

# Workplace Women's Health and Empowerment in Apparel Sector in India, Bangladesh, and Sri Lanka Meeting December 10, 2019

#### Working Paper: Key Needs, Potential Solutions & Next Steps

On December 10, 2019, 120 people from apparel brands, suppliers, civil society, UN agencies, non-governmental organizations, and governments met in Bangalore, India to share best practices and discuss what each actor could do individually and collectively to move beyond compliance and improve the health and well-being of the millions of women making clothes and textiles in India, Bangladesh, and Sri Lanka.

More than 10 million people are employed in the apparel sectors in India, Bangladesh, and Sri Lanka and 60 to 85% of them are women. These same women often face challenges accessing health care, protection of violence and harassment, and financial inclusion; yet the companies employing them have an opportunity to improve the lives of these women workers by investing in their health and well-being while also generating business benefits. The UN Foundation and Tata Trusts brought this diverse group together in an effort to chart a path beyond compliance.

All attendees participated in an Action Planning Session to identify challenges and opportunities for action, which followed a full day of presentations from brands (Inditex, Marks & Spencer, Lindex, Gap Inc.), suppliers (Shahi, MAS Holdings, Hirdaramani), researchers (Tuft University, Good Business Lab), an apparel worker (Susheela), NGOs (Swasti, FPAI, SNV Netherlands, World Benchmarking Alliance), and government (Bangladesh Ministry of Health).

Three overarching themes, 10 key needs, and 33 concrete next steps were identified by the group, creating a roadmap for action outlined below.

#### **Roadmap for Action**

#### **Theme One: Increase Ownership**

#### Key Needs

- 1. Increase buy-in from factory managers
- 2. Increase ownership of suppliers
- 3. Better coordination between sustainability and compliance teams at brands

#### **Theme Two: Improve Measurement**

#### Key Needs

- 4. Map existing program and resources
- 5. Improve data collection and analysis
- 6. Align on clear standards, criteria for success beyond compliance

#### **Theme Three: Enhance Coordination**

#### Key Needs

- 7. Avoid duplication
- 8. Increase resources for quality and scale
- 9. Increase government support
- 10. Increase collaboration & information sharing



#### Theme One: Increase Ownership

#### 1. Increase buy-in from factory managers

An issue that came up during Q&A and frequently during action planning was the need to increase buy-in from factory managers and supervisors to ensure quality and sustainability.

#### Potential Solutions + Next Steps:

**Suppliers can build in required time** – Hirdaramani builds a required 90 minutes of training/services per worker per month into their budget so it's non-negotiable. This is done by the planning department within the manufacturing unit which budgets the training time into the production plan/schedule.

**Suppliers can name factory champions** – MAS Holdings, Hirdaramani, and Shahi have a champion at each factory that is responsible for worker well-being programs, including reporting out on metrics and targets.

**Suppliers can integrate Business & Social sides of business** – At Shahi, someone from the business side sits on their social board and gets updates every three months.

Brands and Suppliers can ensure manager and supervisor training – Ensure programs are run not only for workers but also for managers to make sure they understand the value and their behavior and attitudes change. Shahi, MAS Holdings, and Hirdaramani all shared that training for managers and supervisors is core to their worker well-being programs and ensure buy-in and sustainability.

**Use UNF Business Cases** – UNF is creating a series of country-level business cases (including for India and Bangladesh) for brands and suppliers that outline the social and business benefits of investing in workplace women's health and empowerment programs. These business cases will include information on the challenges facing women workers, examples and data from each country showing the business benefits (e.g. examples of ROI for programs run in India, example of negative press highlighting poor treatment of workers, and data on consumer demand for ethically-made products), and costed packages (specific to India and Bangladesh) companies can stand up.

#### 2. Increase ownership from suppliers

Similar to the need for greater buy-in from managers, a common issue surfaced at the meeting was the need for greater ownership of workplace programs from suppliers to ensure quality and sustainability.

