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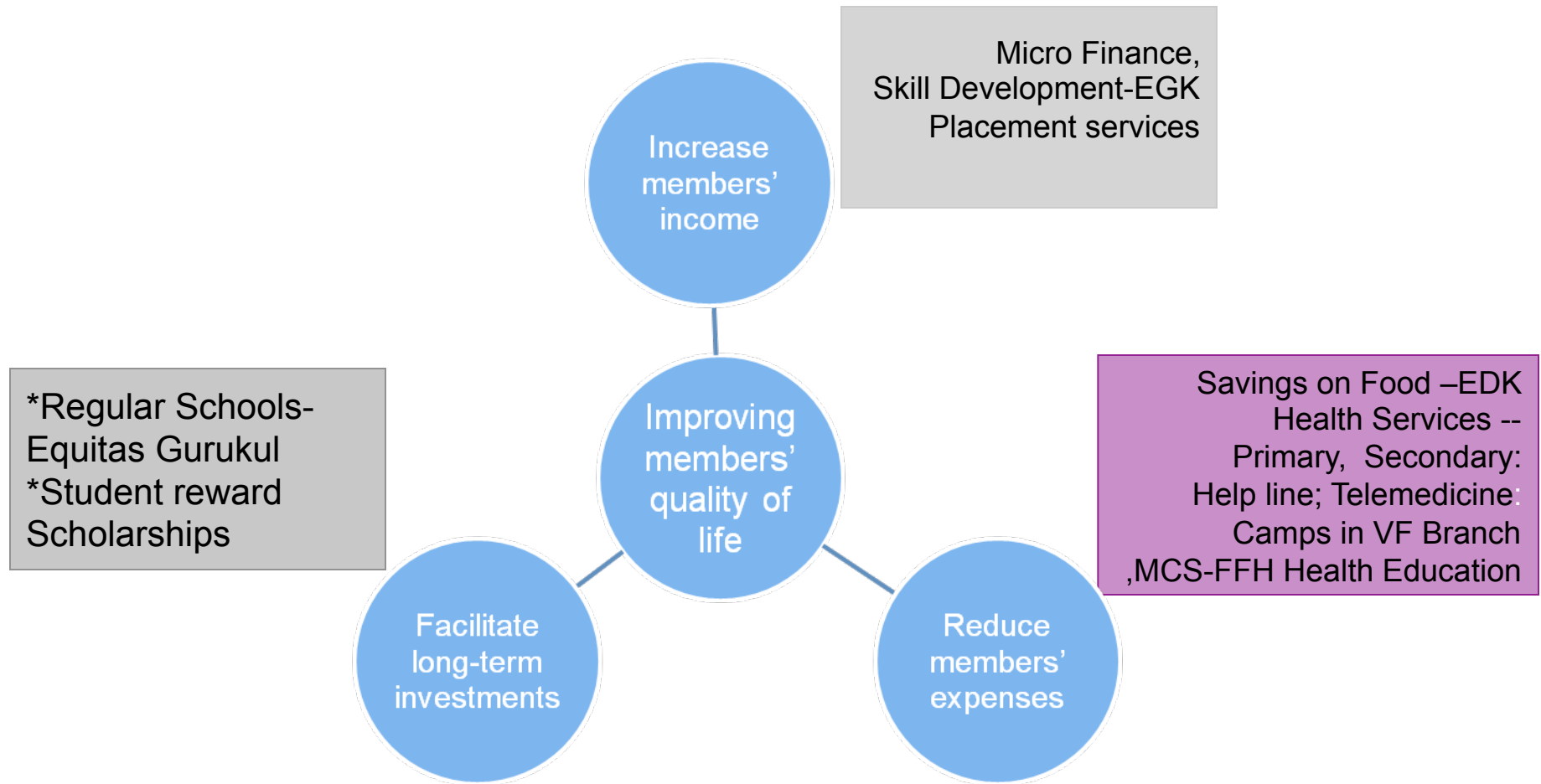
Equitas Ecosystem - Fulfilling Needs



