Report on
Consultation Event: Fostering Unemployment Protection Measures in Bangladesh
11 November 2021

International Labour Organization and European Union DG INTPA
(Directorate-General for International Partnerships, European Commission)
1. OVERVIEW OF THE CONSULTATION MEETING

A Consultation Meeting - Fostering Unemployment Protection Measures in Bangladesh was held virtually on 11 November 2021. Amidst the COVID-19 pandemic situation, there are many arenas unfolded requiring latest interventions for sustainable solutions including Unemployment Protection Measures and Unemployment Insurance Scheme which are absolutely emerging issues in Bangladesh context. In essence, representatives from employers’ and workers’ organizations called for establishing an Unemployment Fund undertaking befitting initiation to mitigate the consequences of COVID-19 pandemic at a high-level tripartite and development partners’ meeting held on 7 April 2020. In response, ILO Bangladesh as an initial step organized a virtual consultation meeting to understand the potentials and challenges and guide the way forward for appropriate policy actions to foster conducive unemployment protection measures including an unemployment insurance scheme.

In this regard, ILO with the support of European Union DG INTPA (Directorate-General for International Partnerships, European Commission), is in the process of conducting a preliminary feasibility assessment of an Unemployment Insurance (UI), that includes the review of the labour market situation, the legal and institutional framework related to social security, unemployment projection and active labour market policies (ALMP’s). Based on the results of the preliminary feasibility assessment, ILO will work in close cooperation with the European Union (EU) and GIZ to provide technical assistance to the Government of Bangladesh to prepare a technical proposal for an Unemployment Protection Scheme that is adapted to the national context and aligned with ILO social security standards.

The purpose of the online event was to bring the Government of Bangladesh, employers and workers organizations, relevant development partners, United Nations sister agencies, and civil society organizations together to collate the ideas and opinions to materialize the Unemployment Insurance Scheme. As a primary step, these are some objectives oriented towards outlining the pillar of this stakeholder consultative meeting as follows:

- Discuss the international standards of unemployment protection, in particular, ILO Employment Promotion and Protection against Unemployment Convention, 1988 (No.168);

- Share ideas for introducing an unemployment insurance scheme taking into consideration Bangladesh’s labour market structure and trends, unemployment protection and provisions in the formal sector and institutional capacities and feasibility assessments for introducing an unemployment insurance scheme;

- Understand stakeholders’ views regarding the potentials and challenges to establish unemployment protection measures and unemployment insurance scheme in Bangladesh, particularly in the formal sectors and
Synthesize the recommendations and way forward including the existing and potential initiatives of the different agencies in promoting improved unemployment protection measures and possible unemployment insurance scheme for the formal sector in Bangladesh.

The consultation event was organized by ILO Country Office for Bangladesh using virtual platform-ZOOM on Thursday, 11 November 2021 from 14:00 to 16:00 hrs BST/ 10:00-12:00 Geneva time. The virtual consultation event encompasses two presentations from the Experts and panel discussion by designated discussants followed by question-and-answer session. The distinguished guests and participants were the Government officials, employers, representative from trade union, business associations, business membership organizations, business foundations, corporate leaders, social think tanks, United Nations agencies and other development partners. The total number of participants was 54.

2. INAUGURATION SESSION

The virtual event started at 14:00 pm (Dhaka Time) as per the agenda. Ms. Bindia Nag from ILO Country Office for Bangladesh commenced the programme welcoming Chief Guest, Honourable Minister, M.A. Mannan, MP, Ministry of Planning, Government of Bangladesh, Special Guest Md. Ehsan-E-Elahi, Secretary, Ministry of Labour and Employment, Government of Bangladesh and Maurizio Cian, Head of Cooperation, the Delegation European Union to Bangladesh, Peyron Bista Celine, Chief Technical Advisor, ILO-Geneva, Key Note Speaker Dr. M.A. Razzaque, designated discussants and distinguished participants. She then requested Mr. Tuomo Poutiainen, Director, ILO Country Office for Bangladesh to deliver the welcome remarks.

Group Photo: Chief Guest, Special Guest and attendees of the Consultation Event
Tuomo Poutiainen, Director, ILO Country Office for Bangladesh

Mr. Tuomo Poutiainen, Director, ILO Country Office for Bangladesh welcomed the Chief Guest, Special Guest and other participants who were present at the event to serve the cause observed. He informed the audience that ILO as a United Nation’s specialized agency has been working on Labour and Employment and Social Protection issues from its inception since 1920. He also upholds the reason behind to be a leading agency in this regard since ILO holds the international standards related to social protection, particularly to the Conventions on Social Security 102 and the Recommendations on Social Protection Floors, Recommendation No. 202. So, when the request comes from ILO’s member states to developing social protection system, it comes from a body of knowledge, history of work and the standards that have been set together with the member states of the ILO.

The pandemic COVID-19 played as an eye-opener to comprehend the significance of the social protection at this moment. And the crisis clearly showed us that the gaps in social protection undermine the sustainable development especially decent works and social justice. Therefore, a consultation event is called for an active discussion to find out the better options for upgrading the existing social protection system considering the new normal situation so that the challenges that have been exposed by COVID-19 crisis can be mitigated indeed. Of late, during the United Nations General Assembly held in September 2021, the Secretary General of the United Nations called for an accelerated action on jobs and social protection. Furthermore, it is urged to set a forward-looking framework in association with ILO to continue to work across the globe and link the protection on jobs, creation of jobs and extension of social protection system as a key agenda for the recovery and also for his second term. So, a special attention has been paid on developing the social protection system. Bangladesh is commendably moved with speedy actions to mitigate the effects caused by COVID-19 and established stimulus package, provided cash food assistance and other types of transfers related to social protection concurrently to its countrymen. He believes that it is absolutely upon us to have learnings from global, regional and local perspective when the emergence of recovery arises especially amidst the new types of social protection system under new normal situation.

The purpose of the consultation event on unemployment protection measures is to listen from the ILO’s global expert along with other experts to have a direction for identifying an additional measure to help the Bangladesh based on the existing policies, programmes and particularly National Social Security Strategy. He is confident that such latest measures would help Bangladesh to go forward in developing a contemporary social protection system.

It is very evident that nothing can be achieved in a day but as there is an emergence, therefore, he thinks it is an excellent time to put the collective heads together that would really reflect on identifying the measure to improve the coverage of the social protection and what would be the role of unemployment protection in that process. So, the meeting is called in that spirit and he expressed his view from ILO’s prospect that his organization is very much looking forward to working with brother and sister United Nations agencies who already have been supporting to this process, particularly UNDP and other organizations those are working under the new cooperation
framework. Moreover, ILO has been discussing with other successful development partners like EU, GIZ and others who have similar interests in supporting Bangladesh moving ahead. He urged to think forward for setting up a contemporary social protection system that would help Bangladesh in true sense. He concluded his speech giving thanks for providing opportunity to express few words and looked forward to hearing the upcoming presentations.