#### Potential Solutions + Next Steps:

Brands could tie sourcing decisions to indicators on worker health and well-being – Lindex presented on their WEWomen program through which they aim to consolidate their supply chain and include gender equality metrics as part of their sustainability score card. See need number 6 - Align on clear standards, criteria for success beyond compliance – for ideas on specific metrics.



Companies like Nordstrom and Levi Strauss & Co. have committed to source 70–100% of their product volume from factories implementing worker health and well-being programs.

Brands could update their supplier score cards – Give greater preference to suppliers implementing meaningful worker health and well-being programs. Brands can also create a special recognition or award for suppliers deemed to making meaningful change on worker health and well-being.

**Brands could require supplier Gender Action Plans** – All factories sourcing to Lindex are required to make a short-term and medium-term gender action plans with concrete actions.

**Brands could start with strategic suppliers and expand** – Brands discussed starting such requirements with their strategic suppliers and then expanding over time.

**Suppliers can co-create interventions with researchers** – Shahi and Good Business Lab discussed how working together to identify, co-create, and test new interventions to improve worker well-being has increased Shahi's support for such investments.

Use evidence, including Tufts University research – Drusilla Brown from Tufts shared that according to their research, often making a business case to factories is not as effective as brands wanting to do business with the factory or making such programs a condition of doing business. As Drusilla Brown said, "the best business case for investing in worker health and well-being are the suppliers sitting on stage. It's not a coincidence that the largest, most successful suppliers (Shahi, MAS Holdings, Hirdaramani) have invested in worker health and well-being."

#### 3. Better coordination between sustainability and compliance teams at brands

The supplier panel with MAS Holdings, Hirdaramani, and Shahi all agreed there is a disconnect between brand compliance teams, brand sustainability / CSR teams, and brand business teams. Better coordination could reduce duplication and confusion while improving impact.

#### Potential Solutions + Next Steps:

Brand sustainability teams could coordinate with compliance teams and work together to measure and hold suppliers accountable for measurable outcomes.

This was a recommendation from MAS Holdings. Better coordination between sustainability teams and compliance is best done by working together on shared commitments with clear KPI's.

Buying agents within brands could be trained on health and well-being objectives. Once buying agents are trained on health and well-being objectives within supply chains, they can use that knowledge and those objective to guide purchasing decisions.



#### **Theme Two: Improve Measurement**

#### 4. Map existing programs and resources

A common theme that arose throughout the action planning session was the need for brands and suppliers to map existing programs and resources in order to avoid duplication and understand with whom to partner to meet targets and improve worker health and well-being.

#### **Potential Solutions + Next Steps:**

**Brands & Suppliers partner with NGO(s) to conduct workplace needs assessment + map resources** – Swasti, for example, works with suppliers to assess the full range of workers' needs, design tailored programs to meet those needs, and connect workers with existing services in India such as Employee State Insurance Corporate (ESIC) insurance and other government schemes such as Labor Card, Free Land Patta, Green House, School Education, Mudra Yojana, Ration Card. Government agencies, such as ministries of health, can also provide data to help assess needs and map resources.

Find ideas/examples from UNF report How Businesses Can Invest in Women and Realize Returns, which includes an appendix listing most of the brands investing in workplace women's health and well-being programs in India, Bangladesh, and Sri Lanka, the NGOs with whom they are partnering, and contact information for those NGOs. The key partners in India, Bangladesh, and Sri Lanka include: BSR HERproject, Swasti, Family Planning Association of India, Sri Lanka, and Bangladesh, Marie Stopes, CARE, St. John's, and the UN Population Fund.

Brands could create a collaborative to share lists of suppliers and partners – Many brands share the same suppliers and source from the same areas. Rather than each conducting their own mapping, they could join together to share what they know and task one partner/NGO to map existing resources and share with the full group.

