



Inspiring Excellence

**Internship Report on “A study on Health Security Scheme of Ayesha Abed
Foundation artisan (workers) of AARONG and its effectiveness”**

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**“A study on Health Security Scheme of
Ayesha Abed Foundation artisan
(workers) of AARONG and its
effectiveness”**



Letter of Transmittal

April 30, 2019

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Subject- Submission of Internship Report on “A study on Health Security Scheme of Ayesha Abed Foundation artisan (workers) of AARONG and its effectiveness”

Dear Sir,

I am very satisfied to submit you the internship report on “A study on Health Security Scheme of Ayesha Abed Foundation artisan (workers) of AARONG and its effectiveness”. This report is prepared as a requirement to complete my undergraduate degree. I was given the opportunity to work in Aarong Centre (Head Office of Aarong) in Social Compliance and Producer Development Department. I have given full effort and tried my level best while preparing the report. I have tried to follow your advice and instruction while preparing this report. I have learned many things working in Aarong which I have tried to show in my report also hope to execute those learning in future life.

I have faced many challenges while making this report. I have given my hundred percent to overcome those challenges. I am very thankful to you for giving me this opportunity and give the best possible direction while preparing the report. I hope this report will satisfy your requirements.

Sincerely Yours,

Ayeman Mohammad Intesher

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Letter of Endorsement

The internship report titled “A study on Health Security Scheme of Ayesha Abed Foundation artisan (workers) of AARONG and its effectiveness” has been submitted to BRAC Business School to fulfill the requirement for the degree of Bachelor of Business Administration (BBA), by Ayeman Mohammad Intesher, ID-15204089 on 30th April, 2018. This report has been accepted and granted permission to be presented in front of the Internship Defense Committee for evaluation. The author of this report is only accountable for the information provided in the report.

N.M. Baki Billah

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Acknowledgement

Firstly, I would like to thank almighty Allah for giving me strength and patience to complete this report. It was not possible to complete this report without HIS blessing.

Secondly, I would like to thank my internship supervisor Mr. N.M. Baki Billah, Lecturer, BRAC Business School, BRAC University for his immense assistance and advice while preparing this report. He helped me to understand the research topic also helped me with the structure of the report. Because of his continuous supervision and guidance, I was able to complete this report.

Furthermore, I would like to thank my department head Mr. Abdullah Al Mamun (Manager), my supervisors Mr. Faruque Ahmed (Executive) and Mr. Fahad Bin Rahman (Senior Officer) along with other employees of my department for giving me suggestion and assistance to understand different works and activities of my department for completing this report in a proper way. My supervisors and employees never hesitated to help me whenever I need help. They have given me tasks which I could use in future. Also they gave me proper feedbacks after finishing my task. I have enjoyed a lot working in this department as my manager, supervisors and other employees were very friendly and helpful.

Finally, I would like to thank my parents, family and friends for giving me enormous support, courage to complete this report.

Executive Summary

The report is on “A study on Health Security Scheme of Ayesha Abed Foundation artisan (workers) of AARONG and its effectiveness”. In my internship period I have worked as an Intern in Social Compliance and Producer Development of Aarong. As an intern I have seen how this department work is done and learned many new things. In this report I have discussed each and every process of Health Security Scheme of Aarong. First of all, I illustrated what Health Security Scheme is then I talk about the health security fund, registration process, payment categories, payment criteria, payment method and operational process. In the data interpretation and analysis part I have showed the overview of HSS in 2018 with graphs, bar charts, pie charts, column charts and tables. I have given explanation of those data. Then I have given some findings on the basis of analysis and interpretation of the data. Lastly, I tried to give some recommendation in this report how they can make the of Health Security Scheme more effective. These are my observations I have found while working in Aarong.

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Chapter 1: Organizational Overview



1.1 History of AARONG

Aarong is a famous name and one of the most popular lifestyle brand of Bangladeshi fashion industry. The word Aarong means “village fair. Aarong started its journey in 1978 to empower rural artisans and to help them become financially stable. Aarong is one of 16 social enterprises of the world largest NGO BRAC. It is one of the humble project to support the rural artisans and create empowerment.

According to BRAC website, “BRAC observed that women in Bangladesh were increasingly involved in agricultural activities. It also recognised that it was the male members of families who marketed the crops and reaped the profits, even though women completed about 75 percent of the agricultural work. In order to create an alternative opportunity to earn an income for these women and contribute to the development of a skilled workforce, BRAC established its sericulture project in 1978 under the leadership of the late Ayesha Abed, former executive assistant director of BRAC.” (“Aarong,” n.d., “The birth of Aarong”).

According to BRAC website, “The sericulture project has supported women in the rural areas of Manikganj in producing high quality silk, and women in rural communities of Jamalpur in producing traditional hand-stitched nakshikantha. However, it soon became apparent that the women producing the silk and nakshikantha did not have sufficient buyers for their products, nor were there any stable platforms for them to market their items. Seeing the opportunity that lay in the challenge, BRAC took the initiative to create a platform so that these women could sell their products to the urban market. Thus, Aarong first outlet was launched in 1978 on Mirpur Road in Dhanmondi to create a linkage between the rural poor and urban retailers.” (“Aarong,” n.d., “The birth of Aarong”).

According to BRAC website, “Since its inception, Aarong, has been working towards BRAC’s mission of poverty alleviation through economic development and human capacity building, with a specific focus on the empowerment of women. The retail process follows several steps: first, a design team conceptualises the season’s motives which are then sent to the rural artisans for production. Aarong continuously develops the artisans’ skills through training programmes, and conducts quality control of the completed items before they are bought at a fair price and then sold across retail outlets in urban markets. By evolving the traditional retail process, Aarong strives to provide a uniquely Bangladeshi lifestyle experience while encouraging social change. A newly generated demand for Bangladeshi handcrafted products illustrates that Aarong has achieved this vision, and continues to challenge the retail industry with its sustainable fashion ‘revolution’.” (“Aarong,” n.d., “The birth of Aarong”).

Aarong employs more than 65,000 artisans and among them 85% are women. Aarong treat them with fair terms of trade. Aarong currently has 20 retail stores across Bangladesh and over 100 fashion and lifestyle product lines. Aarong has 13 AAF main centers all over the country and under these main centers there are 647 sub centers. A number of 35,000 artisans are working with AAF and rest other are working individually.

