from all three workshops. This framework will serve as the foundation for drafting the legislative and institutional structure of the National EIS and will guide the continuation of tripartite consultations towards its eventual implementation.

5. Meeting of EIS_GB and EIS_GB Sub-Committee

From July 01 to September 30, 2025, the following tripartite meetings were organized:

5.1.12th Meeting of EIS_GB on September 29, 2025

All GB members, the ILO Technical team from Geneva, and observer representatives from the ILO, GIZ and local brands' representatives attended the meeting. The meeting was very effective and took the following unanimous decisions:

- a. The Board confirmed the Minutes of the 11th EIS-GB meeting
- b. The Board directed Central Fund to take necessary steps to publish the revised Gazette notification incorporating all the changes of the members of the EIS-GB.
- c. The Board approved the inclusion of the IG DIFE as a member of both RMG and Leather & Footwear Sub-Committees.
- d. The Board approved the inclusion of the Director, Central Fund, as a member of GB and a member of both RMG and Leather & Footwear Sub-Committees.
- e. The Board approved the 8th Quarterly Business Oversight and Financial Report
- f. The Board approved the 2nd Annual Audit Report (FY 2024–25) and Financial Statements.
- g. The Board approved the 2nd Annual Report (July 2024–June 2025).
- h. The Board endorsed the decisions of the EIS 13th, 14th, and 15th Sub-Committee meetings.
- i. The Board approved the provisional budget (FY 2025–26) for EIS-Leather & Footwear.
- j. The Board approved the fund transfer process for Leather & Footwear accounts.
- k. The Board approved the inclusion of the 2023 Bay Footwear workplace accident case into the EIS Leather and Footwear pilot.

- l. The Board approved the inclusion of vetted 100% export-oriented 104 BTMA factories into the EIS RMG pilot as supply chain factories.
- m. The Board endorsed the EIS communication video for publication on the ILO and EIS-PSU websites.
- n. The Board approved the proposal of DIFE and DOL doctors' training on disability assessment.
- o. The Board endorsed the discussion proposal with Ship Recycling, Telecom, and Pharmaceuticals sector, and with BRTA.
- p. The Board endorsed the proposal of a tripartite workshop for vetting the Technical Framework Document on national EIS.

5.2 12th and 13th Meeting of EIS Sub-Committee

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

Date of the Sub-Committee Meetings:		14th Meeting (27/07/2025)	15th Meeting (31/08/2025)
Case Presented for Decision	Workplace Accident Death Cases	4	0
	Commuting Death Cases	9	5
	On-Duty RTA Death Case	1	0
	Workplace Accident PD Cases	0	4
	Commuting Accident PD Cases	0	2
	On Duty RTA PD Case	0	0
	Number of referred death cases	0	0
Decision of Sub-Committee	Approved Workplace Accident Death Cases	4	0
	Approved Commuting Death Cases	9	
	Approved On-Duty RTA Death Cases	1	5
	Approved Workplace Accident PD Cases	0	4
	Approved Commuting Accident PD Cases	0	2
	Approved On-Duty RTA PD Cases	0	0
	Not Approved Cases	0	0
	Referred to the EIS GB	0	0
Number of Beneficiaries		48	23

6. 1st Meeting of EIS Leather and Footwear Sub-Committee

On September 02, 2025, the 1st Meeting of the EIS Leather and Footwear Sub-Committee was convened, during which the following decisions were adopted:

- a) The draft SOP for EIS–Leather and Footwear is to be placed before the EIS_GB meeting for approval.
- b) The Sub-Committee recommended to place before the EIS_GB the proposal to include IG DIFE as a member of the EIS Leather and Footwear Sub-Committee.
- c) The proposal of the Provisional Budget for EIS-Leather and Footwear for FY 2025-26 will be presented at the GB meeting for approval.

- d) The Sub-Committee unanimously approved the EIS benefit for the beneficiary of Case No: 2025.EIS.LF.000001 as mentioned in the Benefit Approval Note.
- e) The Sub-committee endorsed that fund transfer proposal should be presented at the EIS GB for approval.
- f) The Sub-Committee agreed to recommend the inclusion of the 2023 case in the EIS– Leather and Footwear and to place it before the EIS-GB meeting for final approval.

7. 2nd Meeting of the EC of EIS BEPZA

On September 14, 2025, the 2nd EC Meeting was held at the BEPZA 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	2	Approved Workplace Accident Death Cases	2
Commuting Death Cases	0	Approved Commuting Death Cases	0
On-Duty RTA Death Case	0	Approved On-Duty RTA Death Cases	0
Workplace Accident PD Cases	1	Approved Workplace Accident PD Cases	1
Commuting Accident PD Cases	0	Approved Commuting Accident PD Cases	0
On Duty RTA PD Case	0	Approved On-Duty RTA PD Cases	0
Number of referred death cases	0	Not Approved Cases	0
		Referred to the EIS GB	0
Total cases			03
Total Number of Beneficiaries			07

8. Disability Assessment for the RMG Beneficiaries

In the current quarter, the EIS-PSU conducted the 15th and 16th disability assessment sessions with DIFE doctors. The 15th session, held on August 14, 2025, assessed six EIS RMG cases and one EIS Leather & Footwear case, while the 16th session on September 17, 2025, assessed five cases. The team determined the percentage of loss of income capacity as per Schedule 1 of the Bangladesh Labour Act (BLA).

