





Report on

A high-level Consultation Workshop: Findings Sharing on

"Towards Improved Unemployment Protection in Bangladesh" with Tripartite Plus

31 March 2022

International Labour Organization and European Union DG INTPA (Directorate-General for International Partnerships, European Commission)



1. OVERVIEW OF THE CONSULTATION WORKSHOP

A Consultation Workshop: Findings Sharing "Towards Improved Unemployment Protection in Bangladesh" with Tripartite Plus- was held in hybrid modality at Radisson Blue, Dhaka on 31 March 2022. Living with the challenges caused by hard-hit COVID-19, ILO remains committed to serve its purpose fulfilling the mandates through commissioning a Report on "Towards Improved Unemployment Protection in Bangladesh: A Preliminary Feasibility Assessment". ILO, as leading agency of United Nations on Social Security, has sustained its incessant support to ensure several needs through a wide-ranging developmental programme 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 a pertinent initiative to address the implications and mitigate the consequences of the pandemic COVID-19 regarding the employment issue at a high-level tripartite and development partners' meeting held on 7 April 2020.

In response, ILO with the support of European Union DG INTPA (Directorate-General for International Partnerships, European Commission), initiated to conduct a preliminary feasibility assessment on Unemployment Insurance (UI). In this connection, ILO Bangladesh as an initial step organized a virtual consultation meeting on 11 November 2021 to understand the potentials and challenges of Unemployment Insurance and guide the way forward for appropriate policy actions to foster conducive unemployment protection measures in line with National Social Security Strategy (NSSS). The purpose of the findings sharing consultation workshop was to bring the Government of Bangladesh, employers and workers organizations, relevant development partners, United Nations sister agencies, and civil society organizations together to share the findings and recommendations from the research that would provide technical assistance to the Government of Bangladesh in materializing the Unemployment Insurance Scheme.

The consultation event was organized by ILO Country Office for Bangladesh having hybrid modality on Thursday, 31 March 2022 from 14:30 to 17:30 hrs. The consultation event encompasses a presentation from Expert, a short video documentary on Unemployment Insurance & ALMPs and panel discussion by designated discussants followed by open discussion round. The distinguished guests and participants were the Government officials i.e.



Ministry of Labour and Employment, Finance Division, the Ministry of Finance, Ministry of Social Welfare, Cabinet Division, representatives 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 65.

2. INAUGURATION SESSION

The Consultation event started at 14:30 pm (Dhaka Time) as per the agenda. Ms. Anne Drong commenced the programme welcoming Chief Guest, Md. Ehsan-E-Elahi, Secretary, Ministry of Labour and Employment, Government of Bangladesh and Special Guest Mr. Koen Everaert, The Head of Cooperation (Acting), The Delegation European Union to Bangladesh, Syed Saad Hussain Gilani, Chief Technical Adviser, ILO- Dhaka, 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.



Tuomo Poutiainen, Director, ILO Country Office for Bangladesh delivering the welcome speech

► Welcome Remarks by 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. At the very outset, he made a statement that social protection has taken a considerable role



during the emerging COVID-19 crisis. There is an increased recognition of the necessity to rethink about the holistic and universal social protection approaches as the COVID has revealed quite significant gaps in the ability of the society to protect the most vulnerable people in the recent past years, he added. In that way, the COVID crisis has really underscored the vital role of Social Protection as a frontline policy option, frontline measures or necessity.

Moreover, we have learned from the trials and errors of the COVID-19 period when this hit us and collectively, we are trying how to protect the most vulnerable groups in the society. There is a room for us to work truly on a different kind of approaches on social protection particularly here in Bangladesh which has done foundational works and thinking through the establishment of the international social protection strategy, he shared. But, at the same time we recognized that perhaps strategy has not fully put in practice or there are rooms for additional thinking on how to have a whole government approach and how to work with the private sector, civil society, workers and employers in building that kind of holistic view on social protection.

As an UN agency we are committed to our paths to be dedicated to this and we have technical knowledge in terms of Social Protection system development, he added. Obliviously, ILO would do this together along with UN agencies and DPs having a common framework. He thanked the Representatives from EU and GIZ for attending this discussion as they have indicated to work with Government of Bangladesh on building the universal social protection system. He stated that the study has recommendations along with a way forward and a set of reflections in terms of how to move forward to get this agenda. He looked forward to hearing from the team who has done a heavy-lifting thinking on this issue that facilitated a discussion on how to go forward with a next step. He welcomed to everyone and requested to proceed further.





Mr. Ehsan-E-Elahi, Secretary, Ministry of Labour and Employment, Delivering speech as Chief Guest in the event

►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 a Special Guest. He became overwhelmed by Dr. Razzaque's exquisite presentation that influenced in evolving our knowledge. And he thanked ILO for taking a timely initiative commissioning a feasibility study on unemployment protection in Bangladesh. MoLE is committed to develop an Unemployment Insurance in line with the NSSS and as reflected in the roadmap to the ILO Governing body which is going to be important for Bangladesh Labour Market as well. He looked forward to work closely with the Cabinet Division, Ministry of Finance and social partners in taking forward this initiative. Based on the today's event we now have an outline that helps to understand where we stand on unemployment protection measures and what is needed to be done in the future, he said.

It is true that technical issues involving an Unemployment Insurance (UI) is a quite complexed. Therefore, the Government would need the technical support from ILO and other development partners (DPs) to fully understand and implement this scheme. He hoped that the efforts of DPs in the context of Unemployment Insurance are well coordinated. Therefore, all the stakeholders have clear understanding about the issues involved. Unemployment Insurance is an important branch of social protection which is one of the four pillars of ILO's Decent Work agenda. 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. It is mentioned here that the ILO Convention 168 and 102 have not ratified yet but the audience would be happy to know that the Government already ratified the core ILO Conventions including the latest addition on 138 "Minimum Age to the Entry-Level of Workers". Besides, the MoLE has been working especially on the ILO Convention of 168 and 102. There is a systematic process to ratify any Convention. As Bangladesh is a democratic country ruling by political party therefore, the final decision should be come from the higher authority and this will be done step by step.