1.2 Ayesha Abed Foundation-AAF (Aarong Production Centre)



According to BRAC website, “After the death of Ayesha Abed, her family members founded the Ayesha Abed Foundation (AAF) in 1982 in her honour to continue her projects’ operations. AAF gathers and organises both the skilled and previously untrained artisans from various village organisations across the country and provides them with training and employment; its numerous centres serving as Aarong’s production hubs. The foundation currently has 13 main centres which are located in Baniachong, Gorpara, Jamalpur, Jessore, Kushtia, Manikganj, Rajbari, Sherpur, and Pabna, Pollobi, Kurigram, Nilphamary, Jhenaidah and 647 sub-centres spread across all the villages of Bangladesh. These main centres and sub centres are the production hub for Aarong. In sub centres 10-80 women work on Hand Embroidery and Erri Stitching. And in main centres 100-

400 men and women work in many sections Tailoring Panjabi, Tailoring Futua, Tailoring Baby Dress, Hand Embroidery, Machine Embroidery, Turpai Tailoring SKD, Screen Print, Block Print, Erri, Sampling, Tie & Dye, Tracing, Washing, Ironing, Washing.” (“Aarong,” n.d., “Continuing the legacy through an extended reach”).

According to BRAC website, “The co-existence of Aarong and the Ayesha Abed Foundation, both geared towards the same ambition, made an extensive support system for artisans all over the country a reality. Through this system, independent producers conducting fair trade with Aarong are encouraged to organise other artisans from their communities, including those communities which BRAC’s services have not yet reached. Today, there are almost 800 independent producers active in different corners of Bangladesh and working with them are nearly 30,000 rural artisans. Additionally, more than 35,000 other artisans are working at AAF centres, producing and selling goods to Aarong to support themselves and their families, resulting in a total of over 320,000 direct and indirect beneficiaries.” (“Aarong,” n.d., “Continuing the legacy through an extended reach”).

1.3 BRAC and Aarong Relationship

BRAC is the largest NGO in the world which was established by Sir Fazle Hasan Abed KCMG in 1972. BRAC is operating across eleven countries in Africa and Asia. BRAC’s primary objective are to reduce poverty and empower the poor. BRAC has been ranked as number one NGO in 2019 by NGO Advisor. They have retained the top position for fourth consecutive year. BRAC has 16 social enterprises. Aarong is one of the social enterprise of BRAC. There are 65,000 artisan working in Ayesha Abed Foundation which is a production hub for Aarong. Most of the artisan are women who are working in Aarong. They are very poor and helpless. BRAC has established Aarong to create employment for those poor women. BRAC is giving them financial security also they are given access to BRAC’s wide range of programs which include hygiene awareness and subsidized latrines, maternal health care, legal aid, micro-credit, day care and education for their children. They are supporting the artisans by giving them fair wages as Aarong is a certified member of WFTO. As a social enterprise, Aarong 50% earnings go directly to BRAC for supporting development programs in education, healthcare, economic empowerment, social empowerment, enterprise development, environmental sustainability and disaster preparedness.

1.4 Retail stores of Aarong

Aarong is most popular lifestyle retail chain of our country. Aarong now has 21 retail stores across Bangladesh. They have more than 100 product lines. People also can purchase Aarong's products online through their website. They have recently launched app for mobile from where people can buy their desired product. All the locations of the outlet are given below:

1. Aarong Dhanmondi 1
2. Aarong Dhanmondi 2
3. Aarong Gulshan
4. Uttara Flagship Store
5. Aarong Moghbazar
6. Jamuna Future Park
7. Aarong Banani
8. Aarong Mirpur
9. Aarong Wari
10. Aarong Bashabo
11. Aarong Bashundhara City
12. Aarong Mirpur 12
13. Aarong Bogura
14. Aarong Narayangonj
15. Taaga Dhanmondi
16. Aarong Sholoshahar
17. Aarong Halishahar
18. Aarong Khulna

19. Aarong Cumilla

20. Aarong Sylhet

21. Aarong Mymensingh

1.5 Mission of Aarong

Aarong mission is the same as BRAC.

“Our mission is to empower people and communities in situations of poverty, illiteracy, disease and social injustice. Our interventions aim to achieve large scale, positive changes through economic and social programmes that enable men and women to realise their potential.” (“BRAC,” n.d., “Our Mission”).

1.6 Vision of Aarong

Aarong vision is the same as BRAC.

“A world free from all forms of exploitation and discrimination where everyone has the opportunity to realise their potential.” (“BRAC,” n.d., “Our Vision”).

1.7 Values of Aarong

Aarong values are the same as those of BRAC. They have four values which are innovation, integrity, inclusiveness and effectiveness.

“We value **innovation** that creates opportunities for the poor to lift themselves out of poverty. We strive to display global leadership in ground-breaking development initiatives.” (“Aarong,” n.d., “Our Values”).

“We value **integrity**, because transparency and accountability are the most essential elements of our work ethic. With clear policies and procedures, we continue to display the utmost level of honesty in our financial dealings.” (“Aarong,” n.d., “Our Values”).

“We value is committed to **inclusiveness** to ensure that we engage, support and recognise the value of all members of society, regardless of race, religion, gender, nationality, ethnicity, age, physical or mental ability, socioeconomic status and geography.” (“Aarong,” n.d., “Our Values”).

“We value values **effectiveness** in all our work, which constantly challenge ourselves to perform better and to improve and deepen the impact of our interventions.” (“Aarong,” n.d., “Our Values”).

1.8 Aarong Products and Services

Aarong is one of the renowned fashion brand of our country. They offer various products line from traditional to modern outfit for men, women, kids to household products, bags, shoes, jewellery and accessories. The clothing line for men Includes Panjabi, Coaty, Shirts, Teee Shirt, Polo, Fatua, Shawls, Lungi, Shoes, Sandals. They also have all the accessories for men which includes Belts, Wallets, Card Holders etc. For women they have various type of saree such as Cotton, Muslin, Silk, Katan, Nakshi Kantha, Jamdani and Brac Silk. Also they have Shalwar Kameez, Shawls, Kurta, Panjabi, Nightwear, Scarves, Dupatta, Shoes etc and accessories for women such as Bags, Purses, Wallets and Belts. Aarong also have product line for kids. Their clothing line has variation of designs, textures, styles and fittings. Aarong has home décor which includes Bedcovers, Cushion Covers, Cups, Bowls, Cutlery, Tablecloths, Mirrors, Wall H.angings, Photo Frames, Flower Vase, Lamps and Shades etc. They have also clothing, living, décor and accessories made from our famous and traditional Nakshi Kantha. Aarong has a very beautiful jewellery line which incldes Gold, Silver Pearl Earrings, Necklace, Bracelets and Bangles, Ring etc. All these line has an elegant design. Aarong has inaugurated a new fashion brand in 2018 which is name as “Taaga” for the young generation men and women.