9. Disability Assessment for EIS BEPZA

During the current quarter, the EIS Pilot Special Unit (EIS-PSU) conducted its first disability assessment session at the Cumilla EPZ Medical Center, in collaboration with the medical team of Cumilla EPZ. The session was held on August 31, 2025, during which four cases from Cumilla EPZ were evaluated. Following a thorough assessment, one case was officially classified as a disability. The EPZ medical team recommended ongoing post-treatment follow-up, with progress reports to be submitted to the EPZ doctors to ensure accurate monitoring and identification of disability status. The assessment team determined the percentage of loss of income-earning capacity in accordance with Schedule 1 of the Bangladesh EPZ Labour Act, 2019.

10. BRTA Engagement for On-Duty & Commuting Accident Compensation

Since 2022, the Employment Injury Scheme Pilot (EIS-Pilot) has been providing long-term benefits, including monthly pensions, to workers and their families in the event of death or

disability resulting from work-related accidents. This coverage extends to both on-duty road accidents and commuting accidents (traveling between home and the workplace). Experience from the first three years of the EIS-Pilot indicates that the incidence of road accidents is five times higher than accidents occurring on factory floors.

Simultaneously, the Government of Bangladesh provides compensation for road accidents through the Bangladesh Road Transport Authority (BRTA). Under this mechanism, one-time compensation is provided as follows: BDT 500,000 for death, BDT 300,000 for life-altering injuries, and BDT 100,000 for injuries from which the individual returns to normal life. A 12-member Board of Trustees, chaired by the BRTA Chairman, manages the fund and adjudicates claims.

Given the overlap between EIS-Pilot benefits (covering on-duty and commuting road accidents) and BRTA compensation, the ILO and GIZ have held preliminary meetings with BRTA officials to understand their compensation process and explore opportunities for harmonization. These discussions revealed that, as of May 2025, BRTA has compensated a total of 1,119 cases, with 200 cases pending. The compensated cases include 948 deaths, 35 life-altering injuries, and 136 other injuries. BRTA compensation requires filing a General Diary (GD) report within one week of the accident, followed by an initial inquiry conducted by a District-level committee led by the Deputy Commissioner.

The EIS-Pilot is exploring the possibility for BRTA to segregate compensation data for workers and coordinate with the EIS Unit, enabling the EIS Unit to consider BRTA compensation in calculating long-term benefits, thereby adjusting the benefits provided to workers accordingly. Furthermore, both institutions may agree that the EIS Unit can assist workers in claiming BRTA compensation if they have not yet applied.

Finally, discussions are ongoing to explore whether BRTA could adopt a long-term benefits model for worker victims of road accidents, in alignment with ILO Convention No. 121, rather than providing one-time compensation.

11. Extending EIS Coverage to the Ship Recycling Sector

The ILO Mission, consisting of Dr. Anne Marie La Rosa, Senior EIS Expert, SOCPRO, ILO Geneva, and Mr. Andre Picard, Head of SOC/ASU, SOCPRO, ILO Geneva, met with Mr. Shafiul Alam Talukder, Director General of the Bangladesh Ship Recycling Board (BSRB), and Mr. Jashim Uddin Badal, the embedded IMO Representative at the Ministry of Industries, on 22 September 2025. The Director General of BSRB expressed strong initial interest and encouraged the ILO to prepare a Letter of Intent to initiate the EIS Pilot in the ship recycling sector. In Chittagong on September 23, 2025, the Mission also met Mr. Shariful Islam from IndustriALL, who shared valuable insights on the representation of unionized workers in the industry.

However, following consultations with the Bangladesh Ship Breakers and Recyclers Association (BSBRA), the Director General's enthusiasm appeared to have moderated. While BSBRA expressed interest, employers emphasized that an enabling environment is needed to view work-related injury protection (2% of the wage base) as an investment rather than a financial burden.

During follow-up discussions between ILO Dhaka and BSRB on 30 September 2025, the Director General reiterated that employers preferred cost-sharing arrangements. He proposed

organizing a multi-stakeholder meeting—involving BSRB, ILO, relevant embassies of ships sending countries, and cash buyers—to discuss collaboration, including the possible creation of a CSR fund for social protection and environmental objectives.

The Mission emphasized that investment in this sector is critical as it is recognized by the ILO as one of the most hazardous industries, presents immediate potential to address occupational diseases, and requires employer participation in financing protection measures. To advance this initiative, the Mission recommends that the proposed meeting focus on social protection as the entry point rather than limiting the discussion to CSR. The Pilot phase should be used to prepare the sector for legal EIS obligations expected to take effect in 2027.

12.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 June 2025.

Data on Workplace Accidents

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 Sep 30, 2025	5	5	---	17	10	7	7,975	198,030
Jan 01, 2024 to Dec 31, 2024	12	9	3	25	11	14	10,291	1,846,966
Jan 01, 2023 to Dec 31, 2023	10	10	---	23	9	14	4,179	1,697,323
Jun 22, 2022 to Dec 31, 2022	7	7	---	17	9	8	6,139	1,726,969
Total since launch	34	31	3	82	39	43	7,297	5,469,289

Data of On-Duty RTA

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 Sep 30, 2025	2	2	---	4	1	3	7,763	102,335
Jan 01, 2024 to Dec 31, 2024	5	5	---	18	5	13	11,890	855,138
Jan 01, 2023 to Dec 31, 2023	3	3	---	11	3	8	7,540	597,198
June 21, 2022 to Dec 31, 2022	1	1	---	3	1	2	4,298	171,050
Total since launch	11	11	---	36	10	26	9,303	1,725,721

Data on Commuting Accidents

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 01, 2022, in BDT
Jan 01, 2025 to Sep 30, 2025	15	11	4	55	22	33	9,205	1,779,888
July 01, 2024 to Dec 31, 2024	38	21	17	114	45	69	8,021	3,987,484
Total since launch	53	32	21	169	67	102	8,357	5,767,372

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 September 2025.

