

freedom
from Hunger



Freedom from
Hunger creates and
delivers **innovations**
that support the
self-help efforts of
the chronically
hungry poor.



Credit with Education



Microfinance and Health Protection ("MAHP") initiative

INNOVATION

Health protection services to improve the commercial viability of microfinance for the very poor

Overview of MAHP

- Microfinance and Health Protection initiative (MAHP)
- Adds health protection services to microfinance services
- Bill and Melinda Gates Foundation
- \$6 million
- 4 years: January 2006 through December 2009
- Five MFI partners, five countries, three continents
- Bandhan, CARD, CRECER, PADME, RCPB



What is “health protection”?

Microfinance health protection innovations

Microfinance institutions are developing innovative services to improve the health and productivity of their clients

Women around the world seek reliable ways to protect the health of their families



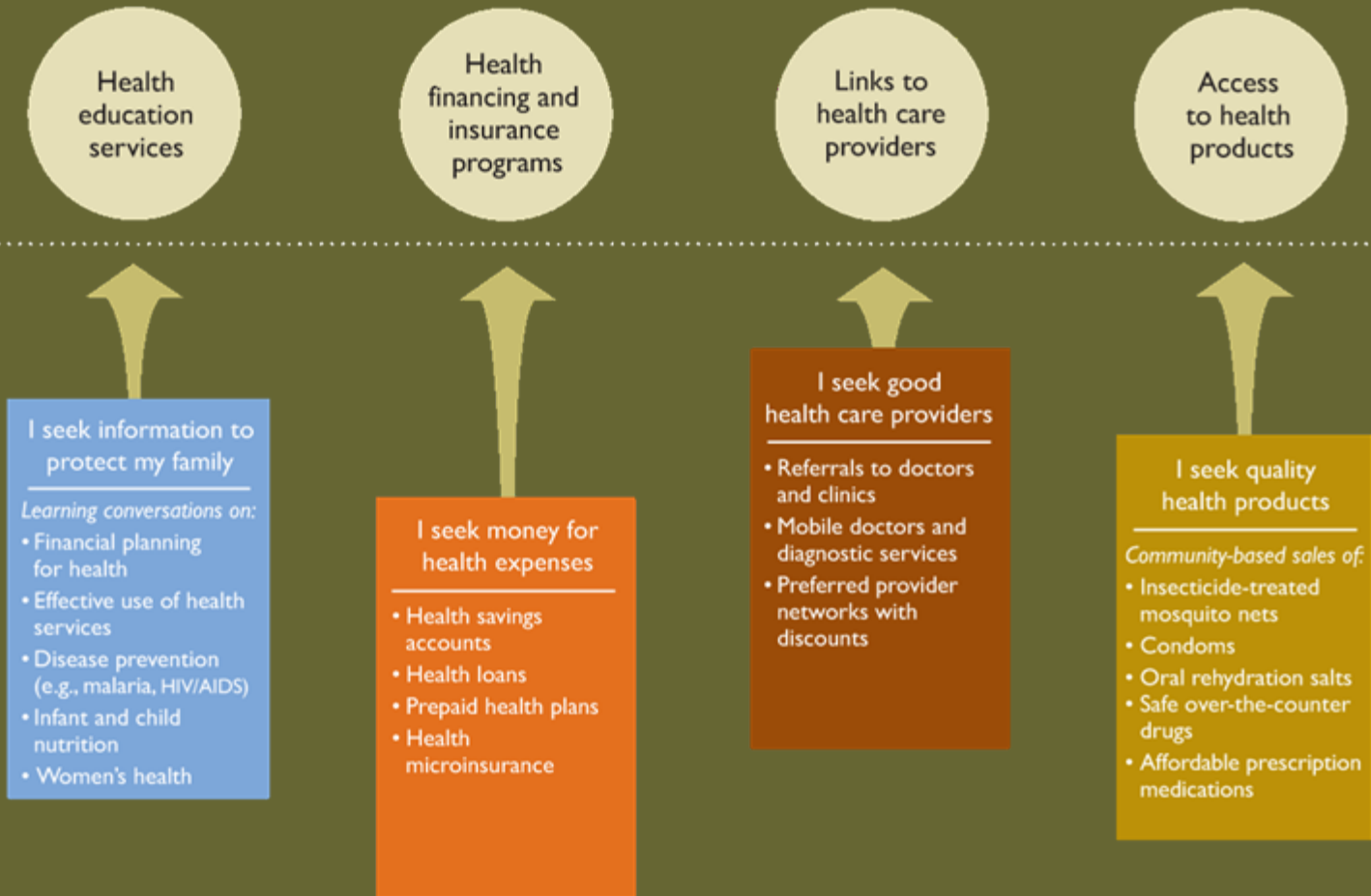
Client health protection needs

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Client health protection needs

MAHP Objectives

- **INNOVATIONS**—Develop and test the delivery of a packages of market-driven and context-specific health protection service options with each participating institution;
- **MANAGEMENT TOOLS**—Design and test new management and communications tools to help participating institutions overcome the challenges of offering integrated services, particularly related to health;
- **RESEARCH**—Provide solid evidence of the impacts of such services on institutional as well as client performance through carefully controlled research.

Bandhan

- Emergency health loans
- Health education
- Access to health products



CARD

- Health loans (PhilHealth premium)
- Health insurance enrolment (PhilHealth)
- Health education (dengue, consumer)
- Preferred provider network (discounts)
- Affordable drug distribution





CRECER

- Linkages to providers (mobile doctors)
- Collective health loan
- Individual health loan
- Health education (consumer, Healthy Habits)

PADME



- Credit with Education
- Malaria, childhood illness, HIV/AIDS
- Health product distribution (bed nets, ORS)
- Prepaid health feasibility study

RCPB

- Health savings
- Health loans
- Solidarity fund
- Health education (consumer)



MAHP Innovation Packages SUMMARY

- Bandhan** Health education, village health entrepreneurs selling health products, individual health loans
- CARD** Health education, rural preferred provider program, health insurance premium loan and enrolment
- CRECER** Health education, “health days” with mobile doctors, collective health loan, individual health loan
- PADME** Credit with Education, health product distribution, exploration of prepaid health/insurance
- RCPB** Health education, health savings with linkages to clinics and pharmacies, health loans, community health solidarity fund

Activities to Date

- Market research
- Product development
- Management tools
- Baseline research

Upcoming Activities

- Analysis and consolidation of development process, lessons learned
- Quality of care
- Cost coverage and sustainability
- Documentation of impact evaluation results
- Sharing with other MFIs

Challenges and Lessons So Far

- Intersection of microfinance and health—technical expertise, “language”, existing experiments and examples
- Balancing core products with “door openers” and income-generating products
- Linkages versus direct service provision
- Persistent value of behavior change education
- Microinsurance