He mentioned that there are two funds under MoLE. One is Central Fund and another is Bangladesh Labour Welfare Fund. Central Fund is established for the 100 percent export-oriented industries covering the especially RMG sector. The workers from both formal and informal sector can get the benefits from the Labour Welfare Fund. This welfare fund does not cover the whole lifetime of any worker. Even this is not a kind of insurance since it is one time



based monetary assistance in terms of accidental case. As MoLE has mandate to introduce the Unemployment Insurance, therefore, the ministry completed two projects and other projects are on-going on pilot basis under the Central Fund. But this will be operated by a separate window. Now it is matter of time to sign by the concerned authority and very shortly the MoLE would launch this scheme on Unemployment Insurance on a pilot basis, he shared.

Moreover, the MoLE has been implementing social protection scheme for the retaining workers especially for RMG sector. If this becomes successful then the MoLE will fix this permanently. It is also unfortunate that the ministry could not provide the amount against their needs. He pointed out that the MoLE had targeted 60 thousand workers initially but could reach to only nine thousand. The mismanagement during the selection process and verification is identified as one of the major problems. Building a modern labour market, the importance of unemployment protection or Unemployment Insurance cannot be overstated. Even the NSIS 2015 stressed on the Unemployment Insurance. Though there is not much progress made over the period but hoped that this will be dynamic in the future. There is a project undertaken by MoLE namely Labour Information Management System (LIMS) that covered the database of whole workers. This project will be commenced soon after receiving the approval from the Ministry of Planning Commission that will certainly help to take necessary steps for any sort of labour rights, insurance or welfare.

He thanked ILO for taking this initiative and looked forward to working on accelerating this Unemployment Insurance together. MoLE has witnessed a constructive idea regarding unemployment protection measures from this study and discussion that would help for upcoming work to accomplish. The recommendations and way forward would definitely help the Unemployment Insurance to go ahead though it is a preliminary assessment. This initiative is an extraordinary compared to other initiatives undertaken by Government of Bangladesh. Moreover, the findings will not help only to the Unemployment Insurance but also other insurance schemes as well.





Mr. Koen Everaert, Head of Cooperation (Acting), EUD to BGD, Special Guest

Mr. Koen Everaert, Head of Cooperation (Acting), The Delegation European Union to Bangladesh

Mr. Koen Everaert, Head of Cooperation, the Delegation European Union to Bangladesh, first recognized the presence of distinguished participants. He highlighted that social protection treats as a core value in EU system and throughout the European countries. EU is always been supportive to Bangladesh especially during the COVID -19 crisis and moving towards in Middle-income Country. There are many social safety net programmes exist in Bangladesh but those are not sustainable. So, this should be consolidated, he added. There is a pressing need to stop the fragmentation. In 2019, EU has primarily focused on setting three dimensions for the budget support to a project by the institutionalization to support the overall strategy, monitoring and evaluation and lastly incorporating an element of mother and child benefits programme.

The budget support from EU means the government will sit in the driving seat and money would come from the government budget through Ministry of Finance. And here EU just triggering the speed of smooth functioning to reforms. And if the government could succeed then EU will make the payment as an incentive. But in the advert of COVID-19, EU established



the fourth pillar under the budget support operation that covers the unemployment benefits for workers. Meanwhile, the Government of Bangladesh started paying unemployment benefits to the workers that is commendable. This had been done within a very short time and still functional. So, a mechanism already set up, therefore, if any further shocks come then the government will be able to mobilize the payments smoothly to the workers.

Apart from this, there is a biggest challenge identified in this sector. If any company shut down for unavoidable reason, then what would be the solution to provide the benefits to the workers. There is no centralized database for workers from the government side, even not in the formal sector. According to the labour law, there should be a list in every factory that to be prepared digitally and in a simplified way. If this is made then we have made enormous step forward. And MoLE could handle this matter on real-time basis to know how many workers are employed to which company, how many are on maternity leave and so on. We have to simplify in designing the process to achieve the success. So, the mechanism for providing the unemployment benefits in monthly basis is in place run by the government.

The Government has submitted a formal proposal for funding to set up a database and here any agencies can be engrossed with a technical support if the Government requires. He also recommended to go for an incremental approach rather than pilot basis. The DPs will have to choose their own area where they can add value through a technical assistance, innovation or technology to support the government in making the difference. He emphasized on the digitalized database in terms of Active Labour Market Polices (ALMPs) that ILO has been working currently. To conclude, EU is ready to take bold steps in moving forward this agenda and sustain the social security reforms.

► Global Perspective:Response to the COVID-19 crisis through unemployment protection shared by Ms. Peyron Bista Celine, Chief Technical Advisor, ILO Geneva

Ms. Payron Bista Celine, Chief Technical Advisor, ILO-Geneva expressed her delight to provide the opportunity to share the global perspective and thanked all the distinguished guests and participants. She upholds the project context that developed in Bangladesh. In fact, this programme is a part of global project funded by the EU aiming at transcending the social protection system and the financing throughout the different countries, she mentioned. The project was designed prior to the COVID-19 and extremely needed in response to the COVID-19 crisis. Bangladesh was a part of those countries requesting the support through the programme.



The audience will be remembered that the recent figure shaped by the ILO on the state of social protection throughout the world and one out of person is without protection and those persons did not receive any access to social protection during the COVID-19 crisis. We also noticed and this was also highlighted by ILO Director, Bangladesh in his opening remarks stating that all countries implemented the unemployment protection measures during the COVID crisis.

When designing those responses and any social protection measures aim at supporting workers in case of unemployment it is important to remember that ILO adopted the two significant conventions specifically referring to the risk of unemployment and minimum standard of social security, the convention 102 and the convention 168 protection against unemployment and promotion of employments. Those Conventions are asset and very useful and its guideline can help in the designing unemployment protection system that are based on solidarity with the distribution of the risk, responsibility of the state as well as combination of Social Insurance, Social Assistance to ensure extension to coverage to all. The Convention 168 really insist this project with an important link between income security through an Unemployment Insurance benefit, a set of services, mechanisms to support to access to employment. If we look at the practice worldwide, we see 96 countries that have established unemployment protection programme and 91 countries have applied the ILO Principles and best practices for Unemployment Insurance system. Therefore, the programme was possibly feasible system in the context of Bangladesh. Because, the system is based on the international principles and proven during the COVID crisis as a more resilient system that was providing to the person who have lost job during the COVID crisis. Finally, she concluded her remarks expressing gratitude to be a part of this event.

