



Healthy Mothers, Healthy Babies

Kalinga kay Inay Project

September 2015

Building a healthy future for women and children in the Philippines

Free Ultrasounds Draw the Community

Charyle is 32 years old and nine months pregnant with her fourth child. She attended the Davao City community health fair organized in July by CARD MRI, a Filipino microfinance institution (MFI), with partners from **MFIs for Health**.

Charyle was very excited for an ultrasound. While Charyle goes monthly to a nearby health center for prenatal checkups, this was likely her first ultrasound.

Charyle plans to deliver at a birthing center (an affordable alternative to a hospital for low-risk pregnancies). "I like it better because it's more personal," she said. "I have PhilHealth, which helps with costs and point-of-care service."

Irish (27) is four months pregnant with her first child. She has visited a health clinic three times already and plans to deliver at a regional hospital because she has hypertension. "So," said Irish, "I think I will look at PhilHealth while at this health fair."

Barrera (30) is 8 months pregnant with her fourth child. Barrera learned of the fair during her prenatal visit at the health center, which is within walking distance and offers free prenatal checkups.

She said she decided to come to the fair "For the ultrasound—to be able to see my baby. It was my first time."

Barrera also plans to deliver at her local birthing center. "It is walking distance from where I live, and it is PhilHealth accredited, so free."

Charyle, Irish, and Barrera exemplify the recommended behaviors that pregnant women in the Philippines can and should exhibit, but participants at the fair span a spectrum in terms of maternal health knowledge and preparedness—something the education and access to services covers.

OB/GYNs, general physicians, pediatricians, and other medical professionals provided services to these women that many normally would not be able to access or afford.



QUICK FACTS

804,566 women received health education in Luzon, Visayas, and Mindanao

1,113 account officers trained in **14,650** centers

4 community health fairs

3,634 check-ups, among whom...

...**2,263** were pregnant

...**1,371** were lactating

107 health providers participated in health fairs

2,222 mother and baby kits distributed

ABOUT THE PROJECT

[Freedom from Hunger](#) and the [Microcredit Summit Campaign](#) are partnering with [CARD Mutually Reinforcing Institutions](#) (CARD MRI) to implement an 18-month project to address maternal health in the Philippines head-on. The project is supported by an educational grant from [Johnson & Johnson](#).

Freedom from Hunger and the Microcredit Summit Campaign are US-based non-profit organizations. CARD MRI is one of the largest groups of social development institutions in the Philippines, including the largest microfinance institution (MFI) in the country.

“Healthy Mothers, Healthy Babies,”
or **“Kalinga kay Inay”** in Tagalog,
consists of 3 main project areas:

- ♥ Health education and access
- ♥ Build sustainability
- ♥ Document evidence



MFIs for Health Consortium

MFIs for Health is made up of 21 microfinance institutions committed to providing access to health care services to poor communities:

- ♥ ARDCI NGO Group, Inc.
- ♥ ASA Philippines Foundation, Inc.
- ♥ Alalay Sa Kaunlaran, Inc.
- ♥ Bangko Kabayan, Inc.
- ♥ Bukidnon Integrated Network of Home Industries, Inc.
- ♥ CARD Bank, Inc.
- ♥ Center for Agriculture and Rural Development (CARD), Inc.
- ♥ CARD SME Bank, Inc.
- ♥ Center for Community Transformation
- ♥ Community Economic Venture, Inc.
- ♥ Daan Sa Pag-Unlad, Inc.
- ♥ Kabalikatan Para Sa Maunlad Na Buhay, Inc.
- ♥ KFI Center for Community Development Foundation, Inc.
- ♥ LifeBank Foundation
- ♥ Negros Women for Tomorrow Foundation, Inc.
- ♥ Pag-Inupdanay, Inc.
- ♥ Rizal Bank, Inc.
- ♥ Rural Bank of Talisayan-Mutual Benefit Association and Fonus Multipurpose Cooperative (MFI), Inc.
- ♥ Taytay Sa Kauswagan, Inc.
- ♥ Tulay Sa Pag Unlad, Inc.
- ♥ USWAG Development Foundation, Inc.

Contact MAHPSecretariat@gmail.com to learn how you can join.



