



Terms of Reference (ToR)

Assignment:	A case study on ‘Universal Pension Scheme: Scope and challenges for women to participate in the scheme’, and based on which developing 2) a policy brief and 3) a TU position paper.
Contract Type:	Individual; Between BILS and the Consultant
Timeframe:	April, 2024 – August, 2024
Location:	Dhaka, Bangladesh
Required languages:	English and Bangla

1. Summary

This 'Terms of Reference' details the working modalities of the research titled **‘A case study on Universal Pension Scheme: Scope and challenges for women to participate in the scheme’, and based on which developing a 2) policy brief and a 3) TU position paper.** An expert or academician shall lead this case study. The study will include participation from the BILS’s Youth & Women TU Network and BILS Interns as members of the study team. The study team will also be responsible for developing a policy brief and a TU position paper based on the study's findings.

Bangladesh Institute of Labour Studies- BILS is the commissioning authority of this research. This consultancy constitutes an essential part of a project titled **"Support for Effective and Inclusive Trade Unions in Bangladesh,"** partnering between the Bangladesh Institute of Labour Studies (BILS) and The International Labour Organization (ILO). The project aims to improve trade unions' capacity through democratic and representative participation for sustainable and effective tripartite social dialogue.

2. Problem statement

Women have a significant contribution to Bangladesh’s economy. There are about 24.67 million women workers in Bangladesh, according to the report of the Bangladesh Bureau of Statistics. This represents a noteworthy increase in the female labour force participation rate which has increased from 23.9% in 1999-2000 to 41.72% in Q4 of 2023. However, women are overwhelmingly concentrated in precarious and low-quality forms of employment, with over 90 percent working in the informal economy. Even, a large number of women working in the formal economy such as Ready-Made-Garments and/or teaching in the kinder garden schools also receive such low wages that they cannot meet their basic needs. For the informal sector workers like the domestic workers and sales girls, the situation is rather worse. Unlike in some other countries, there is no government redundancy pay-outs or a guarantee of long-term social security payments in Bangladesh for workers. When an economic shock hits, the only thing workers often have left to rely on is their fate. Although, there are some national scheduled structures like the Bangladesh Labour Welfare Foundation for both formal and informal sector workers, availing aid from such structures is very onerous.

The Universal Pension Scheme introduced in Bangladesh only in 2023, is a crucial governmental initiative aimed at providing financial security to elderly citizens. The initiative is intended for all

individuals above 18 years of age in the country, who will receive pension benefits for life upon reaching the age of 60. Initially, four pension schemes out of six – Pragati, Surokkha, Samata and Prabashi – have been launched while two others will be introduced later. The schemes are fully or partially self-contributory and it is very difficult for the workers who cannot meet basic needs and live below the poverty line to afford to even partially contribute to such schemes. The knowledge and true access to universal pension schemes is also questionable. Thus, whether working women, particularly those engaged in low-paying jobs like domestic work or RMG or sales girls, who have little to no resources and are often illiterate can avail of such scheme is a matter to be investigated.

3. Research Objectives

The study aims to explore the scopes and challenges faced by women workers, especially in low-paying jobs in accessing and benefiting from the Universal Pension Scheme. Specific objectives shall be the following:

- A TU engaged thorough review of the universal pension scheme and to determine scope, challenges and way forward especially for low paying women to include into the scheme.
- Assess the awareness level among women workers, regarding the Universal Pension Scheme in Bangladesh.
- Identify the socio-economic barriers preventing women from enrolling in and benefiting from the Universal Pension Scheme.
- Analyze the impact of cultural, legal, and institutional factors on women's participation in the scheme.
- To assess the trade unions' preparedness, challenges and demands to address just social security of women particularly low paying women workers.
- To develop a policy brief following research findings
- To develop a TU position paper following research findings

4. Research Outputs

The consultant will deliver the following-

- Inception report with the detailing of research plan and data collection tools and plan of fieldwork
- A comprehensive case study (research) report presenting the findings, analysis, and recommendations of the research.
- Presentation of the research findings to relevant stakeholders, including government agencies, trade unions, employers' associations, and civil society organizations, will be conducted.
- A policy brief and
- A TU position paper

5. Scope of Work

Scope of work shall include the following:

- Dhaka city corporation area shall cover up the study locales.
- Both formal and informal sector women workers shall have to be covered. From formal sector RMG sector women workers and kinder garden school women teacher shall have to be studied. From informal sector, domestic worker and sales girls shall have to be studied.
- Conduct a comprehensive review of universal pension schemes.

- Collect primary data through surveys, interviews, and focus group discussions with women workers, trade union representatives, and relevant stakeholders.