► Short Video on Unemployment Insurance and ALMPs

A short video documentary on "Unemployment Insurance and ALMPs" exhibited with an explanation that how Unemployment Insurance and ALMPs help the unemployed people on interim basis. The video highlighted the challenges in employment that affect us and our family to fulfill our basic needs if there is no steady income. But our steady income could be impeded by the economic recessions, natural disaster or technology advancement. In this regard, the government can take the lead role by formulating policy interventions through establishing Unemployment Insurance and ALMPs that would provide the protection to the unemployed people greatly. Moreover, ALMPs play a pivotal role in the economic growth concurrently.

3. TECHNICAL SESSION



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

Dr. M.A. Razzaque, Keynote Speaker thanked for providing the opportunity to conduct this study and make this presentation before the distinguished invitees. The short video documentary which has shown here was an excellent summary that eased for him actually what he was going to say. The main thing that he wanted to focus on the unemployment protection measures with special reference to the Unemployment Insurance scheme that Bangladesh is trying to establish. The Government of Bangladesh formulated and started implementing the NSSS in 2015 and there was a bold and milestone initiative undertaken by the government when the country required to have a profound and reformed social protection system. Thus, the NSSS has introduced a new approach of the policy mechanism and interventions to provide the direction for the future.

As part of this NSSS, the whole idea referred that Bangladesh will provide a life-cycle based protection system for its citizens rather than having a fragmented system. And the whole idea was that the potential beneficiaries will be covered throughout the life cycle. There will be support for early childhood system and that would be implement through the programme like mother and child benefits for instance. Also, there is a provision for school-going children such as stipend programme that is available. Moreover, the programmes for youth should be in place so that employment promotion can be provided. There was also a provision for elderly population. The new thing that was added into the NSSS system for the first time was the support for the working-age population. That was a big shift from the traditional thinking about the social protection since the provision was not available in the earlier strategy. As part of it, the NSSS envisioned about setting up the National Social Insurance Security that comprise the four schemes for the working-age population.

With regard to the Unemployment Insurance, it was clearly mentioned that the support is a temporary basis for unemployed workers who lost jobs and could be involuntarily. So, Unemployment Insurance does not mean that whole unemployed people would be covered under this scheme. After the NSSS, the Government has adopted the NSIS Action Plan where the Government of Bangladesh set a timeframe directing what are the targets to be implemented. There should be a study to develop the framework for NSIS and a pilot will be done following the legal system. And finally rolling-out will take place by 2021. But unfortunately, we missed the deadline. And now we have a draft policy framework that has been undertaken and subject to review since there are shortcomings that should be addressed, he stated.

We should also recognize the fact that instituting a NSIS is not an easy task. It is really a delicate task to be dealt with. As a result, we need to have a necessary pre-condition and the country



ideally should be following the some of the ILO social security standards and international best practices. There question may be raised that why we should choose the ILO conventions. Because, ILO standards have been recognized as a system worldwide and able to guide countries in order to institute something that are going to be rights-based, sound and at the same time sustainable way out in providing social protection system, he mentioned. Moreover, if we look at the country's engagement in the international level then you will also find out that many ILO Conventions refer on regular basis. For instance, in the case of international trade agreement, EU facilitates for the country known as GSP plus beneficiary country. Bangladesh we are going to graduate from the LDC status and aspires to get the benefits of GSP plus. If we look at the requirements of the GSP plus, there are many ILO Conventions and recommendations that have been put forward as a qualifying condition for obtaining those preferences. So, he emphasized on having a credible international system that will allow us to have productive engagement at the international level.

Simultaneously, there are other complementary measures involved in this scheme that a country will have to perform. Otherwise, the whole purpose or objectives of this scheme will get defeated. Then he highlighted the issue of legal framework. In the social insurance framework, Unemployment Insurance is one of the components of unemployment protection measure. Here, he reitered that we need to be mindful because Unemployment Insurance is a temporary income support to the workers who become unemployed or underemployed. This also involves skills upgradations and supports to facilitate the workers who lost jobs so that they can come back to the job market. The latest World Social Protection Report has nicely summarized the scope of Employment Protection Measures, Employment Protection Scheme as well as Employment Retention Scheme. During the COVID crisis, Bangladesh provided the certain mechanism to help particularly the Government Sector Owners to retain their workforce. But, there are other several public employment programmes those are normally part of the system.

We need to remember that the two core objectives of unemployment protection scheme are there. First of all, make sure and prevent the workers from falling into poverty when they lose their employment and support them to return to the employment especially with a decent job. There is a kind of misconception about unemployment insurance and we need to be clear of it. Many people think that we are going to cover the whole population. But the actual thing is that those are losing jobs only they will be covered and this is called Unemployment Scheme though they can avail other benefits concurrently. There is also a belief that the same amount of money will paid as their regular salary. It is also assumed that if the rate of Unemployment Insurance increased then the overall unemployment rate to be decreased. But this is a wrong perception because the benefits of Unemployment Insurance would be provided only for a certain period of time that is the part of the whole mechanism. Social security system especially the



unemployment measures have been mentioned in many places including UN legal instrument and SDGs as well.

Some of these issues have been undertaken into consideration by a certain provision under Universal Declaration of Human Rights (UDHR). The core mandate of the ILO is all about social security, protection and unemployment insurance system have been discussed. Moreover, ILO has adopted 31 conventions complemented by recommendations. Therefore, ILO takes the leading role ensuring those conventions and recommendations are interpreted in a way so that capacity building at the country level could take place. Many countries have used the conventions as a guideline or guiding principle designing their own schemes. He mentioned that four Conventions namely Social Security Convention (1952), The Employment Promotion and Protection against Unemployment Recommendation (No. 176, 1988), The Employment Promotion and Protection against Unemployment Convention (No. 168, 1988), The Social Protection Floors Recommendations (No. 202, 2012). Those are the basic guiding principles that a country should use to device the Unemployment Insurance system. He repeatedly pointed out that we need to prevent the workers from falling into the poverty when they lose their job and at the same time support them so that they can go back to the labour market with decent employment opportunities. Here, there are the two ILO Conventions where all those issues are clearly mentioned.

