Partnering Organizations

Thank you to the Bill & Melinda Gates Foundation for funding and support of the original research.
BYU Evaluation Team
Introduction and Background
• Development status

• Access to healthcare

<table>
<thead>
<tr>
<th>Country</th>
<th>Ranking /186</th>
</tr>
</thead>
<tbody>
<tr>
<td>Norway</td>
<td>1</td>
</tr>
<tr>
<td>Mexico</td>
<td>61</td>
</tr>
<tr>
<td>India</td>
<td>136</td>
</tr>
<tr>
<td>Niger</td>
<td>186</td>
</tr>
</tbody>
</table>
Research Question

Does the provision of integrated microfinance and health protection products by an MFI have a positive impact on client health and financial status?
Bandhan’s Clients

“I understand Bandhan is playing an important role by providing us with different loans allowing us to expand our businesses, increasing our income.”
Active Borrowers

- 2007: 761,565
- 2008: 1,228,698
- 2009: 1,924,016
- 2013: 4,647,177
Outstanding Health Loan Portfolio Balance

- 2007: $6,110
- 2008: $57,848
- 2009: $34,409
- 2013: $1,704,541

Total: $1,704,541

$2,000,000
$1,500,000
$1,000,000
$500,000
$0

2007 2008 2009 2013
<table>
<thead>
<tr>
<th>Available Products</th>
<th>2007</th>
<th>2013</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>ORS</td>
<td>ORS</td>
<td>ORS</td>
</tr>
<tr>
<td></td>
<td>Paracetamol</td>
<td>Paracetamol</td>
<td>Paracetamol</td>
</tr>
<tr>
<td></td>
<td>Antacid</td>
<td>Antacid</td>
<td>Antacid</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Oral contraceptive</td>
<td>Oral contraceptive</td>
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<tr>
<td></td>
<td></td>
<td>De-worming medication</td>
<td>De-worming medication</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Nutritional supplements</td>
<td>Nutritional supplements</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Pregnancy tests</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Cotton</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Adhesive bandages</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Antiseptic lotion</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Sanitary napkins</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Seeds</td>
</tr>
</tbody>
</table>
Methodology
Health Topics

Diarrhea, sanitation, and safe water
Acute respiratory illness
Breastfeeding and malnutrition
Antenatal care
Neonatal care
Sample Selection

27 villages

90 groups
240 clients
Pre-test (2008)

57 groups
180 clients
Post-test 1 (2009)

181 clients*
Post-test 2 (2013)

*clients from previous surveys or current members
Client Surveys

Descriptive statistics and frequencies
Statistical tests for significance
Two comparisons:
– Pre-test vs. Post-test 1
– Pre-test vs. Post-test 2
In-depth Interviews

Hopes and aspirations
General health
Business practices
Major challenges
Decision-making
power
Role of Bandhan

36 interviews in 2013
Results
<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Pre-Test %</th>
<th>Post-Test 1* %</th>
<th>Post-Test 2* %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Knew a child should be breastfed “immediately” or “within 1 hour” of birth</td>
<td>71</td>
<td>97***</td>
<td>92^^^</td>
</tr>
<tr>
<td>Knew a child should be exclusively breastfed for 6 months</td>
<td>75</td>
<td>92***</td>
<td>97^^^</td>
</tr>
<tr>
<td>Knew one should add oil, protein or vegetables to first foods for baby in order to make them more nutritious</td>
<td>93</td>
<td>96</td>
<td>98^^</td>
</tr>
</tbody>
</table>

*Significant difference between pre-test cohort and post-test 1 cohort: + p ≤ 0.05, ++ p≤0.01, +++ p≤ 0.001
*Significant difference between pre-test cohort and post-test 2 cohort: ^ p ≤ 0.05, ^^ p≤0.01, ^^^ p≤ 0.001
## Health

