

# Client Outcome Performance (COPE) Indicator Survey - 2015

Data collection by:

My MFI

Data analysis by:

Freedom from Hunger

Microcredit Summit Campaign



*freedom* from Hunger

Learn more about COPE here:  
<http://bit.ly/COPE-Database>.

Learn more about HOPI here:  
<http://bit.ly/HOPI-report>.

# Background on COPE

- ▶ Between 2013 and 2015, Freedom from Hunger and the Microcredit Summit Campaign collaborated with four microfinance institutions (MFIs) across India, the Philippines, and Peru to test a set of simple health outcome performance indicators, known as the HOPI, to help assess changes in client well-being over time.
- ▶ From the HOPI experience, the Client Outcome Performance (COPE) Indicator Database was designed to help MFIs analyze their client data. The COPE acknowledges that MFIs would likely have a broader interest in collecting a small, yet diverse, set of client outcomes indicators.
- ▶ The construction of the COPE assumes that the MFI is using Grameen Foundation's [Progress out of Poverty Index®](#) (PPI®).

 **MICROCREDIT  
SUMMIT CAMPAIGN**  
A Project of RESULTS Educational Fund

*freedom* from Hunger

# About “My MFI”

- ▶ My MFI is a self-help group promoting institution (SHPI), meaning they work with self-help groups (SHGs), which traditionally consist primarily of women. For My MFI, 100% of their clients are women.
- ▶ Over the last few years, My MFI has delivered integrated health and microfinance services to nearly 50,000 clients. My MFI’s primary interventions have been to deliver health education and organize health camps.
- ▶ My MFI agreed to pilot the HOPI in 2015. My MFI surveyed a total of 763 clients, collecting poverty-level data for 645 of them.
- ▶ The HOPI survey is designed to help institutions to know who their clients are and understand their needs. The survey categories are poverty, food security and nutrition, preventive health care, curative health care, water and sanitation, and attitudes.

# Analysis of select indicators

My MFI - 2015

## Contents

- ▶ Poverty
- ▶ Poverty by Membership
- ▶ Food Security
- ▶ Food Security Level by Field Agent
- ▶ Consumed Fruit & Milk
- ▶ Consumed Fruit (by Food Security Status)
- ▶ Hospital Births
- ▶ Vitamin A
- ▶ Treat Water
- ▶ Open Defecation
- ▶ Delay Medical Treatment Due to Cost
- ▶ Delayed Purchase of Medicines Due to Cost
- ▶ Child Food Security

# Poverty

## ► Total sample (763)

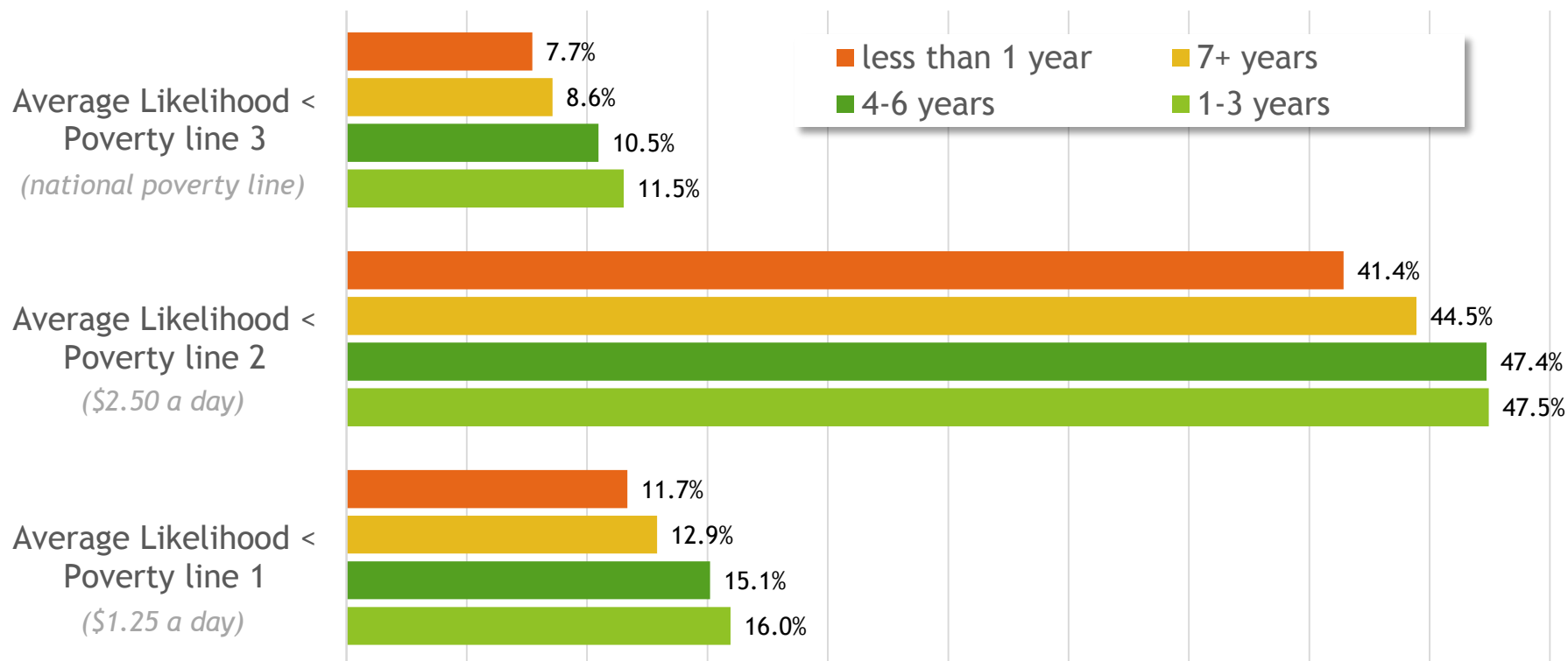
	My MFI Data	National
< \$1.25 poverty line	14.4%	32%
< \$2.50 poverty line	46.3%	80%
< national poverty line	9.9%	26%