Overall, he sums up with a note that Unemployment Insurance benefits and ALMPs are very prominent features to lead to unemployment protection system. He also shared the ILO's perspective on the provision of contributory unemployment benefits. Firstly, the scheme should be based on social insurance principles and sometimes it can be non-contributory when Government can achieve all the criteria. But, in most cases, it is found as a combined. He showed some country examples those are best in Unemployment Insurance system, where in some cases we can see the tripartite approach and in other cases Government's contribution is empty. Thereafter he pointed out the issue about the periodical payments that is conditional and should be predictive. But, ILO convention 102 stipulates that at least 45 percent of the reference wage should be provided during the unemployment period and somewhere the percentage can be reached till 50 percent depends on the countries. Besides, the duration should be fixed for a certain period and as per the ILO's standards it refers 13 weeks over a period of 12 months (C102, Art 24) to 39 weeks over a period of 24 months (C168 Art. 26).

He talked about the social insurance model that allows for pulling of risk and cost. As a result, most vulnerable workers community would be benefitted from this pulling. There are also enticing findings found in terms of cross-country example. First of all, operational frameworks of Unemployment Insurance greatly vary. Secondly, the adoption and evolution of



Unemployment Insurance are often influenced by regional or international crisis. Thirdly, it is found that some developed countries extended the coverage of insurance benefits during the COVID-19 pandemic. So, the countries can be flexible once they set up a basic minimum standard. In terms of qualifying criteria, some countries require that a worker will have to work for a certain period of time which varies from country to country. The fourth and last pillar is the coverage of protection. Initially one could follow with the formal sector and later on they could try to extend the other sectors combining different means of funding and implementation procedure. But as per the ILO's standards, it is generally recommended that 50 percent of employee should be covered and can be reached to 85 percent of public employees including apprentices. The ILO's standard is not a one size that fits all. There is a room for flexibility and the country context need to be taken into consideration.



Dr. Razzaq delivering his presentation

He emphasized on revamping the draft NSIS since this did not follow the ILO's social security standards and international best practices. In terms of potential coverage of Unemployment Insurance, Bangladesh has got a tremendous challenge since there are larger percentage belongs to informal sector. On the flip side, most of the countries initiate the Unemployment Insurance scheme with formal sector. With regard to the importance to have a ALMPs, we need to bring back all those workers into the job market so that they can find the decent work. In this regard, Bangladesh stands in a situation where ALMPs is relatively new. There is a draft national job strategy where this term ALMPs used but this should be revamped. Besides, there are divergent types of training programmes in place but those are not well coordinated. In addition, one of the World Bank studies showed that only 2 percent of the labour force got few trainings in the last 12 months. So, the significance of the training is still low.

There are some public welfare programmes under the social security strategy and limited to rural population only. In Bangladesh, a share of urban population is growing fast where a



significant structural transformation is taking place. As a result, rural population becoming low. So, this has to be noticed and updated giving concentration to the urban community. Therefore, there is a big challenge on how to provide attention adequately to the urban population under the social protection system, he shared.

He pointed out that social dialogue involving stakeholders is not active in Bangladesh and this should be addressed. In the case of garments factories, we see some discussions take place but those are not widespread for other sectors. He again highlighted that the draft NSIS has some caveats and should be revamped incorporating provision of social dialogue, revising the benefit level, reviewing the minimum period of contribution and benefit period since these are not compatible in line with the ILO minimum standards. Moreover, fund management is also a crucial segment in rolling out the Unemployment Insurance. If fund management can be diversified then the higher return could be generated. In this regard, Bangladesh can take the lessons from Vietnam. Because, Vietnam has a social insurance mechanism that is managed by the government attached agency that collate funds as well as invests the funds purchasing bonds or investing to the priority projects of the government. There is a suggestion for creating Unemployment Insurance under the National Insurance Scheme 2014 and the study found that the legal provision need to be robustly reviewed. Besides, legal provision and regulatory framework should be in place before rolling out the Unemployment Insurance. Simultaneously, weak enforcement, lengthy judicial procedure and liner penalties violating labour market norms are the issues that needs to be undertaken sincerely since these troubles make the workers unhappy. Besides, awareness should be increased among the workers regarding their legal provision or legal support that can avail when they fall in employment challenges.

Finally, the study identified the institutional capacity which is another key of establishing Unemployment Insurance. In this context, Bangladesh does not have the system for job searching mechanism, therefore, requires institution. Besides, there is severe gap in collecting data, analyses and regular survey. In this regard, Bangladesh Bureau of Statistics is responsible to publish the data on a regular basis though MoLE in other countries take the responsibility for this task. Apart from this, institutional capacity should be developed for the fund management as well for instance taking the model from Vietnam. Moreover, lack of functional digitized database that is a big challenge in introducing Unemployment Insurance. Lastly, limited capacity to oversee and enforce the Labour Act & Rules. The study recommended to take the example of Thailand. Because, there is a system including Department of Employment, Department of skill Development Department of Labour Protection and Welfare and Social Security Office that works together and can be suitable for Bangladesh.



To conclude, he summarized the whole things in form of a way forward where he described certain things as follows-

- To have a concrete roadmap in achieving the specific goals realistically considering the current limitations and the areas need to be improved.
- Stakeholder sensitization to improve the understanding of conceptual issues for having a meaningful dialogue, otherwise, the outcome process will not be productive.
- There is a need to build an incremental approach that is the most pragmatic way in taking forward to the next stage. We cannot move forward with 80 or 50 percent workforce at one go. So, it is better to start with a small-sized workable system and then learn the lessons and expand gradually.
- There is a need to have a well-defined and appropriate legal framework and institutional capacity.
- Public employment service through establishing job-searching institution, a comprehensive and dynamic labour market database,
- Governing modality outlined in the draft NSIS should be revamped and reviewed to align with the ILO social security standards and international best practices,
- Finally, NSIS champions are needed both within the government and social partners. In this regard, MoLE and ILO could be the natural choice.

