

**Grameen Healthcare:
Extending the Success of the Principles of Microcredit to
Health Care Delivery**

Mission and Overview

The Grameen Bank and other microfinance programs have proven that bottom-up business models can enable the poor to lift themselves from poverty and are sustainable. The 2006 Nobel Peace Prize recognized the impact microfinance has had--and will continue to have--in enabling millions of families around the world to break the cycle of poverty once and for all. Many of the families of Grameen borrowers have gone from illiterate and poor to educated professionals in a single generation.

In establishing Grameen Healthcare (GH), Grameen aims to extend the success of microfinance to health care. The mission of GH is to establish sustainable best practices in a broad range of health care services for a broad market for the entire population but focusing on the poor and poorest.

GH will enable the poor to be self sufficient in addressing their health care needs such that they can accept but not require outside assistance. This mission will be developed in a number of ways that complement one another:

- GH will design and develop a bottom-up health care infrastructure that can take lessons from successful efforts around the world and improve upon them to deliver the highest quality health care, in an efficient and sustainable manner, primarily to the poorest of the poor.
- To achieve these goals, GH will build on the network of existing Grameen Clinics which are already providing primary healthcare at the village level in various locations of Bangladesh.

**What Grameen does now:
Grameen Kalyan, Grameen Healthcare Services, Grameen Healthcare
Trust**

GB began a health program in 1993 to provide care for Grameen borrowers and the rural poor in Bangladesh. The goal is to provide quality health services with qualified medical personnel at an affordable cost.

An infrastructure was established that has grown to 51 Grameen Kalyan Clinics (GCs) that include a pathological laboratory and pharmacy, and satellite camps along with community health outreach, and emergency services. Grameen Kalyan is implementing these health clinics.

The GCs are led and managed by a licensed physician, who is assisted by one or two paramedics, a laboratory technician and six community health assistants. This network currently operates with 93% cost recovery.

The GCs typically serve a population of 50,000 persons living within 8-10 kilometers of the clinic.

In 2001, GB established the Prevention of Cataract Blindness Project, which has now become the Grameen Eye Hospital in Bogra as a social business. A second Eye Care Hospital has now been built in Barisal, in southern Bangladesh which will begin operation in April 2009.

A vital component of these health programs is the accompanying micro-health insurance scheme to encourage positive health seeking practices. This serves a dual purpose of enhancing utilization of health services and improving cost-recovery to achieve sustainability. An integral part of the Grameen approach is the “sixteen decisions” which guide all GB borrowers and their families toward productive living. Indeed, more than half of these 16 decisions directly address the health and well being of borrowers and their families. Thus, the basic principles of learning organizations and an overall vision to support the well-being of the poor have been pillars of the Grameen approach.

While initial evaluations of the GC network and its health impact are positive, continuous improvements in coverage, disease prevention, quality of care and sustainability remain as top priorities. Moreover, it is critical to identify and strengthen processes underpinning the success of this model,

and promote the key principles of social entrepreneurship for health to create a sustainable and replicable model that will expand throughout Bangladesh and to other countries.

Grameen Healthcare will continue to expand, strengthen and upgrade the network of Grameen clinics with the aim of transforming them into Grameen Health Management Centers with a focus on awareness, prevention, diagnosis and early detection.

The following key elements form a foundation on which to build:

1. An integrated health network which would include a hospital centre “hub” including a medical college and a teaching hospital, one or more nursing colleges, and a network of primary and specialist clinics such as a Mother and Child Clinic. These will provide care in a variety of critical focused areas and, as an extension of the primary and specialist clinics, rural clinics (both locally fixed and mobile) will bring health care to the doorsteps of patients. These clinics will be modular so that they can be built step by step once sustainability has been proven. All tiers of the healthcare system will be linked and facilitated by information and communications technology.
2. Grameen plans to convert the Grameen Clinics into Grameen Health Management Centers which are focused not only on treatment but which become centers which focus on awareness, prevention, diagnosis and early detection rather than just treatment which is inevitably costlier especially for low income families. The Grameen Clinics will target all families in the area not only Grameen members. Its main focus will be children, adolescent girls and mothers. A primary goal of the Grameen Health Management Centers will be to dramatically reduce infant and maternal mortality rates in the catchment areas.
3. Grameen Healthcare is working with world class diagnostic companies to develop simple customized hand held diagnostic equipment designed for easily diagnosis of breast lumps and pregnancy related problems.

Within the Grameen Healthcare system, young women within the villages will be encouraged to become entrepreneurs who will go house-to-house and operate and sell the use of this equipment for the

detection of lumps in the breast, incorrect positioning of foetus and other problems which can be detected with simple imaging device.

These young women will operate a self sustaining business of their own based on this equipment but will be linked closely to the Grameen Health Management Centers for referral purposes, which in turn will be linked to specialist doctors at the city level.

