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Health insurance for female garment workers: A window towards ensuring reproductive health and rights

Farhtheeba Rahat Khan

SNV Netherlands Development Organization, Bangladesh

Bangladesh is the world's third largest garment producer. An estimated 3,000+ factories currently employ some 4 million workers and 85% of them are women. Health issues including malnutrition, communicable diseases, pregnancy complications, reproductive infections and diseases are common among them. Due to long working hours and financial constraints a significant portion of the female workers are unable to seek healthcare services from the formal providers. In the absence of affordable healthcare services and no support from government, female workers end up with a huge medical expenditure, which in turn lowers their financial capacity leading to poor living conditions, poverty and affecting women empowerment. To ensure accessible and affordable healthcare for female workers, SNV introduced the Health Insurance scheme - collaboration between an insurance company and a healthcare service provider was built; and services promoted among factory and workers. The premium was set as USD 7 per worker with an annual coverage of USD 180. The highest service accessed annually by a single female worker amounted to USD 85 and workers who refrained from accessing quality healthcare due to high costs or had to wait till they receive monthly pay enjoyed the health-service with 'no cash' facility. Insurance premium was fully borne by donor funds in the first year. As workers and factory management started to realize the benefit - they are sharing USD 2 per worker from the second year. Now, garment brands/buyers are coming forward to support the initiative - as workers are more productive than before and less absent from work).

Biography

Farhtheeba Rahat Khan is a development professional with experience backed-up by private sector interventions and development sector working realities and challenges. As the lead of 'Private Sector Health project', MS.Khan undertook studies and worked on the policy front with Ministry of Health its directorates for formulation of policy framework, guidelines and accreditation systems in the health training and emphasized on avenues for women employment in the health sector. Currently, Ms.Khan is the Team Leader for the 'Working with Women' project implemented by SNV where she is facilitating interventions in garment factories, to ensure health and well-being in a sustainable manner.

fkhan@snv.org

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