

Softy an Affordable Healthcare Product for Low Paid Female Workers at Readymade Garment Industry

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Introduction

Readymade garment (RMG) industry is a labour intensive and low waged manufacturing industry. The industry maintains a very unique combination in male female ratio where female workers are always more in number than their male counterparts. The industry usually migrates from high- wage countries to low-wage ones, as water always flows downward. While low paid workers struggle to meet their basic needs, use of sanitary napkins is a luxury and dream product for them. Use of essential products become luxury because of the price. Women's menstruation is considered, especially in developing countries, a taboo and “act of shame”. Unaffordability and superstitions create reproductive tract infections and that pose a grave threat to women’s health. Rags, waste cotton fabric pieces (jhute), etc are traditional and common materials in use for menstrual hygiene. Study reveals that in developing countries girls and adult women remain absent for about 50 days a year from school or their places of work simply because they do not have access to affordable sanitary pads (Nielsen, 2010). Moreover, illiteracy, lack of awareness and traditional shyness do not allow them to think about a better life in terms of menstrual hygiene.

Softy, a low cost sanitary napkin and awareness building through extensive communication – in verbal, visual and written forms, has fulfilled that dream for many females in the garment sector of Bangladesh. Softy ensures affordability to the low-paid women workers with comfortable hygienic sanitary napkins and gives them more freedom to go out and work. Manufacturing of these low-cost napkins, at the same time, also creates employment for the poor women. A team of three to five women can easily create a project for their own with less than five lac takas. A case study has been done on the workers of a factory. The study reveals how the initiative is helping the female workers at garment factories to overcome their health hazard during their periods and how it benefits the employers and as a whole the industry to grow efficiently. The study also analyzes its financial and economic sustainability.

Key Words: RMG, Minimum Wage, CSR, Social Business, Menstrual Hygiene.

Background of the study

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In the early years of 21st century, Bangladesh, a low wage and large population base, (fourth largest population in Asia and eighth largest in the world) became the second largest global apparel supplier after China and the largest in Southeast Asia. Bangladesh is the most suitable place for readymade garment industry for its economic, social and cultural factors. In an over populated country like Bangladesh, where employment is a major challenge, RMG as a labor-intensive industry is the opportunity for generating employment and is the prime source of foreign currency earnings. In many developed countries apparel and textiles were the startup industry that helped those countries achieving their economic advancement. For Bangladesh, the readymade garment export has been recognized as an industry that lays the golden eggs. (Abdin, 2008, p.6). In the fiscal year 2013-14 Bangladesh exported total \$30.00 billion. RMG sector alone contributed \$24.00 billion i.e. 81.13% out of total national export, (BGMEA, 2014-2015). The sector employs 4.6 million workforces directly in around 5615 factories; amongst the workforce, 80% are women, rural migrant and from the poor families. RMG contributes around 16% of the Gross Domestic Products (GDP) and the sector earns the highest foreign currency. Being the largest sector of formal employment, initially the sector had many noncompliance issues on its core areas. Absent of a comprehensive law, child labour, excessive working hours, non- and-irregular payments, and hostile working conditions especially for woman etc were the major issues. High unemployment rate, high illiteracy, surplus farm workers, (especially females due to drastic fall of jute export and production) scarcity of alternative jobs etc. pushed job seekers to the towns. That time the newly developed RMG sector pulled those illiterate workforces, for those getting a job was like a golden deer, offering them a very minimum working condition, lowest possible wage. There was a huge migration at that time that completely changed the employment structure i.e. male-female ratio in the industrial sector.

Over the period of time, working conditions have improved and RMG sector has been helping to increase female literacy, girl's school enrolment, decreasing child marriage rate, poverty rate by engaging women in the industry. This sector has successfully eliminated child labour and has contributed in lowering child and maternal mortality rate. It also has empowered women to become decision makers in their families (BKMEA 2014).

Even with those achievements Bangladesh RMG has still some challenges with wages, absenteeism, migration and health issues. Minimum wage is one of the core competitiveness for the sector. The sector's minimum wage is even lower than compare to other sectors of the country. The health status of workers before and after entering the garment work was an issue of the research study carried out by Majumder (2001). The researcher found that about 75 percent of the garment workers had good health before they joined the garment factory. The study pointed out that occupational hazards, adverse working conditions, and absence of staff

amenities, stringent terms and condition of garment employment, workplace stress and poor wages were the causes of health deteriorations.