## ► Sub-sample (clients with all data points = 645)

	My MFI Data	National
< \$1.25 poverty line	14.2%	32%
< \$2.50 poverty line	45.9%	80%
< national poverty line	9.7%	26%

# Poverty by Membership

Estimated share of people below the poverty lines - Breakdown by membership length



# Food Security (1)

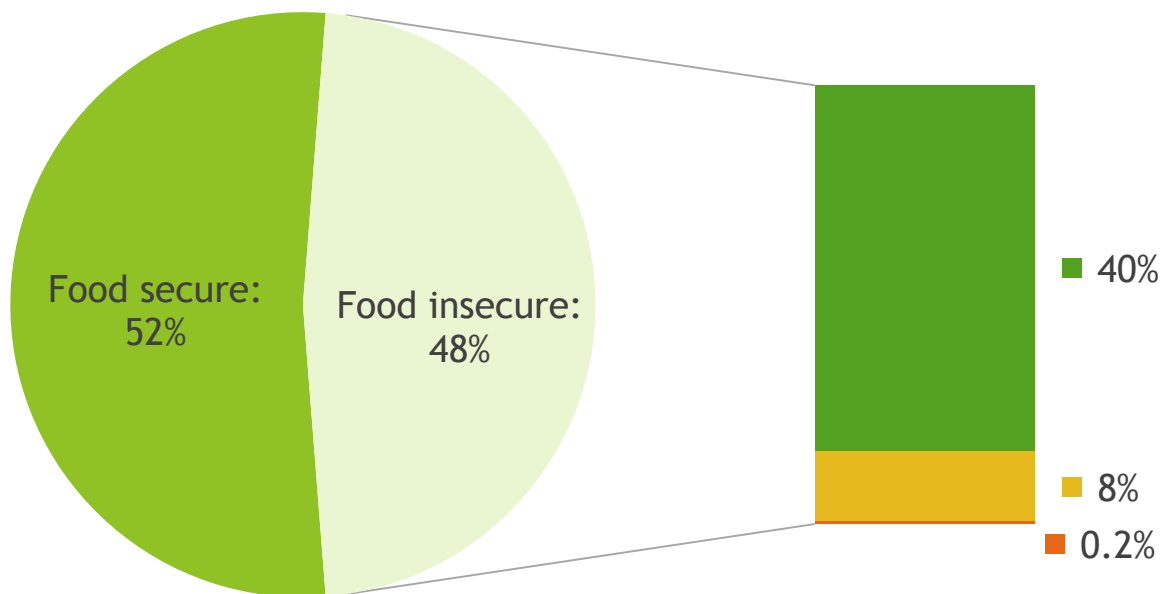
- ▶ **66% of clients are food secure; 34% food insecure.**
  - ▶ Of those who are food secure, 8% live below the national poverty line (NPL).
  - ▶ Of those who are food insecure, 14% live below the NPL.

# Food Security (2)

## ▶ 9.7% of clients live below the NPL.

- ▶ Of those who live below the NPL, 52% are food secure and 48% are food insecure.

