



Siraj's story

Health insurance saved me from loan sharks

Md Siraj Hossain underwent a surgery in March 2018 that cost around BDT 14,000 including hospitalisation charges. This would have been an impossible amount to pay for the 37-year old garment worker who is already struggling to feed a family of six.

“I felt relieved knowing that the insurance scheme would cover the cost for my surgery. Otherwise, I would have turned to loan sharks. They’d lend me money at 5-8% interest per month,” said Siraj Hossain, a sample machinist of Echotex Ltd. Sirajul had to be hospitalised for around seven days at Savar Gonoshasthaya Hospital to remove his perianal sinuses. He availed the insurance facility provided under the ‘Health Insurance for RMG Workers’, supported by Weave our Future (WoF), a foundation of Auchan, one of the largest French retail chains.

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Sirajul’s wife Jinnat Ara, who was attending her husband at the hospital, could not be more delighted to having the healthcare facilities during such a difficult time. “The insurance facility had been a huge relief for us. We got proper treatment without making any payment. If we had to pay for the treatment, the entire family including our three children would have suffered for this,” she said.

Sirajul said he is grateful to his factory authorities for arranging such healthcare facilities. “The factory has taken a very good initiative for our welfare. I didn’t spend a single taka for the healthcare plan. There is also a healthcare point at our factory to help us in case we get sick. This means a lot to us,” he said.

