

A Study on Finding the need for an IT Solution to Provide a Secure and Standard Method to Supply Finance to Satisfy the Serious Health Requirements of People, Who Struggle With Poverty in Sri Lanka

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1. Introduction

The main area of this investigation is based with the issue of "Health Standard of Sri Lanka". As a third world developing country Sri Lanka faces numerous issues with respect to the health sector. Poor facilities & quality of health have made the citizens of the country to risk their lives for living. Abnormality of 'jeens', bad health habits, continues working environments, and road accidents are most commonly identified reasons which people get engage with the health sector & seek more services & assistance beyond their capacity.

As the main area of this research, based with the issue of health standard of sri lanka and poverty also as a developing country Sri Lanka faces many issues with regards to the health sector.

As a third world country Sri Lanka contains approximately two billion citizens living in 65,610 sq KM area. Among the population there are number of people who are varied by their economical status. Majority of them can be clustered into the medium class and as per the records of UNDP, 21.7% of the population suffer by poverty. As mentioned above, the audience of this research is based on these two categories of population that is Middle class and Poor community.

When the above abstracted set of people needs assistance for their health problems, nowadays there are several solutions to fill the need of health consultation. As an example, they can admit to public hospitals to get treatments and also they have openings to e-health facilities to get treatments without travelling from one location to another.

But this study attempts to analyze the financial constrains with respect to health. Specially, if a person of the above mentioned clusters need to undergo a serious surgery or a MRI scan, with minimum amount of income, it is a difficult task for them to meet the financial requirements for their need.

They have very limited exposure to find the financial assistance. Even though there are people who are willing to donate the individuals who are really in need of finance, they lack with enough evidence to prove that the illness is real but not pretended.

Therefore it is evident that there is a clearly defined gap between the two clusters: one who need the financial assistance for a respective illness & the other who are willing to fulfil that requirement.

In the real world there are some organizations or units who provide donations for the helpless people. These donations can be categorized into several such as food donation, blood donations, other physical goods donation and also money donations. All these are fallen under donations. Out of them when the category of money abstracted, this research synchronizes with that. But how it differ from

other money donations is, this research aims to supply the donation to a specific community. That is the community who needs the financial assistance to cure their illnesses and to eradicate their life risks.

In Sri Lanka it has considerable numbers out of the population who suffer with poverty. And also even the other cluster, except poor community has money to proceed in their lives and they have the ability of fulfilling their basic requirements but not manageable in an unexpected situation such as a serious illnesses. This cluster normally referred as third class middle class community and they also fall under this study as another key customer or key stakeholder.

House hold Income & Expenditure survey 2006/7 (Department of Census and Statistics, Ministry of Finance Planning (2008)) clearly signify a comprehensible breakdown about poverty in Sri Lanka.

As well Abayawardana S. Et al (2002) state that there is a direct relationship among poverty and health. It defines that defeat of income leads to minimum contribution for health care.

This survey witness that there is a problem with poverty which depress the concern of Health care.

2. Background Study

This investigation focuses how to assist poor community to eliminate their life risks due to health issues. The suggestion simply imply with financial assisting or on the other hand donation contribution process. As per to the preliminary investigation people use various methods to get financial assistance to cure diseases. Following points are the most commonly used methods to gain assistance for health issues.

1. One main method that people are using is publishing articles in public news papers. This may be by the parents who struggle with their unwell children or wife or a husband who struggle with their unwell partner. By telling the real story they try to get the attention from public to earn money for their treatments.

But this method limits the scenario to a one country also to one community who reads news papers.

2. Another method that people are using is making public verbal announcements to gain help. Sometimes they print a ticket and sell to acquire finance which is a tight and a hard task. Even people try to get finance, this method does not offer much chance of getting money to fill the full need.
3. As the poorest method sometimes some people appear at public places with some basic medical evidence and ask for a help to increase the financial status to support to cure their illness. But public gives least consideration for that because the providing medical evidences are not in a position to prove the illness or sometimes they are not clear even to understand.

