## FGD 1

Q: As-salamu alaykum, my name is I have come from ICDDR,B in Dhaka; ICDDR,B, which is known as the Cholera Hospital, many of you may have heard the name.
So, all of you here have received the SSK card.
A: Wa alaykumu s-salam. Yes.
Q: Everyone has received the SSK card. SSK, so I will actually talk about this for a little while.
About what the SSK card actually is, what services it can provide, or what you all know about it, okay?
I will talk about these things, listen to your suggestions, or if you have any complaints, I will listen to those. Alright?
So, I am starting, ah! What do you actually know about SSK? Whatever you may know?
A: I don't know, Sir.
Q: You don't know anything?
A: Yes, I don't know anything, what can I say! I took a boy to the hospital, they wouldn't give medicine with that card.
After a lot of forcing and making a big deal, oh Q: This I mean, what is this actually? What is it used for?
A: Just like that.
Q: I mean, what did they say when they gave it?
A: They said that some one hundred and something diseases have to be included in it.
Q: I see.
A: Then they will provide treatment for that. It means my [illness] is not in this one.
Q: It is not in this one?
A: That many diseases are not in that one.
Q: Anyone else, anything?
A: Then gastric pain, if you have a headache

A: It is written there that, for whatever diseases there are, they will provide complete treatment.

A: We haven't gone, now we will have to go, I just hope God takes us if He does.

No, I don't know, God will take me.

Q: No, does anyone else know anything about this? What happens with it?

A: We see this... you all... they will provide treatment for free... if there is an illness, if you take this card to the designated place, they will provide treatment free of cost wherever you go, this is what we know.

Q: What else did they say?

A: But, as they are saying, they did not provide treatment with this card, they didn't.

Q: I see. I mean, does anyone else know anything about this? About the card?

A: No. We don't know anything else.

Q: What services and facilities did they say would be available with this?

A: Yes.

Q: What did they say?

A: No, when they were enlisting, they didn't say.

Q: What?

A: They only spoke of treatment. They did not speak of anything else.

Q: I mean, what kind of treatment? I mean treatment and what other facilities?

A: No, they didn't say anything else. They didn't mention any other facilities.

Q: They didn't say anything about medicine and such?

A: No, they didn't say anything else. They just said that if you take this card and show it at that place, the treatment is free of cost.

That's all they said.

Q: That's all they said, over there?

A: They will give medicine, of course, won't they give medicine?

Q: And then, did they say anything about getting medicine?

A: Regarding medicine, they just said that they will provide treatment, that's all.

Q: And they didn't say anything else after that? Like if one has to be admitted to the hospital from there. Did they say anything like that? A: No, no, they didn't say any of those things. Q: Or in case one needs to be taken to a larger hospital? A: They didn't tell us anything about that. Q: They didn't say anything about that? A: No! With so many people, wouldn't someone know! Q: Did they say anything else? A: That treatment will be available, that's it, that's what they said, the same thing to everyone. The card can be made. Yes, they said to take the card with us. Q: If you take the card, they will provide treatment free of cost? A: They will provide treatment free of cost. Q: I see. Okay, you said that taking the card ...... A: The 2-4 people who went, they were turned away. They were turned away. Q: I see! After this, I want to know, you all said they will provide treatment free of cost, right? So who told you these things? A: The ones who gave these cards, they did. Q: Who said that if you take this card, they will provide service free of cost? Or from whom did you all find this out? A: I mean, the person who gave us the card. The one who came to the house and took the photo, we don't know them. ... When they wrote out the card. The people who gave the card, they had come... took the photo and left... they had made a list beforehand... they told us then. Q: Did the Chairman or Members not tell you anything? A: No, no, they didn't say anything. ... The Chairman and Members told us nothing. Q: They didn't say anything to you about SSK?