Begum, Ali, Hossain & Sahid (2010, pp.291-296) have studied on harassment of women garment workers in Bangladesh and have found that the female workers are mostly in vulnerable position; they are being harassed in many ways. They are deprived of the legitimate payment and because of the monotony of the job they lose their interest from it and tend to leave the job. No attention is paid to their comfort which is why the female workers suffer from communication problem which is another reason for their job dissatisfaction. Apart from these issues they also suffer from mental stress and other health issues like headache, eye trouble, ear ache, musculoskeletal pain etc.

Sikdar, Sarker and Sadeka (2014) find that women are doing work on an average 12 hours/day in the garment industry but they receive average salary less than Tk. 7000 per month. It is notable that they lead such a miserable life through which their basic family expenses are hardly met. So the researchers recommended that the government should fix the minimum wage in order to provide better standards of living.

An independent research organization in Sweden, raised questions on women rights in their study stating that “Before the garment industry boom, most women in Bangladesh used to work in the agricultural sector. After the 1980s, there was a huge boom in the private industrial sector, specifically female dominated garment sector. Today, female garment workers are the backbone of the RMG industry. It should be a women’s revolution, but is it?” (Swedwatch, 2012, p.6)

Readymade garments as a labour-intensive industry are highly focused on the relocation of production. The relocation takes place from high wage regions to low cost production regions just like water flows down-stream always. Bangladesh continues in the lowest wages in the region as some companies are still addicted to poverty-level pay and sweatshop working standards (AFL-CIO, 2009, P- 162).

Menstruation is an integral part of life of every girl when they reach a certain age, and women before menopause (45-50 years) except for the period of pregnancy. Every month girls and women, especially in work place have to face critical days. During the days of menstruation women should be given special attention for them to acquire awareness about hygiene. To maintain proper hygiene, sanitary napkin is a better way of management though this is an upper end women’s product due to its extremely high price. Sometimes essential products like sanitary napkin become luxury products because of price.

Absenteeism is a big challenge in a highly competitive industry where production follows a long chain that is called line based system. In the line system even absence of one person hampers the total production process. Based on the studies available and in house reports from its medical centers it is known that there is a strong correlation between menstrual hygiene and

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absenteeism and workers' migration. Babylon Group is well known for its Corporate Social Responsibility (CSR) initiatives. Since its inception, the group has its active presence in education and health sector in the form of awarding stipends, scholarships, establishment of hospital for the community people. Apart from those, to address menstrual hygiene of its female workers, Babylon Group ventured to produce low cost but quality sanitary napkins for her female workers. Eventually, a separate unit "Babylon Products" was established and the same went on production since 5th March 2011 under the brand name of "Softy.

Research Objectives

Sanitary napkin is one of the monthly essentials, not luxury, for the adolescent girls and the ladies up to their fifties. This age group consists 80% of total females of the country. Out of this huge segment around 20%, mainly urban, educated and economically capable, females have the excess to the commercially ventured product where profit maximization is the ultimate objective not the wellbeing of the community. The main objectives of the study are as follows.

- a. To find an alternative means of menstrual management against traditional system.
- b. To analyze the impact of hygienic product like "Softy" on female workers physical and mental health.
- c. To check the possibility of inclusion of Softy in RMG Sector to face compliance challenges and enhancement of competitiveness of RMG sector.

Research Methodology

This is an empirical research based on firsthand data and information. Keeping the reality in mind qualitative research method has been chosen. Data from secondary sources were also collected.

Thirty female workers and five others like Doctors, Paramedics, Welfare officer, Participatory Committee members, Human Resources officer were interviewed to dig out the impact on different areas.

The Project

Menstrual hygiene prevents infection, itching and rashes, bad smell, embarrassment etc. It ensures physical well-being, comfort and mental confidence. Contrary to this unhygienic management of menstruation affects capability to work and it is a common source of many diseases that affects health in the long run. In order to deal with the menstrual hygiene challenges for urban women workers, Babylon Group has established an in-

house production of low-cost sanitary napkins. Now underprivileged women can also afford sanitary napkins.

Advantages & Benefits

Advantages

- a. Already a proven business model
- b. Anybody can manufacture the napkins!
- c. Only women can do that
- d. they too can become entrepreneurs
- e. simple hand-operated machines
- f. The model is deliberately low-tech and decentralized,
- g. providing employment opportunities for women in remote parts

Benefits


- a. 3-10 women can find employment in a single unit
- b. Makes an essential commodity available to all:
 - i. Better hygiene leads to better health.
 - ii. Dignity becomes affordable!
- c. Indirect impact—
 - i. Improves socioeconomic indicators.
 - ii. Creates close-knit communities.
 - iii. women can form co-operatives and generate some income as well.