Data on Workplace Accidents

Period of Accident (mm.dd.yyyy)	Total number of cases	Male	Female	Average benefit per case per month in BDT	Total benefit paid out up till June 2025
Jan 01, 2024 To Sep 30, 2025	00	00	00	00	00
Jan 01, 2024 to Dec 31, 2024	19	17	2	4,300	1,953,515
Jan 01, 2023 to Dec 31, 2023	10	9	1	2,637	1,366,904
Jun 22, 2022 to Dec 31, 2022	4	4	---	2,539	708,226
Total since launch	33	30	3	3,560	4,028,646

On Duty RTA

Period of Accident (dd.mm.yyyy)	Total number of cases	Male	Female	Average benefit per case per month in BDT	Total benefit paid out till March 2025
Jan 01, 2024 To Sep 30, 2025	00	00	00	00	00
Jan 01, 2024 to Dec 31, 2024	2	2	---	10,085	218,590
Jan 01, 2023 to Dec 31, 2023	1	1	---	9,050	135,745
Total since launch	3	3	---	9,740	354,336

Commuting Accident

Period of Accident (dd.mm.yyyy)	Total number of cases	Male	Female	Average benefit per case per month in BDT	Total benefit paid out up to March 2025
Jan 01, 2025 to Sep 30, 2025	3	1	2	3,335	4,889
Jul 01, 2024 To Dec 31, 2024	2	---	2	7,850	85,828
Total since launch	5	1	4	5,141	139,215

Instalment Information for Both Death & Disability Cases:

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	24/07/2025	78	24	211	24	235	1,746,104.12	384,425.07	2,130,529.19

August, 2025	25/08/2025	92	22	250	22	272	1,928,790.21	126,517.11	2,055,307.32
September 2025	08/10/25	96	29	253	29	282	11,64,337.94	3,05,972.76	14,70,310.70
Total Amount Disbursed:							12,956,783.93	4,533,074.54	17,489,858.47

Information on the Cost of Accidents:

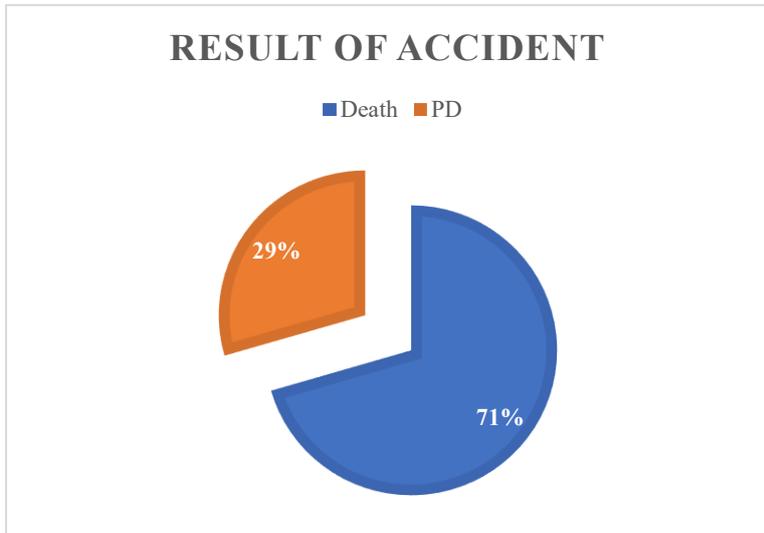
The table below presents an accident-wise analysis of the costs of accidents by financial year.

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	12	31	29,501,663.00
	Workplace	Disability	9	9	15,692,114.00
	On Duty RTA	Death	6	17	12,544,889.00
	On Duty RTA	Disability	1	1	2,571,784.00
	Commuting RTA	Death	53	169	104,997,617.00
	Commuting RTA	Disability	5	5	9,054,271.00
Total			139	328	243,461,842.00

13.Overall Case Analysis

The following analyses provide an overview of workplace accidents and their impact on workers and beneficiaries up to September 30, 2025. A total of 139 cases has been recorded, comprising 98 deaths and 41 permanent disability cases. The analysis includes key demographic distributions of deceased workers and beneficiaries and the causes and outcomes of accidents. The data highlights significant trends, such as the predominance of male workers in fatal accidents and the primary causes of accidents.

The pie chart titled "**Result of Accident (as of September 30, 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 71%, corresponds to fatal accidents, where a total of 98 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.

