

AN EVALUATION OF DISA HEALTH PROGRAM: A SHASTHYA SHOKHI PERSPECTIVE



CENTRE FOR RESEARCH AND INNOVATION (CRI)
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Our mission is to become focal point in Bangladesh to perform globally competitive and industry oriented research, knowledge and expertise. CRI brings the evidence based on various programs at DISA including microfinance, poverty reduction, future library, enterprise development, digital marketing, human resource and so forth. The six major components of CRI includes:



Figure 1 : Six components of CRI

Acknowledgment

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Disclaimer

This is a research report and hence it represents research in progress. The views, opinion, findings, conclusion, and recommendations expressed in this report are the reflection of authors. It is not meant to represent the official position or opinion of the CRI. Any errors are the fault of the research team.

Table of Contents

Introduction	05
Methodology	05
Results and Findings	06
Profile of SS	06
Provided health services and demanded services by SSs	06
Key insight of SSs	07
Limitations of providing health services	08
Recommendations	08
Annex-1: DISA Health service model	09
Annex-2: SS working area	10
Annex-3: SS's survey findings	11

Introduction

Background

Bangladesh has already achieved MDG 4 (Reduced Child Mortality) which targeted by 2015 but now it has to be achieved SDG 3 (Good health and well Being) & 6 (Clean water and Sanitation) by the year of 2030. For achieving these goals, DISA implemented health program in middle of 2016. DISA health program selected health service provider volunteers as named Shasthya Sokhi (SS) from village organization (VO) of micro credit program. The aim of this program is to provide health services for 106,386 microcredit members and beyond members in DISA catchment area.

Currently, DISA's health program have expanded its services to the 21 branches under the microfinance program from October 2016 to April 2018. Since its inception, total 15,952 individuals has been received health services such as health education, diabetes test, blood pressure test, pregnancy test, ante-natal care, post-natal care, common ailments, weight measurement and health related advices.

Overview of SS

DISA health program provided health training to the total number of 171 SSs in 21 branches during October 2016 to April 2018. 65 of total trained SSs were received health instrument or equipment package of worth 5,000 taka which is reimbursed 200 taka through monthly instalment. For more details, please see the annex-1 and annex-2 table.

As this program aims to provide health services to more branches gradually, so it is needed to investigate SS's performance at field level based on received training from DISA health program.

Objectives

The study will examine SS's performance by following indicators

1. To identify the service gap based on provided training
2. To investigate SS's income
3. To explore limitation and potential solution for providing quality services

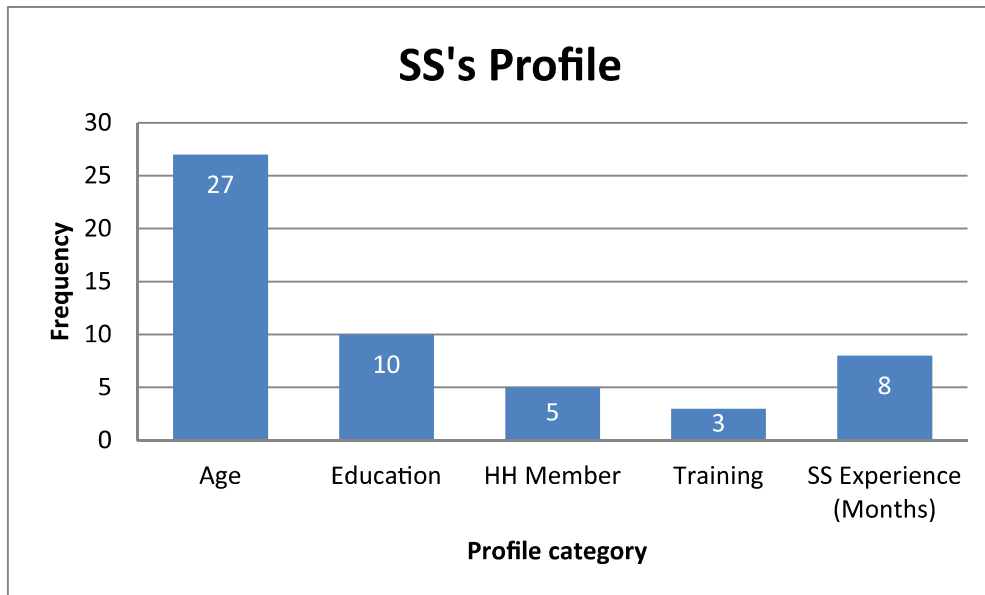
Methodology

The survey participants (SSs) were gathered at branch office altogether and the interviewer asked them individually. The study developed open-ended questionnaire comprises with 5 questions. The study randomly selected 18 SSs from 3 branches where they are working. The branches were selected purposively due to higher working experience of initiating health program. 2 of 18 SSs rejected for lack of required information.