By using existing infrastructure and a small start-up investment on the equipment, Babylon Group has been able to produce a quality sanitary napkin, bring down the price to Tk 4 per piece, which is less than 30% of the price at which commercial brands are sold. Further, the employees of Babylon Group run this operation by themselves in a self-sustainable manner without any subsidies on the direct costs.


There are five stages of process i.e. 1. Opening up the fibrous pulp-making cotton from virgin wood pulp. 2. Core formation - shaping the pad, 3. Soft- sealing - wrapping the pad with non-woven fabrics 4. Sterilization and 5. Packing.


Machines	and	Materials
<ul style="list-style-type: none"> • De- compacting the fiber • Core formation • Soft-touch sealing • UV Sterilization • Packaging 	and	<ul style="list-style-type: none"> • Wood Pulp • Non-Woven top layer • Inner poly • Gum • Release paper

Manufacturing Process

 <p>Stage 1: De-compacting the fiber Duration: 1 - 2 minutes</p>	<p>Tools & Material</p> <ul style="list-style-type: none"> • A stainless steel container with a lid • A small motor that whips the international-grade raw-material • Works like a “mixie”
	<p>Operation</p> <ul style="list-style-type: none"> • The cellulose raw-material is put into the container and the lid is closed • The motor is run for a few minutes
	<p>End result</p> <ul style="list-style-type: none"> • The compressed core material becomes fluffy and uniform • The material is ready to be made into napkins.

 <p>Stage 2 : Core formation Duration: 0.5 minute</p>	<p>Tools & Material</p> <ul style="list-style-type: none"> • A napkin-shaped mould. • Hand- or leg-operated lever. • A spring-loaded press.
	<p>Operation</p> <ul style="list-style-type: none"> • The core material is spread within the mould by hand • The mould is properly positioned • The lever is pulled manually and this compresses the core material • The mould is removed
	<p>End result</p> <ul style="list-style-type: none"> • The core of the napkin is formed • This core is ready for use in the next stage

 <p>Stage - 3 Duration: 0.5 minute</p>	<p>Tools & Material</p> <ul style="list-style-type: none"> • Heat-sealing press to seal the length and the ends of the napkin. • Lights and sound to indicate end of operation.
	<p>Operation</p> <ul style="list-style-type: none"> • The core is wrapped in an outer cover and sealed along its length by pulling the heat-sealing press. • The ends of the napkin are sealed similarly.
	<p>End result</p> <ul style="list-style-type: none"> • The napkin is ready. • Quality comparable to the commercially produced napkin.

<p>Stage -4/5 Post-production UV Sterilization and Packaging</p>  <p>Duration: 1 minute\</p>	<p>Tools & Material</p> <ul style="list-style-type: none"> • U V Unit that is in the shape of a microwave. • Plastic sealing equipment.
	<p>Operation</p> <ul style="list-style-type: none"> • The finished napkin is placed within the UV Unit to ensure utmost hygiene. • That done, the quality of the napkins is checked before they are packed in Branded covers. • The covers are heat sealed.
	<p>End result</p> <ul style="list-style-type: none"> • The napkin packets are ready for sale.

Though it does cost money, but good menstrual hygiene is cheaper in the long run. Uses of sanitary napkins save money on repeated treatment and visits to doctor, increase productivity and female workers can work more and it boosts mental satisfaction and comfort.

Investment and Sustainability

The initiative has been taken as a partial fulfillment of Babylon's CSR commitments. But the project returns many folds back to the company in many perspectives. Female workers, who are 80% of total work forces, of the group are physically more energetic and psychologically stronger. It gives them freedom of movement, helps to take care their health, and reduces absenteeism which is a chronic and one of the major problems of the industry.

Table 1: Investment & Return

Description	Cost in Taka
Cost of machine	300,000.00
Electronic Weighing Machine	10,000.00
UV Sterilizer	50,000.00
Packet sealing machine	15,000.00
Total Cost (Initial Investment)	3,75,000.00 (\$ 4605)

Cost of Raw material	Taka 25.00 pkt
Weight of napkin sizes produced	8 grams pc
Packet of napkins produced per month	150 x 26 = 3,900 pkts.
Number of workers employed	3 (full time workers)
Wages to the workers/pack	Taka 7.70 (tk 8000 each worker/month)
Power & misc expenses per month	Taka 5.30 pkts
Cost per pack (all inclusive)	Taka 36.80 (\$ 0.46)