<table>
<thead>
<tr>
<th>Gave advice on…</th>
<th>Pre-Test %</th>
<th>Post-Test 1* %</th>
<th>Post-Test 2* %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Breastfeeding and malnutrition</td>
<td>13</td>
<td>39***</td>
<td>35^***</td>
</tr>
<tr>
<td>Antenatal care</td>
<td>13</td>
<td>27***</td>
<td>33^^^</td>
</tr>
<tr>
<td>Neonatal care</td>
<td>10</td>
<td>26***</td>
<td>26^^^</td>
</tr>
<tr>
<td>Treating respiratory illnesses of young child</td>
<td>13</td>
<td>32***</td>
<td>31^^^</td>
</tr>
<tr>
<td>Treating diarrhea</td>
<td>10</td>
<td>41***</td>
<td>38^^^</td>
</tr>
</tbody>
</table>

*Significant difference between pre-test cohort and post-test 1 cohort: + p ≤ 0.05, ++ p<0.01, +++ p≤ 0.001
*Significant difference between pre-test cohort and post-test 2 cohort: ^ p ≤ 0.05, ^^ p<0.01, ^^^ p≤ 0.001
## Health

<table>
<thead>
<tr>
<th>Received advice regarding…</th>
<th>Pre-Test %</th>
<th>Post-Test 1* %</th>
<th>Post-Test 2* %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Breastfeeding or malnutrition</td>
<td>41</td>
<td>76***</td>
<td>77^^^</td>
</tr>
<tr>
<td>Antenatal care</td>
<td>37</td>
<td>85***</td>
<td>82^^^</td>
</tr>
<tr>
<td>Neonatal care</td>
<td>33</td>
<td>78***</td>
<td>85^^^</td>
</tr>
<tr>
<td>Respiratory illnesses</td>
<td>48</td>
<td>80***</td>
<td>68^^^</td>
</tr>
<tr>
<td>Diarrhea or hand-washing</td>
<td>57</td>
<td>90***</td>
<td>82^^^</td>
</tr>
</tbody>
</table>

*Significant difference between pre-test cohort and post-test 1 cohort: $^+ p \leq 0.05$, $^{++} p \leq 0.01$, $^{+++} p \leq 0.001$

*Significant difference between pre-test cohort and post-test 2 cohort: $^\_p \leq 0.05$, $^\_^p \leq 0.01$, $^\_^\_^p \leq 0.001$
Client Satisfaction

77% of interviewed participants felt positively about participation.

20% expressed neither approval nor disapproval regarding Bandhan.

1 participant felt negatively toward Bandhan.
Client Satisfaction

“… Bandhan is more organized, it has lower interest rates than competitions. I joined for Bandhan’s health care meetings and its business loans.”
Client Satisfaction

“I always tell [others] to opt for Bandhan because of its low interest rates and weekly repayment system.”
Client Satisfaction

Participants also cited low interest rate, ease of loans, group support, and health benefits.
“The greatest change I would consider [is] that today I am more financially stable than before. I have also kept some amount out of it as savings in bank.”
“Her earning is more now [so] she can save 5 times [more] than earlier. She had renovated her house and [is] running a hazard free business.”
Impact Stories

• Economically beneficial
• Good health
• Food security
• Improved social capital
Discussion and Analysis
Summary of Results

Initial improvements in important health knowledge and behaviors have been sustained over 5 years.
Importance of Findings

World Health Organization

Financial Services + Health Services = Achieve MDG’s and Health System Capacity
Bandhan and the MDGs

1. Eradicate extreme poverty and hunger
2. Promote gender equality and empower women
3. Reduce child mortality
4. Improve maternal health
“Bandhan plays an important role in achieving my dreams by providing us valuable knowledge regarding health and hygiene and also providing us loans to expand our business.”
Overall Indicators of Success

• Improvements in important health knowledge and behaviors have been sustained over time
• Continued utilization of and high levels of satisfaction with health services
• Continued peer-to-peer dissemination of advice
Additional Desired Services

- Health clinics
- Sanitation loans
- Education loans
Concluding Thoughts

Cross-sectoral interventions that address poverty and poor health appear promising.

Bandhan and FFH are leading the way in efforts to improve the health and well-being of India’s poorest families and are also contributing to the achievement of important national and international health improvement targets.