These modes are not 100% successful and even not at the level of 50%. The main issue is subjective cluster fail to prove their factual requirement to get the attention from the donors and also the evidence they provide is not acceptable by the society to be assisted with finance.

Therefore there is a need of proving the medical evidence and these should bring to the donor community in a trust worthy manner. And also it is a must to allow the opportunity for the donors to seek about the needy people and their background in an easy but upright way.

2.1. Why people need money for medical cure.

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2.2. Abstraction of Objectives

This research intertwines with number of objectives, but at a high level it consider the objective which addresses the real problem of financial bottle neck for serious illnesses. This level of the research has intended to find out the exact problem and to ensure that further research requirements to implement the identified solution. Therefore **Finding the need** of a secure and a standard method to supply finance to satisfy serious health requirements of people who struggle with poverty is the main concern at this point of the research.

When addressing this objective it is highly dependent on the elicitation of requirements of the identified cluster communities who are subjective for the problem.

3. Fact gathering Effort

As the most imperative part of a research, facts elicitation has to be done in a well planned and methodical way. This should cover an important weight of the audience with clearly identified techniques. Face to face discussions or interviews are the one main technique which is highly suitable to gather information. This will give a great opportunity to find out the factual information and intentions of the audience who are expected to involve with the solution. Interviews allows to observe the body language of the other party and through that can reach for a better understanding of the requirements. To be more effective, when using this technique it is a must to select few numbers as representatives from various stakeholder communities other than trying to interview all which is not practically successful.

Questionnaires are another trendy method which can be used to acquire the ideas or requirements from a large audience. Within a shorter period it offers likelihood to analyze similar kinds of feedbacks easily which reduces the time taken to analyze the facts.

In addition to these techniques Observations and sampling of documents are some other key techniques that can be used for the research in this manner. But at this level to seek the need for a secure and a standard method to provide financial support for people's health issues, this research has used highly the interviews and questionnaires.

3.1. Effectiveness of the Interviews

When offering an interview for a large audience all key parties of the research must be represented. Therefore Poor community Middle class as well as the Donor community been taken to consideration.

The foremost challenge for this was convincing the parties for an interview. Specially people from poor community was reluctant to contribute their idea without getting bothered to understand the importance of that. And also the middle class people was bit reluctant to open for providing their income facts. Gramasevaka of the particular area voluntarily involved to convince the people for an interview.

Research has identified main three areas of western province for fact elicitation. Kalutara, Colombo and Gampaha district was the covered areas at this level of the research. Various villages around three districts was focused and with a hold of the gramasevaka the selected few been directed for the interview.

As an example, Mr. S Hettiarachchi is a member of the minor staff of a car sales organization who suffers with a hernia in his bladder. He needs to do an operation immediately. He was suffering with a pain with his unary outlet. And this was the case he has been influenced for a medical treatment. Recently he suffered with the pain badly and he admitted to the general hospital in "Horana" and later he has been transferred to the General Hospital Colombo.

General hospital confirmed his disease and recommended the operation to him. As there are huge queues for this operation he has got a date which he needs to wait some more days with the sufferance.

As per to the interview held as a friendly discussion Mr. Hettiarachchi notified that even though there is an urgent need for the operation he have to wait till the time arrives which hospital has given to him. The main concern of this interview was, why Mr. Hettiarachchi remains at the general hospital colombo and why he can't move or turn for a private hospital colombo. As Mr. Hettiarachchi declares because of he works as a peon he earns a small salary which is minimally enough for living and lives with lots of other difficulties. Therefore he is unable to spend much money for this operation by moving to a private hospital. That is the reason he stay put in a government hospital even with the sufferance.

This interview clearly substantiate that middle class community suffer with serious health problems due to poorness and they will never move to any other option other than the central health process of the country for any reason.

Mr. Hettiarachchi was educated during the interview about the concern of the research and the way it tries to address the problem and he was fond with the concept and praised on behalf of others in the same cluster. He suggests that it is better to have any supportive authority to educate them about this option and how to be subject for a donation.