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Selling price per packet (containing 10 napkins)	Taka 40.00 (\$ 0.50)
Net Income per month (average)	Taka 12,480 (3.2 x 3,900) \$ 156

Aboni Knitwear Ltd

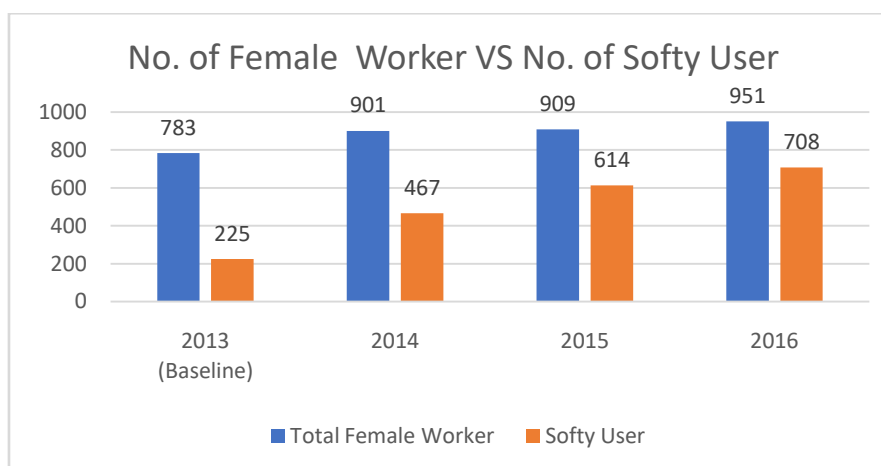
Aboni Knitwear Limited, one of the sister concerns of Babylon Group, has become a prime user of softy. Aboni, a Knit garment manufacturer, is located at Hemayetpur, Savar. The major customers are from EU and UK.

In the year 2013, the factory had total 783 female workers. Among the female workers 153 had taken sick leave, 175 were absent and 68 workers migrated from the workplace.

Table 2: Softy & Female worker's Health report

Year	Female Worker	Softy Users	Sick Leave	Absent	Migration	Toilet Hygienic condition
2013	783	225	153	175	68	Jute, Cotton, wastage Fabric & reject cloth was found
		29%				
2014	901	467	117	168	61	Used above mentioned materials Less than previous year
		52%				
2015	909	614	83	129	51	Used above mentioned materials significantly reduced
		68%				
2016	951	708	59	102	32	Almost Nil
		74%				

Over the years, the number of softy users have increased and on the other hand female workers' absenteeism, sick leave and migration have reduced which are contributing to the company's productivity and profitability.



Graph 1: No. of Female Worker VS No. of Softy User

Above graph shows that the number of softy users and the number of female workers are increasing gradually. In the year 2013 the softy users were 29% while it was 74% in 2016. Working Females generally intend to take leave during their menstruation period. In Bangladesh this rate is higher than its competitors' countries.

The introduction of softy has a double boon, as it has benefited the female employees and the employers as well. To face workplace challenges psychologically and physically female workers are stronger now as they are using softy. Female workers' absenteeism, sickness and migration have gone down that are ultimately benefiting the employers in terms of overtime work, rework and holiday works. Company's Non-Productive Time (NPT) has also reduced significantly. At present, workers are buying the products for TK 40.00 for a pack of 10 pieces while company is paying TK 10.00 per pack as subsidy. If the total cost is shared by 50/50 ratio i.e. TK 20.00 from the users and TK 20.00 by the company, the number of the softy users will definitely increase. Many of the workers still believe that buying sanitary napkin is a wastage of their hard earned money. If the company pays 100% subsidy to the workers even it would be a worthy investment.

Return on Investment & Sustainability

The potential returns from this investment can be calculated from three perspectives:

1. Reduction in absenteeism and sick leave
2. Reduction in workers' migration
3. Reduction in medical/doctor visit (Workers visit to medical center for menstrual hygiene or dysmenorrhea related issue)

Significant reductions are being made in those three areas in terms of gaining working hours and days which is usually converted into produced minutes. An analysis has been done considering 2013, the first year of the project, as the baseline. The effect of initiatives has been calculated against the baseline data.

Reduction of absenteeism and sick leave

Work days obtained due to reduction of absenteeism and sick leave has direct and positive impact on value generation. We can calculate the value using the formula as below:

Working minutes X Efficiency X Cost Per Minute

At Aboni, presently the level of efficiency is 65% and per minute labor cost is \$0.056. minimization of one day absenteeism means adding one more working day of a worker that gives $10 \text{ hours} \times 60 \text{ minutes} \times 65\% \times \$0.056 = \$ 21.8$ earning. Based on this formula total earning in terms of value can easily be calculated.

