



Healthy, Wealthy, and Wise: How MFIs Can Track the Health of Clients

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HEALTHY, WEALTHY, AND WISE: HOW MFIS CAN TRACK THE HEALTH OF CLIENTS

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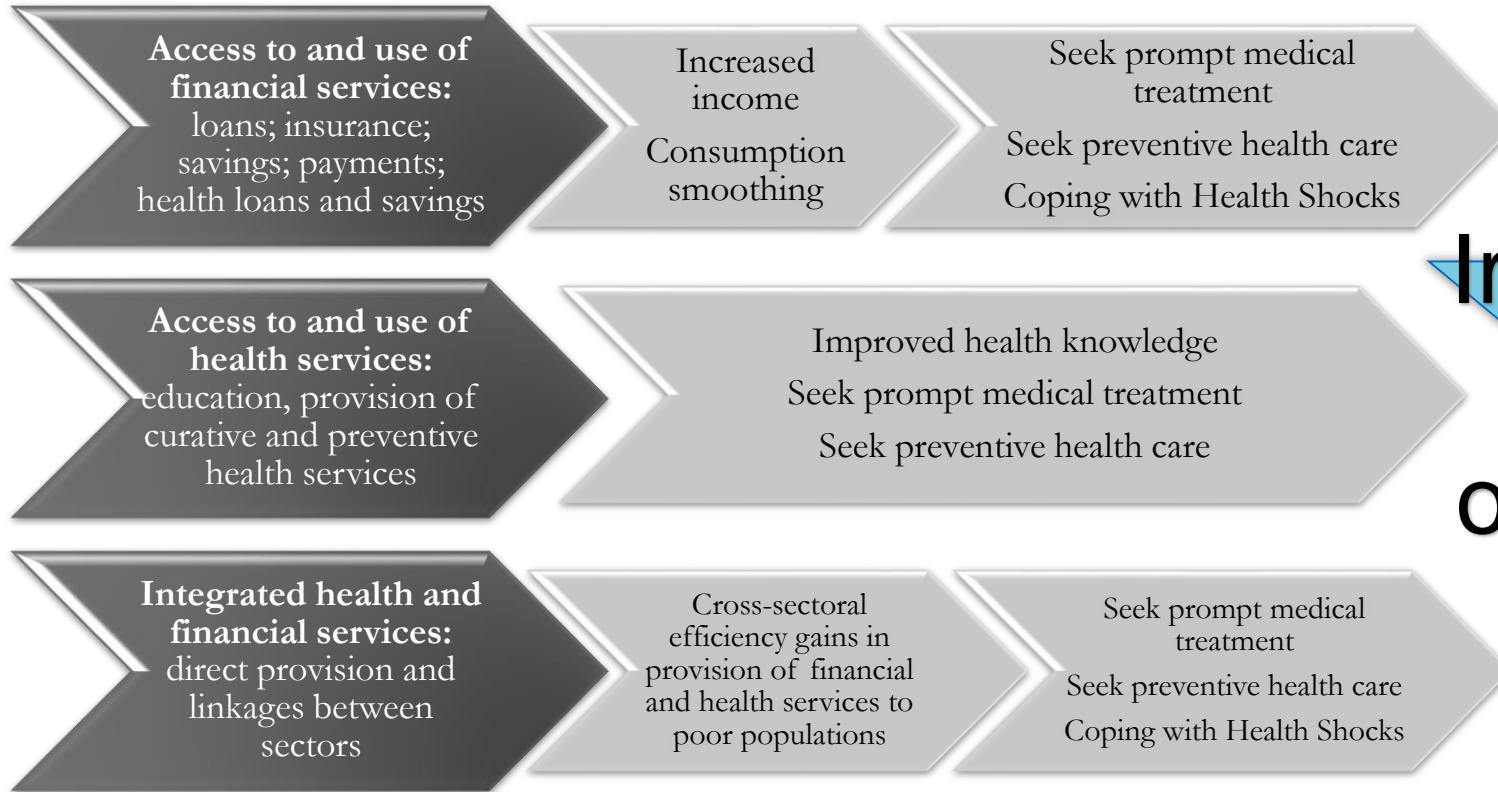