Results and Findings

Profile of SS

The following figure shows 16 SSs profile from three branches. The average age of SSs is 27 years, education 10 class, household members 5, number of training received 3 times from DISA health program and average experience as SS 8 months.



Provided health services and demanded services by SSs

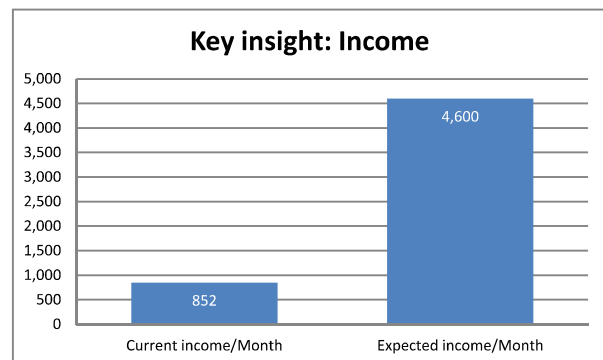
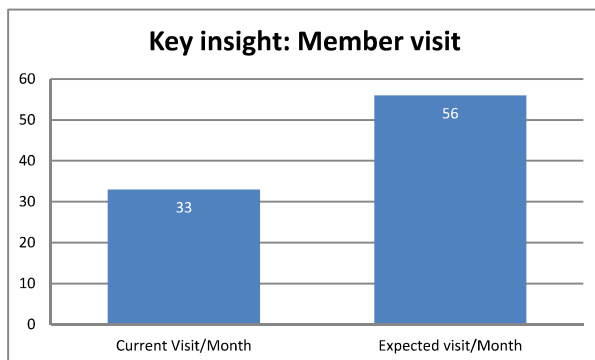
Currently, DISA health service program has been providing 17 types of health services to micro credit program based on their training conducted. In addition, the study found 17 types of new health services which are essential for members. If these new health services combine with current services then the health program would be enhanced and income will be amplified as well.

SL	Current provided services	Required services
1	Fever	Jaundice treatment
2	Anemia	Normal delivery training
3	Dysentery	Family planning by injection
4	Peptic ulcer	Children breath difficulties
5	Diarrhea	Allergy
6	Itching	Pain killer
7	Worms	Uses of thermometer
8	Mouth blow	Sewing and dressing

9	Gooseberry	How to control blood pressure
10	Dad	How to control diabetes
11	Blood pressure test	How to use nebulizer
12	Weight measurement	Irregular menstruation treatment
13	Pregnancy test	Saline pushing
14	Diabetes check up	Flux and cough of child treatment
15	Birth control by pill	Hair treatment
16	Menstruation products	Advice for newly married couple
17	Child nutrition	Skin treatment

Key insight of SSs

The study investigated SS's key insight based on their current income and expected income. Table 3: shows that at the moment 16 SSs visit on an average 33 members per month thus monthly income only 852 taka. They want to increase this number up to on an average 56 members thus their income will also be increased up to 4,600 taka. It means that if they can generate income about 4,600 taka per month then they will continue to stay with health program.



Limitations of providing health services (summerized from Annex-3)

The study also explore the limitations during providing health services which were faced by SSs. So, DISA health program should minimize the following limitations for the sake of SSs.

