

**Can Women's Associations be an Effective Mechanism for
Gaining Access to Health Care Services? A Study of a Rural
Women's Mutual Health Association in Nigeria**

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ABSTRACT This case study aims to investigate a rural women's association that engages in the financing of maternal health care for the members, to what extent this has been effective, and the gender equity, sustainability and policy implications of the scheme. The study utilized a qualitative phenomenological approach with an overall case study genre. The study shows that women who take part in the scheme have been assisted to access health care through the scheme. The scheme focuses absolutely on access to pregnancy and pregnancy-related health care problems. However, while there may be elements of mutual aid in receiving maternal health care, women were frequently unable to receive enough money required for treatment; some women found it difficult to keep pace with making regular contributions, thus raising problems of financial sustainability; there was also the issue of gender equity because while some women were able to receive financial assistance from their male counterparts/ spouses to make their contributions, other women could not receive such assistance; and also management capability could prove problematic in the absence of personnel trained for such tasks. The conclusion argues that women's associations may be available and may serve as a platform for rural health insurance scheme, but it would be naïve to think that the scheme would succeed without sending more trained health personnel to the rural areas, and accompanying this with effective training of those who would manage the scheme.