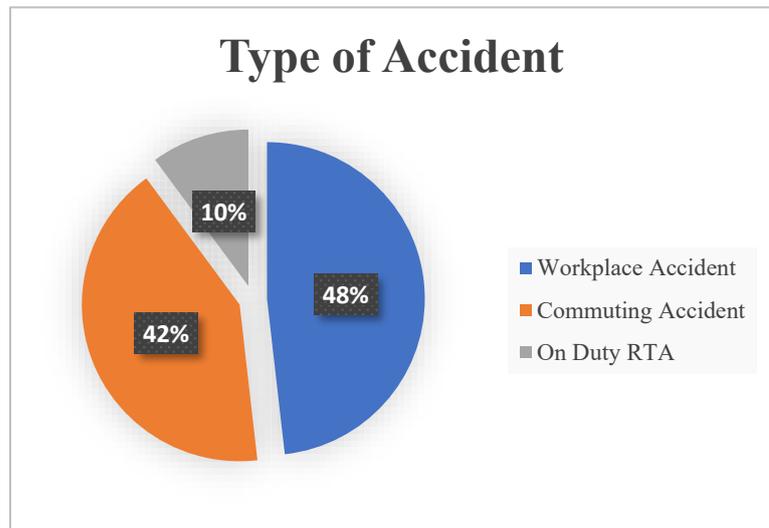


The remaining 29% of the cases, representing 41 individuals, resulted in Permanent Disability (PD). These cases involve workers who have suffered life-altering injuries, leading to permanent impairment, which severely impacts their ability to work and maintain their livelihoods.

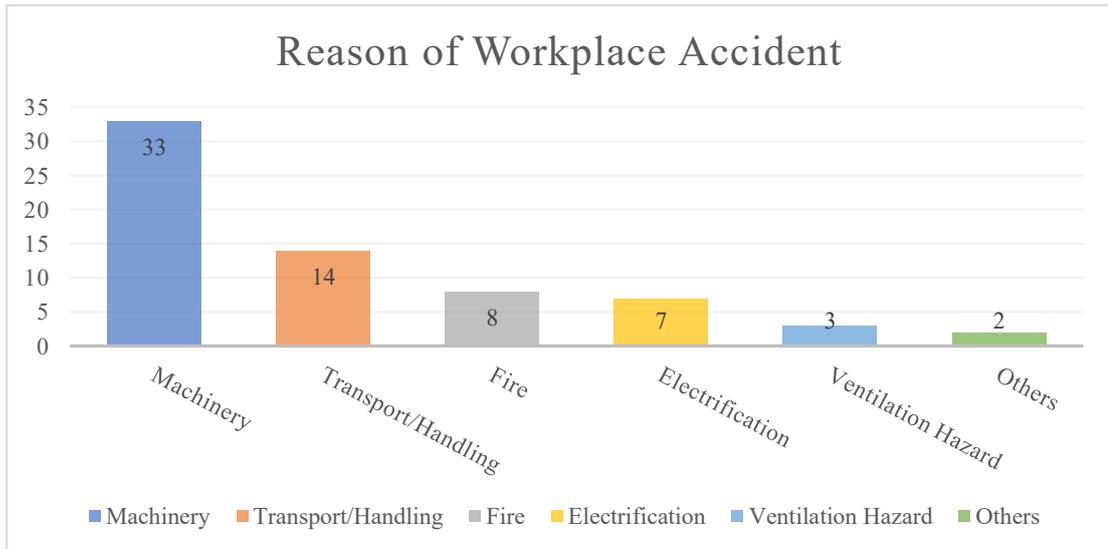
The remaining 29% of the cases, representing 41 individuals, resulted in Permanent Disability (PD). These cases involve workers who have suffered life-altering injuries, leading to permanent impairment, which severely impacts their ability to work and maintain their livelihoods.

The pie chart titled "**Type of Accident (as of September 30, 2025)**" illustrates the distribution of reported accident cases, covering both fatalities and disabilities. Workplace Accidents recorded since June 21, 2022, account for 48% (67 cases), highlighting once again the ongoing need for stronger safety measures at factories.

Commuting Accidents, recorded since 1 July 2024, represent 42% (58 cases), indicating a rising trend that requires targeted interventions. On-Duty Road Traffic Accidents documented from June 21, 2022, comprise 10% (14 cases), underscoring the importance of road safety during job-related travel.

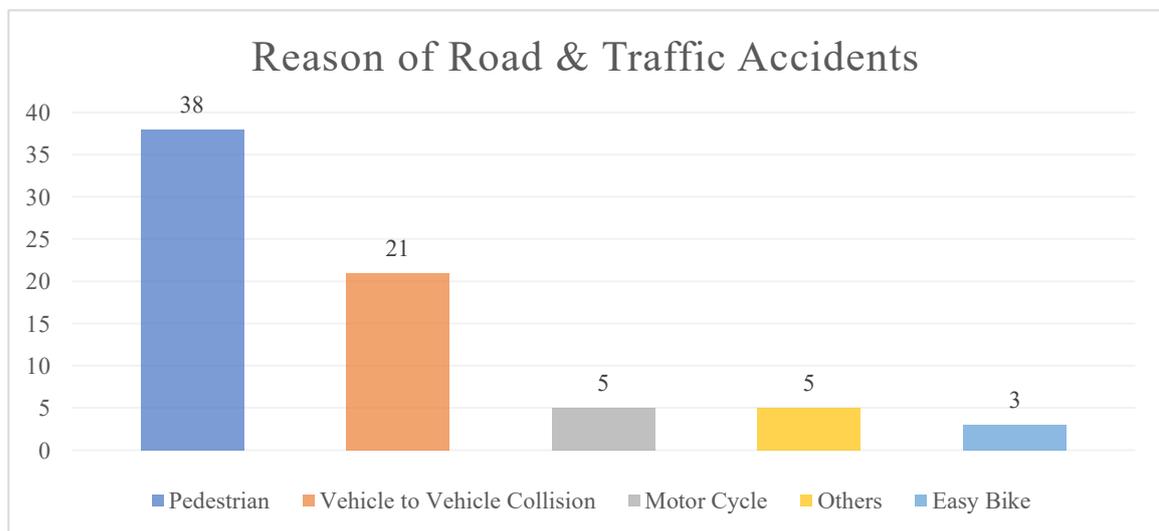


The data shows that workplace accidents remain the primary cause; however, there is a growing concern regarding commuting-related incidents. Although commuting accidents were only included in the data in July 2024, their percentage is already relatively high compared to workplace accidents.