Hon’ble Minister, M.A. Mannan, MP, Ministry of Planning, Government of Bangladesh

Honourable Minister Mr. M.A Mannan, MP, Ministry of Planning, Government of Bangladesh thanked and appreciated ILO to organize this event. He listened all the things sincerely from the speeches of Expert from Geneva to Director Tuomo and recommendations of Dr. Razzaque stated in his resplendent presentation that inspired everybody not only to think but also to work from the Government part on these issues. He delivered his speech very simplistically. At the very outset, he highlighted the Dr. Razzaque’s point which is rightly said that our labour market is very large, inherent and sometimes distortions happen unintentionally.

But he assumes that some distortions are made by people. There are many groups in a try to distort the market force avoiding our eyes to gain the political benefits, so that rent seeking situation arise. Therefore, many people fall in disadvantage situation and unemployed despite having a scope to work. He requested all to look into this. He expressed his view from his limited experience on demographic dividend that this is not very easy to achieve since there are many pitfalls in it. But as a whole, there is a high possibility in our country to have these benefits like other countries those have experienced such benefits. If we look 200 to 300 years back then this kind of dividend perhaps held but nobody could realize then since there was no scientific explanation, he said. He mentioned that many countries have had the opportunity to grasp other’s wealth and transfer to own country that Bangladesh does not have. So, we have to look for the opportunities in economics and take our large population on a positive note.
However, the participation of women in the economic growth are lagging behind though we always try to portrait our growth showing neutrality in gender. But it has come out from Dr. Razzazque’s presentation that women’s participation in labour force compared to men is not equal that explicitly reveal our lack of awareness. So, if we fail to ensure the women’s participation equally then we would not get the dividend in 100 percent, he added. He stressed on the fact that jobless growth is a very tricky in a way that creates economic bubble but not unfair. Besides, unseen labour is also in a list where many workers work without enrollment but the total result against their contribution is being calculated. But it is observed that agriculture production has confronted with a precarious distortion. As a result, there are 40 percent population work in agriculture but their contribution only 13 percent that means ratio of growth is one-third and the remaining two-third are loss. This two-third are enjoying this under-employment advantage tricks. All these are actual and we cannot ignore in any way. He wants to compile all the scattered elements under this proposed NSIS for better result. Actually, Unemployment Insurance is not a giveaway, it is a kind of business proposition that will accumulate savings from your earnings and accommodate other fundings from the Government, if arranged. So, we need to have a transparent approach and definitely on the basis of justice. He emphasized on preparing a practical and actionable roadmap since time flies fast. He acknowledged that there is a political will, although there are other political issues that to be solved on urgent basis. So, he requested all to come forward and address these issues immediately.

In his concluding note, he as a government service holder said that government is fully aware on this issue especially our H.E Prime Minister. So, if we could guide her properly and place proposals which is translatable then we would definitely be able to start, he mentioned. He assures that Bangladesh has the resources and environment to start the process though all these are in a scattered position and should be collected with justice. Thereafter, we can have a full-fledged Unemployment Insurance. Moreover, an initiation as a business model should be commenced so that it would not collapse during emergency. Since, Government provided an extensive stimulus package paying a million of dollars during this COVID-19. If we had this kind of national insurance then we would not pay this large amount to overcome the situation. He expressed his delight that he got benefitted attending this event and hoped will have an opportunity to be invited in such programmes in future.

**Md. Ehsan-E-Elahi, Secretary, Ministry of Labour and Employment, Government of Bangladesh**

Mr. Md. Ehsan-E-Elahi, Secretary, Ministry of Labour and Employment is invited as Special Guest. But he could not present at the event because of his busy schedule. Therefore, Mr. Md. Humayun Kabir, Joint Secretary, Ministry of Labour and Employment read out the speech on behalf of him. He thanked all the distinguished participants and expressed his gratitude to learn many things from the discussion and presentations and to participate in the consultation event. It is fact that COVID-19 affected the labour market globally. Therefore, he appreciated ILO for conducting such event through presenting the findings. He pointed out that around 2 million people are entering into the labour market annually but providing decent work is still crucial to achieve the SDG 8, he explained. It is particularly important while Bangladesh is passing the phase of demographic dividend.
Unemployment relates to social protection which is one of the four pillars of ILO’s decent work. Ensuring social protection is one of the effective measures to address the poverty and vulnerability in the society that ensures improved livelihood of working population. Although Bangladesh has not ratified the ILO convention 168 concerning unemployment protection, social protection for workers is embedded in the Bangladesh Labour Act-2006 in the form of compensation that is applicable in the cases of the permanent disability and death. Recently, Central Labour Welfare Fund has been introduced for the 100 percent export-oriented industry covering the workers in the RMG sector.

The workers from both formal and informal sector can get benefits from this Labour Welfare Fund. Specifically, the workers and their family members can claim financial support from this fund in the case of death, injuries, workplace accident, permanent disability, treatment of acute diseases, maternity and stipend for education of their children. The NSSS-2015 adopted by the Government envisons for a National Social Insurance Scheme in the country. The National Social Security Action Plan under this strategy has assigned the Ministry of Labour and Employment, introducing unemployment accident, sickness and maternity insurance. The MoLE has actively involved with the Cabinet Division to implement this task. The MoLE has also been working to introduce the Employment Injury Insurance Scheme for the workers which will be a contributory scheme and supposed to be administered by the central fund under the Ministry of Labour and Employment. Furthermore, the MoLE has been implementing a social protection programme for the returnee workers of RMG, Lather and Footwear industries on pilot basis. Based on the success of the programme, initiatives may be taken to implement the programme permanently. This is a milestone achievement towards introducing social protection in Bangladesh, particularly, in the labour sector.

There are many challenges in introducing social security and unemployment protection schemes in the countries like Bangladesh. The GoB has been implementing various programmes which is directly or indirectly linked to unemployment and social protection.

However, introducing universal social protection scheme in Bangladesh is constrained by the resource mobilization with low-tax GDP ratio and huge informality. The automation in industrial production may be another challenge in future. In this context, joint effort from the government, employers and workers is significant to address all these issues and challenges. He mentioned that the Ministry of Labour and Employment has initiated in establishing a Department of Labour and formulating of a National Employment Policy to promote employment generation. It is true that technical issues involving unemployment insurance are quite complex require further research and strong partnership. In this regard, MoLE received constructive ideas regarding unemployment protection measures from this study and discussions that will help for the upcoming works to accomplish. He concluded his speech stating that the recommendations from this consultation would definitely guide the MoLE in formulating the plan of actions in future.

**Maurizio Cian, Head of Cooperation, The Delegation European Union to Bangladesh**

Mr. Maurizio Cian, Head of Cooperation, the Delegation European Union to Bangladesh, first recognized the presence of honorable Minister, M.A. Mannan, MP, Ministry of Planning, GoB, Mr. Tuomo Poutiainen, Ms. Payron Bista Celine, Joint Secretary of Planning Division, Dr. Razzaque and
other distinguished participants. He was pleased to represent the EU which has contributed to this event and recognized the ILO to take a lead in organizing such useful event. He had to brief in delivering his speech due to time crunch. In his speech, he expressed that EU is very committed in the implementation of the National Social Security Strategy (NSSS) and believes that these are very essential instrument building a block to graduate Bangladesh to Middle Income Country. Strategy and Plans are well-designed and inevitable but without action these are meaningless, he shared.