- Increasing income/Reducing expenditure
- Improving quality of life
- Ability to make long-term investments

Eco System-Theory of Change

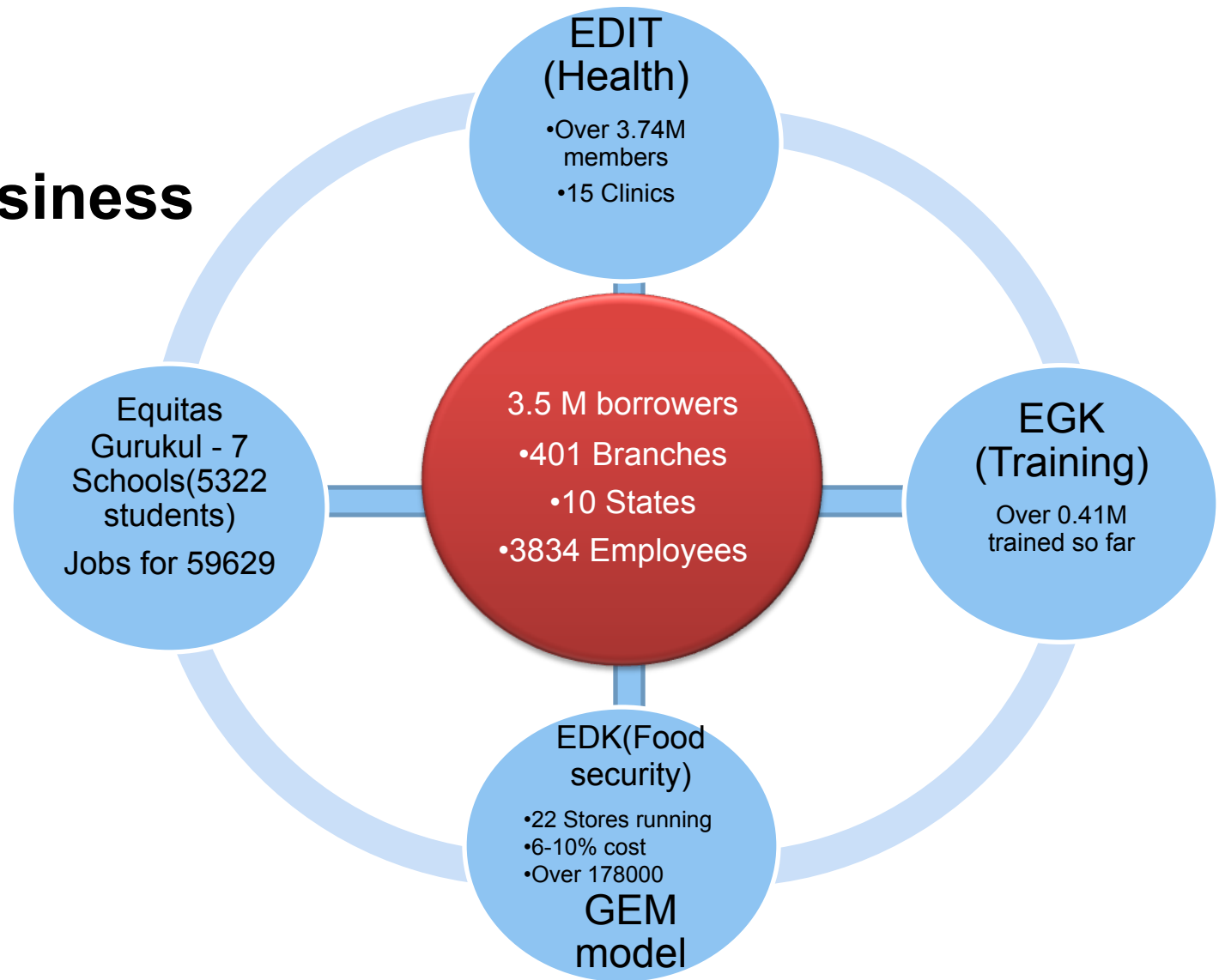
Touching lives..... Transforming Future.....