A: No, no.
Q: Or the local health workers, they also didn't say anything? About the card?
A: They also didn't say anything, no.
Q: Have you seen any ad on TV? About this? About this card? About SSK?
A: No, no.
Q: You haven't seen any of these.
A: No, I haven't noticed it.
Q: I see.
A: Even if I saw it, I wouldn't understand if I see it, I will I won't understand if I see it! I haven't seen it at all.
The healthcare provider Shanta had said it and on which channel do they show it what did Shanta say, what did Shanta, she said treatment would be free of cost, that's what she said.
What else did she say? he had gone, they did not provide it for free, he did go.
Q: Okay, alright. Then, what I want to know next is, who took down your names for this card?
Who wrote down the names?
A: Shanta took them. A person had come. A man came and took the photos. And, I mean, Shanta had shown the card.
For instance, on the first day they would only take the names, after writing down the names and everything, a Sir came from above and took these these.
After taking the photos, they gave the cards. Yes, yes, yes, yes.
Q: Oh, I see. Alright. Okay, how did they do the registration when they wrote down your names? I mean.
Did they just write down the name of whomever they found?
A: This was done by going from house to house from the middle of places.
Q: Meaning, from the middle of places.
A: They took the photos at the Union Parishad.

Q: No, they took them, but.

A: They are separate. They are not them. House to house, whosever's house. At our house, we had our photos taken.

Q: They came to the house and wrote down the names, alright. So now the thing is, I mean, did they give the card to everyone?

A: No, no, they did not give it to everyone.

Q: To whom did they give more?

A: That card, my family has 6 members, they gave 2. They gave more to the poor.

Those who are destitute and poor, they gave it to them mostly.

Q: I mean, here did everyone, those who are not well-off, get it?

A: They got it, but again, many who are poor did not get it.

A: They didn't give it to general people who can pay for treatment, they gave it to those who are poor.

Q: Alright, okay.

Q: Okay, when the people of your area generally fall ill, who do they go to first for treatment?

I mean, forget about this card, where do they go when they get sick normally?

A: They go to the doctor. They go to the doctor's hospital. Either the hospital, or they go to Kalihati, or they go to Tangail.

Q: I mean, where else do you go? Doctors aren't found on the streets.

A: No, no.

Q: Where are they found?

A: I mean, if it's a minor thing, they go to Bagutia. Bagutia.

O: And?

A: If it's an emergency, they go to Kalihati or Tangail.

Q: And for minor illnesses, where do you go?

A: Bagutia. We go to Bagutia.

Q: You all?

A: We all go to Bagutia.

Q: I mean, what is in Bagutia? Is there a hospital in Bagutia?

A: No, there are general pharmacies, there is a hospital. We go to Tangail, we go to Mirzapur, we also go to government hospitals like that.

A: Why don't you understand? There is the Bangra hospital.

So that's it, that's the hospital, the thing he doesn't understand, he just keeps asking.

Q: Okay. This card that has been given to you all.

So, do you know which diseases are covered for services on the card? Which diseases?

A: No. How would we know if they don't tell us?

Q: No one said anything?

A: No.

Q: I mean, which diseases or what services will be available, what facilities will be available, no one explained any of these things?

A: No, they didn't say that.

Q: The ones who wrote down the names, they didn't say either?

A: No, Shanta did say it, Shanta explained it, whatever disease you have, you will take this card, and as soon as you take it, they will provide you with service.

They will treat you for free. Yes, she said that at that time.

Q: Only that they will provide treatment, did she say anything about medicine?

A: They will also buy the medicine, they said they will give it for free. They will give it for free.

Q: They said they will give it for free?

A: They will give it for free.

Q: And suppose, the treatment for a sick patient is not available at Kalihati hospital, what will they do in that case, did they say?

A: They said they will take them to Tangail, if there is a need to take them to Dhaka, they will.

She said that if he gets better in Kalihati, then that's that, and if not, if they can take him to Kalihati or Tangail, they will take him.

If he is not kept in Tangail, if it doesn't work out in Tangail, then even if he needs to be taken to Dhaka, they will take him.

Q: Who will bear that cost?

A: The gov... from the government.

Q: Did they say they will take them by ambulance from the government?

A: Yes, yes, yes.

Q: Alright. Okay, have you ever seen a situation where you went with the card and then, since none of you have received any service yet.

A: No, no. No, we haven't.

Q: Okay, many people here went with the card but didn't receive service.

Now tell me, what problem did each of you face?