#### 5. Improve data collection and analysis

A common challenge raised by brands and suppliers was the inability to easily and quickly measure the needs of workers and the impact of programs in which they invest. Outlined below are several potential solutions raised at the meeting, but additional solutions are needed to address understanding worker needs and quick, reliable measurement of impact.

#### **Potential Solutions + Next Steps:**

**Brands & Suppliers can collect data in-house:** One recommendation was to have consistent, core KPIs that all programs measure, so brands can compare different programs effectively.

**Hirdaramani's Wonders of Well-being (WOW)** program plans to measure 200 healthier life indicators by 2023 such as increased intake of green vegetables (data collected from cafeteria), uptake of health insurance offered by Hirdaramani (measured by HR), reductions in anemia (measured by factory clinic).



**Swasti** Worker Wellbeing Needs Assessment Tool – Allows factories to collect data on health & safety, financial inclusion, gender equity, social protection, life skills, and work environment through self-administered polling booths, interviews, focus groups, and factory tours. Could also be administered by an independent third party.

**SNV Netherlands Development Organisation** and Bangladesh Institute for Labour Studies developed <u>self-assessment scoring tool</u> for suppliers to assess their adherence to existing laws and policies on worker health and well-being.

#### Brands & Suppliers can partner with research organizations:

**Good Business Lab** – GBL presented on their work co-creating, designing, and testing worker health and well-being interventions at Shahi. They are now offering their monitoring and evaluation services, including randomized control trials, to measure social and business impact, to suppliers beyond Shahi.

**Tufts University** – Tuft's Labor Lab, led by Drusilla Brown, has conducted impact evaluations of programs for the ILO, Walmart Foundation, Marks & Spencer, and UNF, and is available to partner with companies to evaluate the impact and ROI of workplace programs.

#### **Brands & Suppliers can partner with NGOs:**

All NGOs who presented at the meeting (FPAI, BSR, Swasti, SNV Netherlands) build impact measurement into all programs they offer to companies. These organizations can also be brought on to provide assessments of worker needs (via surveys, interviews, data review, etc.).

#### 6. Align on clear standards, criteria for success beyond compliance

The panel discussions and action planning session highlighted the need for a common set of standards or criteria for what a meaningful workplace women's health and empowerment program should look like. Outlined below are three important resources that can be used as a basis for a common set of goals.

#### Potential Solutions + Next Steps:

Brands and Suppliers can use UNF, UN Global Compact, UNFPA's Framework for Corporate Action on Workplace Women's Health & Empowerment — The Framework includes a clear definition of Workplace Women's Health & Empowerment and a list activities and items that constitute a meaningful program. It also includes a list of other tools such as BSR's Gender Equality in Codes of Conduct which could be used as a checklist. WWHE initiatives address three elements of empowerment — health, protection from violence and harassment, and economic empowerment — with health as the essential base on which the other elements build. Programs can be tailored to respond to needs assessments, but should include the three areas below:

1. Health Education & Services:



- Ensure workers have information and ability access quality, affordable services including (menstrual health, contraception, reproductive cancer, STIs, GBV screen and sexual harassment training, nutrition & anemia, water & sanitation, pre- & post-natal, infectious disease, non-communicable diseases, mental health)
- Improve workplace clinics and staff skills, including referral
- Partner with local provider to provide services onsite or off-site
- 2. Protection from Violence & Harassment
  - Prevention of violence, harassment training for workers & supervisors
  - Prevention of violence, harassment grievance mechanisms & process for remediation
  - Partnership with organization to provide legal, health, and psychosocial support and social protection to survivors
  - Safe transport (where relevant)
- 3. Economic empowerment & professional development
  - Skill development Promotion/leadership programs
  - Financial literacy services and banking (including digital)
  - Micro-finance & insurance schemes
  - Fair remuneration (formal contracts)
  - Unpaid care support