Chapter 2: Introduction to the report

2.1 Rationale of the Study

Health Security Scheme

Health Security Scheme is a scheme for the artisans to improve their financial security from catastrophic health shocks also it helps to strengthen economic empowerment among all the artisans of Aarong. The scheme was introduced in January 2015. It is a program run by Aarong to give financial assistance to the registered artisans of Ayesha Abed Foundation. They are currently 35,000 artisan working for Ayesha Abed Foundation in different rural areas of Bangladesh. Most of the artisan are very poor and helpless. We can see that if an artisan or any of their family member get sick they delay to visit hospital because they are afraid of incurring large medical expenses. This scheme is a solution to financial problem.

Health Security Fund

This financial solution is based on the creation of a co contributory fund from both the artisan and the employer. Artisan contribute BDT 25 each month and 0.5% billing amount each month from AAF (Ayesha Abed Foundation) create a co fund for all the registered artisans. It is known as Health Security Fund. This pool of money is solely used for Health Security Scheme.

Registration Process

Artisan can be registered by CommCare registration form or hard copy. CommCare is a web console software where the hss officers, hss assistant can see all the necessary information about the artisan by searching his name or ID. We can get to know in which sub-centre artisan work, who are the beneficiaries, how many episodes he/ she has taken. HSS field officer also can enroll new artisan when they are field visit.

HSS Hotline

HSS has a 2 dedicated hotline numbers available from Saturday to Thursday from 9AM to 5PM. The artisan must call in this number to get claim the benefit. Also the artisan can call in this number to know about any information about the HSS.

Payment Criteria

The artisans must be registered under Health Security Scheme for getting the benefits of this scheme. They have to worked at least 4 months out of the previous 6 months at the time of availing the benefits of the scheme. Maximum five members including artisan can be registered. If the artisan is married the artisan, spouse and children will be the beneficiaries and if the artisan is unmarried/ separated the artisan, parents and children will be the beneficiaries. The artisan remains covered under HSS during the maternity leave for up to 6 months. Also the artisan remains covered when they are on sick leave. Artisan can get up to two episodes annually.

Payment Categories

Aarong had prepared a disease classification by taking help from a certified doctor who works in BRAC and Aarong. There is emergency, minor, medium, major and tertiary care in disease classification. In emergency the artisan gets BDT 1,000. In minor and major they get BDT 3,000 and BDT 6,000 respectively. And in tertiary they get upto BDT 30,000. Intially they get BDT 1,000 for getting admitted in hospital. For medical hospitalization they get BT 500, every 2 days (48 hours).

Payment method

HSS Assistant collect the bKash number of the Artisan. Artisan get the HSS payment through bKash only in personal number which they provided to the HSS assistant. Also they do not need to pay the bKash charge when withdrawing the money.

Operational Process

Artisan call to the hotline for claiming the benefit. HSS officials collect and input the case information in the case tracker. After that the HSS officials inform the HSS assistant about the case. Then the HSS assistant visit the hospital and fill up the PO confirmation form. HSS assistant sends PO Confirmation via CommCare or in email. The HSS officials download the PO confirmation form. After the the hotline prepares the payment. When preparing the payment, they check the episodes and wages of the artisan. Finally, hotline inform AAF accounts and send request for payment. Hotline verifies if the beneficiary got the payment or not if they see they received the payment then they close the case. This is the whole operational process of the HSS.

2.2 Statement of the problem

Health Security Scheme is a financial scheme for the artisans. It is great program by Aarong giving their artisan financial security also empowering the economic empowerment among all the artisans. In this report I try to find out the importance and effectiveness of Health Security Scheme of Ayesha Abed Foundation artisans. There are few problems in Health Security Scheme which I have found out from the data I and my colleagues have made together. I have found out that they are many post payments, declined cases in 2018. My objective for this research is to find out the reasons behind this to make this scheme more effective.

2.3 Scope of the Study

The report is to find out the importance and effectiveness of Health Security Scheme of Ayesha Abed Foundation artisans. Along with this to get an overall idea about the history of Aarong and its mission vision and values also know about the Ayesha Abed Foundation which is a production hub for Aarong. The report also gives a brief description on Aarong products and services. Throughout this report one can have a very good understanding about the Health Security Scheme and how a popular fashion retail store Aarong is doing an aristocratic work to giving financial security to the artisans. This report has been prepared by taking and gathering information from my department executive, senior officer and officers.

2.3 Limitation of the Study

I have faced some difficulties and challenges while constructing this report. I tried my utmost to overcome those difficulties. The main limitation was lack of time. There are 13 AAF main centers and 647 sub centers where almost 35,000 artisans are working. It is not possible to survey and talk to them in 3 months. Also if I want to survey them I need to go and stay there which is not possible in this short duration. There were other limitations like there are not any past research or journal about this topic. So it's was difficult for me to make this report. Aarong has a code of conduct which employees should follow strictly. Because of this code of conduct employees cannot reveal all the information. So there are things which I cannot share in this report though I know about it. Also another limitation was intern do not have access to all the necessary documents and files.

2.5 Objective of the Study

The primary objective of my report is to get a good amount of knowledge about the Health Security Scheme of Aarong. In this report I have described elaborately about Health Security Scheme of Aarong. I have showed the pie, bar, column charts and graphs for interpreting data. After that I have showed some findings from the data and recommend few suggestions to make this scheme more effective. There are several objectives of Health Security Scheme. The main objective is to give financial protection against catastrophic expense. Another objective is equitable access to healthcare for active artisans and their household also to increase awareness about health care.