“Food Security” indicator - Estimated breakdown of people below the National Poverty Line



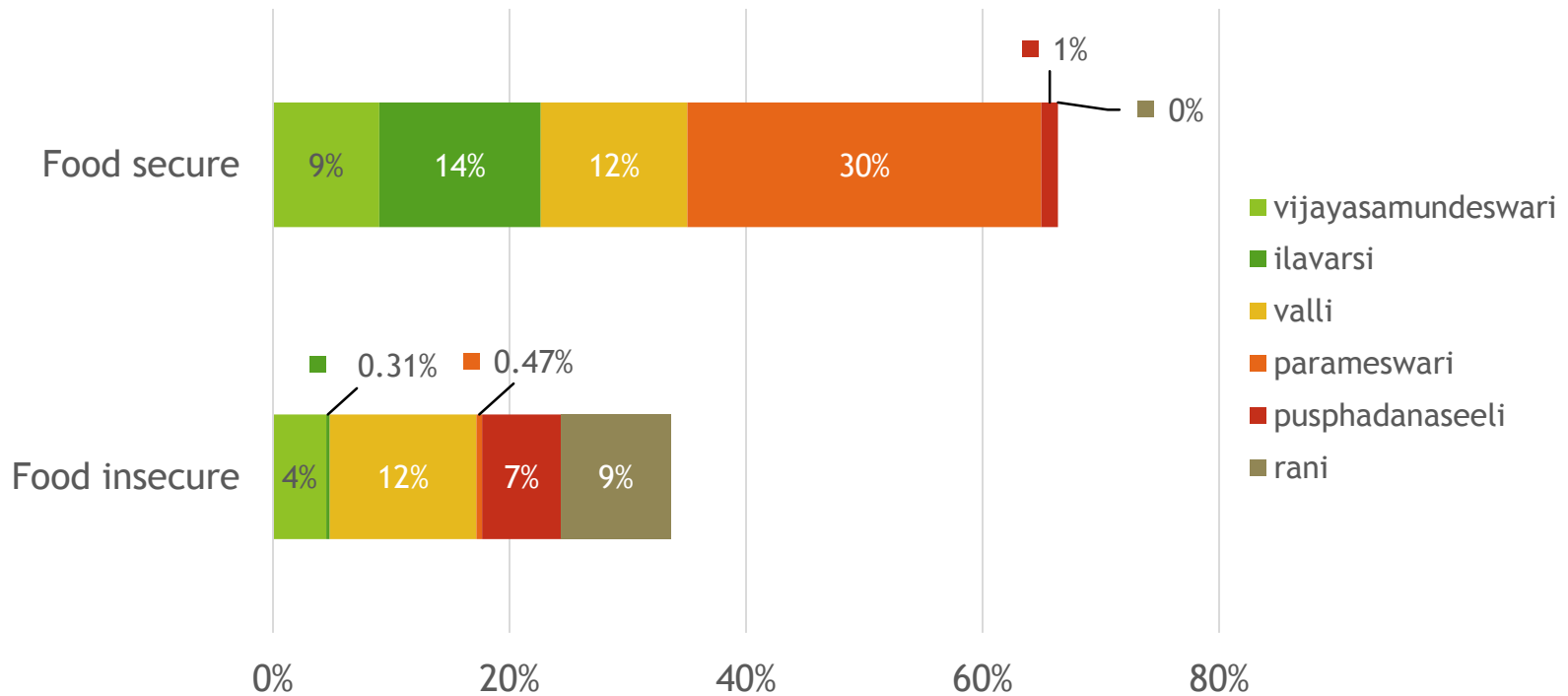
- 1 - enough nutritious food all the time
- 3 - not enough food and sometimes go hungry

- 2 - enough food not always nutritious
- 4 - not enough food and often go hungry



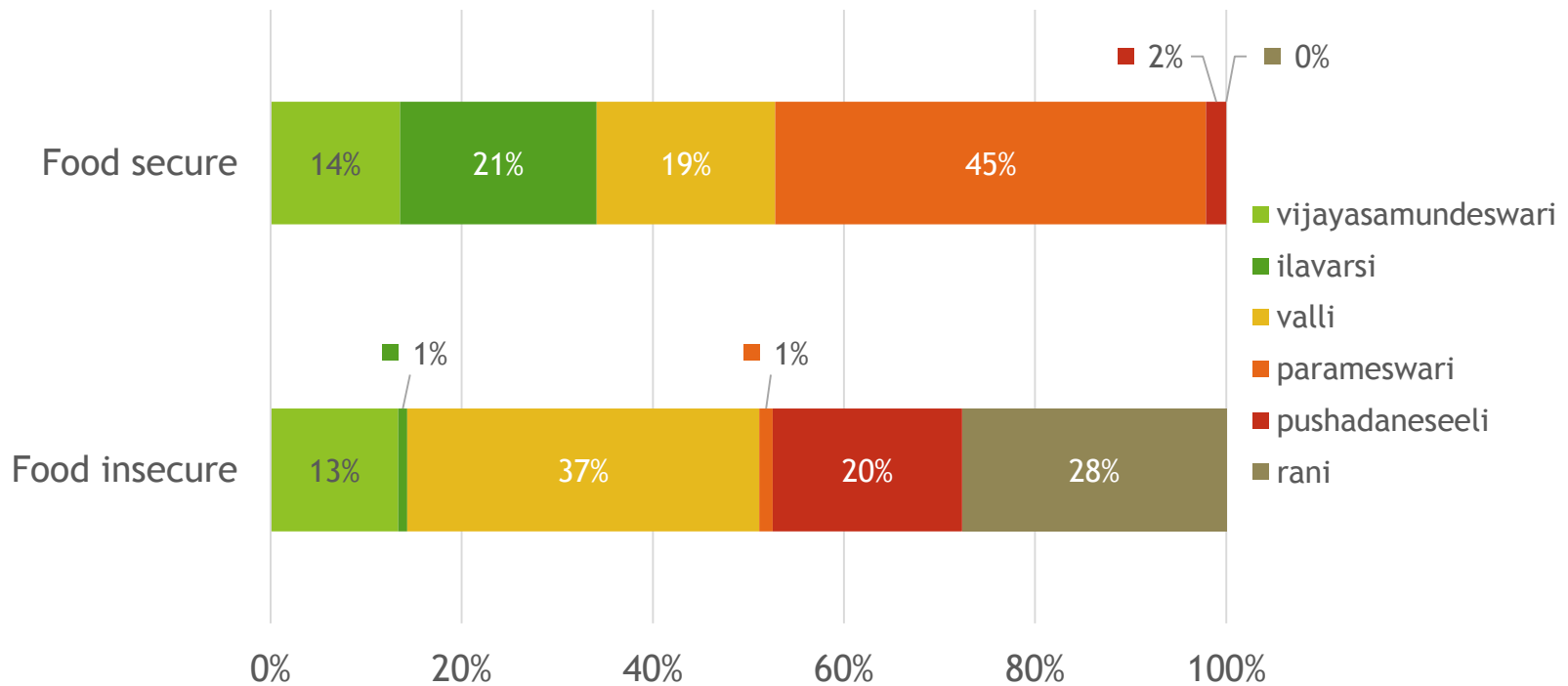
# Food Security Level by Field Agent (1)