Equitas Ecosystem Beyond Business

Financial commitments

- 5% of profits to EDIT
- 15% of networth for purchase of land & construction of building for Gurukul (School)
- Rs 2000 per month per branch & 1 CSR rep for 10 branches for health-camps/skill training/placement

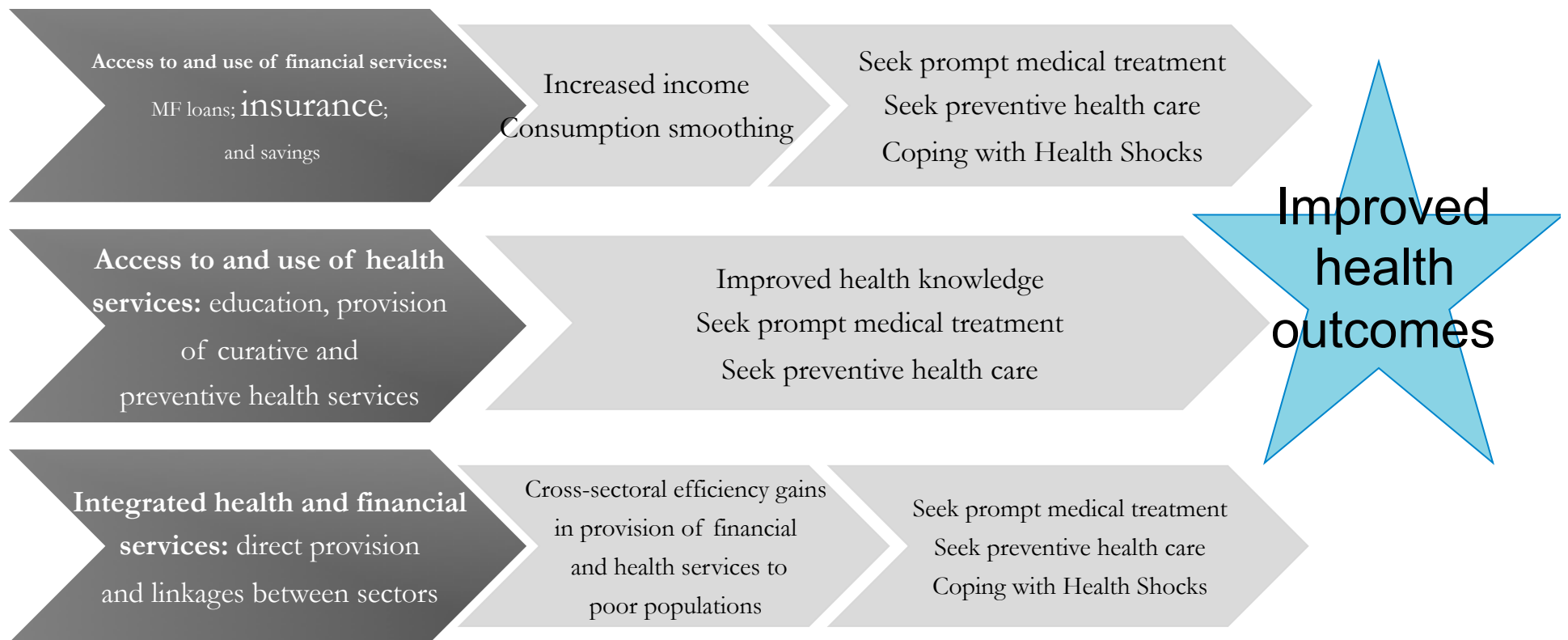




Improving health
outcomes



Theories of Change: Improved Health





Healthy CLIENTS:

How MFIs Can Track the Health of Clients

Choosing Health Indicators

Criteria	Feasibility		Usability				Reliability		Likelihood of inclusion
	<i>Measurable by a Financial Service Provider (FSP)</i>	<i>Can be reported in client survey</i>	<i>Can change in short-term</i>	<i>Addresses relevant measures for FSPs</i>	<i>Cannot rely on specific interventions to change outcomes</i>	<i>Be applicable for both genders</i>	<i>Can be benchmarked to other data (MDGs, regional data, etc.)</i>	<i>Reliability</i>	
PPI/HHAV	Yes	Yes	Maybe	Yes	Yes	Yes	Yes	Yes	High
Food security index-grocery stores	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Maybe	High
Use of preventive health services- Anemia, Education	Yes	Yes	Yes	Maybe	Maybe	Yes	Maybe	Maybe	High/ Moderate
Access to secondary care- helpline, clinics	Yes	Yes	Maybe	Yes	Maybe	Yes	Yes	Maybe	High/ Moderate



Health outcome performance Indicators (HOPI)

- Poverty Measurement (Progress out of Poverty Index) & Household asset value, Roof type etc)
- Food Security and Nutrition
- Preventive Health Care Services
- Sanitation and Safe Water
- Curative Health Care



Health outcome performance Indicators (HOPI)

- Poverty (Progress out of Poverty Index) & Household asset value, Roof type etc)
- Food Security and Nutrition- Grocery store Anemia prevention & health Education
- Preventive Health Care Services-FFH health Education riding on Skill Training
- Sanitation and Safe Water- Health Education
- Curative Health Care-Helpline with Tie up with Hospitals
- Curative Health Care-Pilot Evening Clinics