Chapter 3: Literature Review

Mohammad Ashraful Alam, CEO of Aarong said to Dhaka Tribune in an interview that many women are able to earn money by themselves for their family by working in Aarong. The artisans who make Aarong's products have become empowered. He considers this thing as a big success for Aarong. Also he said that whenever they find a new artisan they succeed a little more. (Alam, 2018)

Mohammad Ashraful Alam, CEO of Aarong said to Dhaka Tribune in the same interview that they are trying to help the artisans by giving them access to all BRAC's development program also they are giving them a scheme where they can ensure their financial security from catastrophic health shocks. He also stated that BRAC and Aarong has awareness campaigns to create a safe domestic space for them. Furthermore, Aarong is always trying to ensure a good future for the artisans by giving them all of these benefits. He considers all of this as a success for the organization. (Alam, 2018)

Mohammad Ashraful Alam, CEO of Aarong said to Dhaka Tribune in the same interview that the artisans are loyal to Aarong because they are getting their payment within 24 hours of product delivery. Moreover, he stated that Aarong is giving them credit facility for operation cost also giving them health insurance, loans and a deposit scheme so that they can have some money when they are old. (Alam, 2018)

Tamara Hasan Abed, Senior Director of BRAC said in an interview the artisans of Ayesha Abed foundation have access to BRAC's all type of development program such as maternal health care, hygiene awareness, subsidized latrines, microfinance, human rights awareness, day care facilities for their children. She also said that Aarong mission is different from other profit enterprises. Aarong's mission is to create empowerment and give financial security to the women who works in Ayesha Abed Foundation. The artisan has access to all BRAC's holistic development program. Moreover, the individual producers of Aarong can get collateral free loan to run and increase their size of business. (Abed,2018)

Chapter 4: Methodology of the Study

A descriptive research on Health Security Scheme has been conducted on this study. I have used both primary and secondary methods to collect information for preparing this report. I had used all the necessary information which I had gathered to make this report more trustworthy and realistic experienced working as an Intern in Social Compliance and Producer Development. The data I have gathered for preparing this report is given below:

Primary Data

The primary data was collected by taking information from my onsite supervisors, officers and senior officers of my department who conduct field operation. Also I have got the information by working directly with HSS by solving many issues.

Secondary Data

I took many information from our database by taking permission from my supervisors and officers who conduct field operation. There is not much information on the website about my topic Health Security Scheme. I got to collect information from Aarong and BRAC website. Also I have gathered information from daily newspaper.

Statistics

I have used several graphs, bar chart, pie chart, column charts and tables for data interpretation and analysis to show the overview of HSS in 2018.

Chapter 5: Data Analysis and Interpretation

5.1 HSS at a Glance

Our HSS officers has prepared an overview of 2018. We have prepared this data from the montly report, hss case tracker and fund report of 2018. In this overview we got to know many information and the effectiveness about the HSS.

Total number of Cases	3,656
Payment amount	BDT 11,482,388
Per Claim Cost	BDT 3,141
Usage Rate	20%
Declined Cases	257
Total Registration	25,514
Total Coverage	85,673

We can see from the given table above there were 3,656 covered in 2018. The total payment amount was BDT 11,482,388. Total registration of artisans has also increased to 25,514 which was 21,481 in 2017. Also we can see that the usage rate has increased by 20% which was 13% in 2017. Per artisan claim cost was BDT 3,141. Besides that, there were 257 declined cases in 2018. We will find out the reason in the findings part of the report.

5.2 Yearly Trend of Cases

We have identified the trend of cases in 2018. 49% cases were medical, 37% were surgical, emergency and tertiary were respectively 13% and 1%. Medical cases were the highest one and surgical cases were the 2nd highest one in the category.

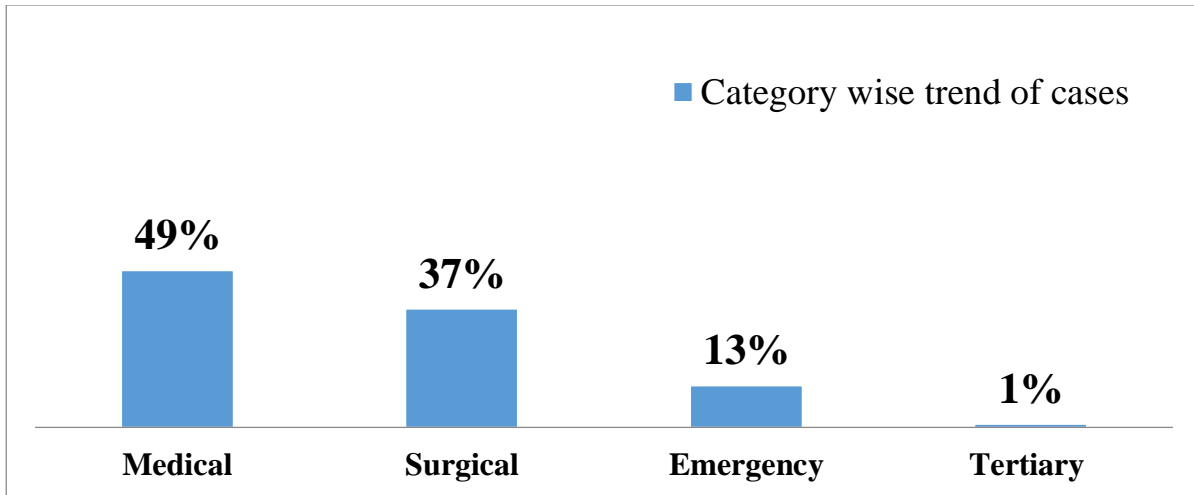


Figure: Yearly Trend of Cases

5.3 HSS Top 10 Surgical Categories

We have also find out the top 10 surgical categories of 2018. We have made this data from hss case tracker 2018.

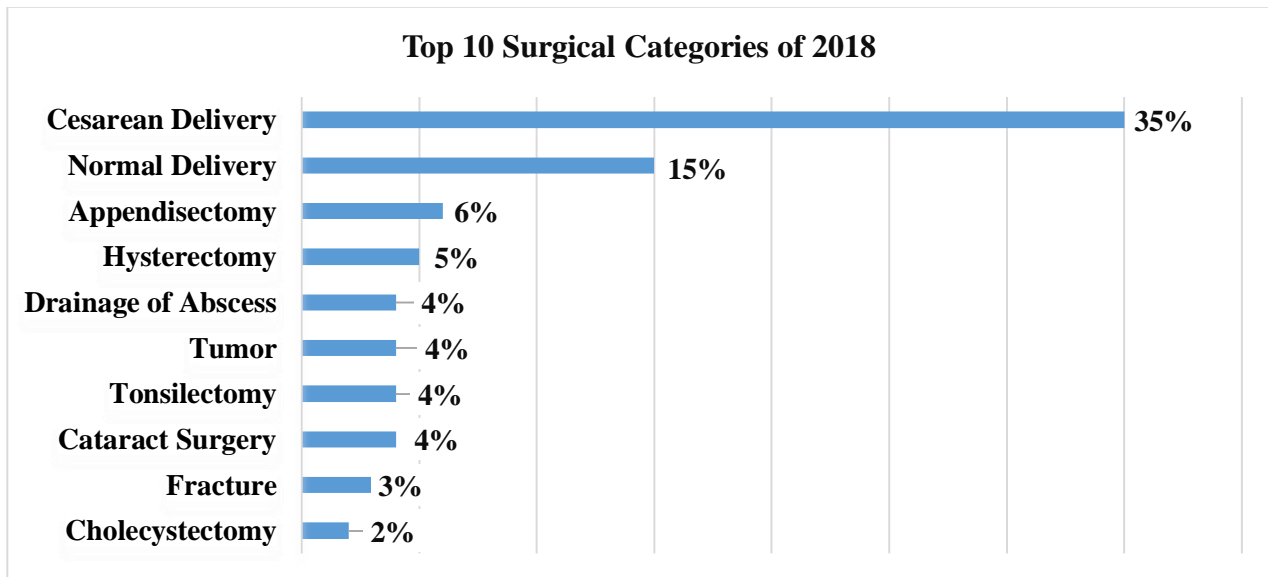


Figure: Top 10 Surgical Categories of 2018

From the above bar chart, we can see that the top 2 surgery includes c section and normal delivery which consists of 35% and 15% respectively. There are other cases like appendisectomy,