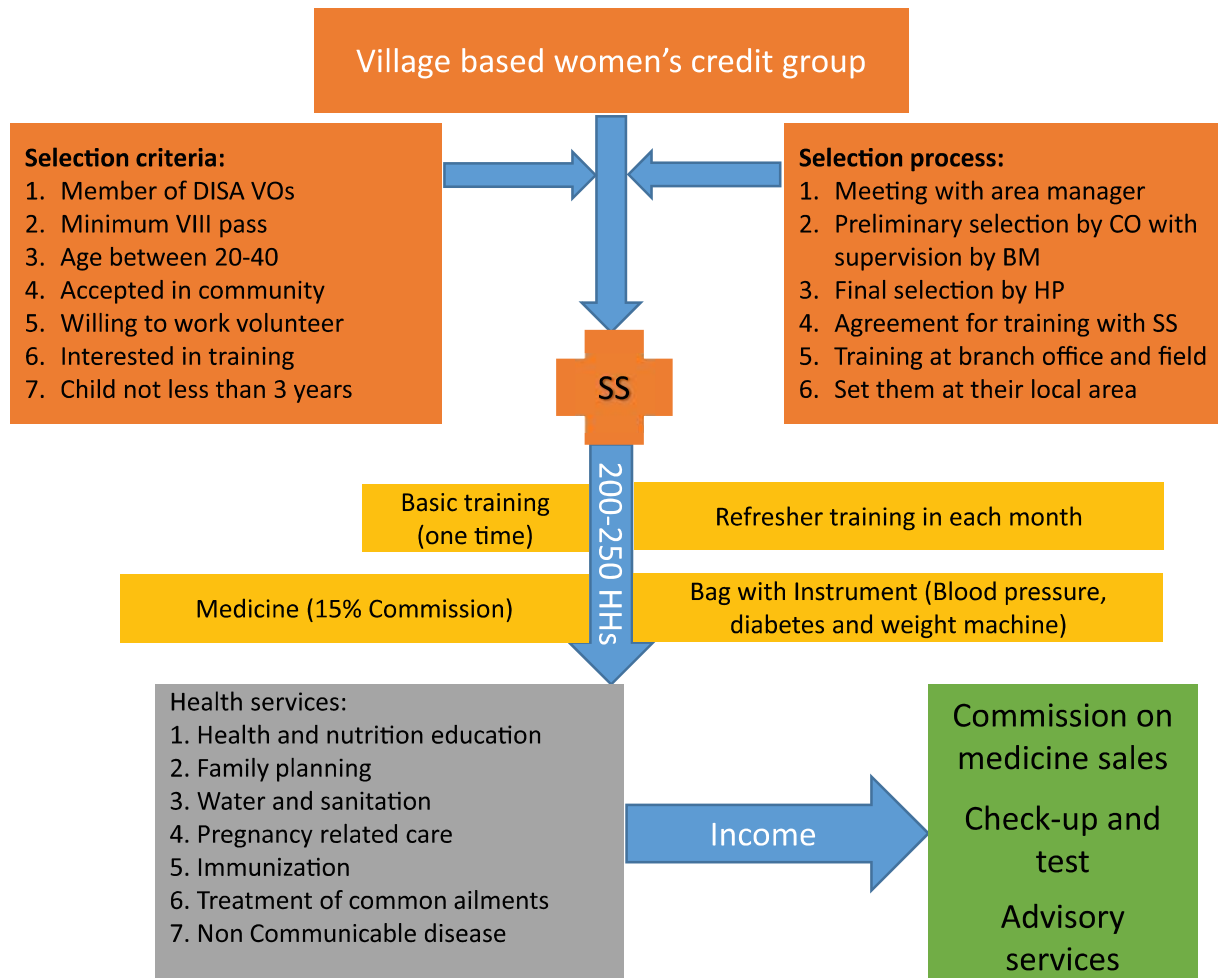
1. To provide health certificate to SSs from DISA
2. Demand based medicine supply from DISA to SSs
3. Working area and SSs home should be same otherwise transport cost will be needed
4. Payment after medicine sales
5. Credit officer should introduce with credit members and working area
6. Return medicine after not sold out
7. Demand varies between different Branded medicine
8. Need to campaign through free health services and promotional activities at SSs working area
9. Need to provide minimum salary for family support
10. No inter communication between SSs
11. Medicine should supply locally
12. Establish DISA own hospital, clinic and dispensary
13. Minimize local threat and competition

Recommendations (summerized from Annex-3)

In order to providing quality services as well as increases income of SSs, DISA health program should keep attention on the following issues.