Table 3: Value generated due to reduction of absenteeism and sick leave

	Total Female Worker	Softy User	Sick Leave (SL)	Absent (A)	Work Days Obtain [(SL+A) of baseline - (SL+A) of Current Year]	Value Generated [Work days obtain * Working Hour per day * 60 * Efficiency * Per Minute Labor Cost]
2013 (Baseline)	783	225	153	175		
2014	901	467	117	151	60	\$1,310
2015	909	614	83	126	119	\$2,599
2016	951	708	59	98	171	\$3,735

Table 3 shows, the yearly extra value generation has increased from minimization of absenteeism and sick leave for the increasing number of Softy users. The number of days obtained are increasing as the number of softy users are also increasing which is generating extra value to the company.

Reduction of worker migration

Migration effects on Administrative cost, Production performance and Quality of the goods. Migration of one worker, based on the records available, costs on an average 3 hours of administrative job including sourcing, documentation, skill test, training and so on. It also costs loss of production and Quality performance which requires two times of general condition to be in a regular pace. Migration of one worker costs on an average \$ 22.3.

Table 4: Value generated due to reduction of migration

Year	Total Female Worker	Softy User	Migration (M)	Reduced Migration (M of Base Line – M of Current Year)	Savings due to reduce Migration [Reduced Migration * (Administrative Cost + Value Generation)]
2013 (Baseline)	783	225	68		
2014	901	467	61	7	\$156
2015	909	614	51	17	\$379
2016	951	708	32	36	\$803

Table 4 shows the yearly savings due to migration reduction.

Reduction of medical visit

Workers visit to medical center for menstrual hygiene or dysmenorrhea related issues. A huge number of workers use to visit factory's inhouse

medical center for consultation which cause directly interruption of working efficiency. A worker takes on an average 15 minutes to visit the medical center and to get consultation.

Table 5: Value generated due to reduction of medical visit incident

Year	Total Female Worker	Softy User	Incident of worker visit to medical center for consultation	Reduced no of worker visit to medical center (F of Base Line - F of Current Year)	Savings due to reduce medical visit incident (I X Average time per visit X Efficiency X Per minute labor Cost)
2013 (Baseline)	783	225	1862		
2014	901	467	1588	274	\$150
2015	909	614	957	905	\$494
2016	951	708	648	1214	\$663

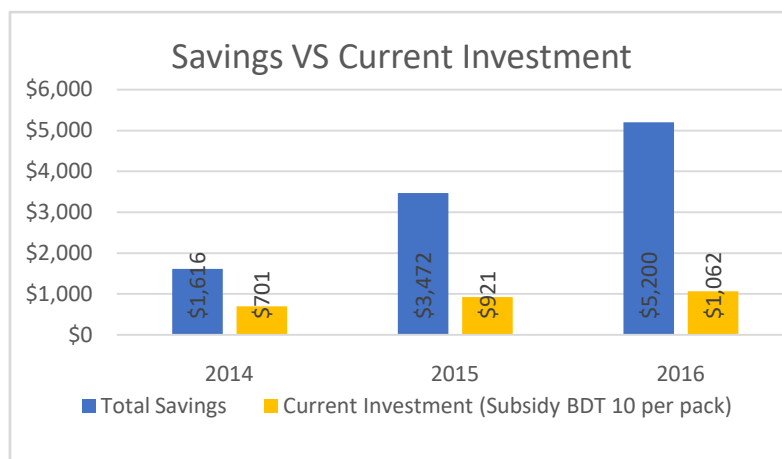
Table 5 shows that there are significant reduction of the medical visit consultation and the savings impact on increasing efficiency.

Total Savings and analysis of Various rate of subsidy: Table 6 shows the total saving from those three factors.

Table 6: Investment VS Savings

Year	Total Savings
2013 (Baseline)	
2014	\$1,616
2015	\$3,472
2016	\$5,200

Last 4 years Babylon management has been providing BDT 10 per pack (25% of total cost).