As the above example lots of people from the middle class stated the same declaration about the matter. Eight out of thirty refuses to discuss much details as they believed the research is just about fact gathering and not for their personal benefit. Success ratio about the research concern for this level through interview is 11:4.

3.2. Effectiveness of Questionnaires

In addition to the Interviews to grab a wide scale understanding a questionnaire been distributed among identified set of people who was assumed to be in the required clusters that is middle class and poor people. Questionnaire has distributed among 200 people. (Draft questionnaire is attached as the Appendix I at the end of the paper). Questionnaire been distributed in sinhala language because majority in the mentioned clusters have language barriers for english.

After the analysis of 200 answered questionnaires some data could be derived which support and compromise the problem which is trying to address by the research.

3.3. Quantitative Analysis

1.1.1.1. *Monthly Income*

Among 200 people in the audience there were people who have a definite monthly income and who does not have definite monthly income. Out of 200 , 108 does not have a definite monthly income and only 92 receives a definite monthly income.

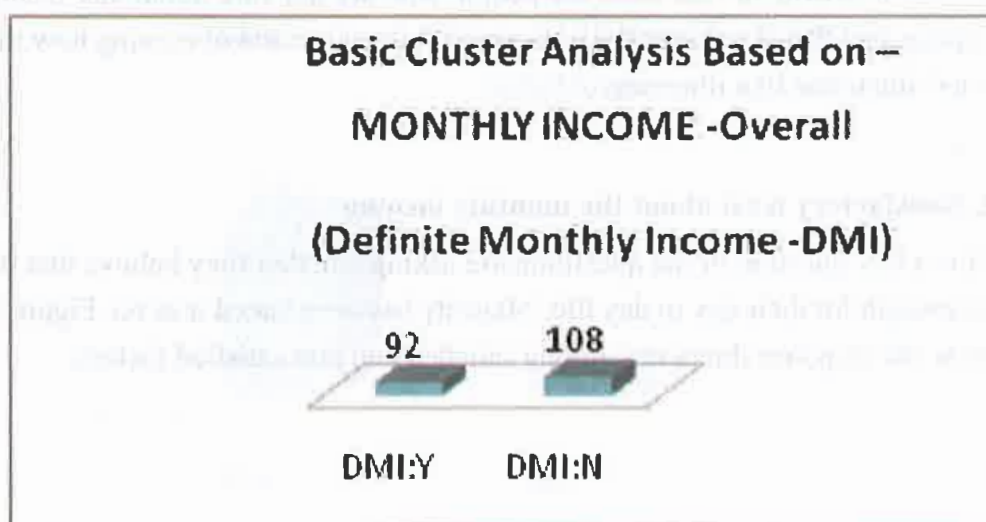
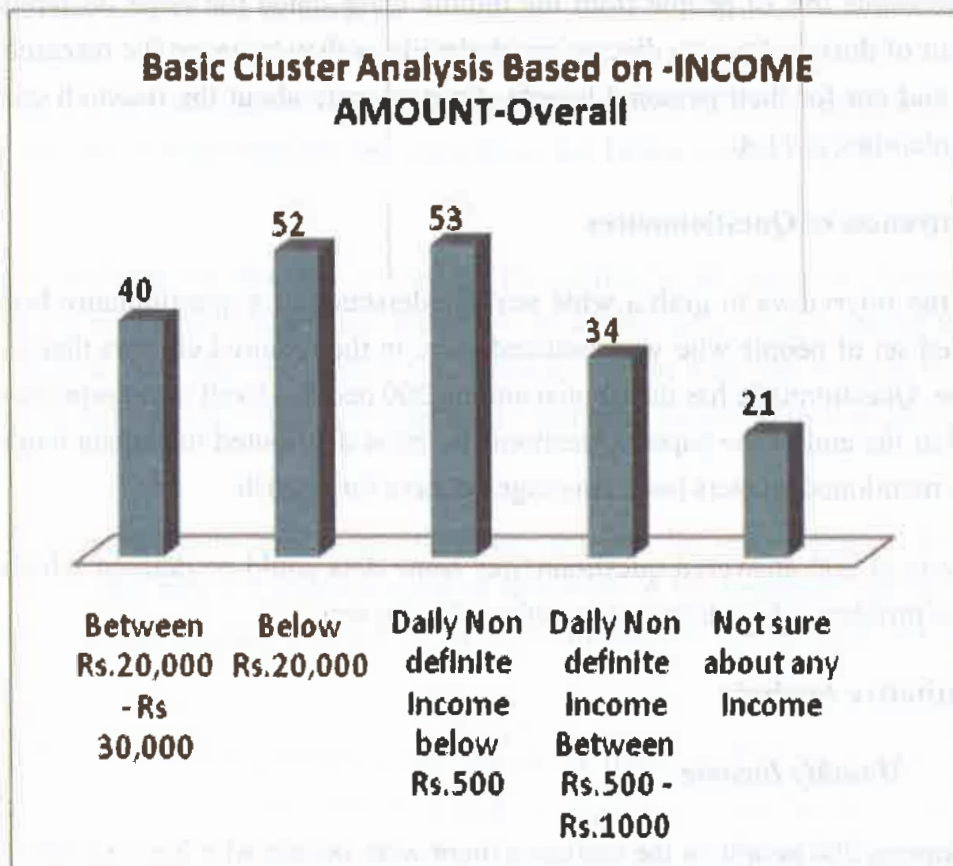