Brands and suppliers can use the Gender Equality and Women's Empowerment Benchmark as a guide - World Benchmarking Alliance (WBA) presented at the meeting on their Gender Equality Benchmark which will publicly score and rank the top 36 apparel companies on their contributions to gender equality. Companies will be scored along seven measurement areas: (1) governance & strategy; (2) representation; (3) compensation & benefits; (4) health & well-being; (5) violence & harassment; (6) marketplace; and (7) community. Each measurement area includes indicators (e.g. company requires suppliers to provide workers with health information and services) and examples (commitment to, support for health information and services (e.g. menstrual health, contraception, reproductive cancers, sexually transmitted infections, gender-based violence screen)) that could be used as standard guide for all companies.

**Use evidence, including Tufts University research** – Drusilla Brown presented at the meeting several research findings that highlight what should be included in a high-quality package for women and in what order:

The best intervention depends on the objectives. If the objective is to improve basic health, then a healthy behavior intervention is adequate. If the objective is to improve work-related heath, then it is necessary to additionally empower workers and have independent OSH assessments. Health is a good first intervention. It promotes positive feelings within the organization and can make subsequent empowerment and OSH assessments more effective. Beginning with empowerment and OSH inspections can be counter-productive. Those interventions can promote conflict between managers and workers, increasing thoughts of quitting. Workers can even feel less empowered by empowerment training if the lesson they learn is that they have little control over their health and well-being. If greatest business benefits emerge from a health intervention



when it is followed with an empowerment intervention. To fully realize benefits of interventions, firms must also make investments that promote healthy facilities.

#### **Theme Three: Coordinate Better**

#### 7. Avoid duplication

Brands, suppliers, and NGOs all acknowledged they are ready to move beyond each creating and running their own programs in silos and toward a more integrated, collaborative approach that builds on the good work that has been done. This will avoid reinventing the wheel and duplication that exists in a number of factories.

#### Potential Solutions + Next Steps:

Brands could co-fund and invite suppliers to join and co-fund the cluster model – Swasti presented, along with the Secretary of Karur Textile Exporters Association, on the <a href="Invest for Wellness">Invest for Wellness</a> (i4We)Cluster Model, an approach to workplace women's health and empowerment that allows brands and suppliers to pool their resources with one organization and run a multi-faceted program that addresses health, violence and harassment, life-skills, financial inclusion, social protection, and management training; thereby moving away from each brand running its own program and toward unified, coordinated programming in industrial zones.

The Secretary of the Karur Textile Manufacturer Exporters Association (KTMEA) shared at the meeting that three factories in the Karur Zone have signed up for the Invest for Wellness Cluster and have seen great benefits: "We at KTMEA see great potential for scale-up and social impact ... after witnessing the impact within a short period of four months."

Brands and Suppliers can use and adapt existing resources – <a href="mailto:Empower@Work">Empower@Work</a> Collaborative combines BSR's HERproject, Gap Inc.'s P.A.C.E., ILO's Better Work, CARE and Walmart Foundation's Women in Factories into a unified toolbox with free, downloadable worker training toolkits covering gender, life skills, health, violence & harassment, and more.

#### 8. Increase resources for quality & scale

Across the board attendees from brands, to suppliers, to NGOs discussed the need for additional and new resources to enable the pilot-level workplace programs to grow in size and quality (e.g. expand from information-only to information and services).

#### Potential Solutions + Next Steps:

Brand, Supplier (and potentially Government) can share costs – Several different examples of cost-sharing were discussed at the meeting and are operating today.

Lindex splits the cost of HERhealth projects with suppliers. In addition to receiving additional funds for workplace programs from brands, suppliers who run workplace women's health and well-being programs will receive higher scores on their supplier score card and therefore more orders from Lindex.



Brands and Suppliers could dedicate one rupee per item to worker health & well-being – It was proposed that a portion of each item's sale price could be earmarked or set aside specifically for worker health and well-being programs.

