

**Editor's Comment:**

Regarding the above-sent paper:

It is an interesting problem, even though it is a niche one (only for garment workers).

Abstract not to be written in paragraphs. Only narrative, indeed the exposure of the problem, methodology used , general results and conclusions (2-3 lines).

Beyond the presented advantages of this model of insurance, I think that it's necessary to highlight if it is possible to spread this experience/method to other domains of the Bangladesh economy.

The References are wrong written: the authors in alphabetical order of the author's last name and where there are more authors to write the first author name and et al ( e.g. Van Dorlaer E. et al.

In our case, we may say that the first author is Abramovsky and, if not, Ekman B. immediately after the author name is the year of publishing (2014) in the case of Ekman,,,

I don't understand what exactly is the first reference? And, the names or organisations to be written also at the corresponding first letter ( Tw World Health Report, ILO at L, and so on..)

After these rearrangements and corrections, ok for publishing.

**Editor's Details:**

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