



## Pro Mujer Case: A Model to Deliver High Impact Health Services

Wealth and Health: Leveraging Microfinance for Better Health Outcomes

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June 13, 2011





**Pro Mujer is a women's development organization, founded in Bolivia in 1990.**



**Works in 5 countries in Latin America.**

**Over 200,000 women and their families.**



**Employs an integrated approach: financial, health and training services using a village banking methodology.**

# Pro Mujer Microentrepreneur Profile

- Women aged 18 - 65
- Small business/informal sector
- Family and financial responsibilities
- Seated all day long, eating whatever food is available and at odd times: high rates of obesity
- Work 6+ days a week: no time for preventive health
- A day away from work is a day without income



# Pro Mujer Clients' Lifestyle: Health Implications

## **Causes of Death in Nicaragua:**

- Cardiovascular disease (hypertension, diabetes, hyperlipidemia)
- Stroke (hypertension)
- Renal failure (diabetes)
- Cervical and breast cancer
- Liver failure (alcoholism)
- Domestic violence

# Why are Available Health Services Insufficient?



## Private Sector Physician

- Fee for service → only used when very sick
- Costly → implies important trade-offs (education, food)



## Public Sector

- Wait times → lost day of work and wages + cost of transportation
- Follow-ups difficult → chronic conditions neglected



## Pharmacies

- Self-diagnosis → unnecessary spending
- When complicated, chronic conditions are disabling and very expensive for women and the public sector
- **Lower opportunity cost means women start here**

# Microfinance and Health: How does Pro Mujer's Model Work?



Woman wants a loan for her small business

Joins or forms a group of women who want the same and whom she knows and trusts

Comes to Pro Mujer where group is finalized and members guarantee each other's loans



**Direct contact with a group of asymptomatic women at high risk of suffering from chronic conditions**

# Microfinance and Health: How does Pro Mujer's Model Work?



Each woman starts out with small loan for her business

Group comes to Pro Mujer offices where they repay loan, receive training, access health care

With each successive loan the woman can take out more money

**Low opportunity cost: one-stop shop. INFORMATION, INCENTIVE, CONVENIENCE**

**Follow-ups and access to more health and finance training**

# New Health Model: Pro Mujer Nicaragua

Cost: US\$ 2.40 per month

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Education	Diagnosis	Consults, Counseling, Referrals
<ol style="list-style-type: none"> <li>1. Reproductive health</li> <li>2. Maternal health</li> <li>3. Domestic violence</li> <li>4. Cervical and breast cancer</li> <li>5. Diabetes</li> <li>6. Hypertension</li> <li>7. Adolescent sexuality/pregnancies</li> <li>8. Respiratory diseases</li> <li>9. Diarrhea and GI diseases</li> <li>10. Seasonal problems</li> </ol>	<ol style="list-style-type: none"> <li>1. Blood pressure measure</li> <li>2. Blood test</li> <li>3. Body mass index</li> <li>4. Urine test</li> <li>5. Glycemia</li> <li>6. PAP smear</li> <li>7. Clinical breast exam</li> </ol>	<ol style="list-style-type: none"> <li>1. Medical consults and counseling</li> <li>2. Diagnosis, treatment, follow-up</li> <li>3. Referrals to specialists at discount prices</li> <li>4. Discounts on medications/treatments</li> <li>5. Others TBD</li> <li>6. Referrals/collaboration w/ public sector</li> </ol>

## Additional Services (Fee-for-Service)

1. Colposcopy
2. Pregnancy tests/MAC
3. Ultrasound
4. Others TBD by market/collaborations



# Nicaragua Health Pilot

- High-impact early diagnosis of chronic conditions and cancer
- In-house physicians: ↑ resolution level
- Convenience ↑ significantly utilization
- US\$ 2.40 per month: affordable to clients/use of savings
- Intensive health training of PMN staff
- Training program:
  - Awareness: early interventions, improved lifestyle, early management of chronic conditions
  - Strong emphasis on maternal, reproductive, and child health

# Nicaragua Health Pilot: Results

November 2010 - April 2011

- # Women enrolled: 3,287

Exam	Percentage enrolled w/ exam	Percentage of exams w/ positive result
Glycemia	90%	17%
Blood Pressure	95%	6%
BMI	90%	68%
PAP Smear	52%	4.6%
Clinical Breast Exam	85%	3%
Blood Test	82%	5%
Urine Test	87%	6%

- Monthly reports of health and process indicators
- Quality, impact indicators and client satisfaction surveys quarterly

# Nicaragua Health Pilot: Next Steps

- Package to be sold to clients' relatives
- Open service to the rest of the community
- Offer some in-house specialty care
- Allow the use of savings to buy medications?
- Phase II/III: mobile clinic, mobile technology, telemedicine
- Adapt pilot to be replicated in Mexico and Peru



[www.promujer.org](http://www.promujer.org)