Therefore, in response to COVID-19 crisis, EU with its initial plan has engaged in contributing to the implementation of the NSSS last year, specifically, envisioned in terms of protection at least for the workers or part of the workers those actually affected by COVID crisis. He mentioned that in partnership with Government of Bangladesh, EU contributed to establishing this which we hope will find the certain structural permanent mechanism to support the possible unemployed and employed people. He emphasized more on the structural effort. Unemployment Protection is a combination of measure that guarantees the standard of living for workers who lost jobs and help the unemployed workers to get a job.

European Union, as before, wishes to engross in the process of establishing a comprehensive effort to provide assistance towards the government in the upcoming actions. It could be in insurance form but he emphasized on recognizing the place to participate where social contract could be one of the ways. The insurance is already incorporated in our economic system and he thinks government might take the lead in providing the system perhaps at the later stage undertaking the contribution of the employers and workers. He concluded with a note that National Social Security is a social foundation to move to the Middle-Income Country. He conveyed his pleasure to be part of this initiative to sustain the reformation with the government for the welfare of Bangladesh and its citizens. He thanked everybody again and enjoyed the session having a basic understanding on Bangla language.

3. TECHNICAL SESSION

3.1 Peyron Bista Celine, Chief Technical Advisor, ILO-Geneva

Ms. Payron Bista Celine, Chief Technical Advisor, ILO-Geneva started her presentation thanking all the distinguished guests and participants. At the very outset, she represented the background of the Bangladesh and especially ILO’s approach on Unemployment Insurance, minimum parameters, the constraining factors those impede the broader social framework and the social insurance principles in her presentation. In respect to Unemployment Insurance, there are three major ILO Conventions such as ‘Minimum Standards of Social Security’, 1952 (C-102) (Part IV: Unemployment Benefit) and with regard to unemployment benefits ‘Employment Promotion and Protection against Unemployment’, 1988(c.168) mingled with the recommendation to adopt the Convention, 1988 (R-176) and most recently after the economic and job crisis of 2009, unemployment protection was discussed and included as part of the minimum guarantees of the Social Protection floor where some guidelines are available to set up an employment protection programmes.

As background information, she highlighted some relevant parameters in the context of Bangladesh because unfortunately each economic job crisis repeated itself and we get the same impact,
consequences, massages and lessons learned from those crises. The Convention 168 on Unemployment Protection and Promotion was adopted in 1988. But, the discussion of this Convention started in 1972 in the midst of oil crisis of 1970s and it took 16 years for the social partners to make a tripartite constituent to agree upon the minimum standards and guidelines for setting an Unemployment Insurance Scheme.

She examined from the other country’s experience that implementing an Unemployment Insurance Scheme require social dialogue which may take several years. Previous records showed that Experts took 15 years to have a social dialogue. This is the same case in Bangladesh to introduction the discussion of Unemployment Insurance Scheme which is going on for many years. It is also very interesting in the Convention 168 that reflects very strong linkages between economic growth along with suitable employment tool and productive employment. This is one of the social security branches that goes beyond providing income security, linked with the micro economy context and the employment protection simultaneously. In the Convention-168, social security is seen as a means to promote employment and increase capability and employability, not the means to provide income support only. Therefore, it is very pertinent while setting an Unemployment Insurance System to ensure very close coordination and integration, where the Active Labour Market Policies and employment policies and public employment services are in place. So, the idea is to establish the system not only against the unemployment but also promoting the employment.

There are double objectives in the Convention 168 which provides unemployment benefits and increasing employability. In Unemployment Insurance System, it is applicable for those who are unemployed or job seekers aspire to get into labour market. This is the main objective and goals of the Unemployment Insurance System. But the Convention 168, emphasize on returning to suitable employment that provide job opportunities and right skills and also beneficial for the employers and the business sector. When we talk about the unemployment in the frameworks of ILO standards and Conventions, we talk about the social insurance and employment protection, she stated. The adequate payment towards contingency and condition to active search of work is the other important feature based on social insurance and a number of principles. This social insurance and unemployment protection are optimal in most cases because it would be better-suited to protect the rights of workers and allows for income supports to the employers who go bankrupt or insolvent. This is a severance payment that has been implemented largely across the country together with Unemployment Insurance.

Secondly, social insurance mechanism allows for “pooling” risk and costs of unemployment protection through mechanism of collective financing that will have solidarity and distribution across the different types of short-medium- and long-term contracts, small/large enterprises, declining/increasing sectors etc. And this social or unemployment insurance is feasible through this system but against the individual savings accounts that is not the principle of solidarity or distribution and collective financing. This is the major difference in terms of setting schemes which does not support the individual in different sectors of economy.

Thereafter, she highlighted the risk of contingency that scheme will seek to cover. In this regard, Conventions are very clear. The Convention 102 states to protect the suspension of earnings due
to inability to find suitable employment for a person capable to work available and seeking work. And the latest addition under the Convention 168 was adopted later keeping the same objective of protecting the suspension of earnings and encouraging to be progressive by looking at the protection against partial unemployment also. In case of partial unemployment, Bangladesh has witnessed the decrease in production in certain sector like the government industries where workers were not able to continue full working hours during the COVID crisis. In this regard, Unemployment Insurance can support in those cases and reduce the difference of income while maintaining workers and employer relationship. But Unemployment Insurance cannot support part time workers those are looking for full-time work.

The question comes that who will be protected under the Unemployment Insurance Scheme. In this context, Convention 102 recommend a set of minimum standards so that at least 50 percent employees are protected or all residents of small means. The Convention 168 recommends 85 percent of employees including with some consideration for public employees and apprentices. After that she upholds the types of benefits where the Conventions recommend periodical payments of the amount of unemployment protection benefits. This is an important feature because this periodical payment is actively linked with the active search of employment. But there are some conditions prescribed by the ILO’s standards that payments can to be suspended in case of not active search of employment. The minimum level recommended by the Convention 102 that 45 percent of the previous earnings and 50 percent as per the Convention 168. But it is also important that at least the benefits should guarantee the reasonable living condition. In regard to the duration of the benefits, although it is said the benefits to be paid through the contingency, but ILO standards limit the benchmark where Convention 102 recommends period of 13 weeks within 12 months period if employees protected or 26 weeks within a period of 12 months. The Convention 168 also recommended the same periods.

Another very important point is that the conditions to access the benefits. ILO Conventions do not recommend any specific conditions but may be prescribed to preclude abuse. Moreover, a waiting period of 7 days may be prescribed. The reason behind having the 7 days waiting period is to get back the workers in the labour market so that the support of the employment services explored by the workers instead of receiving the benefits who would return to work through the job matching and placement services. That’s why it is recommended that not to pay the benefits immediately but to seek a suitable employment for the workers. She slightly touched the point on the rules of the severance pay which to be discussed in the social dialogue during design and implementation part. This articulation of this new benefits covers the existing provision in case of redundancy and termination of employment. Moreover, ILO Conventions only provide the recommendation not solutions that fits all. In this situation, there are large number of country’s experience from where we can get the idea in articulating the existing benefits and the outcome will be the consciousness of social partners on this specific question.