Figure 1

1. Then the income level has split into 5 categories as follows,

- Income between Rs.20,000 and Rs. 30,000
- Income below Rs.20,000
- Daily non definite income below Rs.500
- Daily non definite income between Rs.500 to Rs.1000
- Not sure about any income



Figurer 2

With the above fact it is evident that there are people who are not sure about any income for their living. It is a serious fact that if some one is not sure about any income or earning how they can face for an unexpected situations like illnesses.

3.3.2. Satisfactory level about the monthly income

It is a key question in the questionnaire asking whether they believe that their income is enough for their day to day life. Majority has been stated it as no. Figure 3 illustrates how the response fluctuates among satisfied and non satisfied factors.

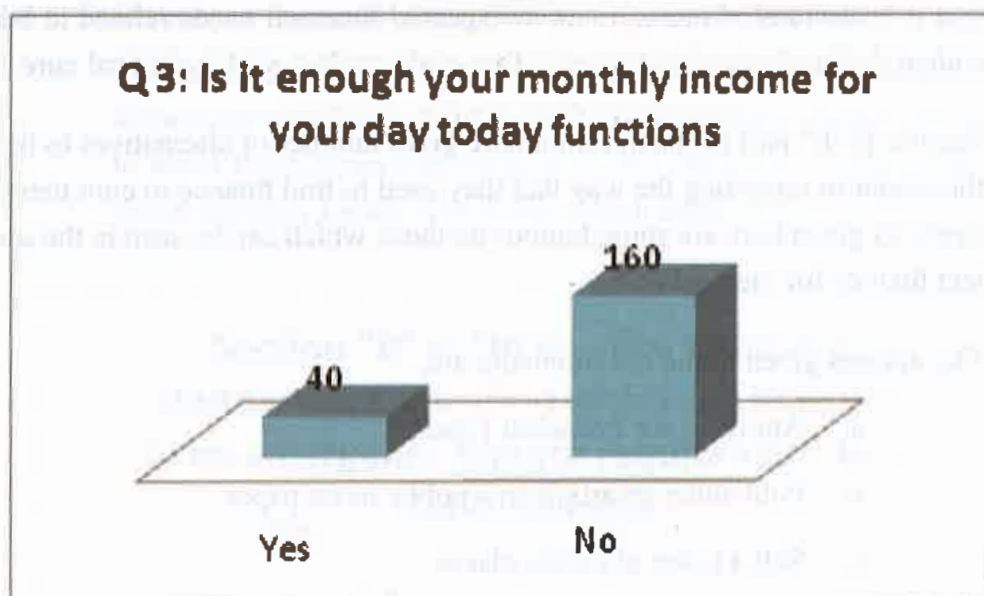


Figure 3

As per to the above facts 160 out of 200 state that they are not satisfied with their monthly income. In such a situation they are unable to spend money on any additional expenditure such as unexpected serious illnesses.