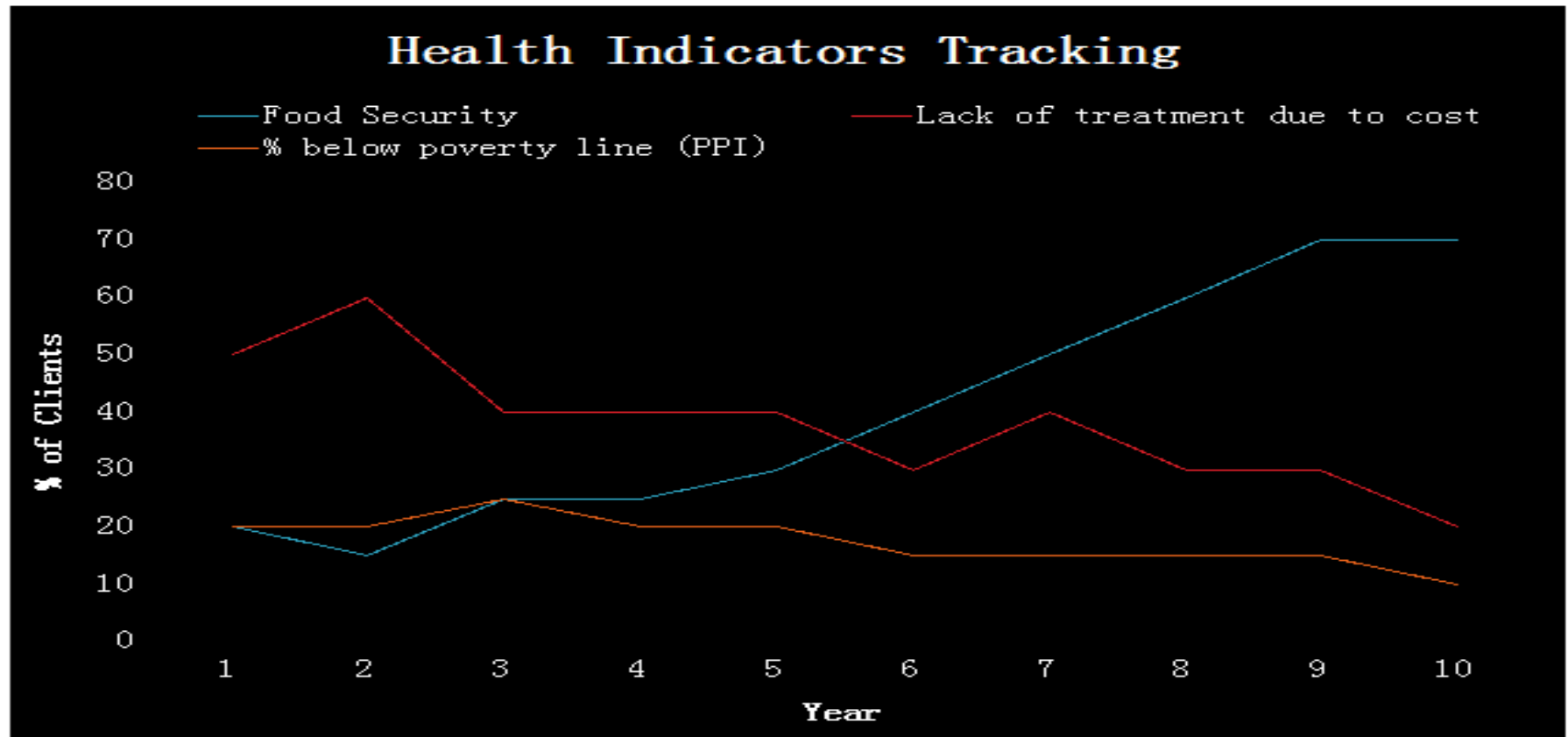
Data Management

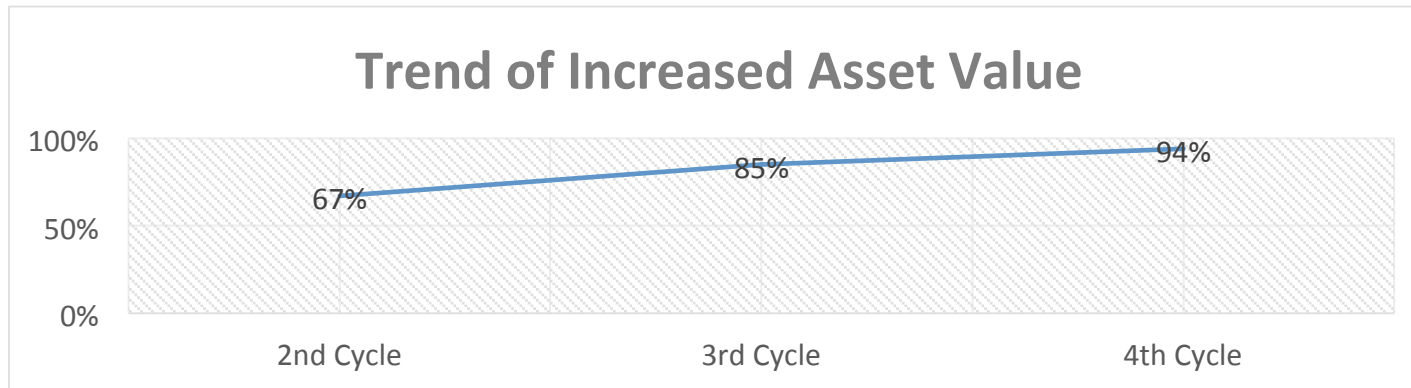
- Collection of Data- by Market Research team, by administering Q forms, FGD's, Telecall and town hall meets
- Feedback from field staff (business & CSR team)
- Data is analysed by market research team at HO
- Reported to Management Committee (Manco) & CSR committee at the board
- The CSR team presents the new initiative with budget for approval to the Manco & trust

Motivation to Understand Client Needs

- Essential to Equitas' mission statement: "To Improve quality of life of client"
- Hence studied initiatives to drive mission
- Equitas understands that access to affordable healthcare is a key pain-point for members. To bridge this gap, we carefully piloted and achieved scale since inception (2007)
- CSR Committee of the Board & Trust meet for a quarterly review
- Monthly review by Management (Manco)