The very important feature that we find the ILO’s approach is to link the Active Labour Market Policy to fulfill the objectives of Unemployment Insurance. The implementation of the active labour market plays an important role; therefore, one country should have the active public employment services, labour market information so that a labour get access to this information, job vacancies
currently available in the labour market. Many countries will open the door to access the unemployment benefits because if a job seeker approaches towards Unemployment Insurance scheme, then first response should be to tell them to see the labour market where suitable employment can be found so that job seeker could immediately take upon rather than receiving the Unemployment Insurance benefits. In the range of ALMPs, it will also be important to look at the structure of the vocational training and guidance because the other function of Unemployment Insurance is to support the structural economic transformation which means supporting the transition towards greener economy or digital economy for example that requires adaptation of the workers in new form of work and new sector of the economy. In this regard, Unemployment Insurance can play an important role in accompanying Bangladesh in moving towards higher middle-income countries and the economic transformation.

As a way forward she highlighted some key messages that can be taken from ILO’s standards as well as international experiences. She suggested that each country will have one specific Unemployment Insurance model. We do not find two countries with a similar model. So, the design of this model will be the outcome of the social dialogue with a frank discussion among the social partners to define the system of Unemployment Insurance in Bangladesh model. She again emphasized on the types of the social insurance schemes which is optimum versus individual saving account because this is the scheme that will provide the function of risk-pooling and collective financing and proven more effective to protect workers against the risk. There are only two countries namely Chile and Jordan out of 96 countries who have implemented individual savings account. But these particular countries faced challenges during the economic crisis. Chile had to reform completely the system of individual savings account in 2006 that failed in providing adequate protection to short-term worker or low income. Thus, we have learned a lesson from these two countries. Besides, Jordan had to stop this type of scheme during the COVID-19 crisis since the system somehow collapsed and unable to provide supports towards the needy job seekers.

In order to give non-discretionary benefits, there are three major conditions such as to establish a well-developed free public employment service, then containing a network throughout the country and finally disseminate the information on the job vacancies to job seekers and facilitate them in matching their suitable job as per the demand. Another important element is to keep in mind that Unemployment Insurance is the branch of social insurance that covers the less workers and this problem is omnipresent due to having a high-level percentage of informality. The recent report shows a lowest coverage with only 18.6 percent (ILO, 2021) in global branch. Another consideration should be taken that we need to implement the Unemployment Insurance at last out of different elements of social insurance since it requires a quite good level of maturity because of its complexities in monitoring the situation in the job sector.

At last, she delivered the very significant message that Bangladesh should follow an incremental approach that also recommended in the NSSS-2015, which means the implementation of Unemployment Insurance scheme should be considered as part of NSIS rather than the implementation of broader social insurance system. A series of discussion already taken place with a design on Employment Injury Insurance, therefore, it is suggested to commence with an employment injury insurance for the first few years to materialize the social insurance system and
then introduce the Unemployment Insurance in the second phase since Unemployment Insurance requires a lot of maturation. And gradual implementation is required looking first at the formal sector forgetting the huge number of informal sector or sectoral approach those are quite organized with good track record to implement the Unemployment Insurance and continue the discussion to identify other measures which can be envisaged for other workers involved in informal economy. She concluded her presentation with thanks.

3.2 Presentation by Keynote Speaker Dr. M.A. Razzaque

Dr. M.A. Razzaque, Keynote Speaker thanked hon’ble Minister, distinguished discussants, participants and ILO Dhaka office for inviting him as keynote presenter to this event. He initially upholds the context of labour market in Bangladesh which will refer that why National Social Insurance Scheme or Unemployment Insurance Scheme is required for us. Thereafter, he informed the audience that he will succinctly be explaining the current situation of NSIS in terms of the implementation.

At the very outset, he mentioned that Bangladesh has many big achievements in its economy. Furthermore, Bangladesh celebrates 50 years of independence, along with a good track record of progress on macroeconomics, poverty reduction growth and moving to developing country by 2024. Then he exhibited few social indicators, for instance, average life expectancy, primary education enrollment, adult literacy, maternal mortality and infant mortality that helped to achieve this development.

On the flip side, labour market challenges remain a major policy concern. We always talk about the demographic dividend, which indicates that working age population is higher than dependent population. So how could we materialize the benefits while a large section of population is not employed productively. Besides, 7 per cent of our population will reach to age 65 by 2029 which directs that we are going to fall in an ageing society before becoming a rich country.

Employment growth is another concern that has been much slower than the output growth and employment elasticity is also sluggish in Bangladesh’s economy, he added. It is reflected in the policy statement that we have to create new jobs for 2 million people every year and those 2 million are for labour market only. But we need to create more jobs out of this figure because our overall labour force participation rate is very low. Male workforce takes the highest percentage with 80.3 per cent while female workforce carries only 36.3 per cent. So, if we could engage a large number of populations in labour force then we can achieve the demographic dividend easily. He showcased a figure with a statement that 44 million people (42%) out of total working age population are out of labour market as per the estimation of 2017. A major section of our population is involved in agriculture but unfortunately in a less productive way. For instance, almost 40 percent population are involved in this sector but their contribution in GDP only 13 per cent. That means we are unable to utilize this unproductive people. Furthermore, the informal sector dominates Bangladesh labour market where 85 percent workforce employed in the informal sector. There are many issues in informal sectors such as we don’t have clear idea how the rules made and therefore workers are been disadvantaged from their rights.
Youth unemployment is another challenge. Our overall unemployment rate is around 4 percent of the labour force and youth unemployment shows 11.4 per cent. So, creating employments for youth is a big concern. In addition, there are 30 percent population not involved in education or employment. This rate is one of the highest in the world with regard to NEET. So, if we could not tackle all these challenges then it would be difficult to achieve the demographic dividend.

Furthermore, COVID-19 added as a new challenge in the area of concern along with job creation, unemployment protection supports and so on. When the pandemic situation starts then many people became unemployed overnight that affected to their family as well. As a result, the poverty rate became higher slightly for the time being. Basically, the time has come to pay the attention to the social security. In terms of social security policy, many supports have been provided in form of old-age allowance, children benefit allowance, pregnant women except unemployment allowance etc. As per the National Social Security Strategy (NSSS)-2015, we were supposed to establish National Social Insurance Scheme (NSIS) because we have adopted a life-cycle approach in our NSSS ranging from early childhood to school-going, youth, working age to old age. But unfortunately, we could not make any support for this working age.

He informed the audience that there are four schemes under the NSIS (unemployment, injury, maternity, sickness), and there was a clear direction to conduct a study and develop a plan to put our best foot forward. And, the vision was to piloting this in 2019, formulating for legalization in 2020 and rolling out in 2021. Although there is a study conducted so far but we could not achieve significant progress from there. In addition, we have a draft proposal prepared by Cabinet Division and Planning Commission where several elements such as financing option, implementation feasibility, institutional structure and mode of operation need to be reviewed and presented in a new form. The principles of Bangladesh Social Insurance are clearly explained in Ms. Celin’s presentation. Besides, legal provision should be incorporated in the process. Besides, there is a pressing need to assess the Active Labour Market Policies (ALMPs) to activate the NSIS adequately along with Public Employment Service since it is interlinked with the employment promotion. We have few ALMPs and employment support system in our hand. But the major five elements of ALMPs are Training, Public works, employment subsidies, self-employment and micro-enterprise creation and labour market service.