- ❖ The majority of above is then again analyzed separately based on some other key questions. Because they are tend to be exposed for issues regarding the financial need than the rest 40 people.

3.3.3. Evidence of facing to an unexpected illness

Questionnaire asks whether they have faced any serious illness which forced them to find any financial assistance. 147 out of 160 answered it as yes.

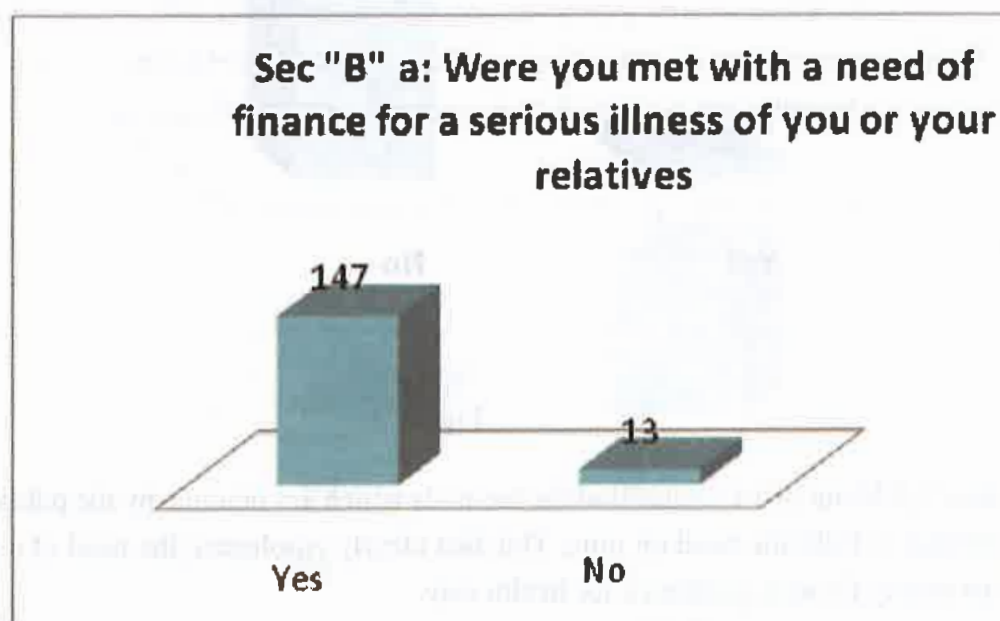


Figure 4

They depict that it is obvious of facing to an unexpected financial needs related to health care. Therefore is evident the need of a assistance for financial supplement for medical cure.

- ❖ Section B “b” part of the questionnaire gives number of alternatives to be selected by the reader in regarding the way that they used to find finance to cure their illness. The methods given here are some famous methods which can be seen in the society to collect finance for medical cure.

The options given in the questionnaire are,

- a. Applying for President Funds
- b. Publishing an article in a public news paper
- c. Sell a ticket at public places
- d. Getting a loan from a bank or from some one

3.3.4. Evidence for the ineffectiveness of currently available methods

Based on the above question a follow up question has included in the questionnaire to make sure whether people feel that these methods are enough to satisfy their requirements.