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

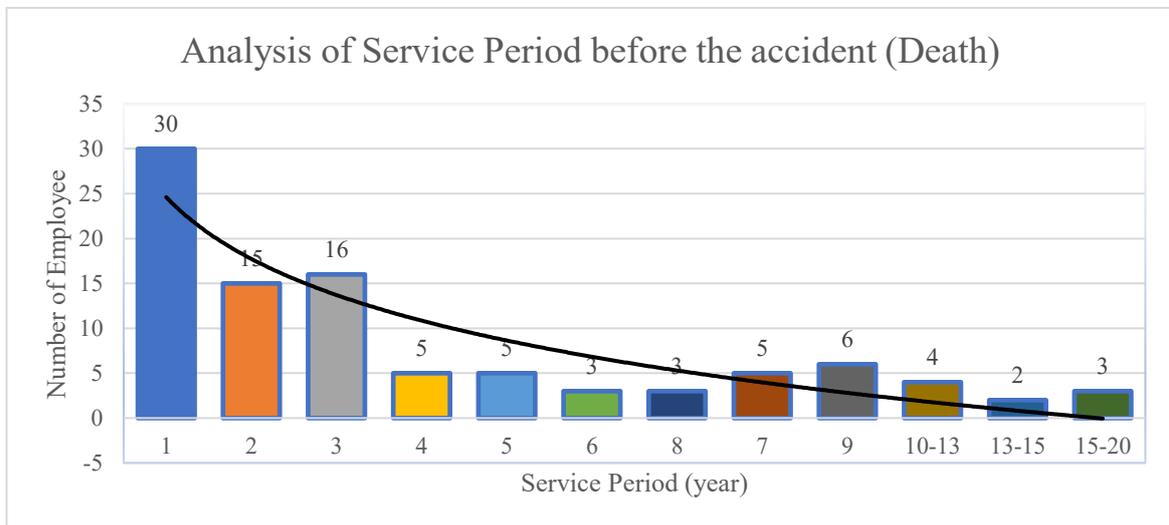
- Machinery-related accidents were the most prevalent, comprising 33 cases; the majority of these resulted in disabilities, with only a few leadings to fatalities.
- Transport and material handling incidents accounted for 14 cases.
- Fire-related incidents were responsible for 8 cases.
- Electrocutation was identified in 7 cases.
- Ventilation hazards contributed to 3 cases, while other types of accidents accounted for 2 cases.



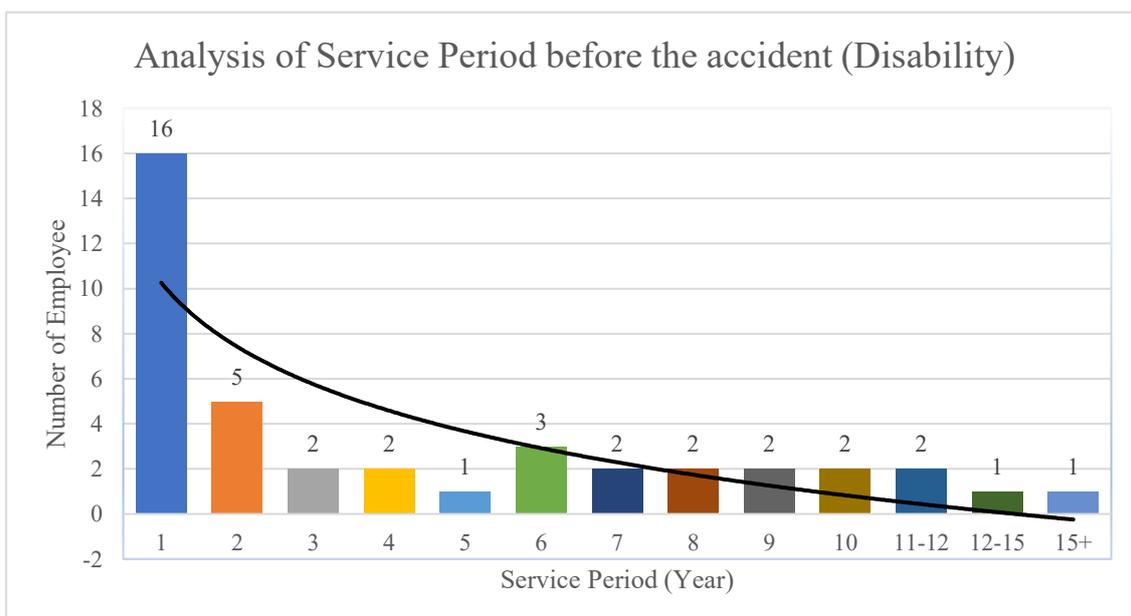
The bar chart titled "**Reasons of Road Traffic Accidents**" visually presents the number of incidents attributed to different accident causes. The chart compares five categories:

- **Pedestrian:** 38 cases (orange bar)—the highest among all categories
- **Vehicle-to-Vehicle Collision:** 21 cases
- **Easy Bike:** 3 cases
- **Motorcycle:** 5 cases
- **Others:** 5 cases

Each bar's height corresponds to the number of incidents, with values displayed above each bar for quick reference. The chart conclusively shows that accidents involving pedestrians are the most frequent, followed by vehicle-to-vehicle collisions. Easy bike, motorcycle, 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.



