

My priority for my family health...

I am a member of the Naganath Sakhi Batch Gat, Solapur district. Each member saves Rs. 50/- per month. We are getting Rs. 600/- as an interest on their savings. In meetings, we discussed about the interest money and decided to start the business in a group. We demanded for the trainings. In SHG meeting SSP staff and HMF promoter gave information about HMF. We all understand importance of the health mutual fund, and decided to enroll in HMF. Group secretary selected as a health supervisor and members took membership of HMF.

When we told this to our family members they all were not happy and said that we are never been ill and you are wasting the money. My son's comment was same. Within six months my son met an accident. He is admitted in the hospital (S.L.Hospital Solapur).His leg got operated and had to spend a month in the hospital. All expenses went up to Rs. 40,000/- .

When my son was in the hospital, Asha came and gave the claim form and given the proper guidance for required documents I filled the form and collected all bills and doctors prescription, which are required for the claim process. I submitted form to Asha. With in a one month I got the check of the claim amount Rs. 5000/-. As per the rule I got the 20% of the all expenses. Asha told that if we take treatment from HMF network hospital we can get the 80% of the expenses. My son and other family member really understand importance of HMF. For next year reenrollment they are happy to give the money for the HMF. Asha explained that we are not only getting the claim amount but we can get the proper guidance for the treatment as well as the discount on the charges of the OPD doctors of HMF network. Behind this we all started to think about our family member's health as well as myself also.

Case Study: Health Monitor

Yeshoda Dete is from Ruidhoke Village (26km from Osmanabad) and has been an active SHG member with SSP since 1997. With the recent development of SSPs Health Services, Yeshoda attended Health Monitor training. She currently services 15 villages and has begun developing the new ASHAA program which will enable village women to get faster and more reliable service. Yeshoda attends SHG meetings on a daily basis to conduct educational programs on HIV/AIDS transmission, prevention, and testing. She introduces the women to government services they can use to get tested and get proper pre-natal care. Additionally, Yeshoda informs families of the value of joining the HMF and signs people up based on interest. One particular village pledged to bring all of its members to join the HMF. However, many people join HMFs and then stop because they are not sick at the time. Health Monitors therefore are critical to spreading awareness about long term continuity with the program in order to see benefits.



Because of her role as a resource in health issues and services, Yeshoda has gained the respect of her community. In reflecting on the impact of her work as an educator, Yeshoda is aware that people have become more tolerant of those who are HIV positive because they understand transmission methods. She promotes tolerance and encourages SHG groups to support HIV positive members so that they can co-exist within their communities and regain acceptance. While her mission is to get more pregnant women to test for HIV/AIDS, she faces the difficulty of encouraging people to pay the travel costs to go the far distances of more than 40km to reach testing facilities. She is hoping to get more trainings to build her expertise and health knowledge in first aid prevention among other areas.