4. An information architecture, including electronic medical records, telemedicine, decision support, and other IT tools for physicians, nurses, technicians, other health professionals, and patients at the point of care. This information architecture will feed into existing public health education programs, including formal health training and informal education opportunities designed like the regular weekly meetings between microfinance banks like Grameen and their borrowers. Several partner organizations are currently working with Grameen to upgrade the capabilities of the Grameen clinics including development of patient data system of Grameen clinics.
5. A bottoms-up focus on understanding and meeting the health care and research needs of the poor as reported by the poor themselves and their local health providers. GH will focus on the needs of the poor, and their needs and solutions will probably be different from those in the developed world. They will, though, be of benefit to the developed world as well. User-generated content from disease-specific and other patient associations will help to gather and prioritize key needs and disseminate best practices.
6. Everyone will pay something for their care at the point of service, but no one will be turned away because of inability to pay. Payment at the point of service is important because it establishes the value and sustainability of the service and affirms the rights and self-respect of patients and providers. Those who are unable to pay will be asked to promise some payment at a future date, but no one will be turned away. There will be tiered pay schemes, for several levels of income.

Integrated Health Network

A new Grameen medical college and hospital in Bangladesh will be an important focal point of the project. This medical college and teaching

hospital will be developed into one of the most advanced in the country, treating patients from all strata of society with the best methods possible. Additionally, a strong research and training component will be part of the medical and teaching hospital system.

Grameen is in the process of securing a large piece of land to build the medical college and hospital and associated institutes. It is negotiating with several world class hospitals to collaborate on the set up of the Grameen medical college and hospital.

The Mother and Child Health Care Institute will be focused exclusively on mothers and their children up to the age of 5. Services offered include pre-natal care, maternal and pediatrics. The Institute will also deal with anemia and malnutrition in children and ensure that the children receive the appropriate vaccines within the right period of time. Where home visits are not possible, E-Health and local Grameen Healthcare Management centres will ensure continued care of mother and child. The Grameen Healthcare system as a whole will be focused on the care of children, adolescent girls and mothers.

Nursing Colleges will be another way to train and empower young women in rural areas, especially those who are daughters of Grameen borrower families. Currently Grameen Healthcare is planning on establishing two nursing colleges are being planned, one in Dhaka and one in Chittagong. Grameen Bank will offer education loans to young women to train at the nursing colleges. The colleges will provide both BSc and diploma courses in nursing. Once they are trained and qualified the nurses would enter both local and international market for nursing professionals. With their income they will repay their education loans and contribute to the local and national economy through remittances to their families.

The hospitals and clinics will collaborate closely on relevant areas of research with research institutions worldwide.

A technician college will be established as a part of this project which will maintain medical equipment belonging to the Grameen medical system but also beyond.

Information Technology Architecture

GH will identify and expand best technology practices for sustainable health care delivery in developing countries, including the establishment of biobanks; cell-phone- and Internet-based treatment, decision support, and outcomes reporting; and the introduction of electronic medical records.

Grameen Healthcare plans to build on the country wide mobile phone network to transmit critical medical information from remote locations to the medical centers in the towns and cities and work to fulfill the immense potential of e-healthcare in the country.

By addressing information technology issues now, as the health care network is being established, GH will be able to institute an advanced electronic network that will make it much easier for health care professionals to share information and deliver better care. This health database centre will also greatly accelerate research. GH can and will design and deliver sustainable world-class technical capabilities and education to remote areas and will link to more centralized hospital and lab facilities necessary for the more specialized services to be cost-effective.

Health-related social businesses

Grameen is collaborating with multinational companies like Danone, Veolia and BASF to bring health related social businesses to the poor of Bangladesh.

Grameen Danone and BASF Grameen address malnutrition among the rural population through the production and sale of fortified yogurt in the case of the former, and multiple micronutrient sachets in the case of the latter which address deficiencies in the diet especially among children and pregnant/lactating mothers.

In addition, BASF Grameen will produce and sell long lasting treated mosquito nets to combat mosquito borne diseases such as malaria and dengue in Bangladesh.

Grameen Veolia has developed a social business to bring clean drinking water to rural population in arsenic contaminated areas of Bangladesh. The first water treatment plant is in operation, and many more are planned across Bangladesh.

Many more such social business collaborations which bring health benefits for rural population are being developed.

Structure and Governance

GH will be a social business which will draw upon the experience and advice of an advisory board, a network of subject matter experts, and partners at institutions worldwide.

An important part of the governance will be the advisory board, which will include leaders from Bangladesh as well as other global leaders from highly ethical and patient-oriented organizations to ensure that the social goals are being met and the interests of the patients are respected.

We Are Looking for Part-Time and Full-Time Paid Employees and Volunteer Advisors for Both Health Delivery and Research

Grameen Healthcare needs highly motivated individuals to lead the research and implementation of both its delivery and research components. Some of the most important areas where experienced leadership is needed include:

1. Finding and evaluating best practices in every module of the attached health delivery system matrix, especially the use of cell-phone- and Internet-based self diagnosis, treatment, decision support, and outcomes reporting and the development of electronic medical records. We also need more examples of best practices in the delivery of telemedicine services, reproductive health, and specialty care, via clinics that focus, for instance, on diabetes, cancer, or cardiac care.
2. Finding and evaluating best practices in genomic, epidemiological, diagnostic, treatment and outcomes research in remote developing areas without reliable electricity and transportation.

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