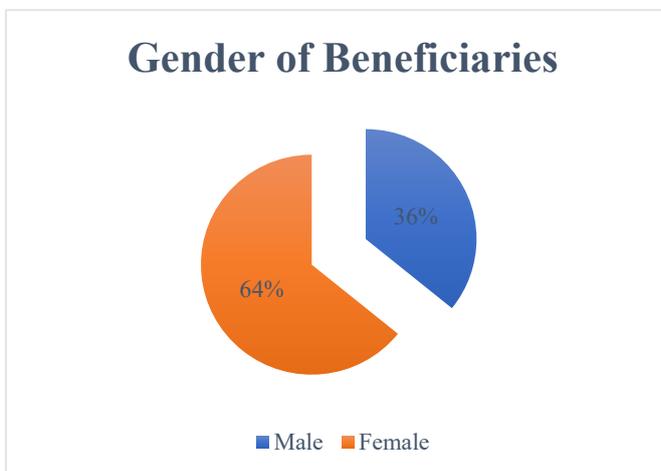
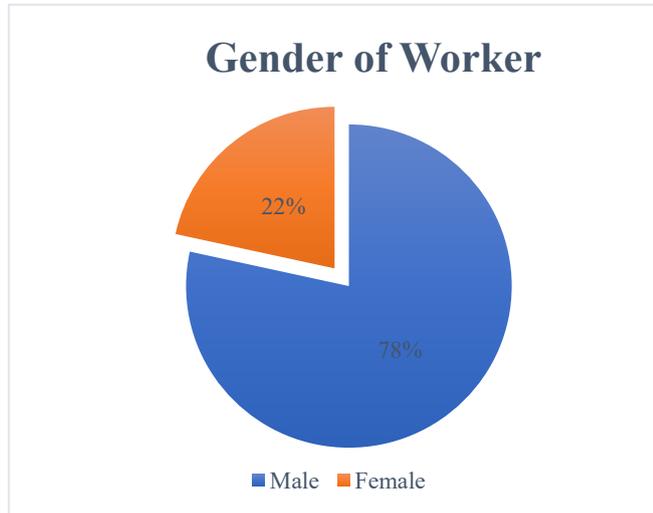
The chart shows that 30 employees died within their first year of service, making this by far the riskiest period. The numbers sharply decrease as service length increases—15 deaths in the second year, 16 in the third, and only 5 or fewer deaths for each subsequent group (years 4–20). By the time employees have more than 10 years of service, deaths drop to as few as 1–2 per group.



The chart shows that 16 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—5 employees in the second year, and 1–2 cases for each of the following years up to 15+ years of service. Occasional small increases, such as 3 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 139 cases of fatalities and permanent disabilities. The majority of the affected workers were male, comprising 78% (109 cases), whereas female workers accounted for 22% (30 cases). A closer examination reveals that among the 25 female cases, 19 incidents were linked to road traffic accidents, including both on-duty and 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 282 beneficiaries by gender in death and PD cases:

- ✓ **Male:** Represented by the blue portion, making up 36% (101) of the beneficiaries.
- ✓ **Female:** Represented by the orange portion, making up 64% (181) of the beneficiaries.

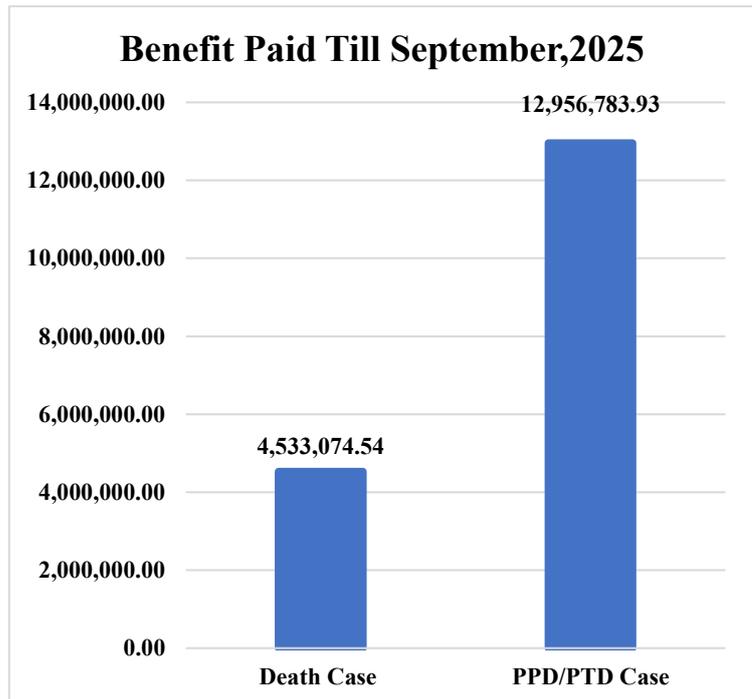
Analysis of Payments (Per Case)