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Increasing Healthcare Access

Through “Healthy Mothers, Healthy Babies,” 8,000 women of child bearing age (primarily pregnant and lactating women) will receive education as well as preventive and diagnostic services through five community health fairs by the end of 2015.

Enabling Ongoing Healthcare

CARD engages local government and local healthcare providers (HCPs) when organizing health fairs. The municipal health office and midwives have helped to get women to the health fair and local HCPs have provided their services. The hope is to link attendees to local healthcare providers for ongoing healthcare service.

PhilHealth Participation

The Philippines’ national health insurance program, [PhilHealth](#), is committed to providing affordable, acceptable, available, and accessible healthcare services.

CARD has made a point to engage the local health insurance office of PhilHealth in the fairs where they provide orientation, enrolling non-members, and other services to health fair attendees.

Many women do not know the benefits or financial savings of PhilHealth membership. So, they

learn that a year’s premium is less than a typical uninsured delivery, meaning that it is financially advantageous to sign up. Moreover, PhilHealth now provides point-of-care sign-ups, encouraging attendees to enroll.

4 Fairs, 2 to Go

Since October 2014, CARD has organized four community health fairs, averaging 1000 attendees, and they have been a community undertaking. More than 100 OB/GYNs, pediatricians, general physicians, midwives, and local health volunteers have provided their services to the community.

Many women have experienced their first ever gynecological exam with an OB/GYN—let alone an ultrasound. We have found this to be the primary reason women are traveling to the community health fairs.

Attendees also participate in dialogue-based education, learning important maternal and child healthcare lessons.

Fairs were held in Palawan (last October), Bicol (January), the Visayas (April), and Davao City (July). Two more fairs will be held in October in Mindanao and Northern Luzon.

THE MOTHER AND BABY KIT



Through the “Healthy Mothers, Healthy Babies” project, CARD and partners are providing diapers, cotton balls and buds, soap, thermometers, rubbing alcohol, and baby oil to women who attend the community health fairs.



In the four community health fairs, the project has distributed 2,222 mother and baby health kits.



“The health fair opened my eyes to higher-needs people in the community.”
Eva, an OB/GYN

Healthy, Wealthy, and Wise: Tracking the Health of Clients



With funding support from Johnson & Johnson, the Microcredit Summit Campaign and Freedom from Hunger set out in 2014 to develop and test a standardized set of “Health Outcome Performance Indicators” (HOPI) that can be used by MFIs and other financial service

providers (FSPs) to monitor the health outcomes of clients over time.

The HOPI relied on a cross-sectoral collaborative process, engaging microfinance practitioners, health sector experts, and investors. The indicators were then pilot tested by four MFIs in India, the Philippines, and Peru. (CARD participated in the pilot.)

The results from these four MFIs highlighted the added value of health indicators when combined with poverty measurement in helping MFIs understand client well-being. For example, the food security measure was useful to detect vulnerability; while very few clients in Peru fell under any of the poverty lines, 40 percent of them scored as food insecure.

The project culminated with the

release of [*Healthy, Wealthy and Wise: How Microfinance Institutions Can Track the Health of Clients*](#). The report describes the experience in selecting and pilot-testing the HOPI. These indicators and corresponding paper aim to help institutions to choose appropriate indicators for monitoring client health outcomes over time.

The HOPI assess the following:

- ♥ Poverty, food security and nutrition
- ♥ Preventive and curative health care
- ♥ Water and sanitation
- ♥ Attitudes

To learn how to adapt the HOPI to your own institution’s needs, contact Sabina Rogers (rogers@microcreditsummit.org).

Community Health Fairs

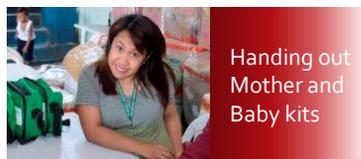
Women from the local community and surrounding areas access maternal health products and services like urine tests, OB/GYN consults, ultrasounds, sonograms, and vitamins provided by [BotiCARD](#) (part of the CARD family). Such services are otherwise unavailable to many of them.

While women wait for their checkup, local health volunteers deliver education on family planning and other important maternal health topics.

CARD convenes community health workers, private provider physicians, and public health nurses as well as the Department of Health, local government, and PhilHealth national insurance program to improve maternal health in poor, rural communities where accessing health services is a challenge.