1. Training should include
 - How to control jaundice, blood pressure and diabetes
 - How to use thermometer, nebulizer and different injection
 - How to provide treatment on Flux and cough of child, irregular menstruation, hair, Children breath difficulties, allergy, sewing and dressing and skin
 - Normal delivery and advice for newly married couple
2. Medicine
 - Supply different pain killer medicine with proper guideline
 - Payment after medicine sales
 - Return medicine after not sold out
 - Arrange for medicine sales certificate
 - Demand base medicine supply to SSs
3. Working area
 - Credit officer should introduce with credit members and working area
 - Working area and SSs home should be same otherwise transport cost will be needed
 - Building up the inter communication between SSs
 - Need to campaign through free health services and promotional activities
 - To create opportunity to work hospital and clinic
4. Others
 - To fix minimum salary for SSs
 - Minimize local threat and competition

Annex-1: DISA Health service model



Developed by authors

Figure 1: Health service providing model by SS

Annex-2: SS working area

Table 2: DISA health service coverage area, selected and active SS.

Serial No.	Branch Name	Basic training received	Instrument received	Active SS
1	Borkoit	13	12	11
2	Chandina	13	12	11
3	Baroicha	6	6	5
4	Borobari	5	4	3
5	Madhobdi	7	7	7
6	Velanagar	6	4	4
7	Paduabazar	3	-	-
8	Poyelgacha	9	7	7
9	Chenggarchar	9	-	-
10	Nawri	8	-	-
11	Burichang	15	-	-
12	Dollai-Nowabpur	12	-	-
13	Borura	9	6	6
14	Voberchar	8	4	4
15	Pallabi	5	-	-
16	Ibrahimpur	5	-	-
17	Muradnagar	6	-	-
18	Debidar	11	-	-
19	Gouripur	6	3	3
20	Meghna	9	-	-
21	Homna	6	-	-
Total	21 Branches	171	65	61

Data compiled by authors

Annex-3: SS's survey findings

SS-001

Key Insights

- Visit members: 10-15/month
- Future target of visit: 20-25/month
- Current income: 150/month
- Future target income: 4,000-5,000 thousand

Profile

Age:25
 Marital status: Married
 Education: 10 Class
 Household Member: 5
 Training:3
 Place: Voberchar

Provided services

- Fever, head ach and stomach pain
- Maternal check-up and care
- Blood pressure, weight and diabetes
- Gastric, Diarrhea, dysentery and worm,
- Child nutrition, calcium and iron
- Mouth blow and itching

Challenges

- Customer assumed that it is free service
- No minimum salary
- Irregular training
- Absence of necessary medicine
- No doctor for support SS in emergency
- Cost of transport during visiting members
- No return policy after not sold out medicine

Top recommendations

- Supply of inhaler
- Supply of syrup for cough, fever, cold of children
- Training on normal delivery, tuberculosis and bronchitis
- Health campaign in working area

I would like to work as SS and feel proud for it. Additionally, if DISA set a minimum salary, I will be interested more for doing this work

SS-002

Key Insights

- Visit members: 28-32/month
- Future target of visit: 45-50/month
- Current income: 300-400/month
- Future target income: 2500-3000 thousand

Profile

Age:20
 Marital status: Married
 Education: 8 Class
 Household Member: 3
 Training: 4
 Place: Voberchar

Provided services

- Fever, head ach and stomach pain
- Maternal check-up and care
- Blood pressure, weight and diabetes
- Gastric, Diarrhea, dysentery, worm, peptic ulcer.
- Child nutrition, calcium and iron
- Mouth blow and itching

Challenges

- No training on normal delivery
- No headache medicine
- No thermometer and jaundice tracing instrument
- Crisis of medicine for blood pressure
-
-
-

Top recommendations

- Training on injection pushing
- Supply of syrup for cough, fever, cold of children
- Pain killer medicine for hand, leg and stomach
- Supply inhaler for asthma

Income will be increased with expanding of my experience. I want to be a self-employee and support my family. DISA should fix minimum salary for us. .

