Microfinance and Health Protection NEWS

Global Microfinance and Health Protection (MAHP) News

MAHP Evaluation and Research—Providing Evidence of Impact

Despite client demand and a growing interest in the integration of microfinance and other services such as health, there are still very few examples and experiences to learn from and use as a basis for developing new programs. As industry leaders and innovators, MAHP partners are at the cutting edge of developing integrated microfinance and health protection products and services and proving the valuable, multi-dimensional role that MFIs can play in enabling poor people to lift themselves out of chronic hunger and poverty.

Evaluation and research are key components of MAHP. At the mid-point of the project’s third year, MAHP partners are working closely with the Freedom from Hunger research team, in collaboration with internationally recognized research experts and locally based researchers using surveys, client interviews, focus groups, and key indicator data to answer important questions about the impact of the MAHP innovations on client well-being and institutional performance.

The MAHP research studies will provide information and knowledge to help each MFI assess program impact and value, and to inform future decisions about program improvements and scale-up. In addition, findings from MAHP research are expected to be significant and needed additions to a shared global knowledge base and understanding of MFI capacity to alleviate poverty and eliminate chronic hunger by combining health and financial services.

In addition to studies at each MFI to assess the impact of the specific types of products such as health loans and education, each MAHP partner will also examine impact in two key areas—client satisfaction and financial benefit to the MFI. Client satisfaction surveys are being conducted to understand the extent to which services meet client needs and to learn more about client perceptions of program value within the MFI setting. Efforts to assess the financial

Examples of other key questions that MAHP research will answer:

- How effective are consumer health education sessions in changing MFI client health knowledge and behaviors?
- How do individual health loans affect access to quality health care, overall medical expenditures, and use of business micro-loans?
- Do various types of linkages with healthcare providers improve access and quality of health care for MFI members?
- What factors influence client up-take of specific health protection benefits?
- What influences the decision of a CARD member to enroll in the PhilHealth social insurance program?
- What types of promotional materials encourage clients to access health loans for major expenses?
benefit to the MFI will focus on measures of competitive position, growth, and profitability of the MFI as well as client-level performance such as client loyalty, increased financial security, and improved health.

Data collection and analysis will continue throughout the remainder of 2008 and into 2009. The findings will be an important piece of our commitment to share lessons learned about how MFIs can successfully integrate health protection to support their social missions and strengthen overall performance in bringing essential financial and other services to the poor.

Global MAHP Meeting
October 20–24, 2008

The second Global MAHP Meeting will take place October 20–24 in San Francisco, California. This working session will gather a small group of MAHP partner representatives, Freedom from Hunger staff, researchers and technical experts from around the world to discuss the innovative packages of health protection services that the five MAHP partner MFIs have been testing over the past year. Participants will compare experiences, explore lessons learned and share their visions and plans for scale-up and replication. We look forward to a rich and productive exchange.

MAHP Partner News

Bandhan | INDIA

Bandhan continues to implement MAHP services in 122 villages. Activities include health education, distribution of health products through trained community health promoters (SS), dissemination of health loans and provision of health referrals. Currently, 122 SS are conducting regular home visits in addition to selling ORS, oral contraceptives, sanitary napkins, paracetamol and antacids to interested community members.

The SS are supported and supervised by 13 trained Health Community Organizers (HCOs). HCOs play a vital role, working on health forums with 260 credit groups in 122 villages. Health education remains an essential element of the MAHP package. The Care of Pregnant Women health forum now incorporates a colored “flex”, or visual aid, which is presented and referred to during the session. This popular addition has attracted both members and nonmembers to forum sessions; as a result, each branch will now utilize these visuals during health education sessions.

Currently, 6,787 Bandhan clients have access to the full range of MAHP services. In addition, over 1,350 other village residents who are not Bandhan members participate in health forums and purchase essential health supplies from the SS. Health loans are available in 152 branches where approximately 270,904 Bandhan members are eligible to receive a health loan.

Bandhan has successfully completed baseline data collection, which will be an important part of understanding the impact of Bandhan’s health protection package on member health knowledge, health behaviors, and well-being. Bandhan has also made significant progress replicating the MAHP model in two branch areas and is excited to continue replication of the program in the future.

A Bandhan HCO uses a new visual aid to illustrate the need for prenatal care in her health forum on Care of Pregnant Women.
CARD | PHILIPPINES

Medical doctors, dentists and optometrists signed memorandums of agreement with CARD during a recent ceremonial signing for the Preferred Provider Network Program. A total of 22 health professionals are now providing discounted healthcare services for CARD members and their dependents. Recruitment of more health professionals continues in other municipalities and there is much excitement and anticipation surrounding this new service for clients.

A total of 3,647 families, or approximately 18,235 individuals, are now covered by CARD’s extension of the Philippine Health Insurance Program (PhilHealth), the social health insurance program of the Philippines. The program continues to expand, now covering 22 branches in four geographic areas served by CARD. To increase knowledge and understanding of the PhilHealth program, a module explaining the program and its benefits is being delivered in the pilot area, which covers 51 branches. Health education continues to be an integral part of CARD’s Healthy Pinoy Program and both the Plan for Better Health and Using Health Services modules are being field-tested in a rural pilot area.

