

SAHAJ HEALTH COOPERATIVE

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The following is the story of the work of one Coady International Institute graduate in Gaidakot, Nepal. As reported in our first article, we (Velma Harasen and Cecile Miller) visited SAHAJ Health Co-operative Ltd., met a young Nepali man named Karuna Sagar Subedi from Gaidakot. We learned how his study at the Coady helped him make the co-operative what it is today.

SAHAJ is growing into a full-service community health organization thanks to the work of Karuna. In the course of his study at the Coady, he developed an independent study paper outlining the development of a community health organization.

Karuna came to the Coady in 2002 with a deep awareness of the obstacles he was facing. He noted in the prologue of his thesis paper that Nepal is a developing country with about 60% of the population below the poverty level. He stated that about half the population is illiterate, and the literacy rate for women is far lower than that of men.

Karuna also noted that unlike most of the world, the life expectancy of women is lower than men in Nepal because many women are tasked with heavy work burdens such as farming, cattle raising and firewood collection, on top of all household tasks and raising children. In rural areas, the maternal and child mortality rates were exceptionally high. Karuna attributed this to early marriage, poor nutrition and sanitation and lack of access to health services.

Karuna envisioned a more cost-effective approach to health care to be in “preventative services” rather than in “curative services”. The small and poor rural communities could not afford or maintain clinical

services, so he set out to examine the factors necessary to have a sustainable community health program.

At the time of Karuna’s study, SAHAJ had 180 members each buying five shares at 1,000 Nepalese rupees, or about \$20.00 Canadian, per share. That amounted to about \$100.00 per year in a country where the per capita income was about \$250.00 per year. The funds raised were used to conduct one-day free health checkup camps and outreach programs to help raise health awareness.

In exchange for these funds, the community received a substantial amount of healthcare education. Working on the principle that prevention is better and cheaper than hospital care, training courses and seminars were conducted to educate community members about health issues.

SAHAJ also provided basic facilities such as a pharmacy that is open 12 hours per day and offers a 5% discount on

pharmacy services to all community members. Doctor services were available three hours per day and the cost to see the doctor was about \$1.00 Canadian for co-operative members and \$1.50 for other community members. The clinic also provided free checkups for pregnant women.

Karuna found a few problems with how SAHAJ was operating and set out to address these issues. He found the share price too high and that different fees were charged to members, their families and community members at large. He also found that female membership only accounted for one-third of share members.

Karuna developed a plan to apply a health insurance



Karuna Sagar Subedi



scheme to allow people with lower incomes to pay regular premiums and have a health card to access services. In the plan he devised, a person would pay 65 rupees, or about \$1.00, to join and a 50 rupee monthly payment to eventually achieve member status.

renowned hospitals in different cities in Nepal. A community-managed micro-health insurance program will be established and SAHAJ health cards will be distributed to the members. All steps will be taken to ensure that the members and their families will have



Velma Harasen with SAHAJ's new ambulance

A goal of SAHAJ is to merge the concept of micro-credit with health care, creating a new breed of community self-reliance and ownership by the establishment of the co-operative hospital. SAHAJ now is constructing a community hospital which will be accessed by the community as a whole. It already has emergency services, electrocardiogram, x-ray and ambulance services and offers free health checkups for everyone over the age of 70. It currently has 525 members and has seen over 75,000 patients.

The SAHAJ plan now is to establish a 51 bed SAHAJ Community Hospital and SAHAJ Health Technical Educational Institute. A referral service will be provided in coordination with national level

easy access to the health care system by using the card at referral health institutions.

Karuna Sagar Subedi is now the president of the SAHAJ Health Co-operative. What started out on paper at the Coady International Institute has become a reality. The Nepalese government and other organizations are looking at this model. †



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