MAHP Initiative Update

Dear MAHP Partners and Friends,

As this issue of MAHP News arrives in your mailbox, Freedom from Hunger and its MFI partners in the Microfinance and Health Protection initiative (MAHP) are nearing the end of a four-year collaboration to design, develop, demonstrate and document the impact of adding health protection services to microfinance services. When the partnership began four years ago, the five MAHP partners were collectively reaching just under 1 million clients. Today, these MFIs provide microfinance services to approximately 3 million clients, and of those, 200,000 clients plus their family members now benefit from one or more health protection products, including health education, health savings, health loans, linkages to health care providers, access to health products, and health microinsurance. Although the funding from The Bill & Melinda Gates Foundation was scheduled to end in December 2009, the Foundation has approved an extension (at no additional cost) through the end of June 2010. These six months will provide much needed time to complete all of the field-based evaluation activities, finish the impact analyses, and document our results and findings.  

Although our work is not yet completed, we are truly inspired by all that we have managed to accomplish together over the past four years. We long ago exceeded our original target of extending the health protection packages to 5,000 clients at each MFI. Clients and their families are very satisfied with the health protection products and report high levels of loyalty and enthusiasm for the MFIs. Client health knowledge and ability to access services increased, and preliminary cost analyses indicate that these products can be offered at very low or no cost, and in some cases certain products are already generating net-operating revenues. While we look forward to sharing more results in greater depth in the near future, we invite you to join us as we extend our congratulations and appreciation to all of our MAHP partners for their courage, creativity, and hard work in demonstrating the power and promise of microfinance to deliver much more than financial services.

Cordially,

The Freedom from Hunger MAHP Team
MAHP Product Growth and Expansion

MAHP MFI partners continue to increase the reach and availability of their health protection products to new clients. The chart below includes the number of clients receiving each type of health product as of June 2009. Since most of the MFI clients enjoy more than one service (for example education plus health loans), the “Total MAHP” clients column reflects the total number of MFI clients who are using one or more of the services, and so is an unduplicated count of clients across all services. Continuing on this trajectory, Freedom from Hunger estimates that by the end of December 2009 more than 240,000 clients from partner MFIs will be benefiting from MAHP products or, including family members, over 1.2 million people.

PRODUCT-SPECIFIC OUTREACH: ACTUAL AS OF JUNE 2009

<table>
<thead>
<tr>
<th>MFI</th>
<th>Health Education</th>
<th>Health Savings</th>
<th>Health Loans</th>
<th>Health Micro-insurance</th>
<th>Provider Linkages</th>
<th>Health Product Distribution</th>
<th>Total MAHP</th>
<th>% of Total MFI Clients</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bandhan (India)</td>
<td>16,004</td>
<td>0</td>
<td>1,932</td>
<td>0</td>
<td>24,825</td>
<td>24,825</td>
<td>16,004</td>
<td>1%</td>
</tr>
<tr>
<td>CARD (Philippines)</td>
<td>115,530</td>
<td>0</td>
<td>0</td>
<td>11,212</td>
<td>42,558</td>
<td>0</td>
<td>115,530</td>
<td>14%</td>
</tr>
<tr>
<td>CRECER (Bolivia)</td>
<td>26,180</td>
<td>0</td>
<td>212</td>
<td>0</td>
<td>26,180</td>
<td>0</td>
<td>26,180</td>
<td>27%</td>
</tr>
<tr>
<td>PADME (Benin)</td>
<td>11,071</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>4,023</td>
<td>11,071</td>
<td>25%</td>
</tr>
<tr>
<td>RCPB (Burkina Faso)</td>
<td>17,658</td>
<td>2,698</td>
<td>49</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>20,356</td>
<td>19%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>186,443</td>
<td>2,698</td>
<td>2,193</td>
<td>11,212</td>
<td>93,563</td>
<td>28,848</td>
<td>189,141</td>
<td>7%</td>
</tr>
</tbody>
</table>

MAHP Technical Guides Tested and Finalized

A series of Microfinance and Health Protection (MAHP) guides will soon be available to MFIs, supporting organizations, and others to inspire and support the addition of health protection services to many more MFIs around the world. Each guide discusses challenges, successes and lessons learned from the development and implementation of a health protection product. To access the following guides, which will be available starting January 2010, please e-mail us at education@freedomfromhunger.org.