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

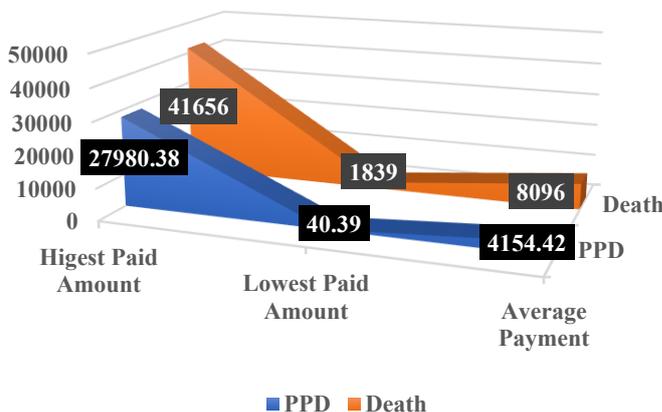
- ✓ Death cases: BDT 12,956,783.93
- ✓ PD cases: BDT 4,533,074.54

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 27980 (PD).
- ✓ Lowest paid amount: BDT 1,839 (death) and BDT 40.39 (PD).
- ✓ Average payment: BDT 8096 (death) and BDT 4154.42 (PD).

14. 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 cases, while the second report covers the financial summary of EIS-BEPZA.

Quarterly Financial Report

For the Period of July 1, 2025 to September 30, 2025

Expenses:					
Date	Voucher#	A/C Code	Expenditure Details	Paid (BDT)	Remarks
A	B	C	D	E	F
July 28, 2025	PV#64	510	Top-up benefit payment up to July, 2025 Total paid to 235 beneficiaries (Death 211 & PPD 24) Total 103 cases (Death 79 & PPD 24)	2,130,529.19	
August 17, 2025	JV#37	5307	14th Sub Committee Meeting	27,119.00	
August 17, 2025	JV#38	5308	15th Disability Assessment	9,330.00	
August 27, 2025	PV#65	510	Top-up benefit payment up to August, 2025. Total paid to 272 beneficiaries (Death 250 & PPD 22). Total 114 cases (Death 92 & PPD 22)	2,055,307.32	
August 28, 2025	JV#39	5304	Staff Field Visit	3,065.00	
August 28, 2025	JV#40	5307	15th Sub Committee Meeting	22,200.00	
September 30, 2025			Total Expense	4,247,550.51	

Transfer As FDR:					
Date	Voucher#	A/C Code	Transfer Details	Paid (BDT)	Remarks
A	B	C	D	E	F
July 24, 2025	PV#63		Fixed Deposit Receipt (FDR)	6,000,000.00	
September 30, 2025			Total Transfer	6,000,000.00	

Receipt:					
Date	Voucher#	A/C Code	Particulars	Received (BDT)	Remarks
A	B	C	D	E	F
July 1, 2025			Opening Balance	15,295,836.97	
-	-	-	-	-	
September 30, 2025			Received Balance	15,295,836.97	

Date	Particulars	Amount (BDT)	Remarks
A	B	C	D
September 30, 2025	Received Balance	15,295,836.97	
September 30, 2025	Fixed Deposit Receipt (FDR)	6,000,000.00	
September 30, 2025	Current Quarter Total Payment	4,247,550.51	
September 30, 2025	Ledger Balance (Received Balance-Current Quarter Total Payment)	5,048,286.46	
September 30, 2025	Deduct: 12th GB meeting advance	51,600.00	
September 30, 2025	Reconciled Ledger Balance	4,996,686.46	
September 30, 2025			
September 30, 2025	Bank balance as per bank statement	4,996,686.46	

Employment Injury Scheme-Pilot Special Unit (EIS-PSU)
Shromo Bhaban (9th Floor), Bijoy Nagar Road, Dhaka-1000

EIS-BEPZA

Quarterly Financial Report

For the Period of 1 July, 2025 to 30 September, 2025

Expenses:					
Date	Voucher#	A/C Code	Expenditure Details	Paid (BDT)	Remarks
A	B	C	D	E	F
August 04, 2025	JV#1	5311	1st Disability Assessment	16,020.00	
September 14, 2025	JV#2	5307	2nd Endorsement Committee Meeting	34,800.00	
September 23, 2025	PV#1	510	Top-up benefit payment up to September, 2025 Total paid to 7 beneficiaries (Death 6 & PPD 1) Total 3 cases (Death 2 & PPD 1)	255,775.48	
30/06/2025			Total Expense	306,595.48	
Receipt:					
Date	Voucher#	A/C Code	Particulars	Received (BDT)	Remarks
A	B	C	D	E	F
July 1, 2025			Opening Balance	4,591,972.12	
July 31, 2025	RV#3		Net Interest Received (for the month of July, 2025)	19,770.98	
August 31, 2025	RV#4		Net Interest Received (for the month of August, 2025)	19,856.11	
September 30, 2025	RV#5		Net Interest Received (for the month of Sep, 2025)	18,900.10	
September 30, 2025			Received Balance	4,650,499.31	
Reconciliation:					
Date	Particulars		Amount (BDT)	Remarks	
A	B		C	D	
September 30, 2025	Received Balance		4,650,499.31		
September 30, 2025	Current Quarter Total Payment		306,595.48		
September 30, 2025	Ledger Balance (Received Balance-Current Quarter Total Payment)		4,343,903.83		
September 30, 2025	Reconciled Ledger Balance		4,343,903.83		
September 30, 2025	Bank balance as per bank statement		4,343,903.83		

15.Coordination Meetings with Stakeholders

Between July 01 to September 30, 2025, the following types of coordination meetings with stakeholders were arranged:

15.1. 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 June 2025, 86 brands have signed pledges for the EIS Pilot, including two new brands that joined during this quarter.