Attendees enroll in PhilHealth



Handing out Mother and Baby kits



BotiCARD provides vitamins



Community health fair attendees in Davao

CARD members with their Account Officer. AOs are CARD staff who facilitate women's community bank groups and are trained to effectively deliver health education.



Building Capacity to Provide Health Education



What does it take to deliver maternal health education to 600,000 women? In January 2015, 17 CARD staff and 1 nurse took part in a training of trainers (ToT) on the maternal and child health education module, "Healthy Pregnancies Make Healthy Communities."

The program covers topics like keeping mothers healthy, nutrition and supplements for pregnant and young women, the importance of delivering in a health facility, and more. CARD's Account Officers then deliver the lessons to the loan group members, a fundamental component of Freedom from

Hunger's [Credit with Education \(CwE\) program](#).

CARD is also an advocate in the Philippines for integrated health and microfinance programming and hosts the MFIs for Health secretariat.

In March, four members of MFIs for Health—ASA Philippines Foundation Inc., Kabalikat Para sa Maunlad na Buhay, Inc. (KMBI), Tulay sa Pag-unlad, Inc. (TSPI) and Center for Community Transformation (CCT)—joined the Integration Workshop and ToT facilitated by CARD MRI.

The first two days of the training were dedicated to identifying sustainable strategies to incorporate health education into existing financial services structures and functions. On day three, participants gained a deeper understanding of the maternal health education content.

Participants were trained on how to effectively deliver content using the Pictorial Learning Conversation

(PLC) methodology for their microfinance clients during a center meeting. PLCs are a new learning technique from Freedom from Hunger, CARD MRI's longtime partner.

The participants, primarily MFI managers, said that the training helped them gain a better appreciation and understanding of strategies to delivering, monitoring, and evaluating CwE. They also shared that it will help them to better achieve the vision and social mission of their respective institutions.



“MFIs for Health” Provide Health Services to Poor Communities

The Filipino “MFIs for Health” consortium expanded to 21 microfinance institutions (MFIs) in May when they [inked a Memorandum of Agreement](#) to provide access to health care services to poor communities.

“Helping poor communities through financial access is undeniably important in poverty eradication,” said Marilyn M. Manila, the chairperson of **MFIs for Health**, “but this is insufficient to reach our goal. Poor health and having no access to health care service are big part of continuous poverty in many countries. We realize the importance of good health of [MFIs’] clients to help them continue improve their quality of life.” MFIs for Health looks to build strong partnerships with other MFIs, foundations, and government agencies in order to leverage synergies for tackling health inequities in the country.

The signing ceremony was witnessed by Senator Paulo Benigno “Bam” Aquino; Atty. Alexander Padilla, president of PhilHealth; and representatives from the Department of Health (DOH), the Microfinance Council of the Philippines (MCPI), and other international partners.

Atty. Padilla and Sen. Aquino both recognized the role of MFIs for Health in achieving health protection for all Filipinos.

“The microfinance industry has grown so much over the past year,” Sen. Aquino said. “Its growing industry means supporting more Filipinos who are in need. It is crucial that the MFI industry should continue to innovate...and unlock more accessible opportunities that go beyond financing and bring it to our countrymen especially in the areas who have less opportunities.” Sen. Aquino closed by saying, “Our office is committed to pushing the

policies in order to get there. We should continue to work together. Rest assured that we are here as your main partner in the senate.”

Prof. Ernesto Garilao, president of Zuellig Family Foundation, Allan Robert Sicat, executive director of MCPI, Camille Rivera, senior program associate at the Microcredit Summit Campaign, and Steve Hollingworth, president of Freedom from Hunger, also gave a message of support to the MFIs for Health.

Dr. Jaime Aristotle B. Alip, the founder and managing director of CARD MRI, was pleased for the support given by Sen. Aquino, PhilHealth, and local and international institutions.

“I am thankful with the different institutions for believing that the joint microfinance and health could help improve the quality of life of many Filipinos,” said Dr. Alip.

Media Coverage

“Healthy Mothers, Healthy Babies” activities have received coverage from local and national newspapers, radio, and TV stations, including the Bikol Reporter, GNN TV 48, DWSR Power Radio, Herald group, Mindanao Daily News, Edge Davao, Sunstar, and more.



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