Brands and Suppliers could leverage existing funds in Bangladesh - .03% of exports funds are required to be deposited in a "Central Fund" for the welfare of RMG workers in Bangladesh and could be used for health and well-being programs. The Government of Bangladesh also created the Labour Welfare Fund where companies deposit 1/10<sup>th</sup> of their annual net profit and could be used for such initiatives.

Brands and Suppliers could fund or co-fund insurance – SNV Netherlands Development Organisation presented the private health insurance for garment workers in Bangladesh, offering a comprehensive package that includes hospital services, maternity care, out-patient care and primary care for BDT 575 (~euro 6/\$7) annually with costs shared between the donor (SNV) or buyer, the factory, and worker. SNV is currently working with Ministry of Health to standardize the Health Insurance framework.

**Suppliers could fully fund** – Shahi, Good Business Lab, and Family Planning Association of India presented on a model where the supplier funded the design and evaluation of a workplace women's health programs to address unmet needs.

#### 9. Increase government support

A common theme at the meeting was a call for greater coordination with the government.

#### **Potential Solutions + Next Steps:**

Brands, suppliers, NGOs, others, send joint letter to government requesting collaboration – With UNF's assistance, interested attendees from the meeting could send joint letters to their respective, appropriate government officials requesting increased collaboration with companies on and support for workplace women's health and well-being and an in-person meeting to discuss next steps.

Brands and suppliers contact Directorate General of Family Planning in Bangladesh to receive free contraceptives and services – Dr. Sarwar Bari, Director General of FP in Bangladesh, presented on the Ministry of Health's work with factories there and invited all companies in the room to contact them about providing free reproductive health services in factories. The representative from the Ministry of Health in Bangladesh also committed to develop a SRHR strategy for apparel workers in Bangladesh to avoid duplication and overlapping and to leverage the existing resources.

#### 10. Increase collaboration & information sharing

The most common recommendation coming out of the Action Planning Session was a call for more convenings like the one in Bangalore and the need for a neutral convener to allow the diverse group of attendees to continue to meet, share best practices, and take collective action.

#### **Potential Solutions + Next Steps:**



Participants create Collective Impact Collaborative – This Collaborative could be a continuation of the meeting hosted by UNF and Tata Trusts in Bangalore on December 10, 2019 bringing together brands, suppliers, NGOs, UN agencies, governments and others. Following the evidence-based Collective Impact model this collaborative would have: (1) common agenda; (2) common progress measures; (3) mutually reinforcing activities; (4) communications; and (5) a backbone organization. The backbone organization could be a neutral convener (UN, government, or NGO). The Collaborative could be funded through philanthropic dollars pooled with membership fees from companies.



#### **APPENDIX A - Key Speaker Contacts**

Organization	Contact	Email
Tufts University	Drusilla Brown	drusilla.brown@tufts.edu
BSR, HERProject	Lisa Staxang	staxang@bsr.org
Swasti Health Catalyst	Joseph Julian	julian@swasti.org
	Shankar AG	shankar@swasti.org
Family Planning Association	Dr. Manisha Bishe	manishabhise@fpaindia.org
of India		
Good Business Lab	Lavanya Garg	garg@goodbusinesslab.org
Bangladesh Ministry of	Dr. Sarwar Bari	sarwarbari@yahoo.com
Health, Family Planning	Md. Azmal Hossain	azmal@unfpa.org
Program and UNFPA		
SNV Netherlands	Farhtheeba (Fara)	fkhan@snv.org
Development Organisation	Khan	
World Benchmarking	Danielle Burt	d.burt@worldbenchmarkingalliance.org
Alliance		
United Nations Foundation	Robyn Russell	rrussell@unfoundation.org