SS-003

Key Insights

- Visit members: 70-80/month
- Future target of visit: above 100/month
- Current income: 300-350/month
- Future target income: 6,000-7,000 thousand

Profile

Age:21
 Marital status: Married
 Education: 12 class
 Household Member: 7
 Training:2
 Place: Chandina

Provided services

- Fever, head ach and stomach pain
- Maternal check-up and care
- Blood pressure, weight and diabetes
- Gastric, Diarrhea, dysentery, worm, peptic ulcer.
- Child nutrition, calcium and iron
- Mouth blow, itching, dewormed

Challenges

- No training on diabetics when it rises
- There is no medicine for high blood pressure
- Infant diseases like cold, cough, fever medicine are not available
- Supplied medicine are not based on demand
- There is no any kind of certificate as SS

Top recommendations

- Training on normal delivery and maternal check-up
- Family planning injection and pushing training
- Training on dressing and stitching
- Need training on health at hospital and health complex
- Various training on infant diseases
- Training on uterine cancer

DISA should supply proper training and demand based medicine I think it is one of the great opportunity to create self-employment. It would be better if a minimum salary fixed.

SS-004

Key Insights

- Visit members: 125/month
- Future target of visit: 120-130/month
- Current income: 4,500-5,000/month
- Future target income: 10,000-12,000 thousand

Profile

Age:30
 Marital status: Married
 Education: 10 class
 Household Member: 5
 Training:4
 Place: Chandina

Provided services

- Fever, head ach and stomach pain
- Maternal check-up and care
- Blood pressure, weight and diabetes
- Gastric, Diarrhea, dysentery, worm, peptic alsar.
- Child nutrition, calcium and iron
- Mouth blow, itching, dewormed
- Goiter, Pregnancy test, advising for hair fall, Newlyweds and pregnant women.

Challenges

- Need to purchase medicine from out side
- No supply of pain killer medicine
- No training on normal delivery
- Conflicting brand of medicine
- No initiative of introducing SS at working area

Top recommendations

- Supply demand base medicine
- Training on pregnancy test
- Training on normal delivery
- Arrange for local campaign

I want to expand my services through my learning and use my income for my children education.

SS-005

Key Insights

- Visit members: 25-30/month
- Future target of visit: 50-70/month
- Current income: 150-200/month
- Future target income: 4000-5000 thousand

Profile

Age:47
 Marital status: Married
 Education: 10 class
 Household Member: 6
 Training:5
 Place: Chandina

Provided services

- Fever, head ach and stomach pain
- Maternal check-up and care
- Blood pressure, weight and diabetes
- Gastric, Diarrhea, dysentery, worm, peptic ulcer
- Child nutrition, calcium and iron
- Mouth blow, itching, dewormed
- Goiter, Pregnancy test, advising for consciousness about pure water, Newlyweds and pregnant women.

Challenges

- Not available medicine of pain, blood pressure and diabetes control.
- Need to revise training content
- No seating arrangement at working area
- No salary
- There is no health campaigning
- No knowledge on saline and injection pushing
- Uterine and irregular ministration treatment

Top recommendations

- Injection method implication for family planning
- Training on pregnant women check-up and normal delivery
- Supply medicine of children cough, cold and breath

We work for income and support our child. DISA should provide a minimum salary.

SS-006

Key Insights

- Visit members: 20-25/month
- Future target of visit: 30-35/month
- Current income: 600-700/month
- Future target income: 4,500-5,000 thousand

Profile

Age:28
 Marital status: Married
 Education: 8 class
 Household Member: 7
 Training:3
 Place: Borkait

Provided services

- Fever, head ach and stomach
- Maternal check-up and care
- Blood pressure and diabetes check-up
- Diarrhea, dysentery and peptic ulcer.
- Child nutrition (Monimix), calcium and iron
- Mouth blow, itching and worm treatment
- Advice for irregular ministration and pregnancy test

Challenges

- DISA supplied medicine are not enough in terms of demand
- No facility to supply medicine through locally
- We face competition with local village doctor
- Local doctor sometimes threat by blaming that it is illegal to supply medicine to patient
- Patient sometime does not give service charge

Top recommendations

- Training on normal delivery
- Injection system should be included in training for family planning
- Training on dressing and stitching

I want to work permanently in future. We face trouble with local doctor. It is better to establish a hospital so that we can work for more experience.