A: The government will provide the treatment. Even after that, the money that will be needed... that grandmother had gone... her son's wife's delivery was in a very bad condition, we took her, upon taking her they said the C-section would be at night.

They said if not a C-section, they would do a normal delivery. They didn't. At 10 o'clock at night, they said the patient needs to be taken to Tangail.

How would we take her to Tangail, then we called Shanta on her mobile, Shanta said that since they kept the patient, it is their business how they will take her, how they will discharge her.

It's not your business. Don't you worry at all. Later, when it was 10 at night, they said we have the ambulance, you arrange for a driver.

Where will we find a driver? The driver has gone to offer prayers, he will come when he comes.

The bearded man said that he sees patients coming and going, but will your driver pray all day and all night?

Their patient is in critical condition. Later, they gave an ambulance. With that ambulance, we took her to a clinic in Tangail, we took her to the clinic, and we had to bear the cost.

Q: I see. You went with the card, didn't you?

A: I took her with me too.

O: I see.

A: After taking her, I mean, they didn't even come near her, our patient's comings and goings, we went to the sisters again and again, they paid no attention at all.

They said, "Go wash the card and drink the water." O: They said this? A: They said this, then again what could I do, then by God's grace the delivery was normal. Even then, they didn't come to cut the umbilical cord. They brought the baby and just dropped it, they dropped it, even after that we gave 200 taka to the sisters. They said not to tell anyone. Still, we thought, let it be, since they have helped our patient, we didn't say anything. We gave 200 taka. Q: Did anyone else have such an experience after going with the card? A: Two of us went. That child also, we brought him after getting vaccinated. Q: Did you go with the card? A: Yes. No, we didn't get our card. No. They don't have a card. I took the card...... 9:47 that is my nephew's wife. Q: I see. Since you went, so now ...... A: She had taken her daughter-in-law and ...... Q: I see. When you went, what was the behavior of the nurses or those to whom you showed the card? A: Their behavior was not good at all, it was very bad, the kind of language they used with us. We just screamed in distress. O: What did they say? A: Oh my god, we thought we would take this patient back home, then the delivery happened normally. Even then, when we call the sisters, they are sleeping and won't get up. After giving us a hard time, then they... Q: Their behavior was not good? A: This is the behavior they showed us. Q: I see. Did they listen properly to the problem you mentioned?

A: Yes, we submitted the card there. We showed the card, submitted it, and then we got her admitted.
Q: Did you give a fingerprint?
A: Yes, we gave everything, still they never came near us.
Q: Didn't come near!
A: They did not come near at all.
Q: Didn't even speak properly?
A: No. When we went to call the sisters, they scolded us with all sorts of words.
A: We were admitted at [some] time, all day long no medicine, nothing, not even a saline drip, nothing at all.
A: Then, for a normal delivery, they should give 2 painkillers! I said, "Apa, give me 2 painkillers," she didn't.
We bought and brought an injection. Then at 10 o'clock the doctor came, I explained to him in detail, that she is screaming in pain, we are asking for 2 pills, still, he asked, "Why, it was a normal delivery, why haven't you given her 2 pills?"
Even now. Still, they didn't give them. I told him that we are from Bangra, the way they insulted us, we will take action for this.
Later they came and said, then they grabbed me and said, "Listen who insulted you?"
Tell us right now. We said the sister did.
Later, at 10 in the morning, they came and tossed 2 pills and left, the kind of behavior the sisters showed was beyond imagination.
The sisters are bad.
Q: I see. This was about the sisters, did you ever need to take any service from the doctors?
Has anyone else shown the card to a doctor I mean has anyone taken any service other than admission?
A: No, no, no.
Q: I mean, you never had to go like that, right?
A: No.
Q: I see.