Furthermore, there are three pillars in National Job Strategy for Bangladesh where ALMPs is one of them but the strategy underscores the importance of ALMPs for employment promotion. So, we should boost up this ALMPs for the interest of Unemployment Insurance. We have to take the lessons or examples from other countries. Ms. Celine upholds this thing in her presentation in case of risk pooling and collective financing and how can workers and employers accommodate the contributory mechanism. As per NSSS-2015, there was a recommendation that NSIS may be under the National Insurance 2014 but he thinks that we should review the legal framework robustly to make further reform and can be formulated a distinct legal provision for Unemployment Insurance. There is no option but to enhancing the well-designed institutional capacity to deliver the NSIS scheme properly. It is also essential to know whether workers are registered or not, how they claim the benefits and other auxiliary segments for the purpose of contributory mechanism and fund
management. He showed an instance of institutional set-up for Unemployment Insurance in Thailand where many departments and institutions are involved to provide the scheme.

He also said that no country is ideal but we can take examples from different countries. At present, a roadmap along with a pragmatic guideline is a call of the day for Bangladesh that would consistent to NSSS-2015 and help towards social insurance. In this regard, he highlighted some components to be undertaken for consideration such as awareness building on the principles of social insurance, political commitment should be secured and strengthened time and again, complete background/feasibility study etc. All these are required to generate modalities to provide the Unemployment Insurance scheme forward. A wide range of consultation is required to bring workers and employers together to reach to an agreed solution regarding the key parameters, approvals, legal framework and institutional set-up.

Finally, he concluded his presentation highlighting some key points that require a champion who would promote Unemployment Insurance scheme establishing a joint partnership among MoLE, ILO, UNDP and other stakeholders. He emphasized on sensitizing the stakeholders including government officials, think tanks, workers, employers etc. Moreover, he assumed from the financial commitment and viability point of view that the Unemployment Insurance in formal sector would be the low-hanging fruit to materialize easily. Another point is to strengthen the ALMPs for the well-functioning. Besides, the coverage under this Unemployment Insurance scheme could be limited because a large number of workers are involved in informal sector. It is suggested that we can have incremental approach so that we will initiate from formal sector and go to informal sector gradually. He reiterated that MoLE, Planning Commission, Cabinet Division and DPs should come forward to prepare a roadmap for accelerating and implementing the Unemployment Insurance smoothly. He thanked all for patience hearing.

### 3.3 Discussion by Designated Panelists

**Mohammad Khaled Hasan, Joint Secretary, Cabinet Division, Government of Bangladesh**

Mr. Mohammad Khaled Hasan, Joint Secretary, Cabinet Division, GoB penned many write-ups regarding this matter beside holding his current job. He was requested to answer the question asked by Dr. Razzaque that in the context of Bangladesh how far did we progress with regard to social protection as well as unemployment insurance. Moreover, there is a report prepared by the General Economic Division, Cabinet division, UNDP and others. So, on behalf of the audience he wanted to know the status of the report along with upcoming steps and the relevant connections by which we can tie-up with today’s topic.

He thanked Dr. Razzaque for giving the floor and acknowledged his learnings from this event. It is known fact that currently we are having young population but after few years we are going to fall into an ageing population. Therefore, it would be difficult to sustain the social protection providing the tax fund in future. Consequently, contributory interventions will be emerged and thus the concept of NSSS comes into the spot light. Under this strategy, we were supposed to make an unemployment insurance scheme but we already passed the time. The timeline of the Action Plan of this strategy is also expired. Now we have five years remained and therefore, we will have to
work a lot. But there are some legal and institutional perspective behind this, he added. We are working but we need to be fast, otherwise we cannot provide a meaningful system. Honourable Minister said a very pertinent line which is absolutely true that we have a lot of resources but in a scattered manner. This splitting is not in resources only but also exists in organizational capacity and legal frameworks. In addition, our support system is also scattered. He expressed his grief that ILO should have contributed in this regard long back. However, he applauded ILO to board on and accelerate this initiative.

He pointed that Central Management Committee instructed to the Finance Division to play a coordination role for conducting a study under NSSS. Moreover, there will be a workshop to review the study and disseminate. But it got delayed due to COVID-19 crisis but still exists in a priority list. The workshop will be organized by the Cabinet Division soon where the study report will be presented and all the dignitaries will be invited to provide the inputs and best foot forward. He further expressed his gratitude to the Development Partners since they provide assistance towards government to adopt this issue taking different approaches or name like NSIS or Unemployment Insurance or Injury Insurance as part of their mandates.

After his speech, Dr. Razzaque asked him to answer on the NSSS that passed five years without fulfilling most of the criteria. But there was an Action Plan on this which was supposed to revise. He also inquired whether the NSIS included this Action Plan or not? And when we can have the revised Action Plan of NSSS. Md. Khaled replied that the NSIS was also in the first Action Plan but the goals that we had fixed to achieve were not fulfilled completely. But there were partial achievements towards this. So, there will be a piloting against the remaining goals by making a legal framework not throughout the country since we have limitations. Moreover, we would roll out first with formal sector and then gradually to informal sector. And this Action Plan will be published soon probably by December 2021.

Faizul Islam, Additional Secretary, Planning Commission, Government of Bangladesh

Mr. Faizul Islam, Additional Secretary, Planning Commission, Government of Bangladesh was closely involved as Project Director in making the NSSS and the project SPSS that supports the Cabinet Division and Planning Commission. He was asked by Dr. Razzaque that capacity issue becomes a big constraint in the process of NSSS implementation. There were many concepts regarding the Unemployment Insurance that we are not clear. So, Dr. Razzaque requested him to share his experience so that we can develop this capacity. And what roles our social partners or development partners can play?

Mr. Faizul Islam thanked Dr. Razzaque for giving this opportunity. He talked about the perception on the capacity development from the government’s angle is old. There is very limited work held with regard to capacity development on this issue. But a limited section of central bureaucrats from the government side got opportunity to receive this capacity building training on this issue with the help of development partners. There is a deficiency among the government senior officials to junior in operating all these schemes at the field level due to the scarcity of resources. So, I invite all development partners to work with us. Meanwhile, there are some trainings provided on NSSS
from the Cabinet Division to the officer who executes directly at the field level with basic ideas on how to do troubleshooting. But we could not arrange for the theoretical training and failed to provide the trainings on adjusting the field situation dynamically. We could touch to the central bureau but not to the field level.

Social Insurance scheme is basically contributory as per the strategy. But the problem is that, when the government talk to private sector employers’ organization, it does not find a transparent idea about this issue and sometimes observe the opposition. The response of employers’ organization reflects that why would they involve with the government as government has a vast resource. So, he firmly said that the work on capacity development remains completely undue. The government was able to make them understand about the incentive in few meetings. But if development partners come forward with the government to train the central bureau to field level employees to employers’ organizations, then things must be changed.