Dr. Razzaque finished his presentation thanking the audience for patience hearing.

3.2 Discussion by Designated Panelists

Md. Humayun Kabir, Joint Secretary, Ministry of Labour and Employment, GoB

Mr. Md. Humayun Kabir, Joint Secretary, Ministry of Labour and Employment thanked all the distinguished participants and expressed his gratitude to participate in the consultation event. The moderator Mr. Syed Saad Hussain Gilani, CTA, ILO asked the question to him that "With the NSSS 2015 and Central Fund in place, what would be needed for Government of Bangladesh to start an 'Unemployment Insurance' programme in terms of legislative and institutional arrangements?

In response to the question, Mr. Kabir replied that 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. And this working -age population has been included for the first time into the NSSS and MoLE has been assigned to introduce unemployment, accident, sickness and maternity insurance that is also reflected in the MoLE roadmap submitted to the



ILO Governing Body during International Labour Conference-2021. Several social safety net programmes are being implemented where different institutional and legal framework are followed, he said.

In July 2006, the Government of Bangladesh has adopted Bangladesh Labour Welfare Foundation Act that provides for an institution to develop comprehensive social security measures for formal and informal sector workers. 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.

Since 2021, Government of Bangladesh has also been working with the employers and workers of the RMG sector to establish a pilot project on Employment Injury Insurance Scheme in collaboration with ILO and GIZ. This project will enable the Government to implement income replace system through periodic payments to the workers with long-term disability and workers who died in workplace in accident. In this regard, the necessary support to build technical capacity and IT infrastructure will be supported by the EIS pilot project. The Central Fund for 100 percent export-oriented RMG sector, established in 2016 will be actively involved in implementing this EIS programme. He assured that with the capacity development of Central Fund, MoLE will be able to manage the EIS Fund with the international standards monitoring and transparency and manage periodical payments. Furthermore, the MoLE with the EU budget support has been implementing a social protection programme for the returnee workers of RMG, Lather and Footwear industries on pilot basis. This is a milestone achievement towards introducing social protection in Bangladesh, particularly unemployed workers. Based on the success of this programme, initiatives may be taken to implement the programme permanently which in fact will be the final shape of unemployment insurance system in Bangladesh. Currently, this scheme is being governed by the ad-hoc system through a committee.

If the final decision is taken by the Government to introduce unemployment insurance scheme for workers, then there should be an effective legal and administrative system in place. If the Unemployment Insurance system developed then this will be covered by the Central Fund or Bangladesh Labour Welfare Foundation or any other framework may be developed through a tripartite consultation event. There are many challenges in introducing social security and unemployment protection schemes in the countries like Bangladesh. The Government of Bangladesh has been implementing various programmes which is directly or indirectly linked to unemployment and social protection. He assumed that appropriate legal and administrative system might be decided through dialogue with tripartite constituent. Finally, he put emphasis



on further exploring the appropriate legal and administrative system to implement the Unemployment Insurance in Bangladesh since the present study is a preliminary one and could be explored more things during the detailed assessment.

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

Mr. Mohammad Khaled Hasan, Joint Secretary, Cabinet Division, GoB thanked for giving the floor and acknowledged his learnings from this event. Then moderator asked him with a question that "Do you think there is adequate 'Coordination' and 'Accountability' system in place among different Ministries to look at the effectiveness of existing Social Protection schemes and to analyse need for new Social Protection Schemes, like 'Unemployment Insurance'?

In response to this question, he replied that it is really difficult to answer the question in a short way. Moreover, there are 120 programmes implemented by more than 20 ministries. Therefore, we need a strong coordination that was missing till 2010. Thereafter, the Government of Bangladesh established a coordination mechanism making a Central Management Committee headed by the Cabinet Secretary. After the formulation of NSSS, coordination system has further improved, he added. Moreover, five thematic clusters have been made with different ministries and prepared to serve ranging from the urban to grassroot level. So, vulnerable section should be covered at length since the unemployment rate is higher in the sector. Besides, institutionally the government has certain level of coordination mechanism. In addition, esystem made the coordination mechanism dynamic. Once the MIS system will be in place then mobility of the mechanism would be reinforced. Moreover, accountability system is also stronger than ever to address the challenges.

Currently, the Government integrated the social protection with annual performance agreement. It means, the progress of social protection implementation that is the target of different ministries has been linked with the annual performance agreement. The failure of the ministries would be detected easily during the evaluation. Finally, he mentioned the article 15 of Bangladesh Constituent consists of four Clauses. The two Clauses are about the unemployment and employment where it is written that the Government should ensure a guaranteed employment for its citizens. If fails, then it should arrange at least work for pay programme. In this regard, Bangladesh has been providing 10 million people with work for pay programmes. And Clause D which stands for a basis social protection, mentioned to provide the protection to the vulnerable people. So, there are many options in the law and government system that covers the social protection issue broadly, he supplemented.





Designated Discussants during the Panel Discussion

► Mohammed Shakhir Ahmed, Deputy Secretary, Ministry of Social Welfare (MoSW)

Mr. Md. Shakhir Ahmed, Deputy Secretary, Ministry of Social Welfare (MoSW) is invited as one of the Panelist. But he could not present at the event because of his busy schedule. Therefore, Ms. Shirin Sultana, Senior Assistant Secretary, Ministry of Social Welfare (MoSW) attended the event on behalf of him. She was asked by a question that "In terms of 'Unemployment Insurance' programme, which existing Social Welfare Schemes are more relevant to coordinate with? She informed the audience that there is a mechanism running in the MoSW that provides 23 kinds of allowances for the vulnerable people including old-age, widow, underprivileged, disabled, transgender etc. though the ministry does not have any specific unemployment allowances. Besides, there are several training facilities available for human capacity development that helped the unemployed people to get a job.