#### APPENDIX B - Summary Table of Key Needs, Solutions, and Next Steps

	Key Needs	Solutions & Next Steps				
	Theme One: Increase Ownership					
1	Increase buy-in from factory managers	<ul> <li>Suppliers build in required time</li> <li>Suppliers name factory champions</li> <li>Suppliers integrate Business &amp; Social</li> <li>Brands and Suppliers ensure manager and supervisor training</li> <li>Use UNF Business Cases</li> </ul>				
2	Increase ownership from suppliers	<ul> <li>Brands tie sourcing decisions to indicators on worker health and well-being</li> <li>Brands update supplier score cards to include worker health &amp; well-being</li> <li>Brands require supplier Gender Action Plans</li> <li>Brands start with strategic suppliers and expand</li> <li>Supplier co-create interventions with researchers</li> <li>Use evidence, including Tufts University research</li> </ul>				
3	Better coordination between sustainability and compliance teams at brands	<ul> <li>Brand sustainability teams coordinate with compliance teams and work together to measure and hold suppliers accountable for measurable outcomes</li> <li>Buying agents within brands are trained on health and well-being objectives</li> </ul>				



	Theme Two: Improve Measurement				
4	Map existing programs & resources	•	Brands & Suppliers partner with NGOs to conduct needs assessment + map resources		
		•	Use UNF report How Businesses Can Invest in Women and Realize Returns		
5	Improve data collection and analysis		Brands & Suppliers collect data in-house (e.g. Hirdaramani's 200 indicators, and Swasti's Worker Wellbeing Needs Assessment Tool) Brands & Suppliers partner with research organization (e.g. Good Business Lab & Tufts University) Brands & Suppliers partner with NGOs (e.g. FPAI, BSR, Swasti, SNV Netherlands, etc.)		
6	Align on clear standards, criteria for success beyond compliance		Brands and Suppliers use UNF, UN Global Compact, UNFPA's Framework for Corporate Action on Workplace Women's Health & Empowerment Brands and suppliers use Gender Equality and Women's Empowerment Benchmark as a guide Use evidence, including Tufts University research		
	Theme Three: Enh	anc			
7	Avoid duplication		Brands co-fund and invite suppliers to join and co-fund the cluster model, being developed by Swasti Brands and Suppliers use use/adapt existing resources such as Empower@Work Collaborative		
8	Increase resources for quality and scale		Brand, Supplier (and potentially Government) share costs, examples: <ul> <li>Lindex splits the cost of their</li> <li>WEWomen program with suppliers</li> <li>Brands and Suppliers could</li> <li>dedicate 1 rupee per item to</li> <li>worker health &amp; well-being</li> </ul> Brands and supplies could leverage Central Fund in Bangladesh Brands, Suppliers & Gov could fund/cofund insurance <li>Suppliers could fully fund (e.g. Shahi)</li>		
9	Increase government support	•	Brands, suppliers, NGOs, others, send joint letter to government requesting collaboration		



		Brands and suppliers contact Directorate General of Family Planning in Bangladesh to receive free supplies and subsidized services
10	Increase collaboration & information sharing	Participants (brands, suppliers, government, NGOs, etc.) create Collective Impact Collaborative

#### **APPENDIX C - Readout from December 10 Meeting**

Dear Friends.

Sincerest thanks from the UN Foundation and Tata Trusts for joining what we hope you felt was an informational and motivational day. We will be sending out a White Paper with a full summary and next steps identified in the Action Planning Sessions, but three key takeaways from the day were:

- **1. Starting with health is key and services cannot be overlooked**. Drusilla Brown at Tufts University showed new evidence that leading with health interventions followed by empowerment interventions leads to better outcomes, that to get the full benefit of health interventions companies must invest in services as well, and a number of other exciting findings.
- 2. Brands have a great deal of power to leverage change. We heard from Lindex about their efforts roll out WEWomen, their management system training on gender, throughout their supply chain and use their supplier score card to move suppliers to action on gender equality. The supplier panel echoed this, noting that sustainability and compliance teams from brands should coordinate, and that suppliers should be measured and rewarded for sustainable investments in women and well-being.
- **3. Cost-sharing is key to sustainability and scale.** Everyone agreed it's time to go beyond pilots and we heard about several different options for scale. Swasti and the Karur Textile Manufacturers Exporters Association shared the Cluster Model which will allow brands, suppliers, associations, and potentially the government and workers to share the costs of initiatives going beyond compliance. We also heard from SNV Netherlands about a new, low-cost insurance product in Bangladesh for apparel workers that allows for cost sharing between brands, suppliers, and workers.