A: In the beginning, 2 people went, and both of them had a bad experience, so for that reason, no one else went. O: I see. You... A: They say a C-section is needed, a C-section is needed. But they say they don't do C-sections at night at that Kalihati hospital, so... they will start at 10 in the morning, and then do the C-section. Will the person die by 10 in the morning? But the gynecology doctor was very good. She came before 10 and gave an injection, she gave one injection, and after giving the injection, the pain started. Q: I mean, the doctor who provided the service, you were saying the gynecologist, how was she? A: Her behavior was very good. Q: Good behavior. And her skills, is she a good doctor? A: Yes. As soon as she came, she gave an injection. After giving the injection, the pain started. The gynecology doctor is good. She said, "Why didn't you inform me earlier, why didn't you inform me earlier, she is suffering so much." Later, the poor woman came and wrote a prescription, then we went and brought medicine from the shop at 10 at night. After giving that injection, her labor pains started. Q: I see. Many people here may not have used the card. I mean, why haven't you used it? Everyone, please say one by one. Why didn't you card....... A: See, a few people from near my house went and were treated badly, that's why no one else has gone, what's the point of going? Q: I see. And you? A: It's the same situation, so we didn't go. Our houses are nearby, we live in the same place...... I mean, the moment they see this card, their mood sours. They don't come near you. But if you go just like that! They will get money. .....

Q: Why didn't you take service with the card?

A: I had taken my son to the hospital.

Q: Then? Did you take the card?
A: Yes. I took the card, they wouldn't even accept the card for submission.
Q: Then?
A: I did 3 times. Then one of our people argued and made a fuss, and only then did they accept it.
After that, they gave 4 saline drips for free.
Q: Did you get the patient admitted?
A: I got him admitted.
Q: How many days were you there?
A: He was there for 4 days.
Q: 4 days.
A: He is mute. He was mute. They gave 4 saline drips.
Also, he was vomiting, we bought and brought an anti-vomiting injection, then they administered it, and they said he had gas in his stomach, so 2 saline drips for gas
They gave an injection.
Q: Did they give those for free?
A: Yes.
Q: I mean, they didn't take money for those?
A: They gave 4 saline drips for free and 2 injections for free. This is my mother-in-law
Q: Chachi (Auntie), why didn't you take service with the card?
A: I went once to Kalihati They said that
This needs to be tested, you have to come after 2-4 days.
I went after 2-4 days, they said I have to get admitted right here and stay for 4 days.
If that doesn't work, then I'll have to be taken to Tangail. After saying that much, they gave me a pill again.
Q: I see.

A: And they didn't accept my card for submission either. They didn't even want to accept the card. Q: I see. Why didn't you take it? A: I went one day. Now, they say... the treatment is free, they will give treatment they said if it's not resolved from here. If it doesn't get better in Kalihati or Tangail, if it doesn't get better in Tangail, if it's a serious illness Q: I see. Why didn't you take it? A: I did not take it, Sir. I actually have various diseases now, don't I? I am already taking medicines worth a lot of money. Q: But you have the card, why didn't you go? A: The female member, she told me on Sunday that she would take me to the hospital. With that card, with that one. But in the meantime, a person passed away, so she went there, and I couldn't go after all. Q: Were you not able to go alone? A: I didn't go alone. Q: I see. You... Why didn't you take the service? A: I didn't go. Q: Why didn't you go? A: Because they grumble and make a fuss. They show attitude, don't provide treatment, there is no point in going, whatever happens to a poor person with a little money. They don't even come near you, I have various diseases. I have diabetes, high pressure, people say, go get admitted with the card, they will treat you for free. Shanta also said it. I am buying medicine with money from outside. They say they don't give it ..... Q: Why didn't you all go? A: I didn't go because everyone says that when you go, they act difficult. Then for this reason I didn't go. ....... It's the same story, this is the truth, it's not a lie.

Now if I go with this card, will they give me any medicine or anything? Will they admit me?

Q: Yes, they will certainly give that. A: I don't know your name and all. ..... Q: Do you go without the card? I mean, do you go to that same hospital? A: I go to that hospital, then I go to Tangail. I also go to Mirzapur. Q: You don't take the card? A: I don't take the card. They don't give [service]. For each one that comes, 50,000 taka is coming. Yes, it really is coming, for each patient, 50,000 taka is coming. On which card? This card. In our name? Suppose they gave 50 taka each, still ..... they ask for money. If you give a small amount of money, they don't take it. Q: They take money even after giving the card? A: The card, I mean, no one has really given it like that ..... I haven't given the card, I am just hearing about it. So I haven't given it anymore. Q: Okay, another thing is that, among those of you who were given the card, I mean, was it right to give it to everyone, or did it ever happen that they also gave it to those who didn't need it? A: It was right to give it. The act of giving was right. Q: They gave it to everyone whose condition is a bit poor. A: Many poor people did not get it, like that one person didn't get it at all, out of 4 people they gave it to two. Like, she has no son, no husband, she also has no son and no husband, they did not give it to them. Q: I see, why didn't they give it? A: Why didn't they give it, they didn't come to the house, he is asking why they didn't give it to you. ....... He is asking why you did not get the card. Q: I mean, why didn't you get it? A: I was not at home. Q: You were not at home. So that is really no one's... A: It's no one's fault. I was not at home, so I didn't get it.

