



## **Leveraging the Power of Women's Groups and Financial Services to Improve Knowledge and Behaviours for Improved Child and Maternal Nutrition**

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# Outline

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- **Background**
- **Interventions**
- **Approaches**
- **Key findings**
- **Conclusions**

# Background – The Situation

- Microfinance Institutions (MFIs), Self-Help promoting Institutions (SHPIs) and their Self – Help Groups are reaching about 90 million women in India to address economic and social lives
- Reaching such a huge number of women and their families to improve health and nutrition – **An Amazing Potential**



# Background – The Platform

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- Studies have found that most of these groups can provide a platform for integrating financial, health and nutrition services helping women to-
  - ✓ Acquire basic knowledge and behaviour on health and nutrition through participatory education sessions
  - ✓ Increase access to better health services & products
  - ✓ Address health financing needs through Health savings and loans

## Background - The Alliance

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- Freedom from Hunger (FFH) and Microcredit Summit Campaign (MCS) formed Health & Microfinance Alliance globally & in India
- The aim is to provide technical support to interested MFIs & SHPIs in integrating health and nutrition interventions on women's groups' platforms
- Worked so far with 38 MFI and SHPI partners across 9 states in India , reaching over 750,000 families through women

# Interventions – The Technical Support

- The technical interventions from HMA includes the following-

Health financing  
product design  
including  
nutrition  
security

Health and  
nutrition  
curriculum  
design and  
delivery

Capacity  
building,  
monitoring &  
research  
design

Facilitating  
relationships  
between  
community and  
local service  
providers through  
community based  
systems &  
structures

# Interventions – Education & Linkage

- Health and nutrition education facilitated by trained MFI and SHPI staff or Community health volunteers recruited from the existing women's groups.
- Community Health Volunteers provide families with health products and linkages to local frontline workers (ASHA, ANM & Anganwadi workers)



# Interventions – Services & Finance

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- Collaborate with health organisations to organize health camps, set up medicine points, provide general check up etc.
- MFIs and SHPIs design specific health financial services for improving access to health care like health loan and health savings.



## Approaches – 3 Types of Integration



- Unified Approach - This is most cost-effective approach as resources for adding health education and services are marginal.
- Parallel Approach - the most expensive as additional staff are employed to provide separate services
- Linked Approach – This can be cost effective provided both organisations can cover their respective costs and both having high level of coordination

## Key Findings – One example

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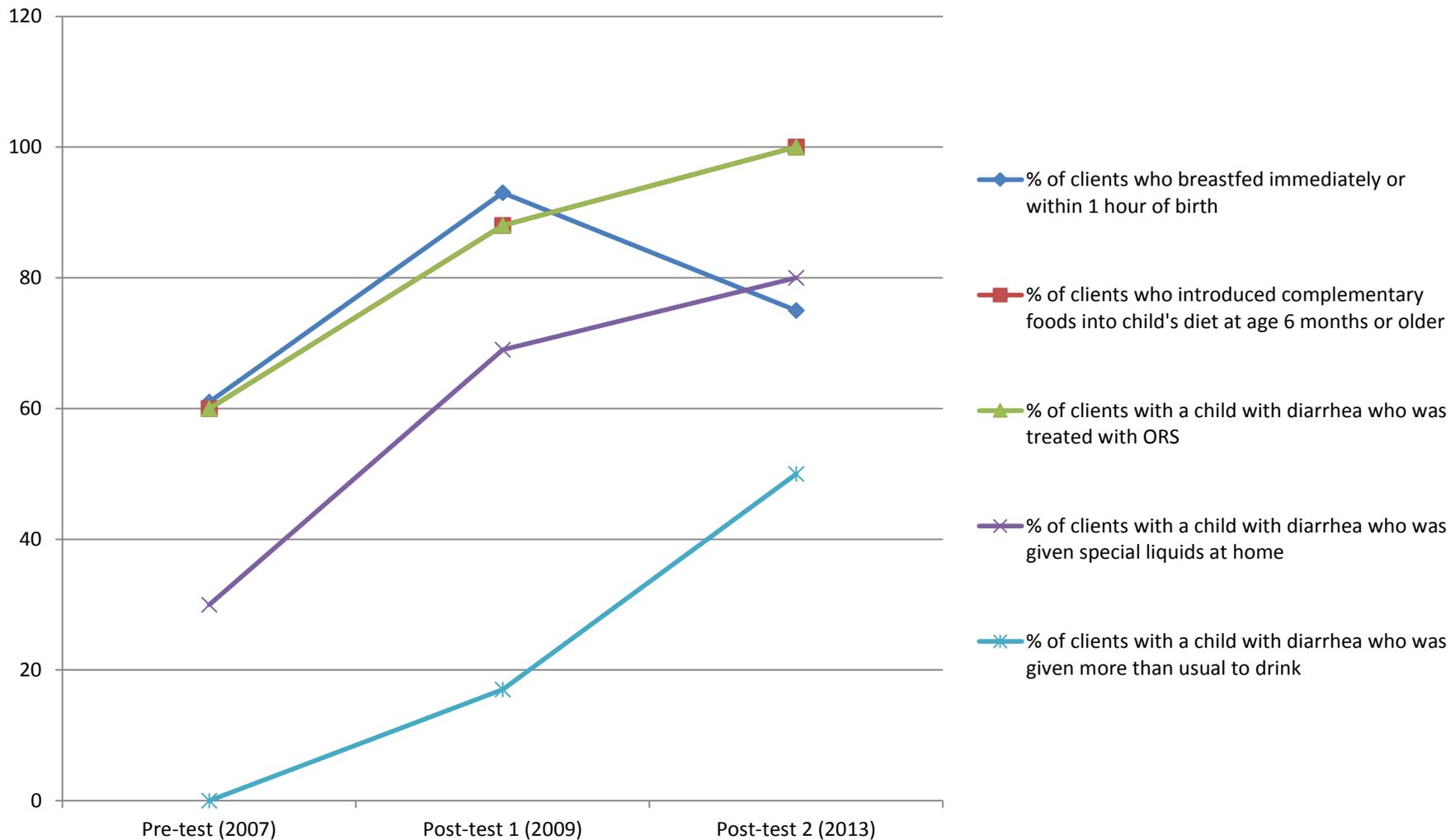
- While evidence continues to mount regarding MFIs and SHPIs providing health services, one evaluation, conducted with the MFI Bandhan, located in West Bengal, India, has been important for understanding and promoting the promise of these integrated approaches for poor households.
- Bandhan and Freedom from Hunger identified pressing health needs and concerns of Bandhan clients and designed a responsive and cohesive health package including health education (e.g. MCH, breast & complementary feeding, diarrhoea, etc), health loan, health linkage and use of community health volunteers

## Key Findings – Bandhan over a period



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- A pre- and post-test evaluation suggests that over a five year assessment period, there were significantly higher rates of immediate breastfeeding, proper introduction of complementary foods, and use of ORS to manage diarrhoea.
  - Women also report improved capacity to make health and nutrition decisions, that they trust the information and services provided and that they feel increased confidence to advise others.

# Figure: Selected Bandhan Impact Assessment Results



# Conclusion – What Integration can do



- Integration in India represents important examples of the under-developed opportunities for cross-sectoral approaches and partnerships to improve nutrition and health of women and children in India.
- Health & Nutrition practitioners, in their endeavour to expand universal health care & improved nutrition, are positioned to benefit from the sustainable and effective group-based platforms of MFIs and SHPIs that currently serve millions of women and their families.