Farooq Ahmed, Secretary General, Bangladesh Employers’ Federation (BEF)

Mr. Farooq Ahmed, Secretary General, Bangladesh Employers’ Federation (BEF) expressed his view stating that Dr. Razzaque made an exquisite presentation leaving no scope to intervene further since the presentation covered all the areas. Employers’ organizations are certainly in the same tone regarding the Unemployment Insurance that it is inevitability needed for our economy, development and industrial growth. Dr. Razzaque also rightly pointed out the facts, figures and data in his presentation highlighting the challenges and huge percentage of informality, he said. Informality is a big challenge for us to move forward. So, it is high time to have a roadmap from the government along with the social partners, employers’ and workers’ organizations to integrate this and make a formidable team so that we can give our inputs into that planning process being a part of this.

Capacity building is rightly identified as a big challenge. He urged to capacitate the employers and workers in order to have a proper governance. We have experienced a tough situation during the COVID-19 pandemic since we had a very limited resources in form of cash transfer or cash distribution and had not been able to do this in a right manner just because of not having the right kind of system in place, he added. So, in order to develop the both soft and hard infrastructure, there is no alternative but to develop the capacity. Another points he mentioned that the sustainability of the whole things.

Employers’ organizations will not encourage to come up with something which is not sustainable in the long run. Employers’ organization don’t want to get something which is temporary in nature but will make Development Partners very happy and chirn but end of the day it will not work, he quoted. So, his organization does not want to engage with that kind of work. Before the employers’ organization get committed into the process, it is needed to have a sustainable system which will benefit the workers, industry and overall economic development of the country.

Other big concern is that cost of business. This is an ever-increasing challenge for any of the industrial entities including Bangladesh. Employers’ organization will not prefer to have a system where it will go to cost of business. So, it would be very difficult on the part of the major stakeholders and employers to gracefully embrace such system. So, he requested to come up with such an arrangement incorporating both direct or indirect contributions or participatory
contributions where all the beneficiary and stakeholders will have a sense of positiveness and at the same time it is not going to upset to cost of business that will put the employers’ organization in strenuous situation, particularly, to remain competitive in global supply chain and global market.

Employers’ organization would like to inform you that we are on the process of working in the employers’ employment Injury Insurance Scheme which is not similar to Unemployment Insurance. The Injury Insurance Scheme is working in the ready-made garment sectors and employers’ organization ultimately will merge this Injury Insurance with NSIS. In this context, ILO and other stakeholders like GIZ are on the board to work on this Injury Insurance Scheme where the employers’ organization expressed their concern regarding the sustainability of the scheme. However, employers’ organization is ready to remain committed, engaged and take this issue forward. He concluded his speech with thanks.

Chowdhury Ashiqul Alam, Member Secretary, NCCWE

Mr. Quamrul Ahsan on behalf of Mr. Chowdhury Ashiqul Alam, Member Secretary, NCCWE joined the event. He appreciated the initiative to bring the issue of Unemployment Insurance under the NSIS scheme and would be very much worthy if we could implement this. He applauded the points stated in the earlier presentation delivered by Mr. Farooq from the employer’s organization. He also emphasized on the sustainability to ensure the long-run benefits. The management of this scheme should be made by tripartite where Development Partners can support to make the Scheme successful, he quoted. There is a pilot programme going on with regard to Injury Scheme in RMG Sector but he recommended that it should not be confined with the RMG sector only rather it should be come under the National Injury Scheme or NSIS.

His observed that there are many initiatives start very spontaneously but it takes much time to activate or implement. Moreover, it has come out from Mr. Faizul Islam’s statement that there has not much progress done in last five years on NSSS and discussions are still on-going then how workers’ organization would be ensured that today’s discussion will take place and implement, he added. Finally, he said that workers will definitely be benefitted though a large number are informal sector, so, they are thinking about the formal sector first. But they want to cover the other five crore workforce belongs to informal sector later on. Then he concluded his speech thanking all.

Dr. Mohammed Abu Eusuf, Professor, Dept. of Development Studies, University of Dhaka

Dr. Md. Abu Eusuf, Professor, Department of Development Studies, University of Dhaka worked and supported in processing the NSSS as a member with Dr. Razzaque. He started his speech thanking all and appreciating the presentation of Hon’ble Minister M. A Mannan, Dr. Razzaque, Ms. Celine, Mr. Tuomo. He acknowledged his gratitude towards making this event since it is a very timely initiative. We can feel the importance of the unemployment insurance scheme especially in the pandemic situation, he said. Dr. Razzaque already mentioned about the four elements of NSSS like Unemployment Insurance Scheme, Injury Scheme, Maternity and Sickness. All these were detailly explained in NSSS except Unemployment Insurance. He also thanked ILO for taking this issue forward though it got late. As he was involved in Mid-term Review of the NSSS, therefore, he thinks that Action Plan should have materialized long before as Bangladesh achieved SDGs progress
Awards having an Action Plan where everything was mentioned that who will be the lead ministries and co-lead ministries, therefore, follow-up and monitoring could be done.

He also echoed with Dr. Razzaque that we need a strong partnership among MoLE, Planning Commission, Cabinet Division, ILO and other Development Partners making a steering committee that will monitor the progress of the roadmap and follow-up periodically. And ILO can support technically in this regard. He also emphasized on fixing the level of benefits primarily and how much Unemployment Insurance would be economically justified and realistic. So, the attempt should not be started just to complete the task. Therefore, the level of benefits should be meaningful and in accordance with the reality so that if anybody becomes unemployed then he/she can fulfill their needs with this unemployment insurance and that should be fixed undertaking the research and information. It is usually said that we spend 3 per cent of our GDP in the Social Safety Net though this percentage will not bring the people out from the poverty line but must be benefitting them on ad-hoc basis. He reiterated that the amount of the level of benefits should be appropriate and economically justified. He also stressed on fixing the audience who to be targeted since we have a large number of informal workers.

In this context, it should be started from formal sector and gradually transcend to the informal sector. On top of that, it has firmly realized that we should start our work immediately along with a strong database require updates time to time incorporating employers and workers. As our IT infrastructure has been updated day by day, therefore, we can use of its benefits to have a dynamic database and take Unemployment Insurance Scheme ahead. Moreover, working age population has identified as one of the elements of life cycle in NSSS. But significant progress is not made yet in this segment though this group largely contribute to the demographic dividend.

Finally, he emphasized on having a roadmap and steering committee so that we can move forward the Unemployment Insurance which is very contemporary at this moment and contribute to the benefits of employers and employees as well. A part from that this Scheme will increase the confidence level among workers. Moreover, a strong coordination among the ministries is very imperative in this regard. He finished his speech with thanks and expressed gratitude to everyone for patience hearing.