hysterectomy, drainage of abscess tumor, fracture which consists of respectively 6%,5%,4%, 4% and 3%.

5.4 HSS Payment

Artisan get payment in 2 ways. One of the them is regular payment and another is post payment. Regular payment is when they get money while they are admitted into hospital and getting treatment or having surgery. Post payment is when they get the money after the surgery or treatment is done. They need to submit their discharge paper in the foundation for post payment.

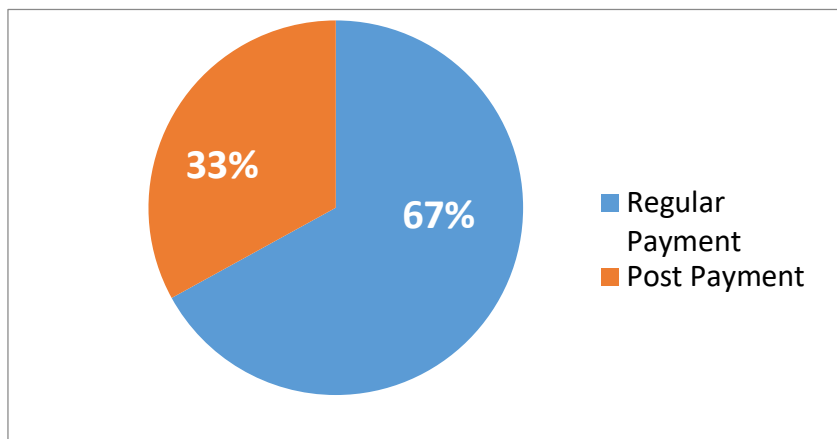


Figure: Payment in 2018

We can see from the pie chart there were almost 67% payment were regular and the rest 33% is post. In the next chart I will elaborate the reasons of post payment.

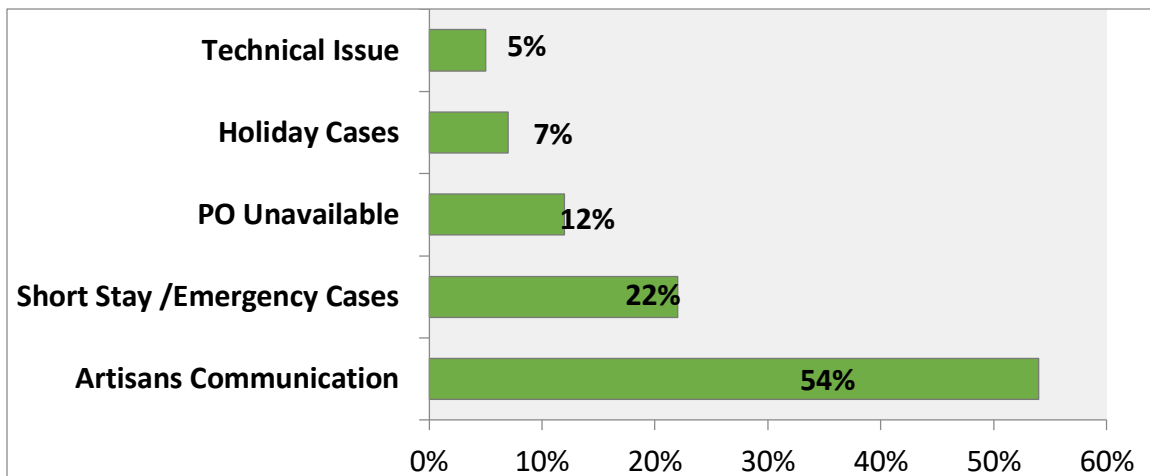
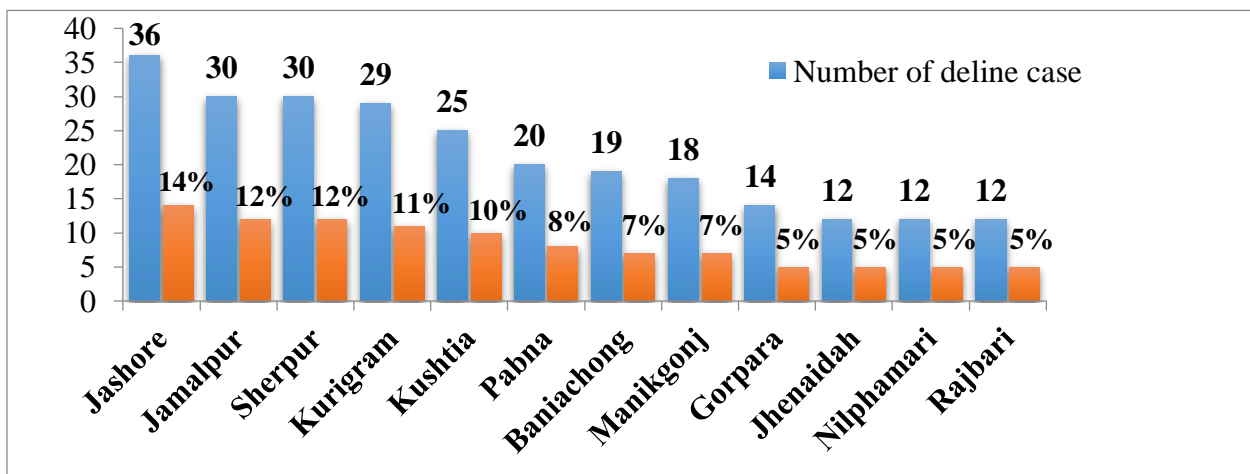


Figure: Reasons of Post payment

There are several reasons for post payment which include technical issue like PO send the confirmation form but because of the internet problem or server issue in the software the hotline officers or HSS officials didn't get it. Another reason can be the PO or the HSS officials was on holiday so they give the payment later. Sometimes we get cases like artisan stayed in hospital for half day or just taken the necessary surgery and left the hospital. So HSS assistant could not visit the hospital because of short stay. Artisan communication is one of the main issue behind the post payment. Sometimes there is a communication gap between the hotline officers and beneficiary.