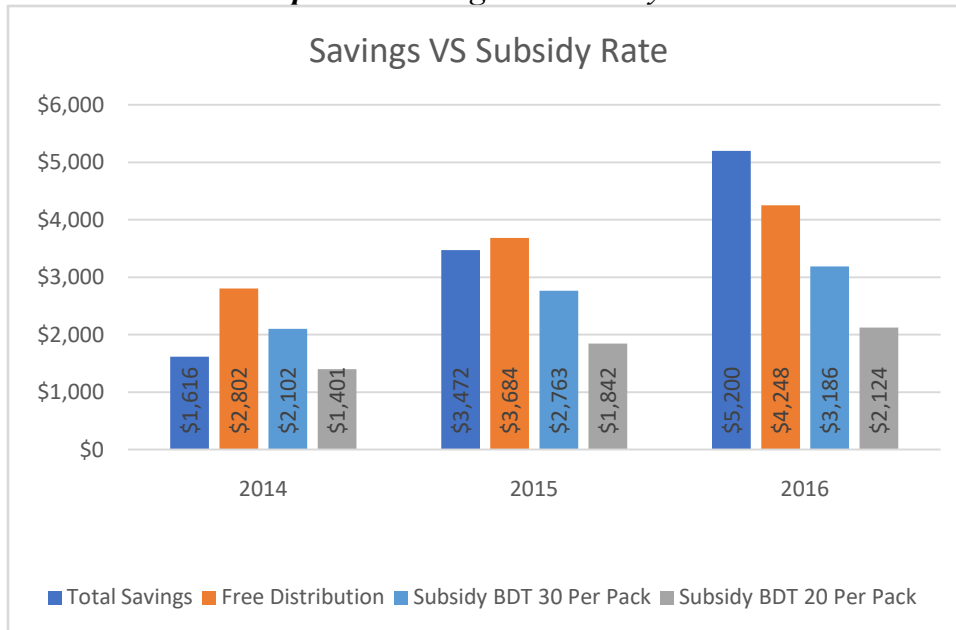


Graph 2: Savings VS Current Investment

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Above graph shows a significant benefit over the investment. In 2014 the return was 2.3 times of total subsidy amount which was 4.9 times at 2016. The trend shows proper evidence that more users contribute more savings and the current subsidy rate can be increased to make the product easy buy.

Graph 3: Savings VS Subsidy Rate



Above graph shows the comparative study. Year 2014 was safe up to 50% subsidy. At 2016, if the product was free for all, the return was higher than the total cost. Till 30% of total workers are not under the coverage. When this 30% will be under coverage, the impact will be higher. A study will give the proper evidence to support the effect on business.

The Challenges is not the money, it's the mindset of the workers

The use of sanitary napkin is not only on the price issue. Mindset of the users is more important than the price. This practical realization came when workers refrained themselves for using this machine produced napkin even the products were being distributed free of cost. This was a big challenge to create awareness amongst the workers. It took several months to make them understand the importance of this hygienic product and bad sides of rags commonly known as jhutes. They had been using, as they inherited from their mothers, grandmothers. “if our elder sisters, our mothers and even our grandmothers did not have any problems with this traditional system then why this would be a matter of concern for us?” workers questioned to the counselors (welfare officers, doctors, paramedics) who had been chasing the workers to motivate them to use modern and hygienic products. Some of them even had expressed their doubt whether management had any ill motive like deduction of payments etc behind the promotion of the product. Individual or group counseling by the certified doctors and paramedics was not sufficient to make them understand the benefits of use of the products.

Babylon management did not give up, rather they decided to take up other means of teaching. They made a short film taking an approach of “seeing is believing”. At lunch breaks this film is being displayed regularly on a big screen in the dining halls and finally the effect started working.

Thus this product has substantially changed the way their women workers deal with menstrual hygiene from being “an act of shame” attitude that the middle class working women are used to in their workplace to “take it in your stride”. Now the demand of this product surpasses Babylon own campus to 26 others factories.

Concluding Remarks

Softy addresses a serious social objective, health and hygiene issues of low paid female workers. It’s a sustainable and proven business, not free and no loss, model. Moreover, softy ensures joy of dignity and empowerment for the women. This initiative will help the core business of the group to maximize profit though the reduced level of sick days of women workers and consequently is going to enhance the brand value of the core business.

A group with a number of companies can run a Softy project under the same group to improve the reproductive health of workers. If the big companies, at least, of RMG sector in Bangladesh come forward with a single project for their own employees’ then sector’s competitiveness will get a new momentum. The service tenure of female workers will be longer. The industry will get skilled workers. Efficiency of the workers will be better. Productivity will increase. On the other hand, workers will be free from diseases; their physical and mental health will be ensured. Finally, the nation will get an easier passage to achieving the status of a middle income country.

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