

Microfinance and Health Protection Program

Follow-up Evaluation
December 2013



Partnering Organizations



Thank you to the Bill & Melinda Gates Foundation for funding and support of the original research.



BYU Evaluation Team



Introduction and Background



India

- Development status
- Access to healthcare

International Human Development Index	
Country	Ranking /186
Norway	1
Mexico	61
India	136
Niger	186



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?

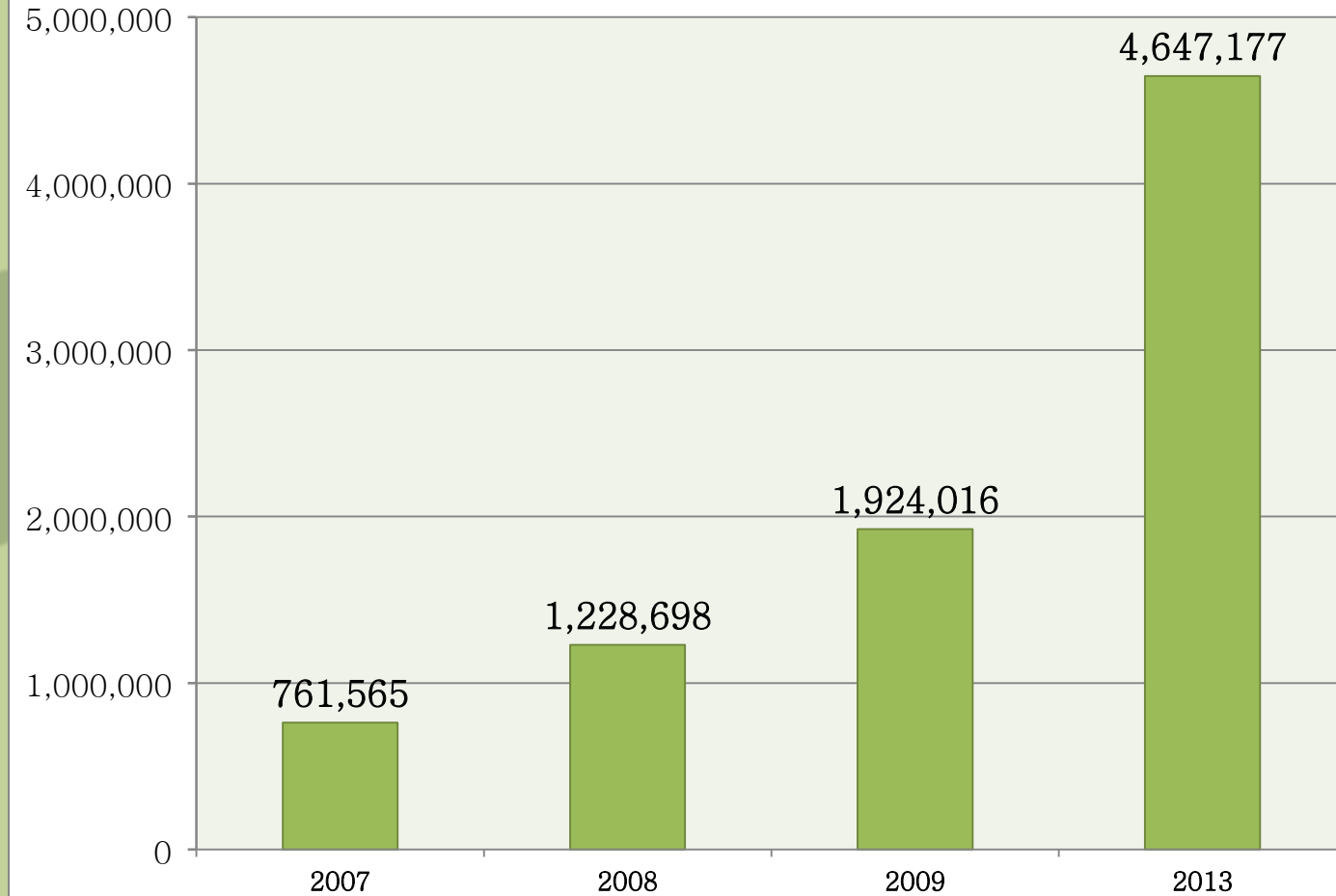


Bandhan's Clients

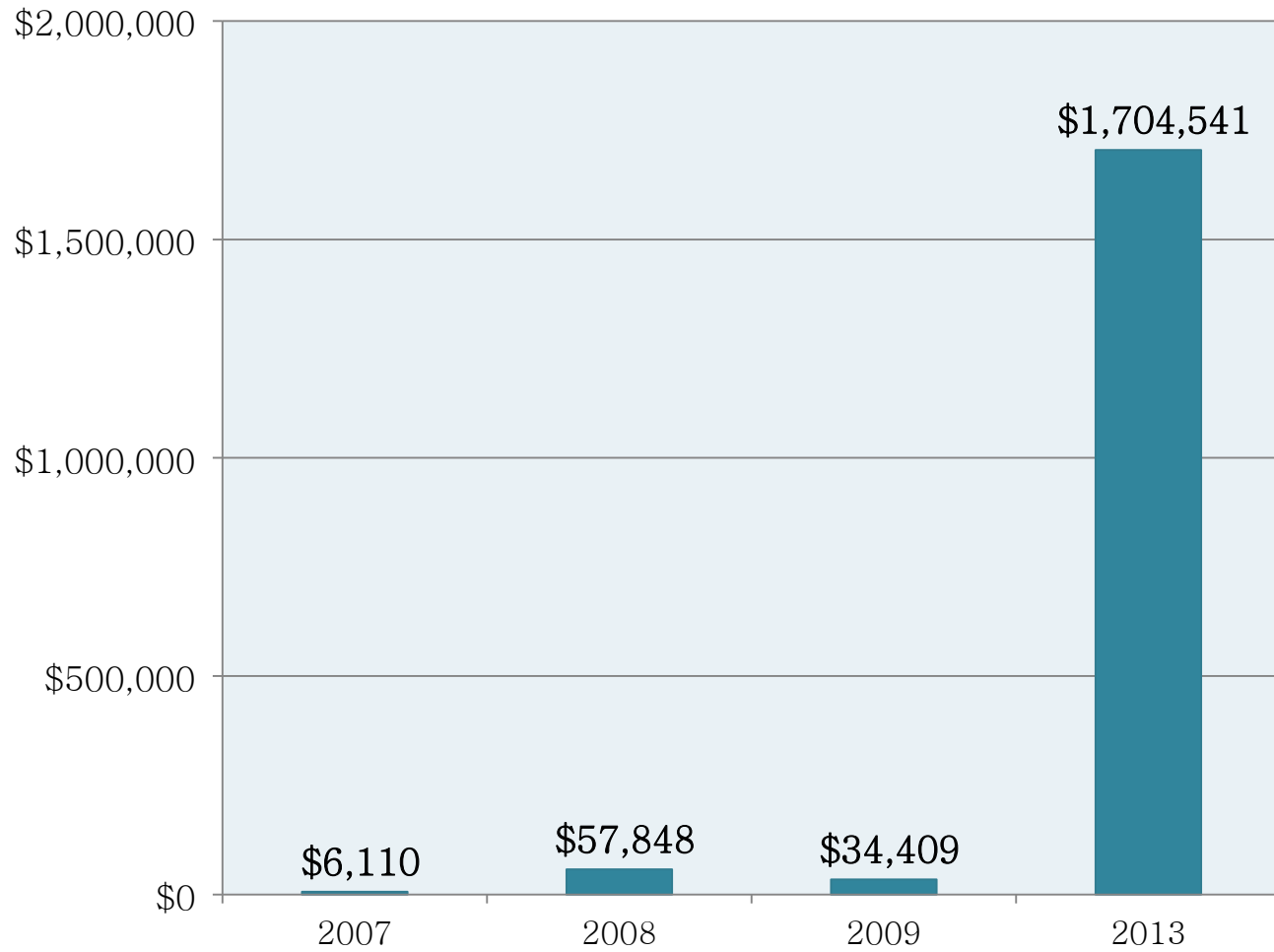
“I understand Bandhan is playing an important role by providing us with different loans allowing us to expand our businesses, increasing our income.”



Active Borrowers



Outstanding Health Loan Portfolio Balance



Available Products

2007

- ORS
- Paracetamol
- Antacid

2013

- ORS
- Paracetamol
- Antacid
- Oral contraceptives
- De-worming medication
- Nutritional supplements