Food Security - Breakdown by field agent (645 clients)



# Food Security Level by Field Agent (2)

Food Security - Breakdown by field agent (645 clients)



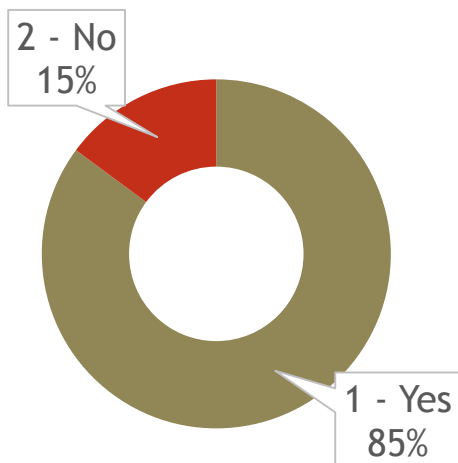
# Consumed Fruit & Milk (1)

- ▶ **87% consumed fruit (national benchmark = 63%).**
  - ▶ Of those who consumed fruit, 10% are below the NPL.
  - ▶ Of those who said no, 11% are below the NPL.
  
- ▶ **93% consumed milk (national benchmark = 87%).**
  - ▶ Of those who consumed milk, 10% are below the NPL.
  - ▶ Of those who said no, 8% are below the NPL.

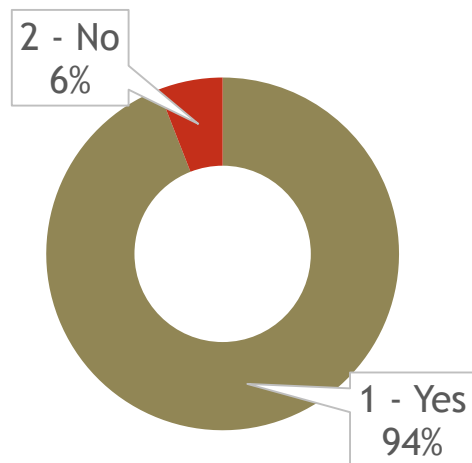
# Consumed Fruit & Milk (2)

- ▶ 9.7% of clients live below the NPL.
  - ▶ Of those who live below the NPL, 85% of them consumed fruit and 94% of them consumed milk.

“Consumed Fruit” indicator -  
Estimated breakdown of people  
below the National Poverty Line

