

**COST ANALYSIS OF DEMAND SIDE FINANCING ON  
MATERNAL HEALTH SERVICES IN A RURAL  
COMMUNITY OF TAT-KONE TOWNSHIP**

**MYO MIN TUN**

**M.B.,B.S**

**MASTER OF PUBLIC HEALTH  
UNIVERSITY OF PUBLIC HEALTH  
YANGON**

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## **ABSTRACT**

Although emphasis has been placed and a lot of inputs have been invested for improving maternal and child health services, maternal mortality in Myanmar is still needed to be reduced to meet the target of Millennium Development Goal (MDG) 5. Many of the causes of maternal deaths are preventable with access to primary care. Barriers to access to health care are identified as physical barriers, financial barriers and service quality barrier. Financial barriers to access have been identified as a fundamental problem in improving access to health services for mothers and children during health systems assessments conducted in Myanmar between 2009 and 2011. This study explored the demand side cost analysis of antenatal care and delivery services in a rural community of Tat-kone Township in Nay Pyi Taw Union Territory. It was found that unit cost for one episode of ante-natal care service at home was 1831 kyat and at a health facility was 4083 kyat. Unit cost for normal delivery at home by a skilled birth attendant was 33000 kyat and unit cost for normal delivery at a health facility by a skilled birth attendant was 75000 kyat. Delivery cost was found to be a burden for 84 % of the respondents. In the case of financing the cost of care, 46% borrowed money with high interest rate either from moneylenders or friends and relatives. More than half of them had to pay 15% interest rate per month; where as 30% of them had to pay 10% interest rate per month causing the family much more burden for the cost of health care. Another methods of financing for the cost of care were foregoing essential food consumption (24%), selling and pledging gold, earrings and livestock accounted for 15%, and foregoing investment in other essential areas such as preventive health, education and investment in businesses accounted for 12%. It was found in this study that savings as a source of financing only accounted for 3%. The pilot demand side financing program in Yedarshay Township is a good initiative to remove the financial barrier to access to maternal health services. However the program supports were much less than the household costs observed in the study and there still can be financial barrier to access to health services.