“We are partnering with CRECER to best reach the population that most needs our services.”—BiosLabs nurses, Bolivia
Developing linkages with Health Providers—
A Technical Guide for MFIs
A technical guide for MFIs seeking to link their clients to health care services without investing in health related infrastructure themselves. Examples of tested models such as mobile doctors providing preventive and diagnostic services in rural areas, a network of private providers offering discounted primary care to rural MFI clients, and MFI staff referring clients to approved local health care providers are presented. Operational considerations, recommended practices and tools, including tools for assessing and negotiating with providers, are included. (Available January 2010)

Health Loans—
A Technical Guide for MFIs
A technical guide with key considerations, lessons learned and recommendations for MFIs designing and implementing a health loan product. Experiences and lessons learned from multiple MFI partners offering health loans are explored and discussed. (Available February 2010)

Health Savings—
A Technical Guide for MFIs
A technical guide with considerations for key features and processes for a health savings product. The guide draws from experiences and lessons learned from MFIs who have designed and now offer this product. (Available February 2010)

Clinton Global Initiative
The Freedom from Hunger Commitment to Action presented by President Chris Dunford at the Clinton Global Initiative conference in September, aims to gather organizations that share a commitment to making microfinance and health services available to very poor women for the purpose of forming a global community of practice. This new effort will support and broaden Freedom from Hunger’s work to build on, share, and extend the lessons learned from two decades of work with Credit with Education and our current work with the five MAHP partners.
MAHP research and evaluation studies are looking at a wide range of indicators to determine the impact of MAHP innovations on the financial performance of the MFI, and on client health and financial protection. Quantitative measures of MFI performance such as growth and client retention are relatively easy to measure, but these alone do not tell the entire story about how responsive MFI products and services are to client needs. Qualitative studies of client satisfaction are used to collect direct client feedback about how well products meet needs, and to understand overall satisfaction with MFI services as an important factor influencing client retention and competitive position of the MFI in the market. Studies of client satisfaction using interviews, surveys, and client focus groups have been conducted at the five MAHP-partner MFIs. A sampling of these results, organized by MAHP product, is highlighted below.

**Health Education:**
- 76.5% of CRECER clients were satisfied with health education session content and 82.4% were satisfied that education sessions were presented at every meeting.
- Interviews and focus groups with Bandhan clients indicate that they appreciate the health education forums and are able to utilize the knowledge gained and improve a range of health practices.
- PADME clients view health education as an additional “free” service available from their MFI that has helped them greatly.

**Health Loans:**
- 76.5% of CRECER clients were satisfied with the health loan and 84% were relieved they could access the health loan to cover health expenses when needed.
- 85% of CARD clients strongly agreed that they preferred the weekly payment for the health premium (enabled through a loan) rather than paying the premium quarterly to PhilHealth.

“Without education, whether it be health or business education, one is blind.”—PADME client

“I joined PhilHealth because it benefits the entire family—if someone gets sick, we can use it.”—CARD client
Linkages with Health Providers:

- As of August 2009, 1,010 CRECER Health Days (Jornadas) attracted 20,514 participants. However, client satisfaction results indicate that many CRECER clients are still not aware of this product and further promotion is needed.
- A large percentage of CARD clients value access to CARD’s Preferred Provider Program and their ability to save money with private providers. However, they also continue to request PhilHealth insurance to provide greater financial protection in case of illness.

Sharing MAHP Experiences and Lessons Learned

Over the past few months, Freedom from Hunger representatives and MAHP MFI partners have traveled the world to share experiences at a variety of conferences and forums. Audiences have been enthusiastic about the concept of microfinance as a platform for health protection. Contact Cassie at cchandler@freedomfromhunger.org if you would like copies of the presentations offered at the following engagements:

**JUNE**

- United Nations Economic and Social Council, Geneva, Switzerland, “Microfinance as a Platform for Health Improvement and Protection” (Marcia Metcalfe, Director, MAHP, Freedom from Hunger)
- Direct Relief International with Linked Foundation, California, “Linking Microfinance and Health for the Poor Worldwide” (Sheila Leatherman, Freedom from Hunger Board Member and MAHP Advisor)

**AUGUST**

- Más Allá de Crédito y Ahorro: Servicios Integrados para Erradicar la Pobreza, Medellín, Colombia, “How to Integrate Health Services” (Cassie Chandler, Technical Advisor, MAHP and Isabel Rueda, Manager of Education and Training, CRECER Bolivia)

**SEPTEMBER**


**OCTOBER**

- Middle East and North Africa (MENA) Microfinance Conference, Amman, Jordan, “Linking Microfinance and Health Insurance in the Philippines” (Myka Reinsch, Vice President, Programs, Freedom from Hunger)

84% of a group of Bandhan clients who had used health loans were relieved that they could access the health loan to cover their expenses; 81% felt the interest on the loan was low (affordable).