6. Methodology

Considering the nature of the study as described above it is expected that this study shall employ a combination of both quantitative and qualitative research approaches and respective tools and techniques. Data needs to be collected both from primary and secondary sources. Review, short survey, interview, case study collection, workshop and meeting and consultation methods are particularly encouraged which can be supported by several tools and techniques such as checklists, questionnaires and guidelines.

Please note that this is only an indicative research methodology. Lead/principal researcher is requested to develop a detailed methodology plan and a complete research plan and agree with the project authority the same before administering the research in practice.

7. Key Sources and People to be consulted

- The Primary sources:

Workers, employers, experts/academics, TU leaders, CSOs/NGOs, Relevant Government institutions and officers

- The Secondary Sources:

Both electronic and non-electronic published and non-published books, research reports, articles, policy briefs, journals, newspapers, policies and laws, and Conventions and Recommendations. The following policy/legal instruments are specifically recommended to review.

National policy Instruments

- Bangladesh Labour Act, 2006 (amendment 2018)
- Bangladesh National Labour Policy 2012
- Bangladesh Labour Welfare Foundation Act, 2006 (Amendment 2013)
- Universal Pension Management Act, 2023
- Universal Pension Scheme Rules, 2023

International Policy Instruments;

- Relevant International Labour Standards
- Other related international policy instruments

8. Audience of Research Report

- TUs
- NGO/CSO
- Related government institutions
- Employers

- Policy experts/academics
- BILS-ILO

9. Style and Length of the Report

The lead researcher needs to prepare and submit both an electronic version and a signed hard copy. The document should be very precise and must answer each specific objective and research question. The main body of the report shall be plus/minus a 40 pagers document including a 1-2 pagers executive summary. The executive summary is expected to develop in the form of a briefing paper for the purpose of dissemination immediately among the audiences. Necessary supplementary information (if any) like transcripts of consultations and interviews (if required) and references are to be attached as annexes.

10. Timeline

The total duration of the study is 5 (Five months) commencing from the date of the Contract. The consultant shall commence the services on **1 April 2024 and will complete the task by 31 August 2024**. A detailed timeline outlining the various stages of the research process will be developed and adhered to.

11. Ethics and Risks

The research must avoid any kind of plagiarism and provide due acknowledgement to the sources. Objectiveness is the key to mitigating the risks where researchers have to be strategic and analytic in arguments but not biased.

12. Documentation

- Checklists and interview notes should be submitted, signed and dated by the consultant or other interviewer.
- The final report must provide endnote references for all specific facts and statistics used. The report must also include a bibliography of the major references used.
- Primary sources must be used wherever possible over secondary sources. For example, the Consultant should reference a statistic to its original report, not where it is cited second-hand by a newspaper or website.

13. Research Cost and Payment Procedures

The consultant needs to prepare an operational budget detailing all costs associated with data collection, analysis, dissemination, and other expenses related to the study. BILS will pay the consultancy fee as per the organizational rules. The consultant has to pay the necessary income taxes as per government rules.

14. Study Team

The consultant who will be engaged in this study shall assume leadership responsibilities throughout the research process. The research team shall include representatives from BILS's Youth & Women TU Network and BILS Interns as per following:

Study Team

Consultant/Lead Researcher : 1

Youth & Women Trade Unionist	:	4
Academic Interns	:	4

The entire team shall actively participate in the planning and implementation phase under the supervision of the consultant/lead researcher. BILS shall select youth trade unionists and interns from its pre-existing network and intern pool.

15. Termination of the Contract:

The Contract shall be terminated at the expiry of the deadlines mentioned in the Contract. However, before the expiry, BILS reserves the authority to extend or terminate the Contract by giving a short notice explaining the reasonable ground.

BILS may terminate the Contract under the following circumstances –

1. Work negligence/non-compliance to the agreement and scope of work of the Contract.
2. Failure to the submission of the documents within the schedule stated in the Contract.
3. Unsatisfactory Documents.

16. Communication:

On all matters arising from this Contract, the consultant shall deal with the **Executive Director, Bangladesh Institute of Labour Studies–BILS, House -20, Road-11 (new) 32(old), Dhanmondi R/A, Dhaka-1209** or through email: bils@citech.net.

17. General Terms & Conditions

- Any document, information or data entrusted to or produced by in connection with this assignment, shall be strictly confidential. After completion of this assignment only BILS shall be eligible to use them. However, in case of any emerging need to use it or any part of it by any academics or other users, prior informing and written endorsement from BILS is mandatory. The copyright of the final product will be endowed with the BILS.
- In the event of any emerging priorities and needs, concerned authority at BILS shall enjoy all authority to reschedule the operational framework of this research assignment.

18. Deadline for Proposal submission:

On or before 17.30 hrs. 16 April 2024.