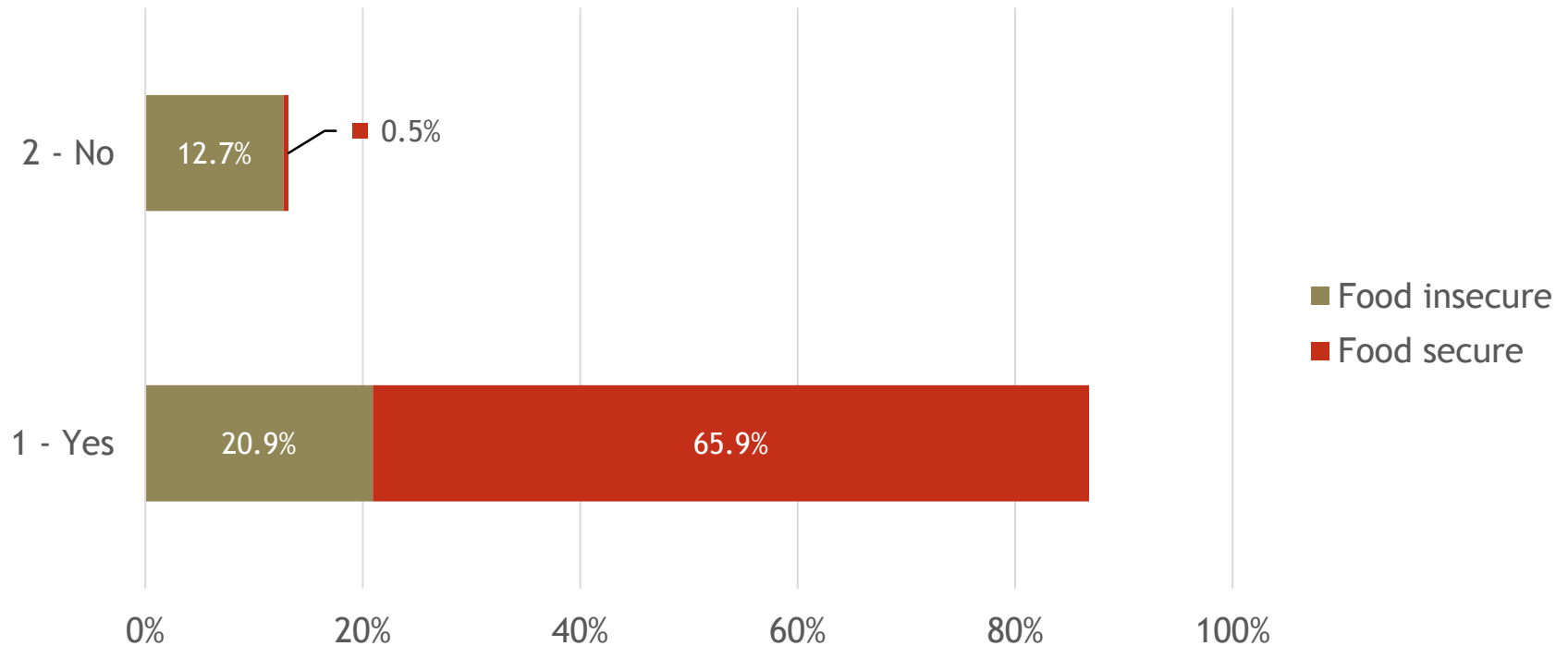


“Consumed Milk” indicator -  
Estimated breakdown of people  
below the National Poverty Line