AUDIENCE POLL

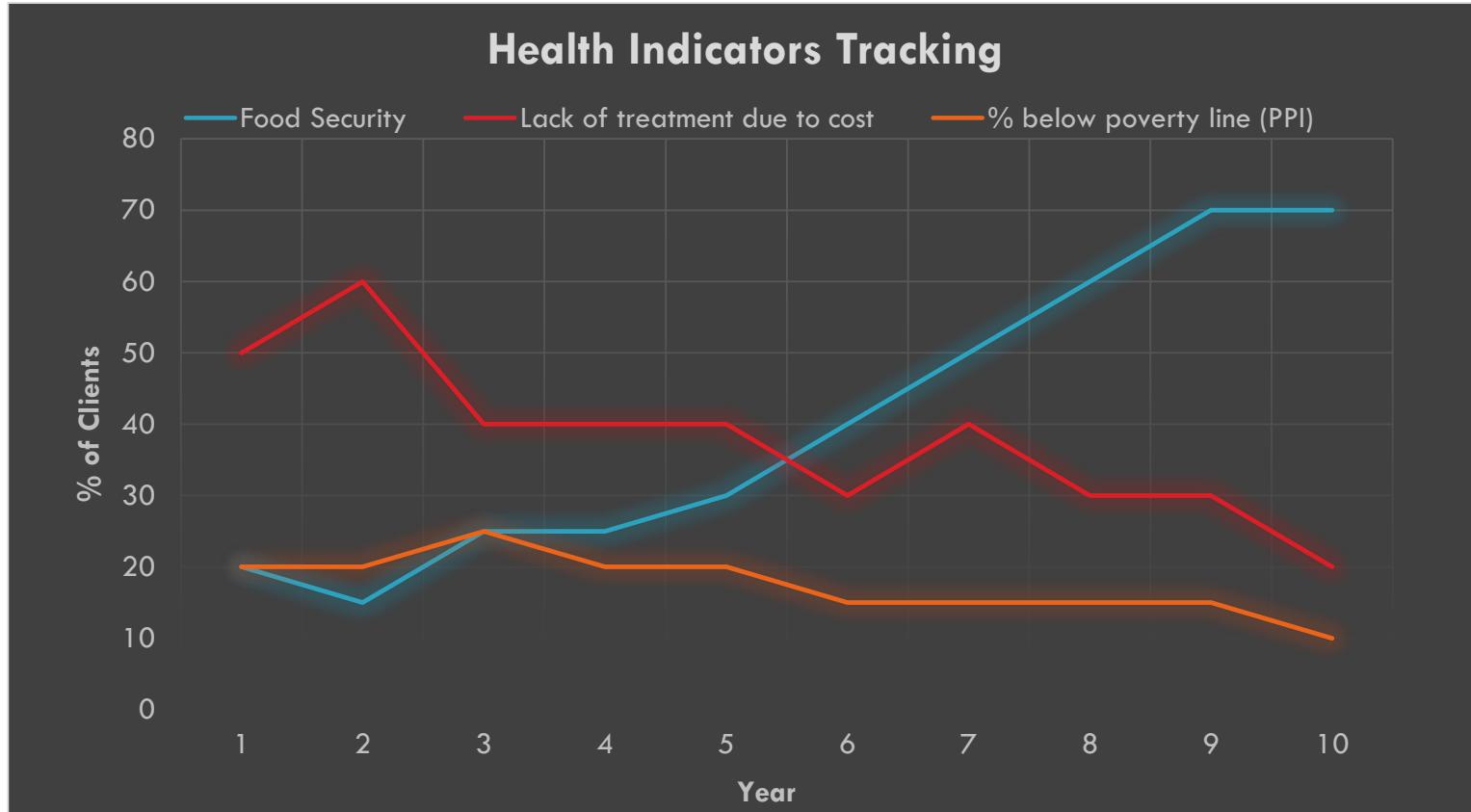
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THEORIES OF CHANGE: IMPROVED HEALTH



Improved
health
outcomes

GLOBAL HEALTH INDICATORS PROJECT



CHOOSING HEALTH INDICATORS

Criteria	Feasibility		Usability				Reliability		Likelihood of inclusion
	Measurable by a Financial Service Provider (FSP)	Can be reported in client survey	Can change in short-term	Addresses relevant measures for FSPs	Cannot rely on specific interventions to change outcomes	Be applicable for both genders	Can be benchmarked to other data (MDGs, regional data, etc.)	Reliability	
PPI/PAT	Yes	Yes	Maybe	Yes	Yes	Yes	Yes	Yes	High
Food security index	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Maybe	High
Use of preventive health services	Yes	Yes	Yes	Maybe	Maybe	Yes	Maybe	Maybe	High/ Moderate
Access to safe drinking water (MDG 7)	Yes	Yes	Maybe	Yes	Maybe	Yes	Yes	Maybe	High/ Moderate