Q: Yes. Okay, so now the cards have been given, right? Everyone has received a card, more or less. So now one thing to know is, I mean, what can be done now so that you can receive the service properly, tell me. If you were to receive service through this card, I mean, what would make it convenient for you? A: What can be done is that when we go with this card, our service is... done properly. God forbid, this is for the poor. And if we go, and if they chase us away, and do this and that, act difficult, then we will not go again. When someone goes, they shouldn't have to come back. No one should have to come back ...... And no one else has come, you have come, you heard these words, didn't you hear them? Q: Yes, yes. A: You will go and say this over there, won't you? This that you are recording.... they will listen to it? ... Now when we go, in return they shouldn't behave badly with us, they should give us proper treatment. If they behave badly, will I go? Q: I mean, what would make you go? Tell me, let's hear. A: I mean, they should behave well. ..... If they provide good treatment, we will go. Q: And you all? A: ...... If the treatment is good, then we will go, we are buying medicine from outside... why wouldn't we go. Q: Do you need medicine every month? A: Yes, I need medicine every month. Q: For what problem are you taking medicine? A: My problem is diabetes. Q: Diabetes.

A: High pressure.

A: That's it, these two.

Q: And?

Q: For these two, what kind of medicine have you been taking?
A: Yes, and both my feet burn, both feet burn I can't walk.
I have a lot of pain. My whole body aches, I have problems in my mouth, I have various problems.
I have so much so many [pills] are in my house, I haven't been able to eat them to this day. I will I will take them now.
Q: You will take the card and go to the hospital. If needed, go tomorrow. If you can manage the opportunity, alright?
A: To which hospital?
Q: You will go to Kalihati hospital, alright? And what other things, if done with this card, would be good for you?
What services, if provided, would be good? What would be convenient for you?
A: It would be convenient if, whatever illness someone has, they give us good treatment for that illness, that is enough for us to be happy, whatever illness someone has, they should treat that illness properly for us, God forbid, whatever illness someone has, they will go for that illness.
They will take this card
Q: Okay. The treatment for which diseases, if provided, would be convenient for you? What problems does everyone have, let's hear?
A: High pressure, diabetes, bone problems. The waist bone has degenerated.
My mother-in-law's waist bone has degenerated.
Q: What is your problem?
A: Among my problems, is the one with her nephew.
He, you know, had a stroke 3 times, I took him to Kaliha I mean Tangail and then got him treated.
I had to do it with money, even while having this card. No house, no home, nothing.
He is also, his wife is also, my son is also
So we didn't go with that card.

What's the use of admitting him, no money, nothing, what will happen by admitting him.

Then they look at the card and say it won't work. They say it won't work.

Q: Did they say this to you?

A: Yes. They ask, "Who gave this card? Who gave this card?"

"Who gave this card?" So they say this, they say this card won't work.

Then we said, "Who gave the card, do we know them? Do we know?"

They gave it to us, that they will provide treatment for free. We didn't take anything for free. ... They came and gave it.

Money will be required, and the complete treatment will be free of cost.

Q: I see.

A: But we don't really go, we haven't done it either.

I took my son, my younger son ...... he has a throat problem.

Q: What is your 's problem?

A: Tonsil problem.

Q: Then why are you not taking him?

A: ... They don't provide treatment. Because they don't provide treatment ........ I can't afford to break ten or twenty thousand taka.

Q: So you... you should take him as soon as possible. Treatment is provided.

A: Then I will take him tomorrow. He was going to offer prayers so he didn't come, he said you go, I will go for prayers.