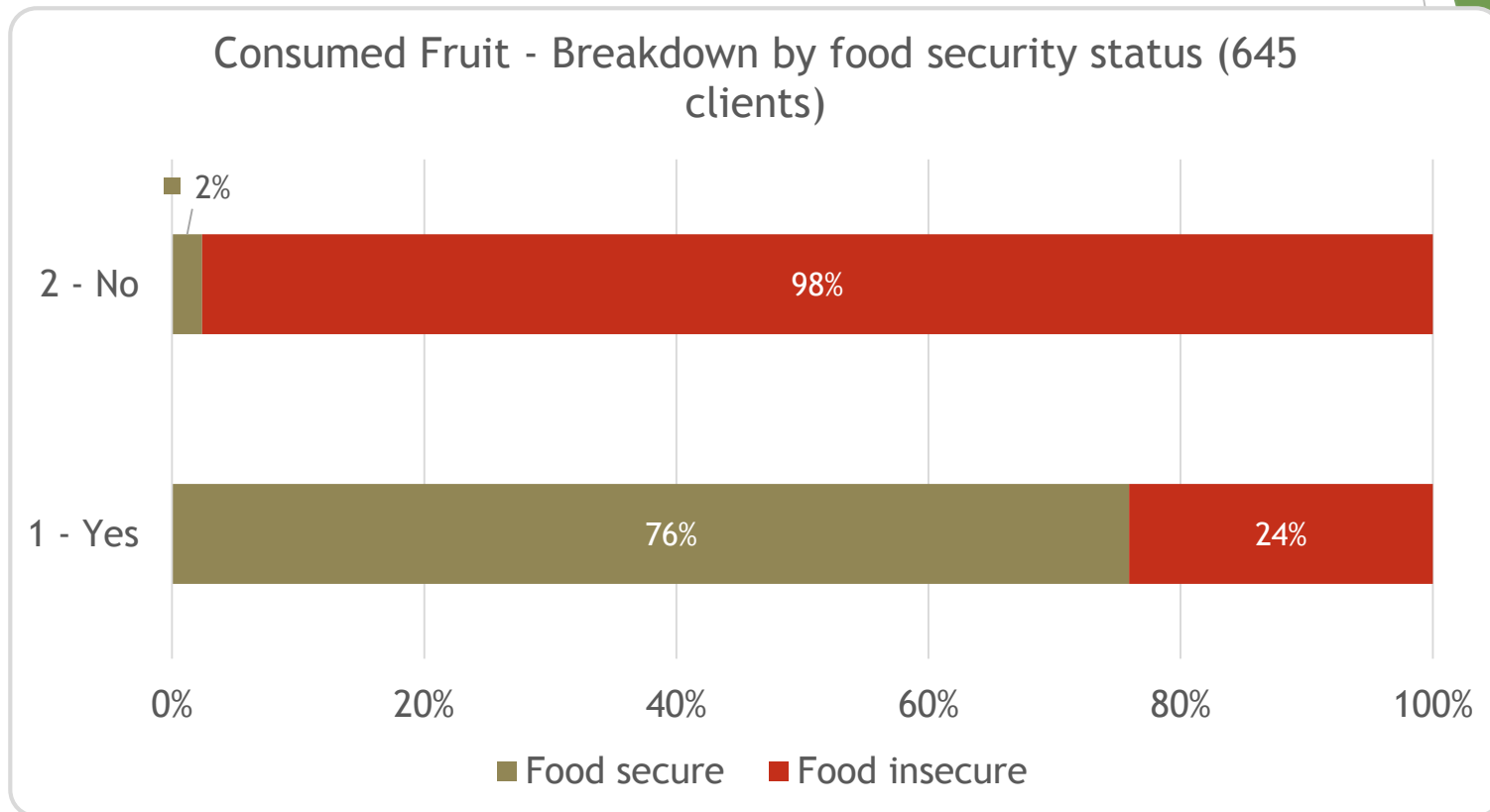


# Consumed Fruit (by Food Security Status) (1)

Consumed Fruit - Breakdown by food security status (645 clients)



# Consumed Fruit (by Food Security Status) (2)



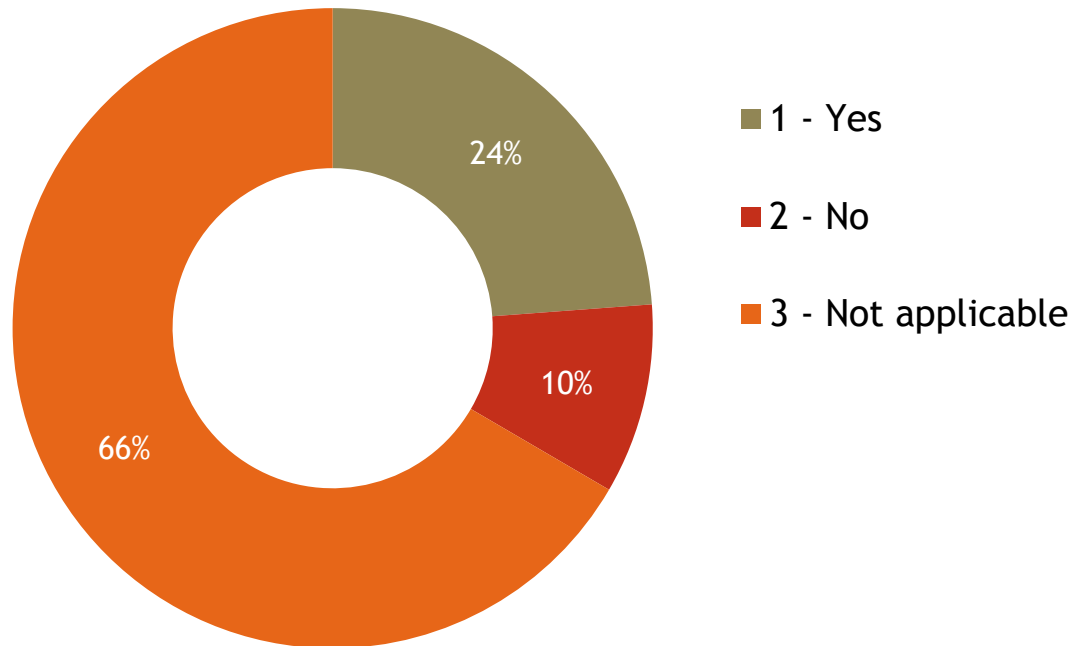
# Hospital Births (1)

- ▶ 34% who had a child under 5 had their youngest born in a hospital (national average is 58%).
  - ▶ 7% of those whose children were born in the hospital live under the NPL (8% below poverty line for those who said no).

# Hospital Births (2)

- ▶ **9.7% of clients live below the NPL.**
  - ▶ Of those who live below the NPL, 24% gave birth in a hospital; 10% didn't.