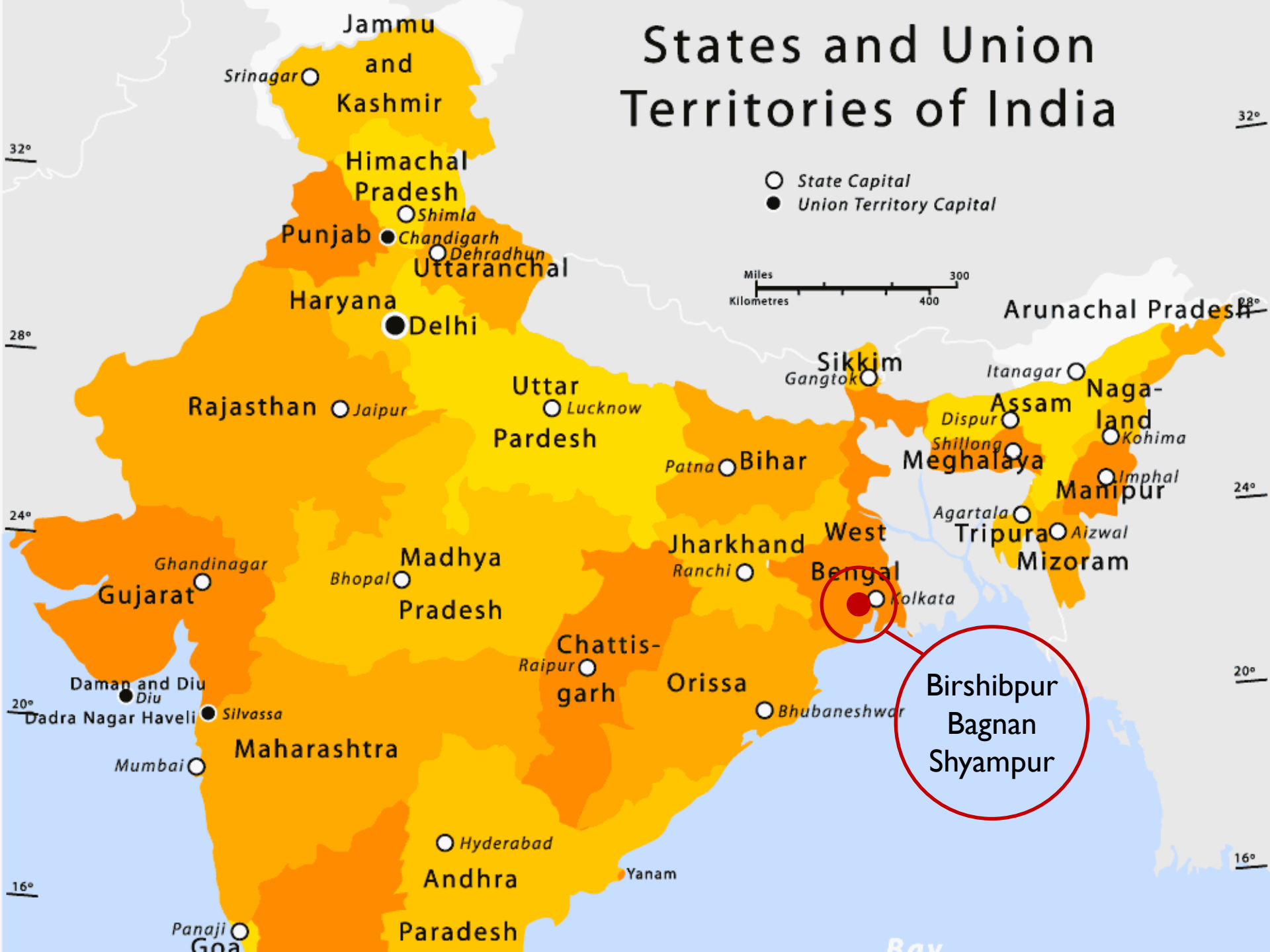
- Pregnancy tests
- Cotton
- Adhesive bandages
- Antiseptic lotion
- Sanitary napkins
- Seeds