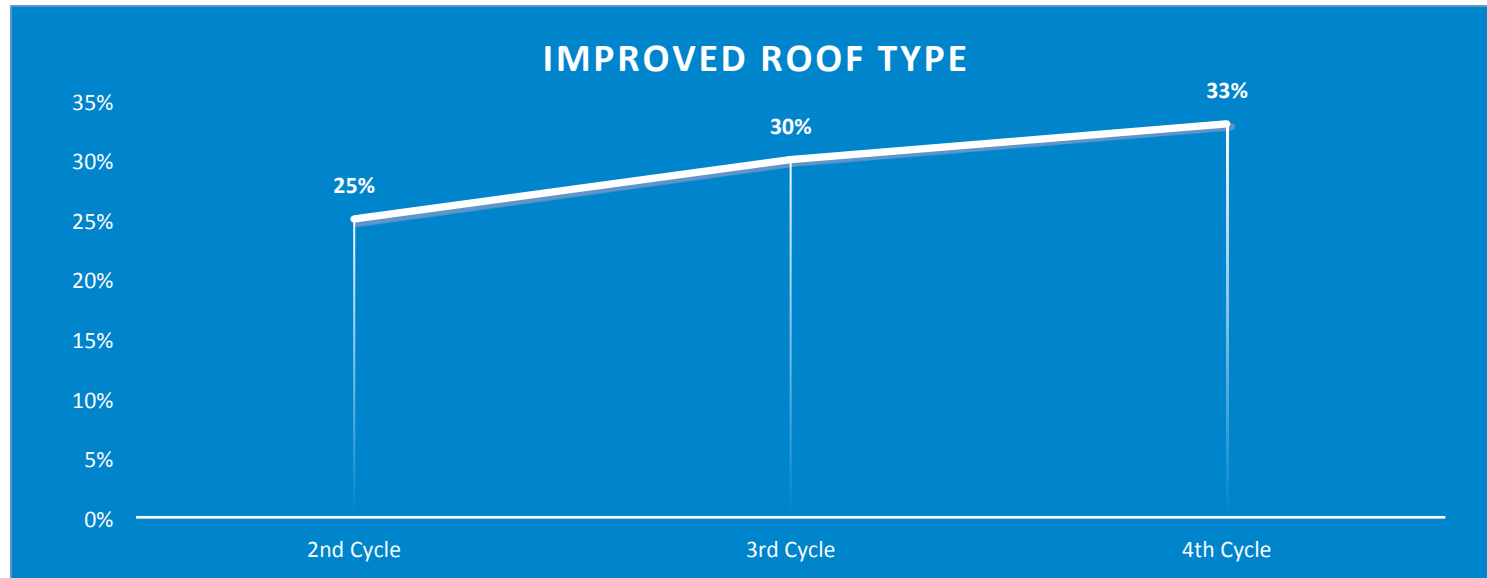
Results: Global Health Indicators Project





The above trend indicates that the '**% of asset value increased**' has constantly been on the rise.

- Household asset details captured during Physical Verification prior to primary loan disbursement
- Each asset is assigned a pre-defined value in the system, based on which HHA is calculated in the system
- Change in HHA from 1 cycle to another is seen as a proxy of improvement in quality of life
- HHA has increased for most members
- The trend suggests that sustained intervention over a period improves the quality of life.