5.5 Decline Cases at a glance



Number of Declined Cases 257 (in 2018)

Figure: Foundation wise Declined Cases in 2018

There were total 257 declined Cases in 2018. From the above chart, we can see how many cases were declined on foundation wise. We can see from the chart 36 cases were declined in Jashore which is the highest among all the foundation and 12 is lowest which we can see in Jhenaidah, Nilphamari and Rajbari foundation. The percentage of decline cases are given to understand it in alternative way. The reasons behind the declined cases will be discussed in the next chart.

5.6 Reasons Behind the Declined Cases

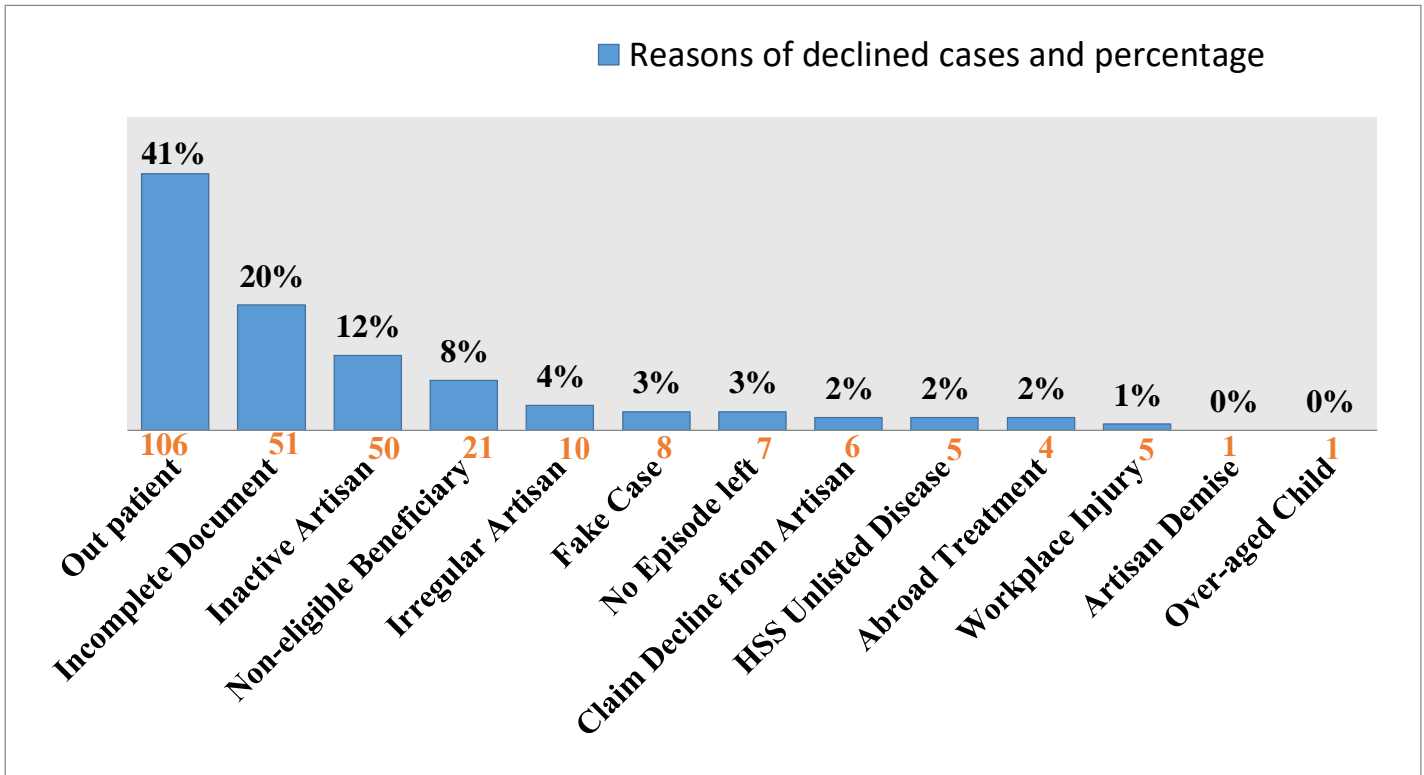


Figure: Reasons behind Declined Cases in 2018

From the above chart we can see the reasons of declined cases. There were several reasons for declining the cases. We can see that 41% is the highest number which include the reason of outpatient that means the beneficiary had gone to hospital for treatment but he or she didn't admit into the hospital or stay in the hospital overnight. We didn't give benefits to them who took treatment without admitting into the hospital because there could be many type of complications. There were 20% of them who didn't have proper document. Moreover, there were 12% inactive artisan who cases were declined. Inactive artisan means they didn't work for 4 out of last 6 months. Furthermore 8% of the declined case reasons was non eligible beneficiary that means the beneficiary is not eligible to take the benefits. In addition, 4% of declined case reason was Irregular artisan that means he or she works for one month then take a break for few months then again work. 3% of the cases were declined because of fake cases and there was no episode left for the artisan to get the benefits. An artisan can get up to 2 episodes of payment annually. In addition to

that 2% of the declined cases reasons were hss unlisted diseases, abroad treatment and claim decline from artisan. HSS unlisted disease means the disease is not there is the disease classification list. And abroad treatment means artisan has taken treatment in unlisted hospital. The last one claim decline means artisan was not interested in taking the payment. 1% of the declined case was Workplace- Injury. When an artisan gets injured in the workplace they get the treatment by informing their admin officer in that subcentre he or she works. The admin officer then informs it to AAF head office. After that AAF head office will verify if beneficiary is eligible or not.

