



Healthy Mothers, Healthy Babies

Partnering to improve maternal
health in the Philippines

Expanding Microfinance and Health Services in the Philippines



Health and Poverty

Despite recent economic growth, much of the Philippine population of 92 million people continues to struggle with chronic hunger and poverty. Approximately 32 percent of the population lives on less than US \$1 per day, and about 41 percent on less than \$2 per day. Fertility and maternal mortality rates are among the highest in Southeast Asia. Incomplete or inaccurate health information, inconsistent health infrastructure, and limited access to affordable, quality medicine results in a low standard of care for rural populations while simultaneously, entrenched health behaviors add to the impact of illness. Filipinos are low users of primary-care services and often delay seeking care until health problems are serious.

Healthy Mothers, Healthy Babies: Kalinga kay Inay



Over the past 20 years, the Philippines has enjoyed an increase in life expectancy, improved access to education and economic opportunity, and a decrease in communicable diseases. Despite this progress, maternal health has lagged behind. The Philippines are poised to miss achieving Millennium Development Goal 5 for maternal health and more women continue to die before, during, and after childbirth.

With the support of Johnson & Johnson, Freedom from Hunger and the Microcredit Summit Campaign are partnering with CARD Mutually Reinforcing Institutions (CARD MRI) to meet this challenge head-on, confronting the issue and addressing maternal health in the Philippines. CARD MRI is one of the largest groups of social development institutions in the Philippines, including the largest microfinance institution (MFI) in the country.

Through the joint project called “Healthy Mothers, Healthy Babies,” the three institutions will develop and implement maternal health education and promote curricula designed to improve health knowledge and promote behavior change for more than 600,000 women by December 2015. In conjunction with maternal health education, participants will benefit from improved access to health services through community health fairs and partnerships with public and private health

providers to serve primarily poorer, rural areas of the Philippines where maternal mortality rates are the highest.

This effort will also strengthen the capacity of the Philippine Microfinance and Health Consortium, a collaboration of health and microfinance practitioners. The consortium, which began as an initiative of CARD MRI and Freedom from Hunger, has grown to include 18 Filipino MFIs that are beginning to deliver integrated health and microfinance services to their clients. The goal of this effort led by the Microcredit Summit Campaign, a global convener of microfinance stakeholders, is to rally support for, and build the sustainability of, a national network to promote the practice of integrated health and microfinance as a means of delivering health services to underserved populations.

Why Use Microfinance as a Platform

Microfinance is a financially self-sustaining tool that helps families to lift themselves out of extreme poverty. In the Philippines, 4.3 million people, 1.9 million of whom are women, are currently served by microfinance providers. Providing integrated health-related products and services using the platform of microfinance serves to address the link between ill health and poverty. Health packages generally include a combination of the following services:

- Health education
- Health financing, such as health loans, savings accounts and micro-insurance
- Linkages to healthcare providers
- Access to health products

The Health and Microfinance Alliance is convening and educating microfinance practitioners, health service providers, as well as the business and philanthropic communities to encourage them to endorse and support the integration of these vital services.

“When CARD started a more structured health program in partnership with Freedom from Hunger in 2006, we knew then that we are responding to the needs of our clients and providing our share towards the achievement of the Millennium Development Goals for poverty alleviation and maternal health.”

— Dr. Jaime Aristotle B. Alip, CARD MRI

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