One of the objectives of this meeting was to share best practices, and so in that vein, please use this link to access the <a href="PowerPoint presentations">PowerPoint presentations</a> from the day. Please also find a here a link to <a href="photos">photos</a> from the day.

Another objective was to spark greater collaboration. In this spirit, please find a <u>list of attendees</u> here.

Finally, here is a link to UNF's <u>Framework for Corporate Action on Workplace Women's Health and Empowerment</u>, which includes dozens of resources and clear steps for brands and suppliers. We will be following up about new <u>commitments</u> to worker health and well-being in Paris in July and New York in September.

We at the <u>UN Foundation</u> see this meeting as the beginning, not the end, and stand ready to support this group of incredible advocates for women workers to take your work forward and realize a world



where every woman workers has access to the health and well-being information and services she needs to not just survive but to thrive.

Sincerely,

Robyn

#### **Brief Summary:**

We started the day with a call-to-action from **Susheela**, an apparel worker, who said thanks to the training she received from Swasti she has become known as Dr. Susheela and wants every factory across SE Asia to have a Dr. Susheela as well. We were the first see new findings from Drusilla Brown at **Tufts University** showing that leading with health interventions followed by empowerment interventions leads to better outcomes, that to get the full benefit of health interventions companies must invest in services as well, and a number of other exciting findings.

We heard from **Inditex** about their investment in the Sakhi Health and Worker Well-Being programs, the returns they've seen, and their plans to expand. We heard from **Marks & Spencer** about their Integrated Community Health and Wellness program and the difference it has made to workers' health and empowerment, along with their POWER program to bring gender equality training beyond factory walls as well. We heard from **Lindex** about their WEWomen management system training approach that could be key to sustainability.

We heard from a powerful panel of suppliers and their partners about why they see value in investing in worker health and well-being. Shahi shared an exciting new partnership with the Family Planning Association of India to provide sexual and reproductive health information and services to workers in need and together with Good Business Lab to measure the health and business benefits. MAS Holdings shared their comprehensive approach to women's well-being through their Women Go Beyond program and argued that the business case, from retaining workers to appealing to consumers, is clear. Hirdaramani shared their holistic Wonders of Well-being approach which bakes in 1.5 hours of training for all employees every month to ensure sustainability and measures progress using hundreds of healthier life indicators with a business agenda to create a healthy workplace.

We heard from **Gap Inc.** about a new joint curriculum – Empower@Work Collaborative - that combines BSR's HERproject, Gap Inc.'s P.A.C.E., ILO's Better Work, CARE, and Walmart Foundation's Women in Factories to reduce duplication and improve outcomes.

Swasti Health Catalyst and the Karur Textile Manufacturers Exporters Association shared an innovative new Cluster Model where factories and brands and pool resources to reduce duplication and increase the number of workers reached. SNV Netherlands Development Organisation shared a new approach to worker health and well-being in Bangladesh by sharing a 6 Euro health insurance product that allows cost-sharing between brands, factories, and workers. And we heard a call for partnership from the Bangladesh Ministry of Health for companies to partner with the government to provide reproductive health information and services to RMG workers.

Finally, we heard from the **World Benchmarking Alliance** about a forthcoming Gender Equality & Women's Empowerment Benchmark that will score and rank the top 36 apparel companies in 2020 on their actions on gender equality, including supply chain worker health and well-being.