“Youngest born in hospital” indicator - Estimated breakdown of people below the National Poverty Line





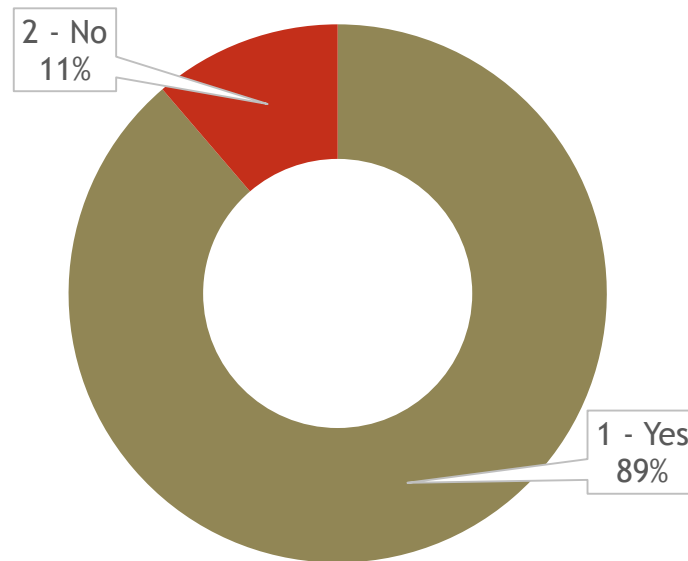
# Vitamin A (1)

- ▶ **17% of those with a child under 5 had a child that received/took vitamin A supplements (national average is 61%).**
  - ▶ Of those who took vitamin A supplements, 8% lived below NPL 9 (4% below poverty line for those who said no).

# Vitamin A (2)

- ▶ **9.7% of clients live below the NPL.**
  - ▶ Of those who live below the NPL, 89% were given vitamin A supplements; 11% were not.

“Vitamin A oil in past year” indicator - Estimated breakdown of people below the National Poverty Line



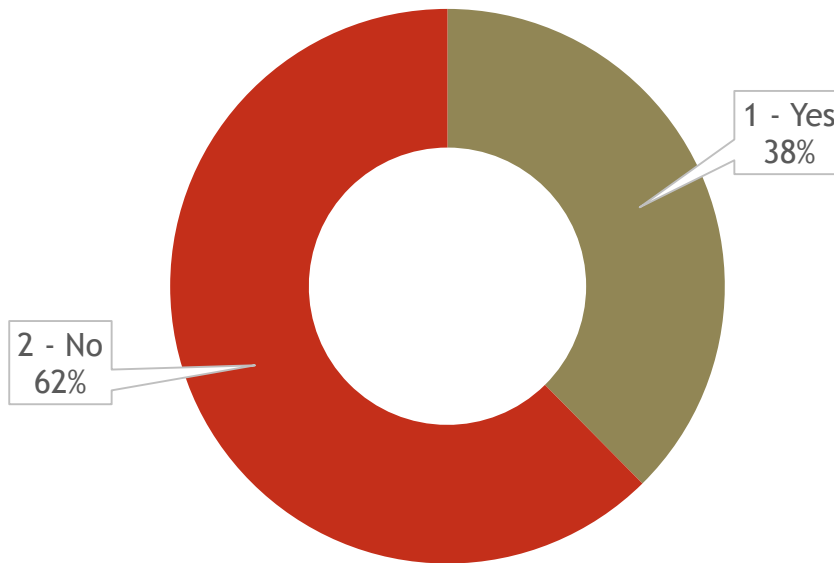
# Treat Water (1)

- ▶ **40% treat their water (national average is 33%).**
  - ▶ Of those who treat their water, 9% lived below NPL (10% below poverty line for those who said no).

# Treat Water (2)

- ▶ **9.7% of clients live below the NPL.**
  - ▶ Of those that live below the NPL, 38% treat their water, 62% do not.

“Water treatment” indicator - Estimated breakdown of people below the National Poverty Line



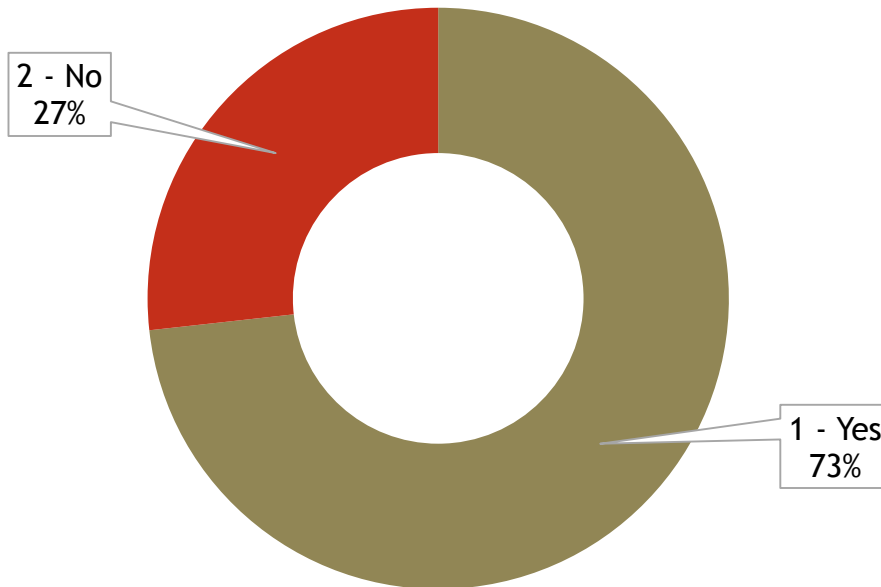
# Open Defecation (1)

- ▶ **58% defecate in the open (national average is 52%).**
  - ▶ Of those who defecate in the open, 12% live below the NPL.
  - ▶ Of those who said they do not defecate in the open, 6% live below the NPL.