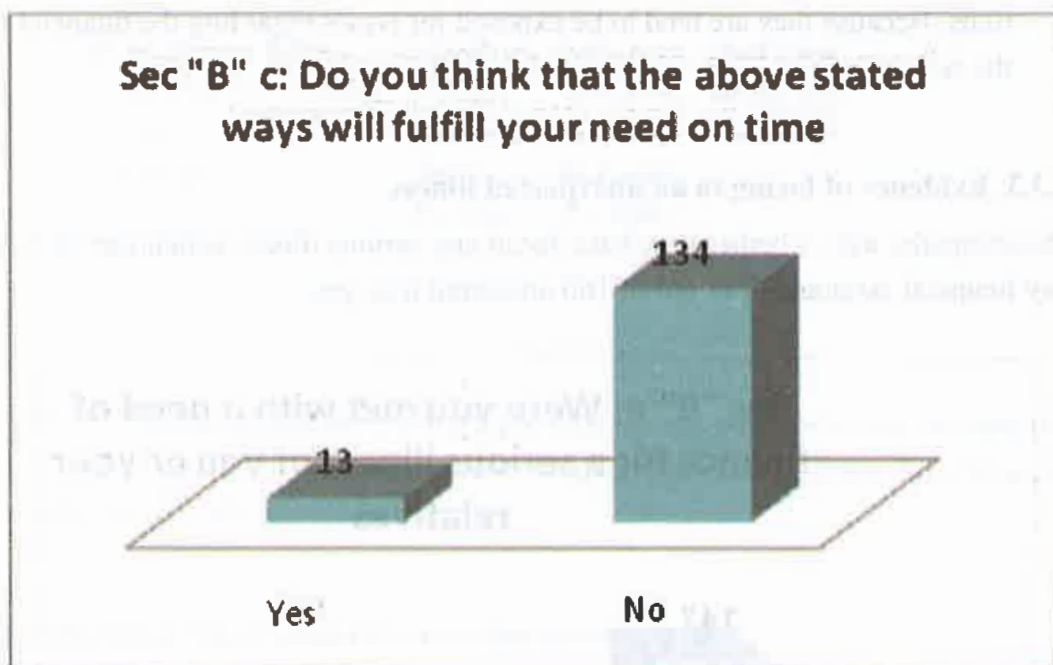


Figure 5

As per the Figure 5 ,134 out of 147 states that the methods which are practice by the public currently is not strong enough to fulfil the need on time. This fact clearly emphasize the need of a secure and standard way to supply finance assistance for health care.

3.3.5. Evidence for the need of a secure and a standard method

- a. The most important analysis of the research is, the response that the clustered audience conveyed about their enthusiasm in getting a secure and a standard method to assist them financially to cure serious illnesses. All the people in the cluster stated that they highly wish to have such method.