**Kishower Amin, Programme Manager, PFM & SP, The Delegation European Union to Bangladesh**

Ms. Kishower Amin, Programme Manager, PFM &SP, The Delegation European Union to Bangladesh, thanked Dr. Razzaque for his nice rendition. She outlined that EU always in support of the social protection area and there is a budget support operation of 150 million Euro which is initially supporting the institutional and accountability set up, MoU framework in this sector since 2019. EU started its initial supports to the mother and child benefit programme but last year during the COVID-19 crisis, EU has come up for another component together with Germany for the social security of the workers. Under this support, EU extended its cooperation to the Government in stimulus package for the unemployed workers which started end of the last year.

With this 150 million, EU now in the process of another 100 million top-up for the social protection programme. EU is very interested to continue to work with all four areas namely institutional and
accountability set up, MoU framework for the sector, mother and child benefit and also for the social security for the workers. All these will be covered for the next three years under the social protection programme. In addition, EU has a dedicated TA for the social protection sector which is supporting the line ministry mainly the Cabinet Division and also the other line ministries relevant.

Now EU is in discussion with the Government of Bangladesh for the agreement on the targets for the next three years under the component no.4 which is social security for the workers. EU agreed to continuing its support for the on-going programme especially unemployment benefits for the workers and strengthen the programme. EU decided to support the GoB in its new initiative for the digital workers registry that was realized during the COVID situation. The database is very essential to address any kind of unforeseen disasters and also to use it as basis for planning any social security programme. EU also settled with GoB to support in making the roadmap on sustainable employment injury insurance scheme. So, EU with its Technical Assistance (TA) is always interested to support the government for any kind of ground work to design any planning, analysis or analytical work and study.

**Aminul Arifeen, Project Manager, Social Protection Policy Support Programme, UNDP**

Mr. Aminul Arifeen, Project Manager, SPPS Programme UNDP, directly entered into the discussion due to time constraint. It has expedited in Dr. Razzaque’s presentation that how to move on ahead, he added. So, he tried to touch upon some burning areas. There are many things came up like advocacy, communications, policies, laws and so on throughout the discussion. But top of that, the importance of capacity building has become a major challenge. There were 34 ministries when NSSS Action Plan prepare, therefore, it was a tough job to coordinate. It was mentioned in the NSSS that this Action Plan could last for 15-25 years. But there was also an agenda for initial five-year with an immediate and intermediate ways to achieve the purpose. This Action Plan got delayed due to two ministries, he supplemented. Besides, we were also immature to handle this. He was also involved in the preparation and launching this Action Plan in end of the 2017. So, it would be unfair to say that we became failure on broader perspective. Then the Action Plan entered into the mid-term for the period of 2017-2019 and subsequent two years 2020-2021 along with COVID.

But we could advance our government policies into the universalism, for instance, policies on Women Gender Focus and Disability though the number of coverages is limited. Recent census-2021 followed the Washington protocol that refers every survey follow the Washington protocol further. As a result, more investment will come on these sectors. His project tried to orient the MoLE several times but the frequent transfers within the staff and leadership affect this severely to collate them together and develop capacity.

He summarized the formation of NSIS where the issue of social protection is mainly intertwined with Ministry of Labour and Employment and Ministry of Finance. He said, Ministry of Finance will coordinate this NSIS and submit to Cabinet Division for the approval. Then it will go to the Ministry of Law and if they vetting then it will pass to the parliament. Thereafter, it will be an Act or Bill to function. When he started working on the social insurance then mass people started saying that this is a fraudulent concept since there is a popular belief that insurance means fraud. When his project
first organized a conference to present the concept of social insurance in 2018, then all the insurance together with other financial companies said that 2 percent GDP can be added if we introduce the social insurance.

Then question comes that whether it would be contributory or non-contributory. In this regard, contributory should come from the government’s welfare perspective not from the Ministry of Finance. But the government is still reserved in recognizing the engagement of private sector insurance companies. But inside the NSSS, it is clearly written that company should be included and piloting to be held respectively. He expressed his doubts whether the government will arrange the money for the insurance scheme. There are three options on our hand -first option is to go with the NSSS and piloting results that he has been doing in partnership with BRAC to transform the micro insurance into social insurance since the more than 80 percent are informal and how to deal with the labour issues. If any unemployed person get job all of a sudden then he or she will be paid salary. In this case, how to deal with the social insurance then. Therefore, he has been working on how to convert micro insurance into social insurance since a large number of workers belong to informal sector.

He also identified that new companies are coming targeting new economic zone and they are very concern on the labour issues beside the government. So, he emphasized on the partnership in this regard. He gave an example that one of the foreign entrepreneurs from London acknowledged that Bangladesh is a very competitive market in terms of labour compare to Vietnam and Cambodia. But he asked, what are the policies, strategies related to private pension for the retirement stage are available for the workers and how your insurance system deal with the labour. So, if any country holds all these criteria, then they will consider you like Vietnam and Cambodian labour market to invest. In this regard, Bangladesh needs to consider this thing very urgently to secure investment.

It is very unfortunate that social insurance issue never be discussed in labour organization since there is a fear from the government side to implement this. But we are working with the Ministry of Social Welfare in regard to old-age pension scheme on demand and supply basis. He proposed to have a consultation meeting based on his study on social insurance with the study of unemployment insurance making a committee to prepare NSIS. As the National Social Security Act already developed, so, we can work together with that to prepare NSIS and place it to the Cabinet. He also highlighted that shortcut way will not bring the welfare ever. So, there is no need to be hurried for 2023 or 2024 because next year is our election where political commitment plays a vital role in this process. He concluded his speech and thanked everyone for patience hearing.

Closing Remarks by Gunjan Dallakoti, ILO Country Office for Bangladesh

Mr. Gunjan Dallakoti from ILO Country Office for Bangladesh also recognized the presence of all gusts including keynote presenter to present an insightful presentation. He expressed his delight for the valuable inputs incorporated into this discussion those are very important and also critical while ILO has been trying to formulate a 5-year long strategy to move this forward. He conveyed that his office noted all the suggestions and advice specially from the panel members through the panel discussion and colleagues from GIZ, EU and other Development Partners. This is how ILO
synthesize and wants to bring everybody under one umbrella to moving the country forward. We all know that these are the most challenging area in Bangladesh especially during this pandemic time. But something has to start up. There should be a beginning to go ahead. In his concluding remarks, he assured that ILO will come with the synthesis for the plan and get back to all present here for the refinement and going forward. He thanked all for giving the time and present to this event.

4. CONCLUSION

The event ended in the afternoon at 16:30 pm (BST). Ms. Bindia Nag from ILO Bangladesh thanked all the participants for catering their inputs and further expressed her gratitude for patience engagement. ILO Bangladesh expressed the hopes to work on establishing a sustainable Unemployment Insurance Scheme which is very contemporary considering the current situation and provide technical assistance to best foot forward. On top of that, a robust partnership is warranted with the several stakeholders.