# Open Defecation (2)

- ▶ **9.7% of clients live below the NPL.**
  - ▶ Of those who live below the NPL, 73% of them defecate in the open (27% do not).

“Defecated in open” indicator - Estimated  
breakdown of people below the National Poverty Line



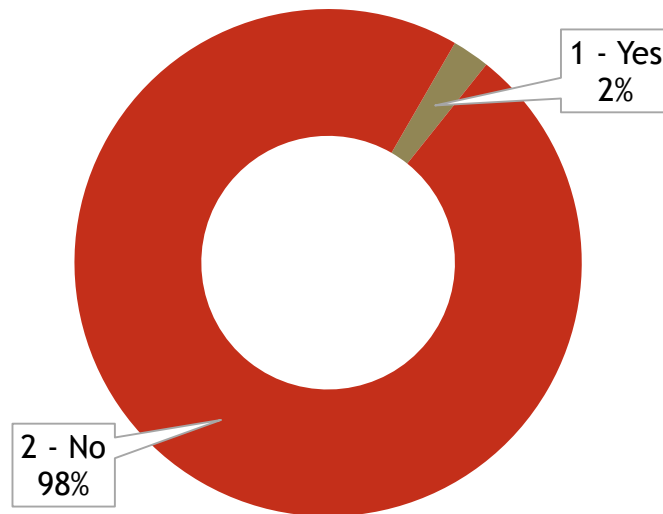
# Delay Medical Treatment Due to Cost (1)

- ▶ **2% of My MFI clients have delayed medical treatment in the past year due to cost.**
  - ▶ Of those who have delayed medical treatment, 14% live below the NPL.
  - ▶ Of those who have not delayed medical treatment, 10% live below NPL.

# Delay Medical Treatment Due to Cost (2)

- ▶ **9.7% of clients live below the NPL.**
  - ▶ Of those who live below the NPL, 2% have delayed treatment due to cost.

“Delay medical treatment because you can't afford it” indicator - Estimated breakdown of people below the National Poverty Line





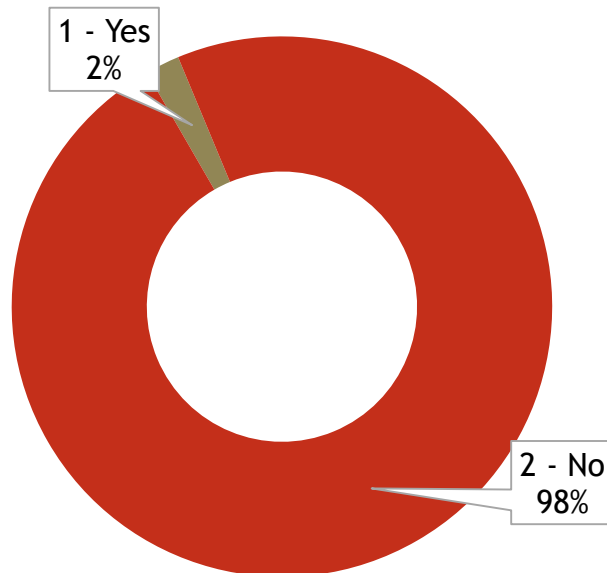
# Delayed Purchase of Medicines Due to Cost (1)

- ▶ **2% of clients delayed purchase of medicines due to cost.**
  - ▶ Of those who delayed purchase of medicines, 12% are below the NPL.
  - ▶ Of those who said no, 10% live below the NPL.

# Delayed Purchase of Medicines Due to Cost (2)

- ▶ **9.7% of clients live below the NPL.**
  - ▶ Of those who live below the NPL, 2% of them delayed purchase of medicines due to cost.

“Not purchasing medicines due to cost” indicator -  
Estimated breakdown of people below the National  
Poverty Line



# Child Food Security (1)

- ▶ **67% of children are food secure (66% of clients were food insecure).**
  - ▶ Of those who are food secure, 8% live below the NPL.

# Child Food Security (2)

- ▶ **9.7% of clients live below the NPL.**
  - ▶ Of those who live below the NPL, 55% are food secure and 45% are food insecure.

“Food consumed by children” indicator - Estimated breakdown of people below the National Poverty Line