Workshop attended by EIS-PSU Officials

Date	Name of Workshop	Participants from EIS-PSU
August 23-28, 2025	ISO/IEC 27001:2022 Lead Implementer	Junior MIS Specialist, MVO. MVO2
September 22, 2025	Closing Ceremony of the project titled “Disability Assessment and Rehabilitation (DAR) Cost Analysis for Injured Workers from the Readymade Garments (RMG) Sector.	Coordinator, VDCCO
September 25, 2025	Institutional Arrangement for EIS	Special Advisor, Coordinator, Junior MIS Specialist
September 27-28, 2025	Costing and Financial Sustainability of the National Employment Injury Scheme (EIS)”	Special Advisor, Coordinator, Junior MIS Specialist

15.2. Factory Orientation Regarding EIS Pilot

Between July 01 and September 30, 2025, orientation sessions were conducted for factories under various EPZs, engaging a total of 349 factories. The sessions took place in Cumilla EPZ on 20 July 2025 (24 factories), Chattogram EPZ on 23–24 July 2025 (110 factories), Karnaphuli EPZ on 24 July 2025 (26 factories), Dhaka EPZ on 18 August 2025 (63 factories), Adamjee EPZ on 27 August 2025 (46 factories), and Uttara (Nilphamari) EPZ on 31 August 2025 (80 factories).

During the same period, factory orientations were also organized for members of the Leather Goods and Footwear Manufacturers & Exporters Association of Bangladesh (LFMEAB), covering a total of 46 factories. These sessions were held in Dhaka on 15 July 2025 (23 and 27 factories), Chattogram on 26 July 2025 (11 factories), and Cumilla on 17 August 2025 (8 factories).

Factory orientations for BGMEA-member factories: 14 sessions covering 216 factories. Total participants 375 (male 306, female 69).

16. ILO Technical Missions on EIS Pilot

During the reporting period, a three-member ILO technical mission—comprising Dr. Anne Marie La Rosa (Senior EIS Expert, SOCPRO, ILO Geneva), Mr. André Picard (Head, Actuarial Services Unit, SOCPRO, ILO Geneva), and Mr. Raffaello Marcelloni (Actuarial Expert, Italian Employment Injury Insurance Institution)—visited Bangladesh from September 21-30, 2025.

The mission aimed to advance the institutionalisation and expansion of the Employment Injury Scheme (EIS) Pilot through comprehensive consultations with key stakeholders, including government counterparts, employers' and workers' representatives, and development partners. Throughout the mission, extensive discussions were held on EIS implementation, coverage expansion beyond the RMG sector, governance structures, financial sustainability, and data management mechanisms. Key activities included:

- The 12th EIS Governance Board meeting;
- The 3rd national workshop on Costing and Financial Sustainability;
- Meetings with the Central Fund, BEPZA, Bangladesh Ship Recycling Board (BSRB), and social partners;
- Field visits to Chittagong for consultations with IndustriALL, BSBRA, and shipbreaking stakeholders.

The mission also reviewed progress in digitalization, actuarial modelling, and institutional arrangements necessary for the transition from the pilot to a national employment injury insurance system. Collaborative sessions addressed both administrative and technical challenges, identifying clear next steps for implementation.

The mission concluded with a joint debriefing involving the ILO Country Director, GIZ, and the EIS Unit, reaffirming a shared commitment to enhancing coordination, strengthening institutional capacity, and ensuring the long-term sustainability of employment injury protection in Bangladesh.

17. Challenges and Way Forward of the EIS-PSU

Challenges:

- Limited understanding among factory management and HR focal persons regarding EIS case submission procedures with the required documents.
- Incomplete or inconsistent medical documentation.
- Monthly payment acknowledgement SMS from beneficiaries.
- Timely submission of live verification proof by the beneficiaries.

Way Forward:

- Conduct targeted orientation and capacity-building sessions for factory HR representatives, medical officers, and management to ensure proper case documentation.
- Strengthen beneficiary awareness through continuous engagement and follow up.
- Fully functional MIS with online application process and beneficiary management including live verification.

18. Conclusion

This is the 9th Quarterly Business Oversight and Financial Report since the establishment of EIS-PSU. We greatly value the input and guidance of 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.

19. Photographs of a few Important Events



Event: 14th Meeting of EIS-GB Sub-Committee, Date: July 27, 2025



Event: 15th Meeting of EIS-GB Sub-Committee, Date: August 31, 2025



Event: 1st Meeting of EIS- Leather & Footwear Date: September 02, 2025



Event: 2nd Meeting of EIS-BEPZA Endorsement, Date: September 14, 2025



Event: 12th Meeting of EIS-GB, Date: August 31, 2025



Event: 15th Disability Assessment Session, Date: August 14, 2025



Event: 16th Disability Assessment Session, Date: September 17, 2025



Event: 1st Disability Assessment Session for BEPZA EIS Cases at Cumilla EPZ, Date: August 31, 2025



Event: Factory Orientation of Leather & Footwear Factories regarding EIS at Chittagong Date: 26 July, 2025



Event: Factory Orientation of EPZ Factories regarding EIS at Dhaka Date: August 18, 2025



Event: Notice of Award Handover Ceremony at BEPZA Head Office, Date: September 14, 2025



Event: Workshop on “Costing and Financial Sustainability of the National Employment Injury Scheme (EIS)” at BEF Conference Room, Date: September 27–28, 2025



Event: Workshop on “Institutional Arrangement for EIS”, Date: September 25, 2025