INCLUDED IN HEALTH OUTCOME PERFORMANCE INDICATORS (HOPI)

- Poverty (Progress out of Poverty Index)
- Food Security and Nutrition
- Preventive Health Care Services
- Sanitation and Safe Water
- Curative Health Care
- Attitudes

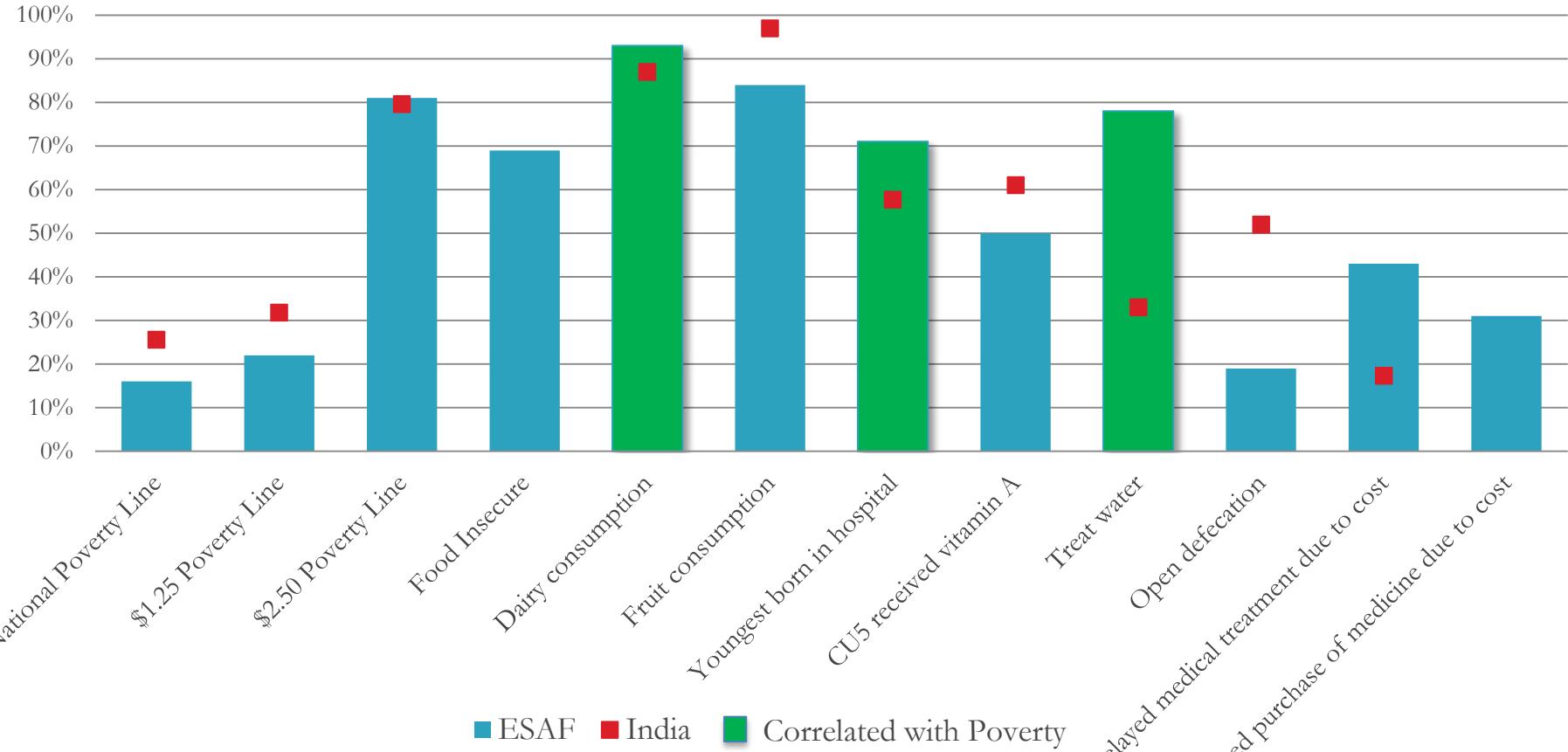


CLIENT HEALTH OUTCOMES

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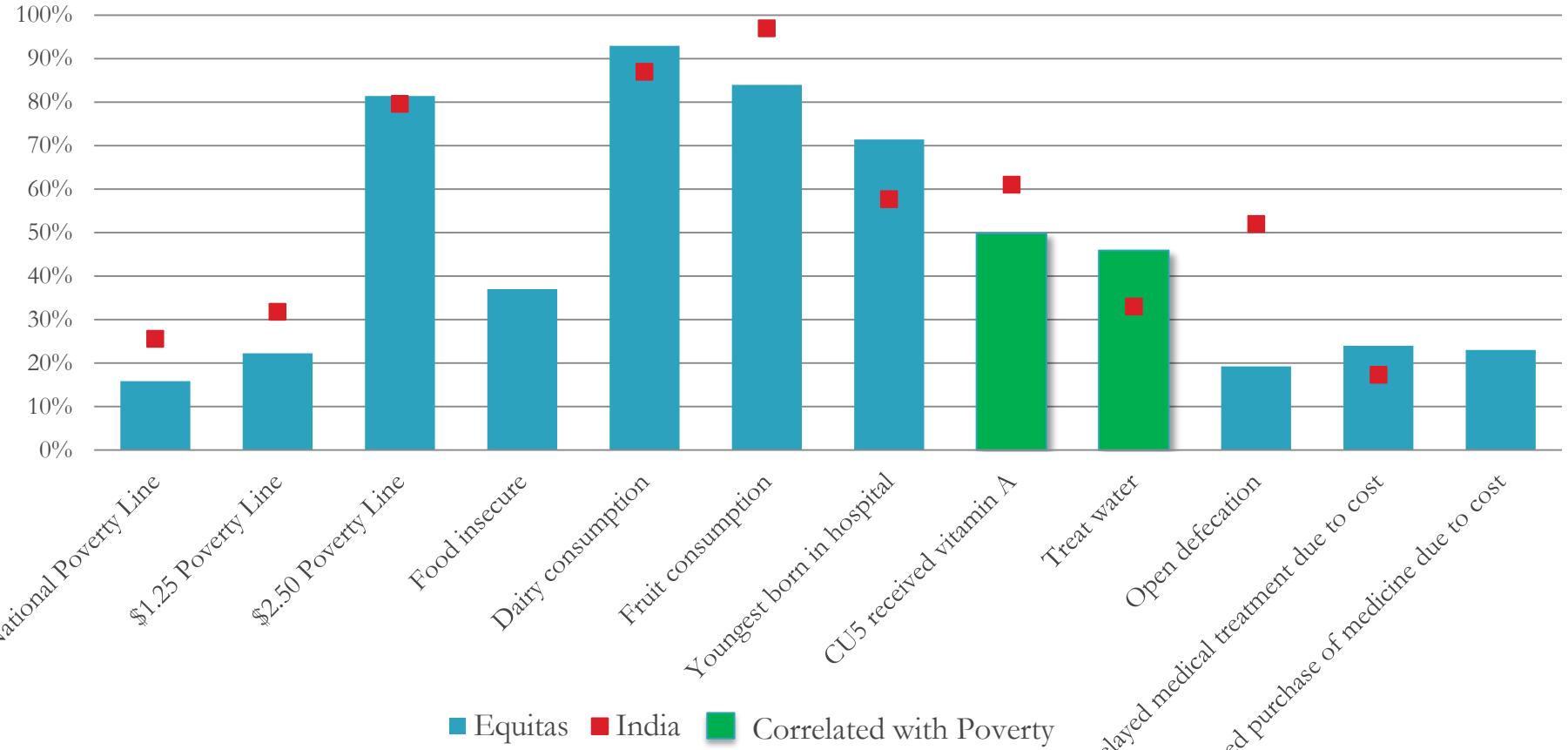
RESEARCH RESULTS: ESAF, INDIA

ESAF HOPI Dashboard on Poverty and Health (2014)



RESEARCH RESULTS: EQUITAS, INDIA

Equitas HOPI Dashboard on Poverty and Health (2014)



GUIDING QUESTIONS FOR ESAF AND EQUITAS

- What is your motivation for understanding client health?
- What did you learn about your clients from the health indicators?
- Were there any challenges in either collecting, interpreting, using the data?
- What are your plans going forward in use of the health indicators?