► Habibur Rahman, Sr. Legal Officer, Bangladesh Employers' Federation (BEF)

Mr. Habibur Rahmanm, Sr. Legal Officer, Bangladesh Employers' Federation (BEF) expressed his gratitude to ILO to organize a timely initiative and thanked participants including chief and special guests. The moderator asked him with a question that "How do Employers in Bangladesh look at the initiation of 'Unemployment Insurance' programme?" In response to this query, he replied that it is evident that Bangladesh is aspiring to become a middle-income country by 2026 and developed country by 2041 where our current per capita income is USD 2591. In this situation, he urged to focus on building a welfare country.

BEF is committed to work comprehensively with ILO on this Unemployment Insurance. But we should be thinking about the informal sector workers sincerely as they belong to almost 85 percent and do not have any offer letter or identity card. He highlighted that youth unemployment is growing at an alarming rate and the percentage is high in the sector of Not in



Education, Employment or Training (NEET). So, long term and sustainable solution should be provided in establishing Fund through a tripartite collaboration involving entrepreneurs and DPs as well. He emphasized on functioning the management system rightly so that any programme does not close all of a sudden.

► Chowdhury Ashiqul Alam, Member Secretary, NCCWE

Mr. Chowdhury Ashiqul Alam, Member Secretary, NCCWE joined the event as one of the panelists and asked by a question that "What his opinion about starting 'Unemployment Insurance' in Bangladesh? Would workers contribute to this scheme?

He stated that social security is very important for rural people and the people who belongs to poverty level. He raised the question that if the Unemployment Insurance scheme established then who will lead it. The study findings would be suitable for the organized industry like RMG sector. In this situation, who will decide whether it is organized or disorganized. Moreover, the Central Fund has been used in many areas especially RMG and Welfare Fund distributes the other financial assistance to the workers. In this case, the question remains left that how we could provide the Unemployment Insurance to the workers, who will be the targeted group and which fund will be used to lead the initiative.

This is a great idea if Unemployment Insurance take place. But this should be also determined that who and how will be coordinated. The high percentage for per capita income does not reflect the same standards those are earning much and those are earning less. He on behalf of NCCWE upholds that if high-income community provide higher taxes, then the low-income community would be interested to contribute. Thus, this initiative would be a great solution to operate the fund to reduce the poverty level.

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

Dr. Md. Abu Eusuf, Professor, Department of Development Studies, University of Dhaka started his speech thanking all and appreciated Dr. Razzaque for delivering an excellent presentation on a complexed and technical issue in a simplified way.

He was asked by a question that "What are the key lessons learnt on 'Social Security' in Bangladesh? How it is evolving the system on social protecting? In response, he quotes one line from a book written by a renowned Economist Dani Rodrick that "One Economics Many Recipes". So, the term Unemployment Insurance is a very simple but it has many dimensions that has been highlighted by Dr. Razzaq. He also thanked ILO for taking this pertinent and long-due initiative forward and commissioning the study. Actually, Dr. Razzaq led the Mid-term



Review of the NSSS, where he was a part of the team. He also led a study on urban poverty which was a part of NSSS where he found that social protection for urban area is also difficult task like Unemployment Insurance since the informality is very high in the urban area.

He also echoed with Dr. Razzaque that there are some misconceptions that Unemployment Insurance is for all employees. But today's presentation delivered by Dr. Razzaq has been cleared this notion which made a great contribution to this issue. So, this is the right time while Bangladesh has been moving towards Middle-income country from LDC and there are some milestones ahead. The workers in Bangladesh are very vulnerable in nature that has already showed in the documentary presented to this event where disaster, risks in the labour market and technology advancement (4IR) heightened the need to establish the Unemployment Insurance.

He finally brought some issues namely weak enforcement of various provision of the Labour Act & Rules. Moreover, when the government came up with a stimulus package then the formal sector workers were treated in an informal way. So, institutional arrangement should be strengthened. He summed up with few indications i.e. formulation of roadmap and Action Plan that are majorly required to implement the Unemployment Insurance. Apart from that he stressed on developing the digitized database of labour market and conduct labour force survey since labour market is absolutely a dynamic issue. Finally, he suggested that the government should buy-in the Unemployment Insurance system for the betterment of workers.

► Ishrat Shabnam, Programme Manager, Private Sector, The Delegation European Union to Bangladesh

Ms. Ishrat Shabnam, Programme Manager, Private Sector, The Delegation European Union to Bangladesh, thanked the moderator for asking this question that "What are the EU's priority areas for social protection in Bangladesh? And schemes like unemployment insurance fit into that?"

At the outset, she stated that outlining any first step is difficult always. In this context, the preliminary assessment already has done though there is a long way to go. There is a budget support operation from EU which is supporting the institutional and accountability set up for sectoral reform, Monitoring and Evaluation that entails the Cabinet Division and line ministries (MoLE & MoWCA), and Mother and Child benefits programme signed in 2019. Soon after the signing, the pandemic COVID-19 broke out and the urge for setting up an unemployment fund came from especially the export-oriented RMG sector. During the COVID-19 crisis, EU has come up for another component together with Germany on social security for the unemployed



workers. Under this support, EU extended its financial support for 113 million Euro to the Government in stimulus package for the unemployed workers which started end of the last year and still continuing.

One of the remarkable successes is establishing a MIS system within a very short time considering the COVID context and departmental aspects. This has been apricated from all ends. A part from that this programme is basically designed in consultation with Employers' Associations where financial contribution was supported by EU and Germany specially to provide the safety net to the workers mostly who lost their jobs and this is not a wage subsidy programme and does not replace the employer's obligation in case of lay-off or retransmit of the factory.

In terms of the implementation of this programme, EU confronted with some challenges i.e. lack of authentic data that has been addressing in collaboration with Government of Bangladesh (GoB). This is very important in a sense that indicates how the future fund transfers would be disbursed to the government treasure. We also have facilitated the employment injury scheme that intervened by the ILO and GIZ. Finally, she concluded her remarks with a note that EU wants to have a firm commitment to make a breakthrough from the GoB, employers' organization and coordinated effort from DPs and CSOs.