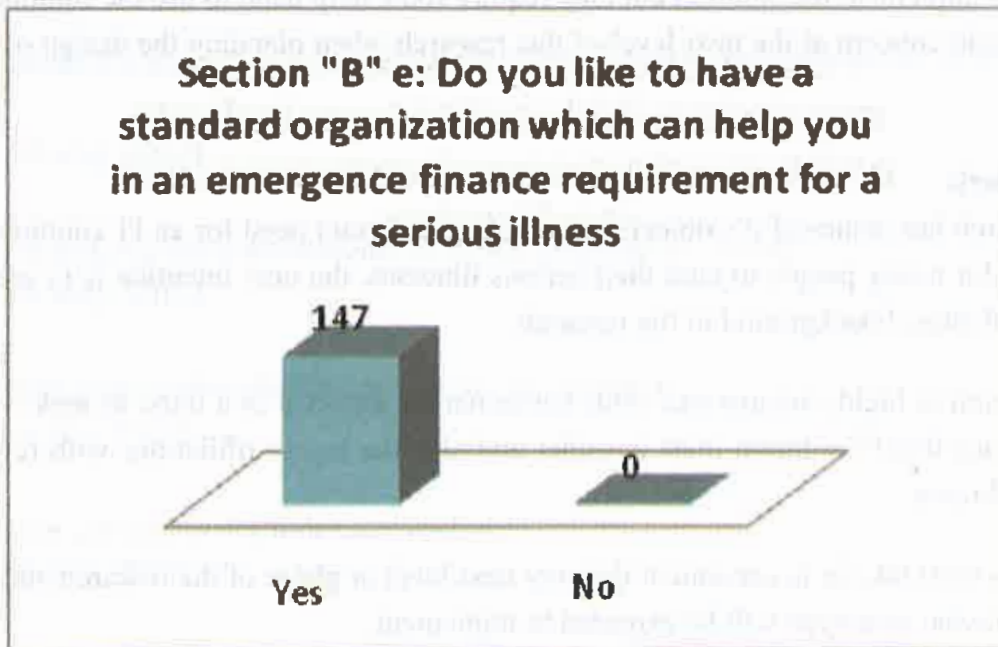


Figure 6

2. Questionnaire asks from the audience whether they know such organization or a way which treat all in same to satisfy the subjective need. Mainstream of the audience state that they don't have secure and a standard method to get financial assistance for medical cure.

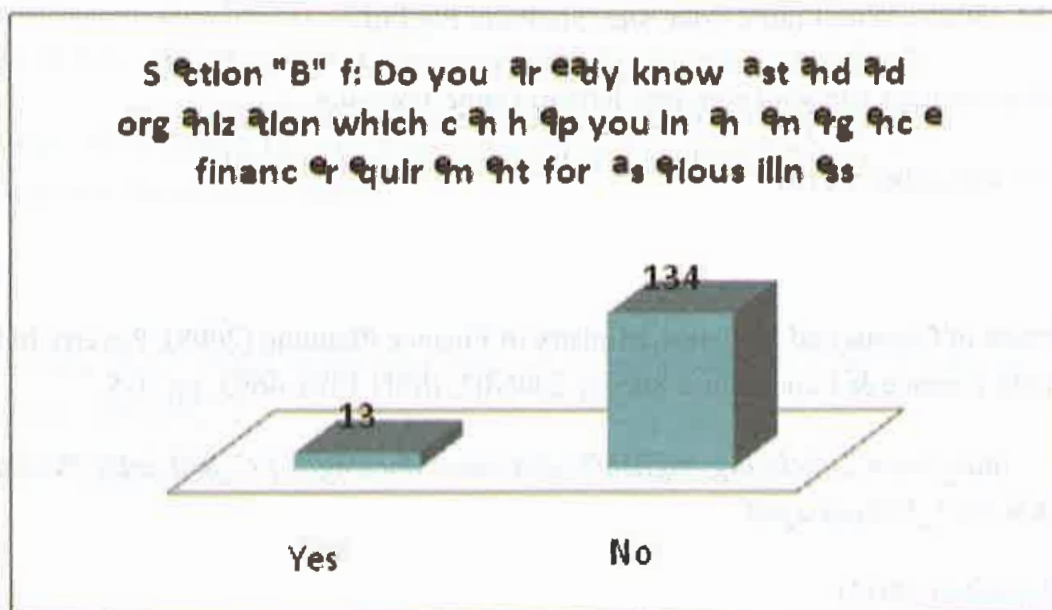


Figure 7

Few of them stated it as yes but most of them are religious organizations and some local bodies who functions at the village level. These mechanisms do not help all kinds of people in same who are in the real need.

The other foremost fact that could be analyzed from the collected data was the use of computers and knowledge of web use. In fact most of the audience believes that a web technology is a suitable tool to be used to implement the solution but they require some help hand to use the solution. This will be another main concern at the next level of this research when planning the design of the system architecture.

4. Future Work

As this research has achieved it's objective by finding the exact need for an IT solution to support with finance for needy people to cure their serious illnesses, the next intention is to seek the legal affiliation and ethical background of the research.

As this research is highly intertwined with humanitarian aspect it is a must to seek what are the privacy policies that IT solution must consider and also the legal affiliations with regards to the finance distribution.

These factors must take in to account at the very next level or phase of the research and at the final phase a substantial prototype will be expected to implement.

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