ESAF MICROFINANCE (INDIA)

- 700,000 low income families ~ 7 states ~ 175 branches
- 15 loan products developed through need assessment studies
- “Good health” is the most valuable asset for a poor family because illness drains almost half the hard earned money
- Health initiatives:
 - Runs a rural hospital with subsidized treatment (Palakkad, Kerala)
 - Runs a nursing school with reservations for the children of clients
 - 10,000 women educated on cleanliness and hygiene (WASH)
 - Health entrepreneur project to control non-communicable diseases (NCDs); local women trained, can earn an income through services.

MOTIVATION TO UNDERSTAND CLIENT NEEDS

- Client poverty (PPI assessment in 2014)
 - 25% live in extreme poverty (USD 1.25 PPP)
 - 75% are poor (below USD 2.5 PPP)
- 1 day lost to ill-health affects the overall income of a poor household, which can even lead to over-indebtedness
- We understand that our client's awareness translated into good health practices is therefore key to a healthy life
- Can help ESAF to focus its health projects/initiatives if the gaps are so evident

KEY LEARNINGS FROM CLIENT HEALTH DATA

- OPEN DEFECATION: Need to focus in areas where open defecation has been reported; offer them water and sanitation loans.
- LOW-COST NUTRITIONAL FOOD: Information on the intake of low-cost nutritional foods to be included in the health modules.
- ANNUAL ASSESSMENT: Regular monitoring of the key health indicators and detailed health assessment of additional indicators to be conducted at once in a year.
- CORRELATION: Health to be correlated with poverty levels

CHALLENGES IN COLLECTING, INTERPRETING, AND USING THE DATA

- As it was collected by the loan officers, the form had to be translated in the vernacular language.
- There were no major challenges as the questions are fairly simple and easy to collect.

PLANS MOVING FORWARD

- Incorporated the key relevant health indicators in ESAF's client profile form, which will be tracked on census basis.
 - Water purification
 - Delayed medical treatment
- Periodic collection and analysis of health indicators to understand the change in the awareness and behavior change levels of the clients.
 - PPI + nutritional intake of food, WASH, affordability of medical treatment
- Use the key findings to plan and focus on products and services that can have direct relation on the health of the clients.

Equitas Health Services- Partnerships

A Healthy Client / Citizen



Health Education (MCS-FFH)



Health Camps (850 Hospitals)



Health Help Line



Telemedicine with Apollo



Savings through referrals to network hospital

MOTIVATION TO UNDERSTAND CLIENT NEEDS

- Essential to Equitas' mission statement: "To Improve quality of life of client"
- Hence studied initiatives to drive mission
- Equitas understands that access to affordable healthcare is a key pain-point for members. To bridge this gap, we carefully piloted and achieved scale since inception (2007) on:
 - Primary health screening of over 2.7 million people
 - Referrals to 28,791 people for in-patient treatment at a discount through linkage to a network of 850 hospitals
 - Fortified with helpline, telemedicine, and health education

KEY LEARNINGS FROM CLIENT HEALTH DATA

- Association between food security and fruit & dairy consumption
- Water treatment
- But not very strong reference with economic indicators

CHALLENGES IN COLLECTING, INTERPRETING, AND USING THE DATA

- Questionnaire to be more specific
- Not a representative sample:
 - administered at the Branch
 - covered 2nd cycle and above clients
- Not able to cover Pan India to study different locations
- Only Equitas clients covered
- No control sample
- Tamil Nadu is well served by health services compared to some backward states like Madhya Pradesh, Rajasthan, etc
- Negligent rural coverage; respondents mostly urban & peri-urban with good health services

PLANS MOVING FORWARD

- Conduct larger survey covering sample for different locations across India
- Select both rural & urban belts
- Revise questionnaire to cover more questions on health and other parameters, like frequency of intake and definition of fruits to include simple and cheap fruits like banana, etc
- Questionnaire to be administered to male & female respondents
- Repeat survey after 6-8 months from same customers to track changes over time
- Capture types of water treatment

Thank You!

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