SS-007

Key Insights

- Visit members: 20-25/month
- Future target of visit: 30-35/month
- Current income: 200-250/month
- Future target income: 4,500-5,000 thousand

Profile

Age:30
 Marital status: Married
 Education: 10 class
 Household Member: 6
 Training:3
 Place: Chandina

Provided services

- Fever, head ach and stomach pain
- Maternal check-up and care
- Blood pressure, weight and diabetes
- Gastric, Diarrhea, dysentery, worm, peptic ulcer.
- Child nutrition, calcium and iron
- Mouth blow, itching, dewormed
- Goiter, Pregnancy test, family planning and healthy life.

Challenges

- There is no medicine of Infant diseases like cold, cough, fever and so on.
- No medicine for diabetics and blood pressure
- DISA supplied medicine are not enough in terms of demand
- No DISA hospital, clinic and pharmacy

Top recommendations

- Training on normal delivery and injection pushing
- More valuable calcium and iron medicine should be supplied
- Should be campaigning for introducing us to the local people
- Injection system should be used for family planning
- Need uterine check-up and treatment.

I want to work as SS with dignity and need minimum salary for increasing my interest in health service delivery

SS-008

Key Insights

- Visit members: 25-30/month
- Future target of visit: 30-35/month
- Current income: 450-500/month
- Future target income: 2,000-2,500 thousand

Profile

Age:22
 Marital status: Married
 Education: S.S.C
 Household Member: 3
 Training:3
 Place, Khirasar

Provided services

- Fever, head ach and stomach pain
- Maternal check-up and care
- Blood pressure, weight and diabetes
- Gastric, Diarrhea, dysentery, worm, peptic alsar.
- Child nutrition, calcium and iron
- Mouth blow, itching, dewormed
- Goiter, Pregnancy test, advising family planning

Challenges

- There is no thermometer for measuring fever.
- Training is not enough for becoming expertise for SS
- No medicine of vomiting and toothache
- Difficult to visit members as it is far way

Top recommendations

- Supplying thermometer
- Supplying injection for birth controlling
- Training on pregnant women check-up and delivery

I want to help my family and support to my children education expenses and achieve dignity from family.

SS-009

Key Insights

- Visit members: 0/month
- Future target of visit: 6 /month
- Current income: 0/month
- Future target income: 4,000-4,500 thousand

Profile

Age:22
 Marital status: Married
 Education: 8 class
 Household Member: 3
 Training:1
 Place: Voberchar

Provided services

- Diabetics test, measuring blood pressure, measuring weight and saline pushing.

Challenges

- There is a far difference between house and somiti centre it is about impossible to me to visit the members house by foot.
- No return policy of medicine if not sold out
- Available of hospital and dispensary for health service in my working area and does not want to come to me.

Top recommendations

- Family planning method
- Medicine of gastric, fever and cold

I can gather experiences through this program and want to support my family. It is better for me to fix some minimum salary by DISA.

SS-010

Key Insights

- Visit members: 0/month
- Future target of visit: 20 /month
- Current income: 400/month
- Future target income: 3000-4,000 thousand

Profile

Age:28
 Marital status: Married
 Education: 9 class
 Household Member: 5
 Training:1
 Place: Voberchar

Provided services

- Cold and fever
- Itchiness
- Calcium tablet, Iron tablet
- Baby vitamin and anemia

Challenges

- Patient wants only certified doctor
- No support from my family
- We have no any certificate
- There is a far difference between house and working area
- I am not well-known in my working area due not introducing me as SS.

Top recommendations

- DISA staff should introduce with center members
- Expired medicine should return
- Communication among SS should increase

DISA should sell medicine to SS and payback after sold out.

SS-011

Key Insights

- Visit members: 10/month
- Future target of visit: 20 /month
- Current income: 500/month
- Future target income: 4500-5,000 thousand

Profile

Age:27
 Marital status: Married
 Education: 8 class
 Household Member: 5
 Training:4
 Place, Voberchar

Provided services

- Fever, head ach and stomach pain
- Maternal check-up and care
- Blood pressure, weight and diabetes
- Gastric, Diarrhea, dysentery and anemia.
- Child nutrition, calcium and iron
- Pregnancy test

Challenges

- Crisis of developed training
- No salary
- No transport cost as it far away
- People does not know about SS

Top recommendations

- Medicine should supply in terms of demand
- Acidity, skin diseases and pain killer medicine are highly demanded by members.

I want to increase my income through working as a SS.

