

## **Abstract on Grameen Kalyan**

**‘Grameen Kalyan’** (GK) is a not-for-profit Grameen company founded in 1996 in Bangladesh. ‘Kalyan’ means wellbeing. Its primary objective is to provide cost effective welfare and healthcare services to the borrowers and employees of the Grameen Bank. GK welfare programs provide scholarships, higher education loans for borrowers and medical loans for employees and their family members. GK also provides financial support to Grameen sister companies for the alleviation of poverty.

Since its inception, GK has introduced affordable pre-paid health care delivery services schemes termed as micro-health insurance scheme (MHIS). This has been made available through the creation of a network of community-based health care centers. Presently GK is operating 50 such Health Centers (HC) through which 2.5 million rural dwellers are benefited. GK is gradually expanding its activities to cover more areas Bangladesh.

The HC’s are provided with state-of-the-art equipment for the prevention and detection of diseases, immediate intervention and the adoption of IT linkages to have an effective connection between rural clients and urban service providers. GK also has resources and experience to provide emergency services needed during natural disasters such as floods or cyclones, which are a frequent occurrence in Bangladesh.

Considering the above mentioned circumstances, GK is trying to build a partnership with well reputed global organizations to scaling up of its existing HC’s as “Health Management Center” and establishing/linking the Secondary and Tertiary Health care facilities to achieve the goal of universal coverage of healthcare in Bangladesh.