► 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 crunch. He was asked the question that "What are key challenges and opportunities for a new Social Security Scheme in Bangladesh?"

In response to this question, he thanked the Government of Bangladesh especially the Honourable Prime Minister of Bangladesh. Because when H.E Sheik Hasina read the 2nd Phase of NSSS then she immediately intervened to this area. For instance, Pension for all, Private Pension and Insurance though insurance had been discussed widely during the COVID crisis. Because the government then wanted to transfer the fund but confronted with the trouble in transferring the money. At the same time, the capacity of the insurance company should be strengthened since this requires handling several documents and proofs of submission.

In this situation the government decided to pay the payment through mobile-banking. But the government had back in mind to go with the insurance system. In last Bangladesh National Election, there was an agenda on social protection particularly insurance that every political party undertaken in their manifesto. Because this is the area which is untapped-long time no work. So, when a country is on the way of becoming middle-income country then it needs to



create the opportunities for other issues as well as labour sector should be increased. There is a common myth that Bangladesh has a competitive labour market advantages compare to Vietnam and Cambodia and therefore, seeks for FDR to the foreign investors. In this case, if somebody ask that how Bangladesh is better than Vietnam and Cambodia in terms of provident fund and social insurance. Therefore, when Bangladesh needs to promote something from the labour market then it needs to showcase the area where foreign investors can invest. Now, Bangladesh has been establishing 100 EPZ that would accelerate the job opportunities. So, the issue of social insurance is now everywhere ranging from 8FYP, NSSS, NSIS Action Plan to Perspective Plan.

Actually, social insurance is a kind of social contract and mentioned in the Constitution of Article 15. There is a common attitude in Bangladesh where people are ready to avail the benefits if this comes from the government. But the people are not to be interested if they have to provide a share to any sort of scheme because of providing many documents and proof. This is a big challenge in this sector. Furthermore, social insurance or insurance sector is a biggest political economy and an election determinant factor. And Bangladesh has to be faced this when it becomes the middle-income country. If Bangladesh could reach to the trillion-dollar GDP and establish 100 EPZ then most of the villages will be the town and nobody can be able to identify the urban area. So, social insurance and the labour sector would be the most important in the days to come. But Bangladesh does not have life-cycle based social protection system readily.

There is another trend running naming "micro insurance" in some government bodies. But, this has been driving by the NGO Bureau under the Prime Minister Office and benevolent as well. On the other hand, insurance company under the company law which is financial institution job. So, if you enlisted as an insurance company then you have to pay VAT & TAX that NGO Bureau does not require. There is a new term entered naming community insurance, he added. So, he recommended to cover the EPZ with SME sector and need to explore out that how to convert micro and community insurance into insurance. Thus, a new chapter would be commenced. He took a reference from the World Bank Report that the definition of social insurance should be covered by the economic prosperity, domestic savings, mitigation of loss and financial strategy to make an enabling environment for insurance. He highlighted the demand and supply perspective in terms of Unemployment Insurance. In this regard, SME can take a lead role to increase GDP and start a new chapter. Finally, there is a need to strengthen the advocacy system to motivate the mass people regarding the insurance system in Bangladesh.



Mr. Syed Saad Hussain Gilani, Chief Technical Advisor from ILO Country Office for Bangladesh moderated the panel discussion round and thanked all the designated discussants for a comprehensive discussion. Thereafter, he asked participants to provide comments/feedback to the panelist if they wish.

♣ Participant from UNICEF Bangladesh placed a question to the Key Note Presenter asking that "Is there any proposition of how this unemployment insurance will cover both urban and rural people especially the people who are affected by the climate change who often fall victim of trafficking, child marriage and child labour". Secondly, "In Bangladesh we have a number of cash transfer programmes but what is the next step- is there any monitoring mechanism or is this kind of work can be linked with social workers in the urban and rural areas?".

In response to the question Dr. Razzaq replied that- in the presentation he already mentioned that in the unemployment insurance, focus area is the job-market displacement and it is possibly to be found that formal sector enterprises exist in not only in the rural areas but also in the midtownship areas. So, primarily formal sector to be considered and gradually towards the informal to complete the formalization process. Moreover, there are many types in social protection schemes. So, there is a term called covariant shocks that did not discuss to this event and there is a specific social security support mechanism for those affected people. In this regard, unemployment insurance is related to job market only and the protection coverage can be extended considering the regions those are prone to natural disaster or climate change issues. And in this context, the other protection interventions are available in Bangladesh.

The second question is answered by one of the panelist Mr. Aminul Arifeen from UNDP replying that "Central Management Committee looks after the monitoring mechanism. Of them, Annual Performance Agreement is one of the mechanisms by which ministries are committed what they would deliver in a financial year. Moreover, there is a two committees-one is formed by the Member of General Economics Division and there is a M &E committee under this which operates for NSS single registry entry, MIS or any sort of research and coordination. And another committee is implementation monitoring committee that looks after the NSS Action Plan Monitoring based in the Cabinet Division headed by Secretary coordination and reform. To complement the question Dr. Razzaq replied that- "Every year the government declare the budget and distributes the allocation to the different ministries including NSSS. In that case, the Finance Ministry play the primary role to disburse the allocation and eventually this is monitored by every ministry. Earlier this money transfer used to be done manually but nowadays the system has been shifting towards the digital system delivering by Mobile Finance system (MFS). Most of the ministries are building the Management Information System (MIS).



But he emphasized on the Central Monitoring System that should be developed using the monitoring mechanism.

Peter Bellen, CTA from ILO put a question that "training provision or public employment services all those factors that allow a person to find employment or to move from one employment to another. In this case, the apparent lack of cohesion or overlaps among the different ministries involved in providing training, certification, standards and recognition poses a problem. Secondly, the participation of women is very low in labour market with 36 percent and if the Unemployment Insurance is dedicated to the person who have employment, then how could we portrait the gender equality with this intervention if the inequality in the training provision is not resolved?

