



CHAL

TACKLING FINANCIAL BARRIERS TO HEALTHCARE ACCESS IN RURAL LIBERIA



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WHAT ABOUT CHAL

- ✓ Established 1975
- ✓ 85 members
- ✓ Thematic areas



Drugs and medical supplies
procurement and sale



Training and Infrastructure
improvement in member facilities



Community health





1989-2003
250,000 deaths

NATIONAL STATISTICS

2% of the population pushed below the extreme poverty line (2016)

37% faced increased financial strain due to health expenses

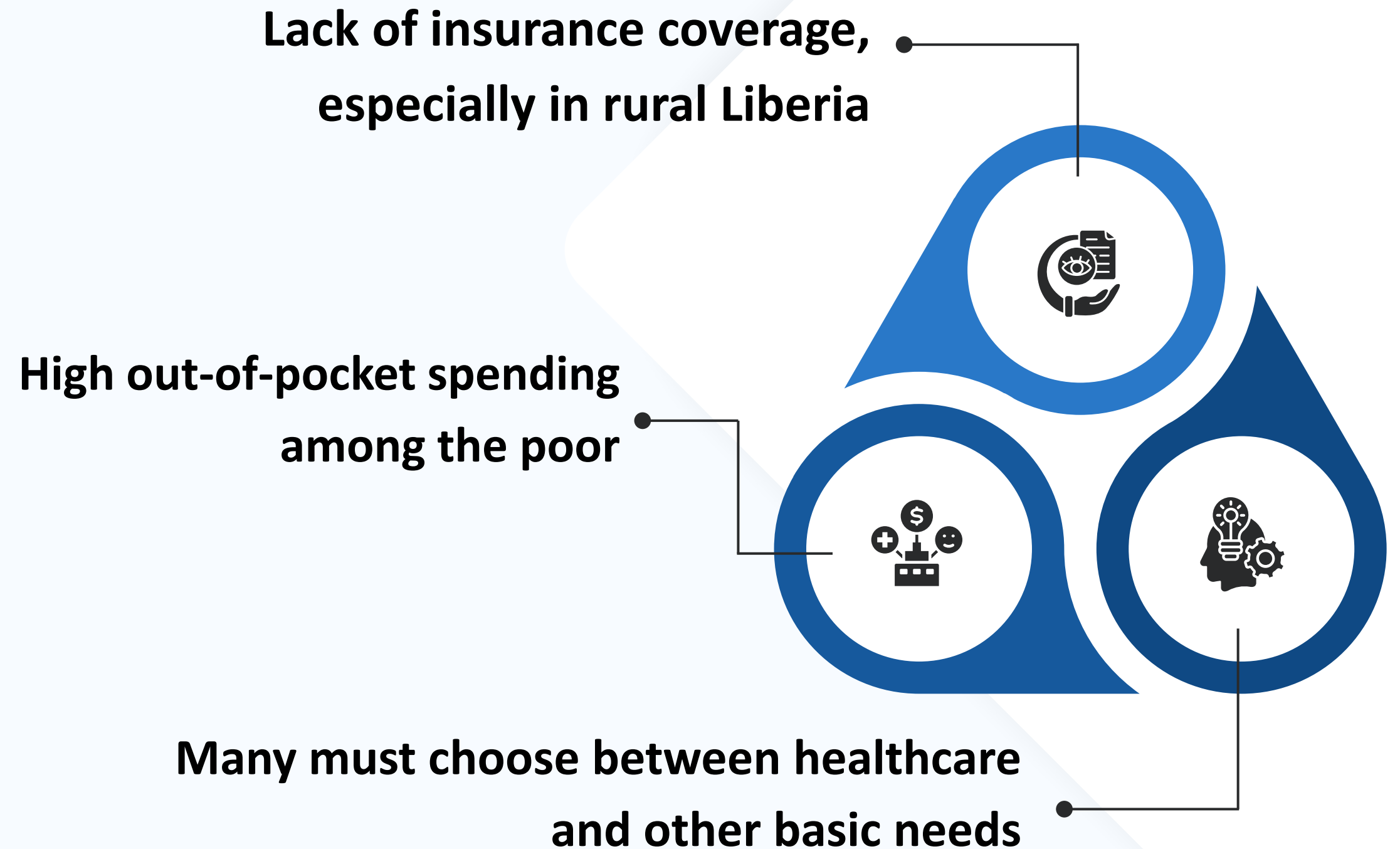
Only 3% of Liberians have health insurance

46% of healthcare costs paid directly by individuals



2014 to 2016,
2,387 cases, and 1,590 deaths.

THE PROBLEM OF FINANCIAL ACCESS



OUR RESPONSE – SALT APPROACH

Participatory model known as the SALT approach, which stands for Stimulate / Support, Appreciate, Learn, and Transfer.

Observing Market Trends and
Community Needs

This method fosters community ownership and dialogue, allowing communities to identify challenges and co-create sustainable solutions.



BIG BELLY CLUB MODEL

The Big Belly Club was launched on August 18, 2021, as a community-based maternal health savings and loan program

Issuing loans to members with interest of 5% and payable in three months

Loans used to support birth preparations, cover medical cost and fund small-scale income generating activities



ACTIVITIES AND OPERATIONS

- ✓ Monthly Club Meetings Held every Friday of each month
- ✓ Literacy and Business Training Component
- ✓ Maternal Support Packages
- ✓ Skills Development and External Training
- ✓ Community Inclusion and Socialization



ACHIEVEMENTS

✓ **Financial Growth and service utilization:**

The club loan portfolio grew from US\$100 to US\$2,150

✓ **Community advocacy and awareness:**

The club has strengthened maternal health advocacy within this community by making maternal and newborn care a community-wide concern rather than a women-only issue.



Improved maternal health outcomes:

✓ 60% members pregnant delivered at this clinic using the loan to cover associated cost

✓ **Membership Expansion:**

From 7 women to 100 active members including men and non pregnant women from 2021-2024

CONCLUSION

In summary, the Big Belly Club has effectively combined financial support, education, and community mobilization to improve maternal health outcomes and economic resilience. Its impact is both structural and personal, as it transforms not only systems but also the lives of individual mothers and families.

Thank you!