5.6 Trend of Usages Rate

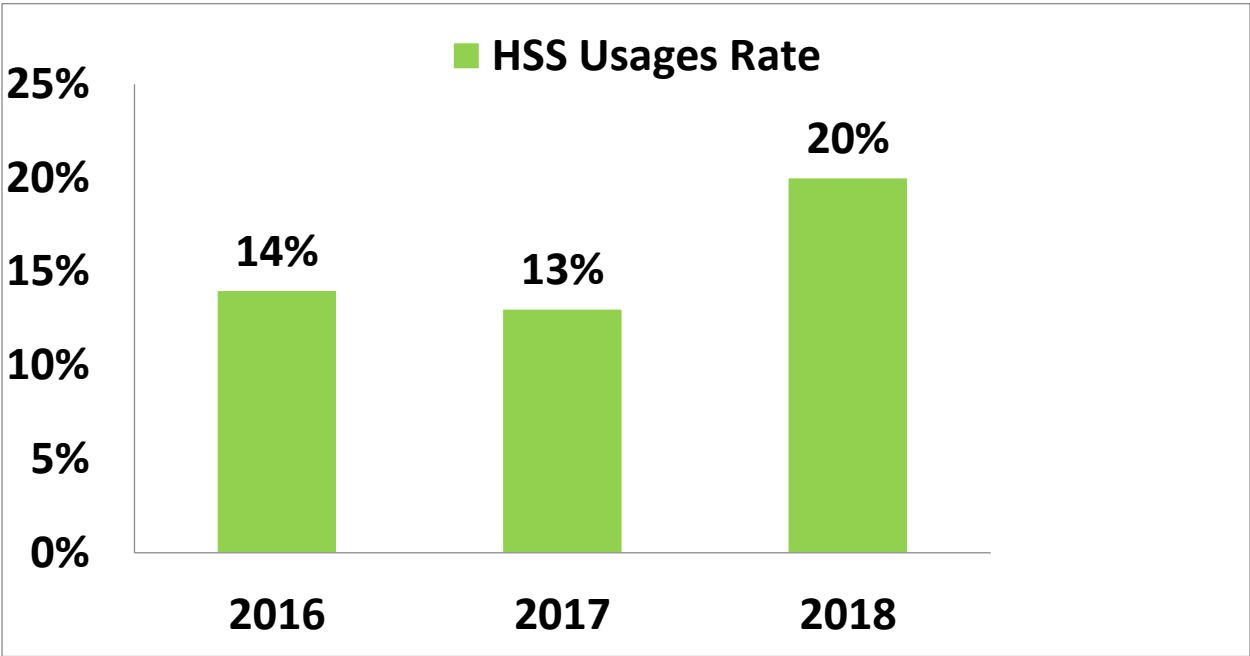


Figure: HSS Usage Rate

We can see that the usage rate has increased by 20% in 2018 compare to 13% in 2017. That means the artisan are using this scheme more for a better financial security to get rid from catastrophic shocks. In 2016 only 6 foundations had HSS coverage. However, from 2017 it covered 12 foundations all together and now it is covering 13 foundations all together.

5.7 Financials

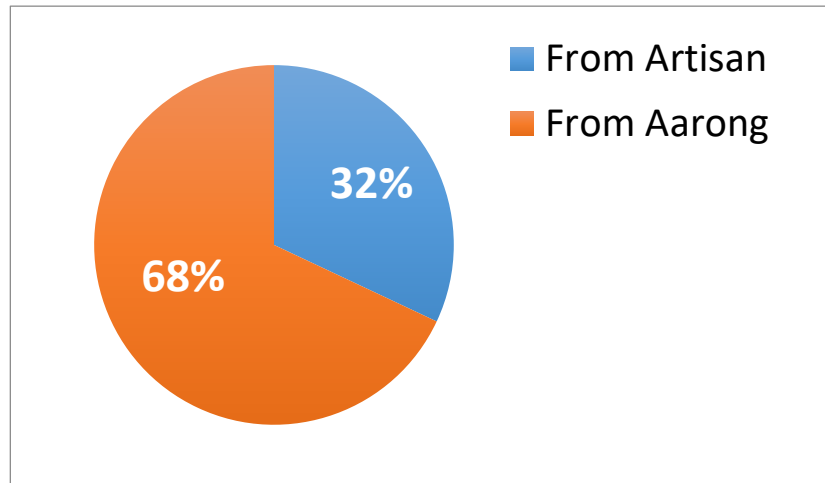


Figure- Revenue Segregation

We can see that 68% fund is coming from Aarong and the rest 32% is coming from the artisan. We know that Health Security Scheme is co-contributory fund. That means both Aarong and Artisan contributed together to make this scheme.

5.7 Trend of HSS Registration

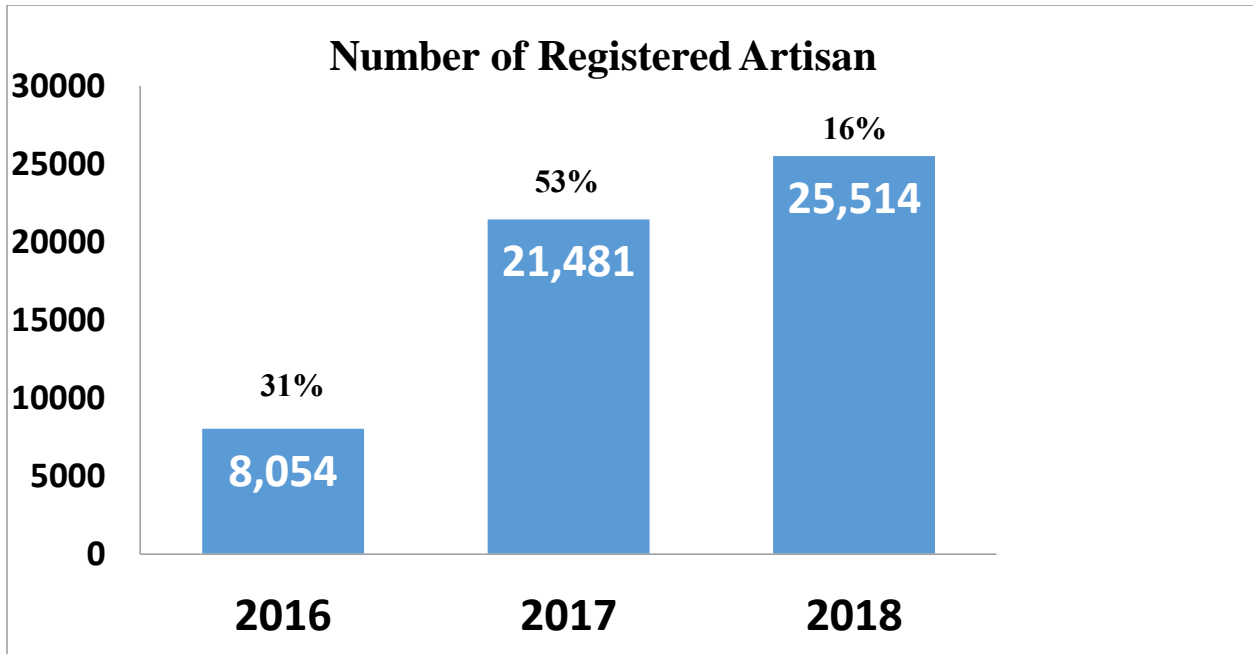


Figure: Number of Registered Artisan

We can see the registration has increased by 16% in 2018. We can see the percentage is increased drastically in 2017 to 53%. The reason is from 2017 HSS is covering 12 foundations all together where as it covered only 6 foundations in 2016. New artisans are getting registered day by day. They want to cover their health expense cost. Also they are well aware of the scheme.