Q: You will definitely take him tomorrow, okay? Okay, you all about this card... yes, please say?

A: I have diabetes. ... My body itches ... then I have an upset stomach.

Every few days, it happens whether I eat something or not.

O: I see.

A: Even with two thousand taka worth of medicine..... we are poor people..... I didn't go because they say the same thing to everyone, so I didn't go.

Q: What happened to everyone will also happen to you?

A: ..... It seems so ... Q: There is nothing to assume about those things. You all should take the card. Alright? You must take the card. A: Give us your name somewhere. Q: Alright? And the thing is that this card... many people actually don't know what services are available on the card. Right? A: We have to say it. How will we say it? They haven't given a mobile number. They told us... they said the treatment...... the thing I said, my point....... let one person speak. Q: Okay, please speak. A: No, that's what I said. Your number... give us your... Give us the number. Q: I will not be here, Chachi. I will go back to Dhaka. A: Then we... when we go. Q: There is a separate room for this. You should ask, "Which one is the SSK booth?" They will show you, if you take it and show it at that booth, they will provide it. There is no reason not to. Say "SSK booth". After entering the hospital, on the left side, there is a small room. You have to show it there. A: Oh... Q: On the left as you enter. That's the one, there is a separate room for this. A: In that room, they will check this on the computer again, you see? Q: Yes. They will check to see if everything is correct. Alright? A: For stomach pain also, any ..... Q: I see. Now, please tell me what else can be done so that you can learn about this better. How would it be best to inform you? A: Brother, the name. The hospital should take care of us.

Q: No, no, I didn't say that. I said, how would it be best to inform you about the facilities of this card so you will know?
Or how should it be communicated so that all the people will know?
A: problem with the mouth. That's not the problem.
, mouth problem, waist has become
Q: No, no, listen to what I am saying. Many of you don't really know what this actually provides properly or which is what.
I mean, what could be done so that you would know about it? How should it be communicated to make it convenient for you?
A:
Q: I won't be here, is there no other way?
A: You tell us if we take it
Q: Through announcements (miking) or something? How would it be convenient for you to be informed? I will not be here, I will leave.
A: You tell us about the convenience. You tell us how it's convenient, we will go and say it that way.
Q: I didn't talk about my convenience. I said, how should the facilities be communicated so that all of you will know.
A: If informed through then
Q: Through whom, tell me?
A: My sister-in-law works in family planning, she is not at home.
Q: Yes.
A: This is her father's house. Through her if it can be communicated through her, then the information will spread to everyone
Q: No, what other means are there?
A: Shanta Shanta Apa is even more she is the same same job.
It would be good to inform through them.

Q: Anything else?
A: After that, there is no other among other things, can we take this name number and go?
Q: From the mosque if there is an announcement (miking), won't you all know?
A: We will know. But the person to make the announcement is needed, right?
Q: Then if there is an ad on TV, won't you know?
A: Yes, we will know. But on which channel it is shown, we don't know that for sure. On which channel it is shown.
Q: I mean, how would it be convenient for you to be informed, tell me.
A: Well, putting it on TV would work. Making announcements (miking) would be better.
And on TV, not everyone watches TV not everyone watches TV
On which channel it is shown do they really know for sure. Miking is convenient. Announcing it via miking would be convenient.
On TV, brother, we won't understand by listening, so there is no point Those who won't understand, won't understand
The health worker if they go from house to house and say that going with this will bring very good facilities, doing this would be good.
Q: Okay, alright ah do you have anything to ask me about this?
A: There is something to know, of course.
Q: I mean, about this if you have anything to know about any of its services, you can ask me.
A: That's what I told you, that you should tell us, let us listen a bit.
When we go there, we can say these things. Right?
Q: Yes.
A: And we don't know anythingYou should say this, you should say that
Q: Or if you have any questions, please ask.
A: You tell us Explain to us now that if you get sick, you should go and say this and that, doing this would be good.

We don't kn	now anything	about	this,	you	explain	it i	n detai	land	let	us	know,	we	will	go	and	give	i
importance.																	

Q: I see.

A: Tell all of us.

Q: Alright.