In response to the question Dr. Razzaq replied that- the point is well taken. At this moment, the labour market interventions that we have are two types -one is rainy season as per the agriculture backdrop, there are some work-fairs planned for those who are struggling to find employment in rural sector for a certain month for instance World Bank initiated employment generation programme etc. The other general kind of interventions is providing training for the job market. But he pointed out that if a mid-age person lost job, then that person needs to be retrained. In this situation, we do not have any kind of strategy in mind that how to support those people.

Thereafter, Mr. Syed Saad Hussain Gilani, CTA ILO concluded the panel discussion with a summary note that Bangladesh has a very fertile ground where we can go for an Unemployment Insurance alongside other social protection programmes. The on-going initiatives undertaken by the different ministries give a positivity to go ahead with Unemployment Insurance although the institutional capacity, digital database, and many other issues to be strengthened.

▶ Report-giving Ceremony





ILO Bangladesh expressed its gratitude delivering the Report on "Towards Improved Unemployment Protection in Bangladesh: A Preliminary Feasibility Assessment" to the tripartite constituent MoLE, BEF, NCCWE, and EU distributed by Mr. Tuomo Poutiainen, Director, ILO Country Office for Bangladesh.



Group Photo: Recipients Receiving the Preliminary Feasibility Assessment Report

► Closing Remarks by Gunjan Dallakoti, ILO Country Office for Bangladesh



Mr. Gunjan Dallakoti from ILO Country Office for Bangladesh thanked all the contributors, colleagues and participants who are an asset of this programme. He recognized the presence of all guests and expressed his gratitude to the Chief Guest to participants from workers and employees, government offices, DPs, think-tank institutes, CSOs, UN sister agencies and ILO colleagues. He thanked all for patience hearing, actively interacting and contributing to this event. He highly appreciated the keynote presenter Dr. Razzaq for expediting an insightful presentation along with a comprehensive findings and recommendations that would guide the ILO to move forward this agenda with tripartite constituent. Special thanks to the panelist for sharing the wonderful ideas, EU Delegation for their generous financing and trust on us. Also, he looked forward to continued support.

He expressed his delight for the valuable contributions from the ILO national, regional and HQ colleagues, project CTA and the direction and motivation from the ILO Country Director to make this initiative fruitful. Furthermore, he thanked the Hotel authority for providing an exquisite logistics and food.

In his concluding remarks, he assured that ILO value everybody's collaboration, thoughts and ideas for this important journey. So, the programmes ends here but ILO declares the beginning of this journey of Social Insurance in Bangladesh particularly the Unemployment Insurance and National Injury Scheme. Whenever the discussions and deliberations held, we would like to have all of you for the refinement and going forward. He finished the closing remarks wishing the upcoming Holi Ramadan.

4. CONCLUSION

The event ended in the afternoon at 17:30 pm (BST). ILO Bangladesh get enriched having an august audience with thought-provoking inputs and expressed its gratitude for patience engagement. Concurrently, ILO Bangladesh expressed the hopes to be engrossed in the further process in establishing a sustainable Unemployment Insurance Scheme which is demand of hour and provide technical assistance to best foot forward. On top of that, a full-fledged partnership is warranted with the government and non-government counterparts.



ANNEX I

AGENDA

'Towards Improved Unemployment Protection in Bangladesh'

Date: 31 March 2022, Thursday Time: 1:30-4:30 PM

Venue: Utshab Hall, Radisson Blu Dhaka Water Garden

Time	Particulars		
1:30	Registration and Lunch		
2:30	Welcome	Anne Drong	
2:35	ILO's approach to improved social protection for workers in Bangladesh	Tuomo Poutiainen, Director, ILO- Bangladesh	CO-
2:45	Short video on Unemployment Insurance & ALMP's	Anne Drong	
2:50	Response to the COVID-19 crisis through unemployment protection:Global perspectives	Céline, Ch Technical	ista nief LO-
2:55	Presentation on "Towards Improved Unemployment Protection in Bangladesh: A Preliminary Feasibility Assessment'	Dr. M. Razzague	A.



3:15 Designated Discussants for the panel discussion (Not according to seniorit Syed Saad hierarchy) Hussain Gila

- Mr. Md Humayun Kabir, Joint Secretary, Ministry of Labour and Employment, Government of Bangladesh
- Mr. Mohammad Khaled Hasan, Joint Secretary, Cabinet Division, Government of Bangladesh
- Mr. Mohammed Shakhir Ahmmed Chowdhury, Deputy Secretary (S security) from Ministry of Social Welfare, MoSW, Government of Bangladesh
- Mr. Habibur Rahman, Sr. Legal Officer, Bangladesh Employers'
 Federation (BEF); MCCI Member, First Labour Court
- Mr. Chowdhury Ashiqul Alam, Member Secretary, National Coordination Committee for Workers' Education (NCCWE)
- Ms. Ishrat Shabnam, Programme Manager Private Sector,
 Delegation of the European Union to Bangladesh
- Dr. Mohammed Abu Eusuf, Professor, Dept. of Development Studies, University of Dhaka
- Mr. Aminul Arifeen, Project Manager, Social Protection Policy Suppor UNDP Bangladesh



Improving synergies between

and public finance management

	Open Discussion	Syed Saad Hussain Gilani,Chief TechnicalAdviser, ILO- Dhaka
4:00-	Remarks by Special Guest • Mr. Koen Everaert, The Head of Cooperation (Acting), The Delegation European Union to Bangladesh	
4:10-	Address by Chief Guest Mr. Md. Ehsan-E-Elahi, Secretary, Ministry of Labour and Employment, Government of Bangladesh	
4:25	Report Handover Ceremony	Anne Drong
4:30	Vote of Thanks	Gunjan Dallakoti, ILO



WORKSHOP ATTENDANCE SHEET

Workshop Name: Towards Improved Unemployment Protection in Bangladesh

Date: 31 March 2022, Thursday

Time: 1:30-4:30 PM

Venue: Utshab Hall, Radisson Blu Dhaka Water Garden

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WORKSHOP ATTENDANCE SHEET

Workshop Name: Towards Improved Unemployment Protection in Bangladesh

Date: 31 March 2022, Thursday

Time: 1:30-4:30 PM

Venue: Utshab Hall, Radisson Blu Dhaka Water Garden

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