

**Advancing Development**

National Seminar on

**“Microfinance and Health intermediation -  
Behavioural Change Communication for Reproductive and Child Health”**

**27 September 2007**



**Madurai Symposium**  
Thamukkam Grounds, Madurai

## Background

Among various approaches and strategies adopted for development, contribution of microfinance is quite notable and it has been widely recognised as a powerful tool to address the issues of poverty. The United Nations declared 2005 as the International year of micro credit. Various microfinance initiatives across the world have successfully demonstrated the impact in lives of poor in terms of arresting leakages in household cash flows, increasing income, enhancing asset status, improving leadership qualities etc., Started with small beginnings in the later part of 20<sup>th</sup> century, now microfinance has emerged as a movement across the globe. As a result of this there are plenty of models and approaches being adopted in microfinance involving a wide range of stakeholders including NGOs, banks, governments, corporates and community based organisations. However, the extent to which microfinance with its emphasis on financial services for the poor could reduce poverty or could remain as panacea is still a debatable issue.

Broadly there are two schools of thoughts as far as microfinance paradigm is concerned. The first school emphasises on stand alone microfinance services for poverty reduction while the another school strongly advocates that beyond microfinance services are needed. In the recent years the second school of thought has been gaining momentum and is popularly known as “microfinance plus” approach. This approach envisages integration of microfinance with other development themes such as livelihoods, health, education, housing etc. However endeavours on integrated microfinance are still in a nascent stage and there are few initiatives taken up on an experimental basis. The preliminary experiences have shown that microfinance has a greater potential for diversification and integration with other themes.

Despite recent growths in different arenas, health continues to be a major developmental issue in India. Poor nutrition, lack of sanitation, low vaccination coverage, low awareness on health and hygiene and poor access to quality health services contribute to the continued poor health status of India’s population. Women and children are the most vulnerable as far as the health risks are concerned. Next to HIV/AIDS menace, Reproductive and Child Health (RCH) is being given larger thrust by the Indian Government. In spite of huge investments on RCH by the public sector for several years, achieving better health outcomes remains to be a greater challenge. Behavioural aspects of the people are considered to be the most critical impediment affecting effectiveness of the existing RCH interventions. The present mechanisms for creating awareness on RCH issues in general are found to be less effective. At this juncture a new paradigm called ‘Behavioural Change Communication’ (BCC) has emerged and proved to be effective in

achieving positive outcomes on behavioural aspects. However, the philosophy and operational utility of BCC is very less known among the sectoral players.

On the other hand the involvement of Non-Governmental Organisations (NGOs) and Community Based Organisations (CBOs), which have got expertise in working closely with the community is quite meagre in the RCH interventions so far. Here it needs to be noted that the Indian microfinance experience has several success stories on changing the knowledge, attitude and practice of local communities on aspects such as inculcating savings habit, managing cash flows, enrolling in insurance programmes, exposure to outside world, investing in new economic activities, building confidence to face challenges etc. Working at the grass roots, continuous capacity building initiatives and creating an enabling environment by NGOs/CBOs are the keys for achieving change in the behaviour of the people. When an organisation involved in microfinance diversify to health intermediation, there exists a greater scope for successfully accomplishing behavioural changes in health issues through capitalising on earlier experience.

In this backdrop, DHAN Foundation hosts a National seminar on 'Microfinance and health intermediation - Behavioural Change Communication for Reproductive and Child Health' on 27 September 2007, as part of Madurai Symposium 2007. The seminar will not only assimilate learnings from the existing experiences, but also identify issues and areas of future action for integration of microfinance with health intermediation.

## Objectives

The seminar would focus on following objectives

- To explore the interrelatedness between microfinance and RCH interventions
- To discuss the relevance of BCC for RCH
- To share the experiences of microfinance players in implementing BCC for health intermediation
- To chalk out future directions and areas of integrating BCC for microfinance based RCH interventions

## Participants

The seminar invites participation from NGOs, community based organisations, microfinance institutions, government based health organisations, policy makers, donors, research and academic institutions, and all other individuals and organisations involved in microfinance and health intermediation.

## **Programme content and structure**

The seminar, drawing from the recent developments in the field will focus on the following major aspects

- Need for converging microfinance and health intermediation
- Different dimensions and components of BCC
- Designing BCC systems for microfinance based RCH interventions

The seminar would be moderated by a panel of eminent personalities from the relevant fields. Papers will be presented by resource persons from various organisations. Papers are also invited from the participants. The medium of seminar deliberations will be English.



*For Communication, please contact*

**V.K. Padmavathy and R. Rajapandian**

Event Coordinators

**DHAN Foundation**

21, Pillayar Koil Street, S.S. Colony, Madurai - 625 016. Tamil Nadu, INDIA

Tel.: 0452-2604256, 2608949 Fax: 0452-2602247

Email: [kalanjam@sancharnet.in](mailto:kalanjam@sancharnet.in) Website: <http://www.dhan.org>