5. RECOMMENDATIONS

- Initiate a well-designed capacity development programme to all levels of tripartite constituent which is inevitable to materialize the scheme.
- Establish a sustainable and robust Model for Bangladesh encompassing collective-financing and avoiding individual contributory system for long-run benefits.
- Launch a practical and translatable roadmap along with Action Plan which is highly warranted especially during emergencies.
- Ensure women’s participation in labour market to attain the utmost benefits from demographic dividend.
- Emphasize on working-age population since they are the pillar of the demographic dividend.
- Modify a specific sector-oriented Employment Injury Scheme into National Insurance Scheme.
- Strengthen public employment service, networking, awareness building, political commitment and ALMPs.
- Conduct research/consultation to understand the key parameters, legal framework and institutional set-up.
- Incremental approach should be followed from formal to informal sector in case of the implementation of UI scheme and fix the level of benefits.
- Sensitize tripartite constituent having a Champion to accelerate the mechanism dynamically in partnership with divergent stakeholders.

In conclusion, ILO showed its interest to have a further engagement for an extensive technical and knowledgeable discussion. Therefore, it is expected that every stakeholder will come up with an informative and insightful responses against the potentials and challenges of the unemployment protection measures and unemployment insurance scheme raised during the event.
## ANNEX I

### AGENDA

Consultation on ‘Fostering Unemployment Protection Measures in Bangladesh’

**Time:** 2:00-4:15 pm (Dhaka Time)

**Date:** Thursday, 11 November 2021

via virtual connection: Zoom (Link to follow)

<table>
<thead>
<tr>
<th>Time</th>
<th>Particulars</th>
<th>Details</th>
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<tbody>
<tr>
<td>2:00 PM</td>
<td>Welcome</td>
<td>Ms. Bindia Nag (MC)</td>
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<tr>
<td>2:05 PM</td>
<td>ILO’s approach to improved social protection for workers in Bangladesh</td>
<td>Tuomo Poutiainen, Director, ILO-CO-Bangladesh</td>
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<td>2:35 - 2:55</td>
<td>Presentation on ‘An analysis of the Bangladesh labour market structure and trends, unemployment protection and provisions in the formal sector, and institutional capacities and feasibility assessments for introducing an unemployment insurance scheme’</td>
<td>Dr. M. A. Razzaque</td>
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<td>2:55 - 3:30</td>
<td>Panel Discussion focused on a) Potentials/opportunities for unemployment protection measures and unemployment Insurance scheme; b) Challenges associated with this; c) The way forward with existing/potential initiatives</td>
<td>Moderated by Dr. Razzaque</td>
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<td>Designated Discussants are- (Not according to seniority or hierarchy)</td>
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<td></td>
<td>• Mr. Mohammad Khaled Hasan, Joint Secretary, Cabinet Division, Government of Bangladesh</td>
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<td>• Mr. Faizul Islam, Additional Secretary, Planning Commission, Government of Bangladesh</td>
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<td>• Mr. Farooq Ahmed, Secretary General, Bangladesh Employers’ Federation (BEF)</td>
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<td>• Mr. Chowdhury Ashiqul Alam, Member Secretary, NCCWE</td>
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<td>• Dr. Mohammed Abu Eusuf, Professor, Dept. of Development Studies, University of Dhaka</td>
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<td>• Ms. Kishower Amin, FCA, Programme Manager, Public Financial Management (PFM) &amp; Social Protection (SP), The Delegation European Union to Bangladesh</td>
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<td>• Mr. Aminul Arifeen, Project Manager, Social Protection Policy Support (SPPS) Programme, UNDP</td>
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<td>3:30-3:50</td>
<td>Remarks by Special Guests</td>
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<td>• Mr. Md. Humayun Kabir, Joint Secretary, Ministry of Labour and Employment, Government of Bangladesh</td>
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<td>• Mr. Maurizio Cian, The Head of Cooperation, The Delegation European Union to Bangladesh</td>
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<td>3:50-4:10</td>
<td>Address by Chief Guest</td>
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<td>Honorable Minister Mr. M. A. Mannan, MP, Ministry of Planning, Government of Bangladesh</td>
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<td>4:10-4:15</td>
<td>Vote of Thanks</td>
<td>Gunjan Dallakoti, ILO</td>
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ANNEX II:

List of the Participants (Not according to Seniority or hierarchy)

1. Honourable Minister, M.A. Mannan, MP, Ministry of Planning, Government of Bangladesh
2. Md. Ehsan-E-Elahi, Secretary, Ministry of Labour and Employment, Government of Bangladesh
3. Md. Humayun Kabir, Joint Secretary, Ministry of Labour and Employment, Government of Bangladesh
4. Mohammad Khaled Hasan, Joint Secretary, Cabinet Division, Government of Bangladesh
5. Faizul Islam, Additional Secretary, Planning Commission, Government of Bangladesh
6. Tuomo Poutiainen, Director, ILO Country Office for Bangladesh
7. Maurizio Cian, The Head of Cooperation, The Delegation European Union to Bangladesh
8. Peyron Bista Celine, Chief Technical Advisor, ILO-Geneva
9. Dr. M.A. Razzque, Economist, ILO Bangladesh
10. Farooq Ahmed, Secretary General, Bangladesh Employers’ Federation (BEF)
11. Chowdhury Ashiqul Alam, Member Secretary, NCCWE
12. Dr. Mohammed Abu Eusuf, Professor, Dept. of Development Studies, University of Dhaka
13. Kishower Amin, FCA, Programme Manager, Public Financial Management (PFM) & Social Protection (SP),
    The Delegation European Union to Bangladesh
15. Gunjan Dallakoti, ILO Bangladesh
16. Quamrul Ahsan, NCCWE
17. Wodsak Veronika, ILO
18. Mesbah Uddin Ahmed, NCCWE
19. A N M Saifuddin, Former Director, BGMEA
20. Shahabuddin Khan, ILO Bangladesh
21. Abir Chowdhury, Consultant, World Bank
22. Asst. Prof. Emran Hasan, BUP
23. Farjana Reza, ILO Bangladesh
24. Aziza Rahman, BBS
25. Vaidyanathan, Bhavani, FAOBD
26. Noushin Shah, ILO Bangladesh
27. Subhra Bhattacharjee, UNRCO, Bangladesh
28. Deeba Farha Haque, German Embassy, Bangladesh
29. Bindia Nag, ILO Bangladesh
30. Kavim Bhatnagar, Social Protection Economist, EU Funded TA SSSR Project with Cabinet Division
31. Farzana Sharmin, BKMEA
32. Arfat Khan, Barrister, Bangladesh Supreme Court
33. Nodoka Hasegawa, UNHCR
34. Tapati Saha, UN WOMEN, Bangladesh
35. Imran Kader Turjo, BKMEA
36. Masud Rahman
37. Abdullah Al Muyid, IOM
38. Mahfuza Rahman, UNESCO
39. Silvia Popp, GIZ
40. Hasina Begum, UNICEF
41. Huhua Fan, UNESCO Dhaka
42. Murteza Khan
43. Eshonov Bakhodur, FAO
44. Masing Newar, WFP
45. Saidul Islam, ILO Bangladesh
46. Werner Lange, GIZ
47. Jillur Rahman
48. Tawsif Abdullah, ILO Bangladesh
49. Md. Abu Saleh
50. Aziza Rahman, BBS
51. Tanjim Ferdous ILO Bangladesh
52. Rabiul Islam, Research Economist, RAPID
53. Asif Kashem, Australian High Commission, Dhaka
54. Carmona Llano