Methodology



States and Union Territories of India



Health Topics

Diarrhea, sanitation, and safe water

Acute respiratory illness

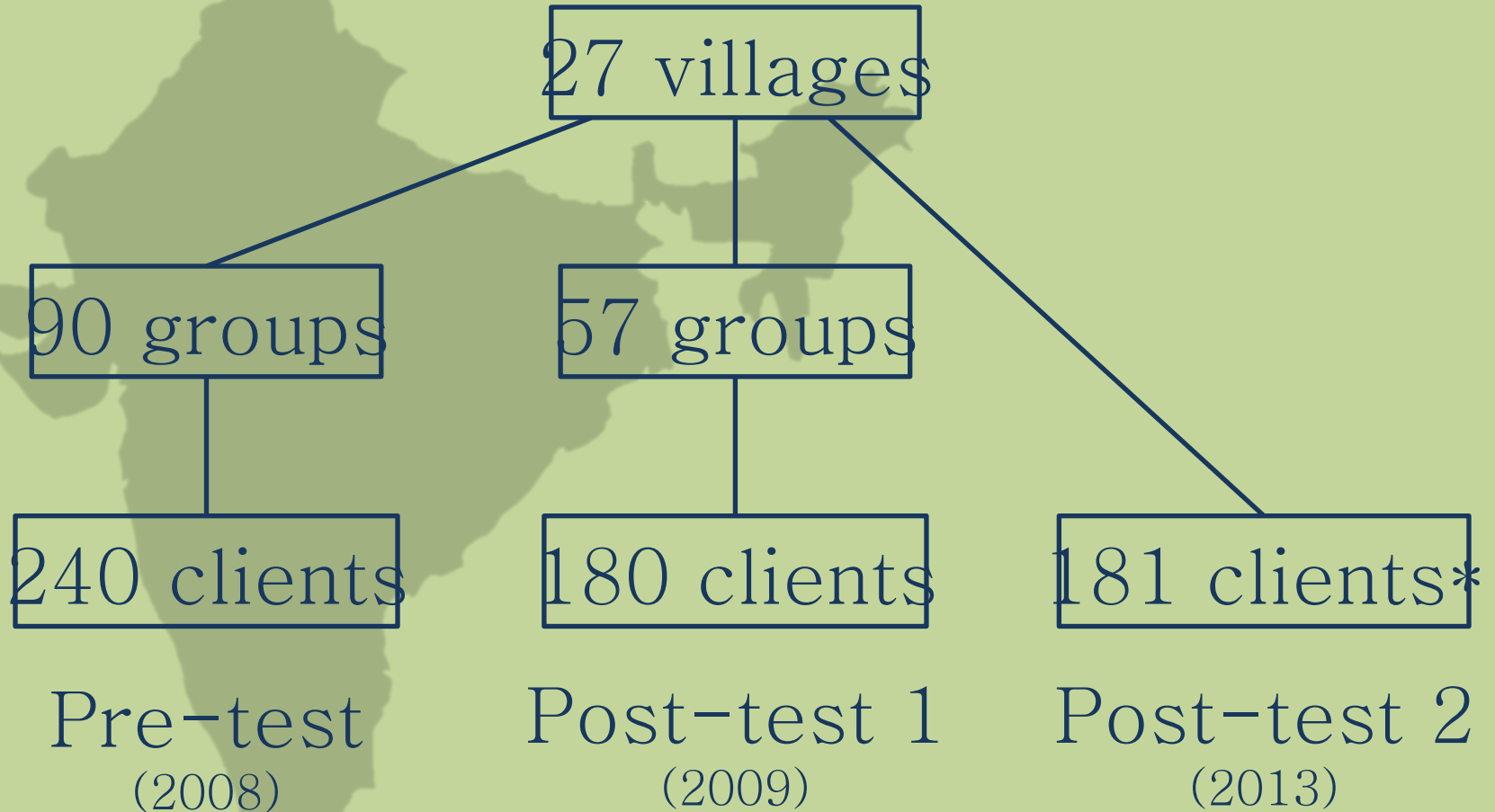
Breastfeeding and malnutrition

Antenatal care

Neonatal care



Sample Selection



*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



Health

Characteristic	Pre-Test %	Post-Test 1* %	Post-Test 2* %
Knew a child should be breastfed “immediately” or “within 1 hour” of birth	71	97 ⁺⁺⁺	92 ^{^^}
Knew a child should be exclusively breastfed for 6 months	75	92 ⁺⁺⁺	97 ^{^^}
Knew one should add oil, protein or vegetables to first foods for baby in order to make them more nutritious	93	96	98 ^{^^}

*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: ^ $p \leq 0.05$, ^^ $p \leq 0.01$, ^^ $p \leq 0.001$



Health

Gave advice on...	Pre-Test %	Post-Test 1* %	Post-Test 2* %
Breastfeeding and malnutrition	13	39 ⁺⁺⁺	35 ^{^^^}
Antenatal care	13	27 ⁺⁺⁺	33 ^{^^^}
Neonatal care	10	26 ⁺⁺⁺	26 ^{^^^}
Treating respiratory illnesses of young child	13	32 ⁺⁺⁺	31 ^{^^^}
Treating diarrhea	10	41 ⁺⁺⁺	38 ^{^^^}

*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: ^ $p \leq 0.05$, ^^ $p \leq 0.01$, ^^ $p \leq 0.001$



Health

Received advice regarding...	Pre-Test %	Post-Test 1* %	Post-Test 2* %
Breastfeeding or malnutrition	41	76 ⁺⁺⁺	77 ^{^^}
Antenatal care	37	85 ⁺⁺⁺	82 ^{^^}
Neonatal care	33	78 ⁺⁺⁺	85 ^{^^}
Respiratory illnesses	48	80 ⁺⁺⁺	68 ^{^^}
Diarrhea or hand-washing	57	90 ⁺⁺⁺	82 ^{^^}

*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.



Impact Stories

“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.”



Impact Stories

“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 \uparrow Health System
Capacity



Bandhan and the MDGs



1

**ERADICATE
EXTREME POVERTY
AND HUNGER**



3

**PROMOTE GENDER
EQUALITY AND
EMPOWER WOMEN**



4

**REDUCE
CHILD MORTALITY**



5

**IMPROVE MATERNAL
HEALTH**



Individual Impacts

“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