Chapter 6: Findings

The number of cases has increased in 2018 also total number of registration has increased in 2018. This shows that the artisans who are working in Aarong are familiar with this scheme. The HSS assistant has a job which is to visit the Ayesha Abed Foundation main centre and sub centre for sensitization. That time they complete HSS registration for new artisan also they update artisan information in CommCare on bi-annual basis. HSS officials also try to visit as much as foundation possible for monitoring. We can see that 49% cases were medical and 37% were surgical. For medical they get up to BDT 3,000 (BDT 500 per 2 days or 48 hours) and for surgical they get up to BDT 10,000 depending on the surgery. The surgery can be minor medium and major. For minor, medium and major they get respectively BDT 3,000, BDT 6,000 and BDT 10,000. The emergency cases were 13% and whereas tertiary was 1%. They get BDT 1,000 for emergency and BDT 30,000 for tertiary. After that we can see the top 10 surgical categories where cesarean delivery was 35% and normal delivery was 15%. Cesarean delivery and normal delivery are the top 2 surgery where artisan claim for their benefit in 2018. From the monitoring report we got to know that C-section is not possible in BDT 6,000. It minimum cost BDT 8,000-10,000. So they requested us to increase its amount. HSS team and AAF officials are about taking initiatives to increase the amount. They were 67% regular payment and 33% post payment. From that we get to know that in most of cases artisan got their payment when they were admitted into hospital or taking treatment or having surgery. So here we can see the Health Security Scheme is very effective as they are getting payment on time. There were 257 declined cases in 2018 which is comparatively very low and all of them have a very specific reasons for declination. Form this we can say that Aarong is managing this scheme with very effectively and carefully. HSS usage rate also increased by 20% that means most of the artisan has well aware of the scheme and they had used this scheme for covering their health expense. We know that HSS is a co-contributory fund which are made together from artisan and Aarong contribution. We can see Aarong and artisan both are contributing together.

Chapter 7: Recommendations

As the monitoring report is confidential I cannot share the all the information here. But I could share findings which I got to know by reading the report. From the monitoring report I get to know that C-section is not possible in BDT 6,000. It minimum cost BDT 8,000-10,000. The artisan requested us to increase its amount. Also we get to know that BDT 10,000 Taka is not sufficient for major surgeries. The amount should be increased as the artisan are incurring more than this amount. Moreover, we found out that some medical treatment takes almost BDT 50,000 but one artisan can get maximum BDT 3000 which is very less. Furthermore, some of artisan requested to increase the episode number from two to more and increase the beneficiaries number.

As there are 35,000 artisan working under Ayesha Abed Foundation main centre and subcentre. It's very difficult to manage huge amount of artisan. More field officer should be enrolled so that HSS hotline can get information about the artisan quickly also artisan can receive their payment quickly. There was also suggestion to include some private clinic in the listed hospital list as it will be more convenient for them. They are very less number of private medical centre listed in the empaneled hospital list of Aarong for the artisans. Aarong can take some initiatives and make a mutual understanding with private medical centre and ask for co-operation to run this program more effectively.

Chapter 8: Conclusion

Aarong is the well renowned fashion brand of our country. They have more than 100 products line and 21 outlets all across Bangladesh. All of the products display the heritage of Bangladesh. The unique handcrafted products created a revolution in the fashion industry of our country. When we think about the Bangladeshi rich heritage of unique hand crafted item “Aarong” name came to the ones mind as aarong has products which are made of nakshi kantha and jamdani. There are more than 65,000 artisans who are working to made this unique handcrafted product. Aarong is giving those artisans benefits such as Health Security Scheme and also they are given access to all other programs of BRAC. I can say that I had an amazing experience and opportunity to work in an organization like Aarong. The office environment was very friendly and vibrant. I had enjoyed a lot working in Aarong. At the same time, I have learned many new things which will assist me to implement those things in the real life word in future. I have developed my skills in solving many different situation, learned to run a software, see how Aarong give different type of training to their individual producer also see how other employee works. I have worked in Social Compliance and Producer Development department where it gave me opportunity to handle many real life scenarios and work on various type of activities. Basically this department consist of Social Audit, Producer Development, Field Operations and Research and Design. Lastly I want to say that working in a most popular lifestyle retail brand like Aarong will always make me proud as I can cherish the memories forever as it’s a lifetime learning experience for me.

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Appendix

- **Do you know about the Health Security Scheme?**
 - a. Yes
 - b. No

- **Are you satisfied with the Hotline and PO Services?**
 - a. Very Satisfied
 - b. Satisfied
 - c. Neutral
 - d. Dissatisfied
 - e. Very dissatisfied

- **Do you know how many episodes you can take annually?**
 - a. Yes
 - b. No

- **Do you know how many of family members can get registered under this scheme?**
 - a. Yes
 - b. No

- **Do you know about the payment process?**
 - a. Yes
 - b. No

- **Do you know you need to have personal bKash number for getting the benefits of the scheme?**
 - a. Yes
 - b. No

- **On your opinion how fast the payment procedure is?**
 - a. Very fast
 - b. Fast
 - c. Neutral
 - d. Slow
 - e. Very Slow

- **Do you know there is an option for Post Payment?**
 - a. Yes
 - b. No

- **Do you know that you need to submit the discharger paper in the foundation for Post Payment?**
 - a. Yes
 - b. No

- **Do you have enough knowledge on payment amount?**
 - a. Yes
 - b. No

- **Are you satisfied with the payment categories for this Scheme?**
 - a. Very Satisfied
 - b. Satisfied
 - c. Neutral
 - d. Dissatisfied
 - e. Very Dissatisfied

- **Do you know how much amount you should receive in case of emergency medical and surgery?**
 - a) Yes
 - b) No

- **How satisfied are you with the overall process of Health Security Scheme?**
 - a) Very Satisfied
 - b) Satisfied
 - c) Neutral
 - d) Dissatisfied
 - e) Very Dissatisfied