CARD’s Research Unit and MAHP team recently began assessing the impact of the PhilHealth program after one year of operation. Client surveys and focus groups will be used to collect information about reasons for enrollment, nonenrollment, disenrollment, and overall client satisfaction with the PhilHealth program. In the coming months CARD will continue working towards a new program to provide affordable prescription and over-the-counter medicines to clients.

CRECER | BOLIVIA

CRECER Saludable continues to refine and scale up its MAHP services including health education, collective health loans, individual health loans, Health Days, and preferred-provider referrals. Health Days are opportunities for clients to visit public and private health providers who have traveled to the field to provide medical services. Growing in number and popularity, CRECER Saludable has organized and executed over 50 Health Days, serving almost 2,500 clients.

Participation in a Health Day provides CRECER members with access to important diagnostic services such as Pap tests, diabetes testing, and screening for vision problems. Timely test results and recommendations for follow-up care are also provided. Attendance at the Health Days is encouraged through CRECER’s Credit with Education Learning Conversations that encourage women to perform breast self-exams and to seek annual Pap tests. As needed, the cost of the Health Days is financed through collective (solidarity) health loans from the credit group, which are usually provided at no interest.

The number of individual health loans has increased to over 100 since the inception of the program in October 2007. This loan opportunity allows clients to access and afford services that were previously not financially feasible for most clients. CRECER Saludable also facilitates referral of the client to a preferred provider at a negotiated lower price. The loan may be used for health emergencies as well as for lingering health problems. Individual health loans have had a positive impact on a number of lives, including that of Joasin, a four-year-old boy from Palos Blancos. (See story on next page.)
Joasin is a four-year-old boy from Palos Blancos, a rural municipality with extremely limited access to healthcare services. Joasin has been sick for the past year. However, not only did his family lack financial resources to seek medical attention, but Palos Blancos is a nine-hour journey from La Paz, the capital of Bolivia, and the location of many of the country’s specialty hospitals and medical services.

Several weeks ago, Joasin’s condition quickly disintegrated, and he was soon bedridden due to intense pain in his leg. Not knowing what else to do, his worried parents rushed him to La Paz. Joasin sat in the public hospital for 3 weeks, waiting and hoping to be diagnosed and treated. Unfortunately, Joasin’s family was unable to produce the proper identification documents—a common problem facing rural residents—and as a result did not receive treatment.

Fortunately, Joasin’s mother and grandmother are CRECER clients, so they were referred to CRECER Saludable, the MAHP component of CRECER, to solicit assistance. With support from CRECER Saludable and through an Individual Health Loan, Joasin and his family received immediate attention at a private hospital in La Paz. Joasin’s condition was diagnosed and he received the necessary emergency surgery. Just two days after the surgery, Joasin had recuperated and was able to return to his community feeling more energetic and playful than he had in a year.

The total cost of Joasin’s medical attention was US$586 (4,254 Bs), a sum that would have been difficult, if not impossible, for Joasin’s parents to pay. Today, the family is re-paying the loan in regular, small payments that do not risk the family’s economic stability. Thanks to appropriate medical treatment and the availability of the affordable health loan from CRECER Saludable, Joasin is now able to take part in activities enjoyed by other four-year-olds.
As of the end of May 2008, RCPB had a total of 580 health savings accounts in the MAHP target area, with a combined savings of US$29,100 (over 12 million FCFA), or an average of $50 (21,175 FCFA) in health savings per account. Approximately $12,800 in savings (5.4 million FCFA) had been used to date for health purposes by 406 members, for an average of $32 (13,300 FCFA) of health savings used over the past six months. About 31% of the accounts are held by women, and only about 9% by groups receiving Credit with Education.

Recognizing this low level of participation by women in the health savings product, (for reasons cited in the March 2008 issue of MAHP News), RCPB undertook an evaluation in June, with the participation of Freedom from Hunger staff Myka Reinsch, Marcia Metcalfe, and Mahamadi Cissé. The evaluation results identified several actions that will be taken over the coming months to make the product more accessible. (These actions will be discussed in the next issue of MAHP News.)

In the six months since RCPB’s health loans have been available, 12 loans have been made with an average loan size of $253 (107,000 FCFA). Repayment is continuing normally and without any delays, with a total of $1,092 (461,000 FCFA), or 36% of the total amount lent, already repaid.

Using the solidarity fund set up for health purposes as part of RCPB’s MAHP package, a water pump was installed in the town of Ouahigouya in May. This gesture was well received by the population, which now has greater access to potable water. (See photo below)

RCPB began offering sessions on Plan for Better Health in May. Credit with Education members are reporting these Technical Learning Conversations to be useful and instructive.

The randomized control trial impact evaluation is continuing at PADME, with results from the follow-up study expected in late 2009.
Freedom from Hunger launched the Microfinance and Health Protection initiative (known as “MAHP”) in January 2006 with funding from the Bill and 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 Staff Arrivals

Somen Saha from the School of Public Health at the University of North Carolina arrived to India in June and is working as a research assistant with Freedom from Hunger for the summer. Somen will help assess quality of care and SS referrals among MAHP clients. Welcome, Somen!

Frédéric Ruaz, a student from Columbia Business School, has joined Freedom from Hunger for the summer and arrived in Burkina Faso in June. Frédéric is conducting an analysis and documentation of health loans offered by RCPB as well as other MAHP partners. Welcome, Frédéric!

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