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Microfinance-health initiative: Q&A

A partnership for sustainable health solutions between Global Partnerships, PATH and Pro Mujer

What is the microfinance-health initiative? It's a partnership between three respected nonprofits in the field of global health and microfinance: Global Partnerships, PATH, and Pro Mujer. The organizations are jointly addressing key health challenges in Latin America by developing a microfinance model for expanding access to essential, low-cost health solutions that are financially sustainable over the long term.

Where was the initiative launched and what's the timeline? The initiative was launched in Nicaragua in mid-October 2009. The initial phase involves a comprehensive assessment process to develop a methodology for creating a financially sustainable health strategy for Pro Mujer in Nicaragua that has the potential to be replicated in other markets. The second phase will focus on implementing a pilot project that demonstrates how microfinance organizations can be leveraged as distribution platforms for preventive and primary healthcare solutions on an economically sustainable basis.

What need is the initiative addressing? Primarily, the need to develop fully sustainable solutions that address multiple facets of poverty and expand access to health care and services. There is a critical interplay between poverty and poor health, and evidence shows that expanding access to health solutions for people living in poverty can significantly improve their health and reduce contributors to chronic poverty, such as maternal mortality.

What will this initiative add to the health education and services that Pro Mujer already offers? For the last 20 years, Pro Mujer has provided poor women in Latin America with an integrated package of financial services, healthcare and training to lift themselves and their families out of poverty. Through a systematic assessment process, the initiative intends to make Pro Mujer's health services even stronger, more strategic, and financially viable. With a greater understanding of the health issues that contribute to chronic poverty and by increasing access to preventive healthcare for women and their families, Pro Mujer can better serve women in Latin America and enable them to break the cycle of poverty.

What are examples of specific health issues or diseases in Nicaragua that the initiative will address? The project aims to improve Pro Mujer's existing health services—primary healthcare and preventive health education that address key health threats to women in Nicaragua—by making them more sustainable, impactful and cost effective. Based on the findings from the assessment, the pilot may focus on strategies such as education for effective management of diarrheal infection, upper respiratory disease, and other threats to children's health; screenings for cervical and breast cancer; providing eye exams; and teaching women to become more educated consumers of healthcare.

How can microfinance organizations improve access to healthcare? Microfinance organizations can serve as a powerful bridge to preventive and primary healthcare, leveraging an infrastructure for reaching people living in poverty, often in remote areas. Specific health strategies microfinance institutions can

adopt include creating links to already existing low-cost services in the market; delivering targeted health education and services in the communal bank setting; and creating micro-insurance products. In addition, offering healthcare through the microfinance setting offers a unique opportunity to empower women to better support their family's health care as they're increasing their financial capacity to do so through microcredit.

What are ideas for making such health programs financially sustainable? Through the financial assessment process, we'll identify ways to make microfinance-health programs more cost efficient through a range of strategies, from group purchases of health services to tapping into the funding stream that comes from microfinance products.

Who are the partners and what will their roles be? Global Partnerships will provide overall leadership and project management for the initiative. PATH, which has significant expertise in building health programs including health assessment research, is leading the comprehensive assessment of disease burden and health priorities as well as developing a resource guide to allow other microfinance institutions to learn from this experience. Pro Mujer, a longtime practitioner of microfinance and health services, is using its successful model and existing infrastructure to plan, conduct and evaluate the pilot project.

How is the initiative funded? Initially, Global Partnerships and PATH are funding the initiative through a combination of foundation grants and gifts from individual donors. The end goal is to develop a sustainable funding stream for integrated health services and education that are offered through the microfinance platform.

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About Global Partnerships: Global Partnerships is a nonprofit organization, founded in 1994, that expands opportunity for people living in poverty by supporting microfinance and other sustainable solutions in Latin America. <http://www.globalpartnerships.org>

About PATH: PATH is an international, non-profit organization that creates sustainable, culturally relevant solutions that enable communities worldwide to break longstanding cycles of poor health. By collaborating with diverse public-and private-sector partners, we help provide appropriate health technologies and strategies that change the way people think and act. <http://www.path.org>

About Pro Mujer: Founded in 1990, Pro Mujer is a women's development-and-microfinance organization that provides poor women in Latin America with an integrated package of financial services, healthcare, and training to lift themselves and their families out of poverty. Pro Mujer has a presence in Argentina, Bolivia, Mexico, Nicaragua and Peru. <http://www.promujer.org>