SS-012

Key Insights

- Visit members: 35/month
- Future target of visit: 70/month
- Current income: 1,700-2,000/month
- Future target income: 2,000-2,500 thousand

Profile

Age:30
 Marital status: Married
 Education: 10 class
 Household Member: 4
 Training: 2
 Place: Voberchar

Provided services

- Pregnancy check-up, diabetics check-up, blood pressure measurement and sugar check-up.
- Cold, fever, diarrhea, acidity,
- Calcium tablet, Iron tablet, saline

Challenges

- Transportation cost is a problem for visiting members.
- No salary
- Difficult to visit as a women in the village

Top recommendations

- DISA should provide a minimum salary
- Supply medicine based on demand

I want to increase income through working as SS and support my family.

SS-013

Key Insights

- Visit members: 50/month
- Future target of visit: 100/month
- Current income: 1600 /month
- Future target income: 3,000/Month

Profile

Age:27
 Marital status: Married
 Education: 10 class
 Household Member: 4
 Training:4
 Place, Barkait

Provided services

- Fever, head ach and stomach pain
- Maternal check-up and care
- Blood pressure, weight and diabetes
- Gastric, Diarrhea, dysentery and anemia.
- Child nutrition, calcium and iron
- Mouth blow, itching, dewormed
- Goiter, Pregnancy test, advising for pregnant women

Challenges

- Injection are highly demand for family planning
- No pain killer and other necessary medicine
- No salary

Top recommendations

- Supplying thermometer
- Training of injection for pushing saline
- Training on jaundice

I want to help my family and support to my children education expenses through this activities.

SS-014

Key Insights

- Visit members: 15/month
- Future target of visit: 30/month
- Current income 600 /month
- Future target income: 3,000/ thousand

Profile

Age:30
 Marital status: Married
 Education: 10 class
 Household Member: 5
 Training: 3
 Place: Chandina

Provided services

- Fever, head ach and stomach pain
- Maternal check-up and care
- Blood pressure, weight and diabetes
- Gastric, Diarrhea, dysentery, worm, peptic alsar.
- Child nutrition, calcium and iron
- Mouth blow, itching, dewormed
- Goiter and Pregnancy test

Challenges

- It is very problem to visit by foot bearing with medicine
- Deficit of medicine
- There is no developed medicine of acidity and pain killer

Top recommendations

- Supplying more medicine and more training
- DISA staff should introduce with center members

I want to increase my income by enhancing efficiency through receiving developed training.

SS-015

Key Insights

- Visit members: 30/month
- Future target of visit: 50/month
- Current income 900 /month
- Future target income: 5,000/ Month

Profile

Age:27
 Marital status: Married
 Education: 10 class
 Household Member: 5
 Training:3
 Place: Chandina

Provided services

- Fever, head ach and stomach pain
- Maternal check-up and care
- Blood pressure, weight and diabetes
- Gastric, Diarrhea, dysentery, worm, peptic alsar.
- Child nutrition, calcium and iron
- Mouth blow, itching, dewormed

Challenges

- There is no salary
- Training lack

Top recommendations

- Training on bandies, pain killer supplied
- Injection and thermometer should be supplied
- Medicine should be supplied complete the child malnutrition

I want to increase my income through working as SS. I also provide services for the sake of my family and surroundings.

SS-016

Key Insights

- Visit members: 29/month
- Future target of visit: 100/month
- Current income: 500 /month
- Future target income: 2,500/Month

Profile

Age:20
 Marital status: Married
 Education: S.S.C
 Household Member: 4
 Training:3
 Place: Chandina

Provided services

- Fever, head ach and stomach pain
- Maternal check-up and care
- Blood pressure, weight and diabetes
- Gastric, Diarrhea, dysentery, worm, peptic alsar.
- Child nutrition, calcium and iron
- Mouth blow, itching, dewormed
- Goiter, Pregnancy test, advising for pregnant women

Challenges

- There is no a minimum salary
- Should be increased services, training, and medicine
- Transportation cost is a barrier to visiting members house
- Training on diabetics

Top recommendations

- Training on normal delivery
- Injection and thermometer should be supplied
- Acidity, skin diseases and pain killer medicine are highly demanded by members

I want to increase my family income by giving treatment and selling medicine. I want to remove my family economic problem to work as a SS.