Health Microinsurance—CARD:

- 98% of CARD members would recommend PhilHealth to others.
- 88% said that PhilHealth helped a lot (with medical expenses).

Health Savings:

- 86% of RCPB health savings account holders reported that health savings had helped them at least once.
- 40% of these RCPB clients plan to increase monthly health savings deposits.

“CRECER referred us to a doctor who discussed the procedure with us as well as offered us a lower price. I am very appreciative of CRECER, which is the only institution that cares about my health.”—CRECER client

84% of a group of Bandhan clients who had used health loans were relieved that they could access the health loan to cover their expenses; 81% felt the interest on the loan was low (affordable).

Health Microinsurance—CARD:

- 98% of CARD members would recommend PhilHealth to others.
- 88% said that PhilHealth helped a lot (with medical expenses).

Health Savings:

- 86% of RCPB health savings account holders reported that health savings had helped them at least once.
- 40% of these RCPB clients plan to increase monthly health savings deposits.
Partner MFI Highlights

After success in the West Bengal pilot region, Bandhan has expanded health education and promotion, including health product distribution, into five new branches in Murshidibad region. During October and November, Soumitra Dutta, M.D., MAHP Manager-Asia, has been working with and training five new MFIs in the West Bengal and Orissa regions on the use of Freedom from Hunger health education materials.

In September, CARD launched a new pilot project to increase client access to affordable drugs. This product will be a part of the MFI’s ongoing MAHP program and will complement CARD’s existing MAHP products. A new grant from the Johnson & Johnson Foundation to Freedom from Hunger will support CARD’s role for extending MAHP-type innovations to partner organizations in Vietnam and Cambodia during 2010.

During a strategic planning meeting in November, CRECER leadership agreed to scale MAHP to all regions in Bolivia by the end of 2010, making health loans and jornadas (Health Days, or mobile health services) available to all clients. CRECER continues to experiment with jornadas by offering a variety of new services—such as simple surgical procedures, and small health loans to cover these—to clients.

PADME continues to expand its Credit with Education to new villages and credit groups, and is expected to increase the reach of education to a total of 12,000 members by the end of 2009.

RCPB has expanded health savings and health loans to Burkina Faso’s central region, which includes Ouagadougou. RCPB’s focus on staff training and product promotion has significantly increased the number of new health savings accounts opened by clients. As of October, more than 10,000 savings accounts are now active at RCPB.
Freedom from Hunger launched the Microfinance and Health Protection initiative (known as “MAHP”) in January 2006 with funding from the Bill & Melinda Gates Foundation. Through MAHP, Freedom from Hunger is collaborating with a select group of microfinance institutions to develop and test sustainable innovations in health protection services that will improve the lives of poor people while also contributing positively to the financial performance of the institutions themselves. The initiative will continue through 2009, at which point the successful innovations will be widely disseminated around the world.

MAHP Contacts

Myka Reinsch Sinclair  
Vice President, Programs  
myka@freedomfromhunger.org

Marcia Metcalfe  
Director, Microfinance and Health Protection  
mmetcalfe@freedomfromhunger.org

Mahamadi Cissé  
Regional MAHP Manager–West Africa  
mcisse@freedomfromhunger.org

Soumitra Dutta  
Regional MAHP Manager–Asia  
sdutta@freedomfromhunger.org

Cleofe Montemayor  
CARD MAHP Manager  
cardmahp@gmail.com

Bobbi Gray  
Research and Evaluation Specialist  
bgray@freedomfromhunger.org

Megan Gash  
Research and Evaluation Specialist  
mgash@freedomfromhunger.org

Teddy Ekoué-Kouvahey  
MAHP Research Coordinator–Bénin  
tkouvahey@freedomfromhunger.org

Cassie Chandler  
Technical Advisor  
cchandler@freedomfromhunger.org