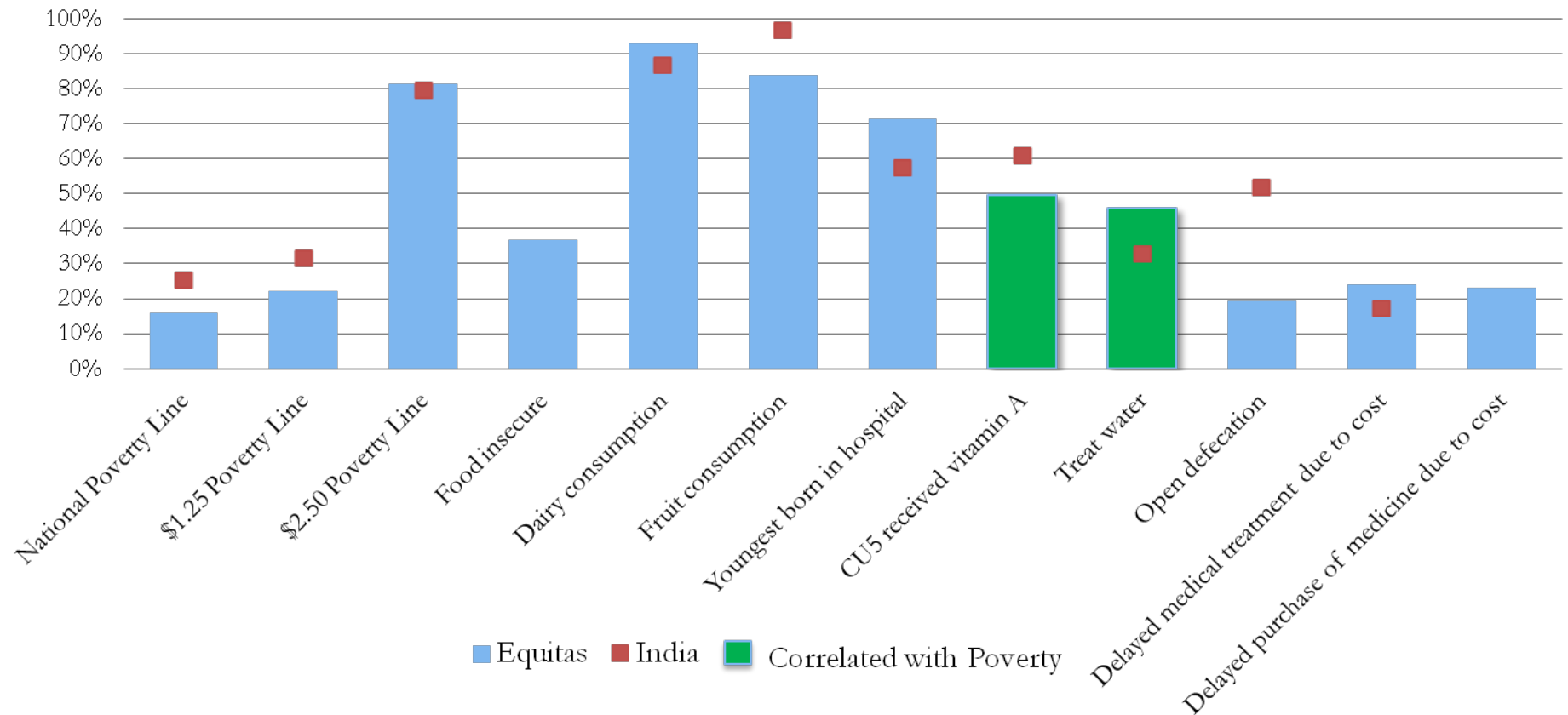


- The proportion of people living under concrete roof type went up to 86% at the end of the 4th cycle from 76% in 2nd cycle.
- The proportion of people who's roof type improved from sheet to tiled or concrete was 15%.
- 19% People living under Tiled roof type improved their roof type to concrete
- The biggest improvement came in the Thatched segment where 33% of people were better off in terms of roof type used by the 4th cycle.

The again proves that sustained intervention over a period of time improves the quality of life of our members.

Research Results: Equitas, India

Equitas HOPI Dashboard on Poverty and Health (2014)



Equitas Health Services- Partnerships

A Healthy Client / Citizen



Health Education (MCS-FFH)



Health Camps (900 Hospitals)



Health Help Line



Evening Clinics



Telemedicine with Apollo



Savings through referrals to network hospital



KEY LEARNINGS FROM CLIENT HEALTH DATA- Improving services

- Food security- Grocery Stores/GEM
- Inpatient /Curative Treatment- evening Clinics
- Improve awareness on Anemia & NCD's- Health Education Module
- Housing loan to self-employed and non-professionals

PLANS MOVING FORWARD

- Conduct periodical survey covering sample for different locations across India
- Select both rural & urban belts
- Revise questionnaire to cover more questions on health and other parameters, like frequency of intake and definition of fruits to include simple and cheap fruits like banana, etc
- Questionnaire to be administered to male & female respondents and control group
- Repeat survey after 6-8 months from same customers & continue to track changes over time
- Use 3rd party, to measure outcomes



THANK YOU



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