

# Healthy Household Initiative Results from India and Honduras

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August 25, 2016



Photo credit: PATH/Lorelei Goodyear

# Diarrhea and pneumonia in children under five years old

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**29%**

Deaths in children under five years old associated with pneumonia and diarrhea.

Integrated approach suggested by the UNICEF/WHO Global Action Plan for the Prevention and Control of Pneumonia and Diarrhoea (GAPPD)

**Protect**  
**Prevent**  
**Treat**



**ACCESS**



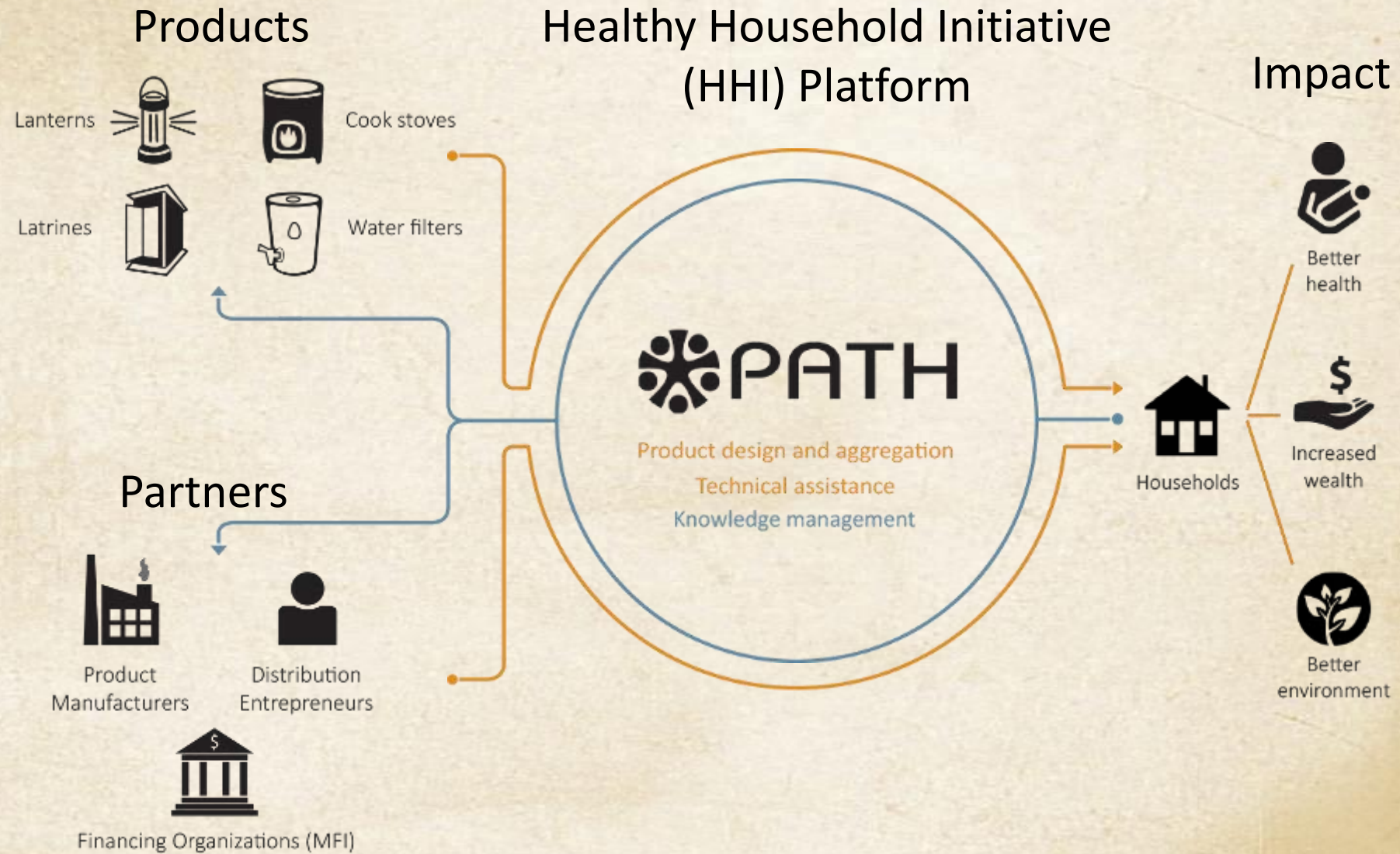
**AFFORDABILITY**

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**APPROPRIATE MODELS**



# Healthy household model





# HHI Maharashtra India pilot overview

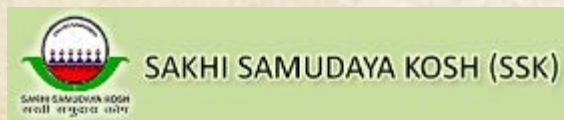
**Goal:** Improve the health of women and children by enabling low-income households in developing countries to access consumer financing to purchase a suite of appropriately designed, durable health goods.

**Pilot period:** April 2014–December 2014

## Key research questions:

- Is the HHI model feasible in rural India—will product bundles sold on consumer financing sell?
- Does the model show potential for full cost recovery?

## Partners:

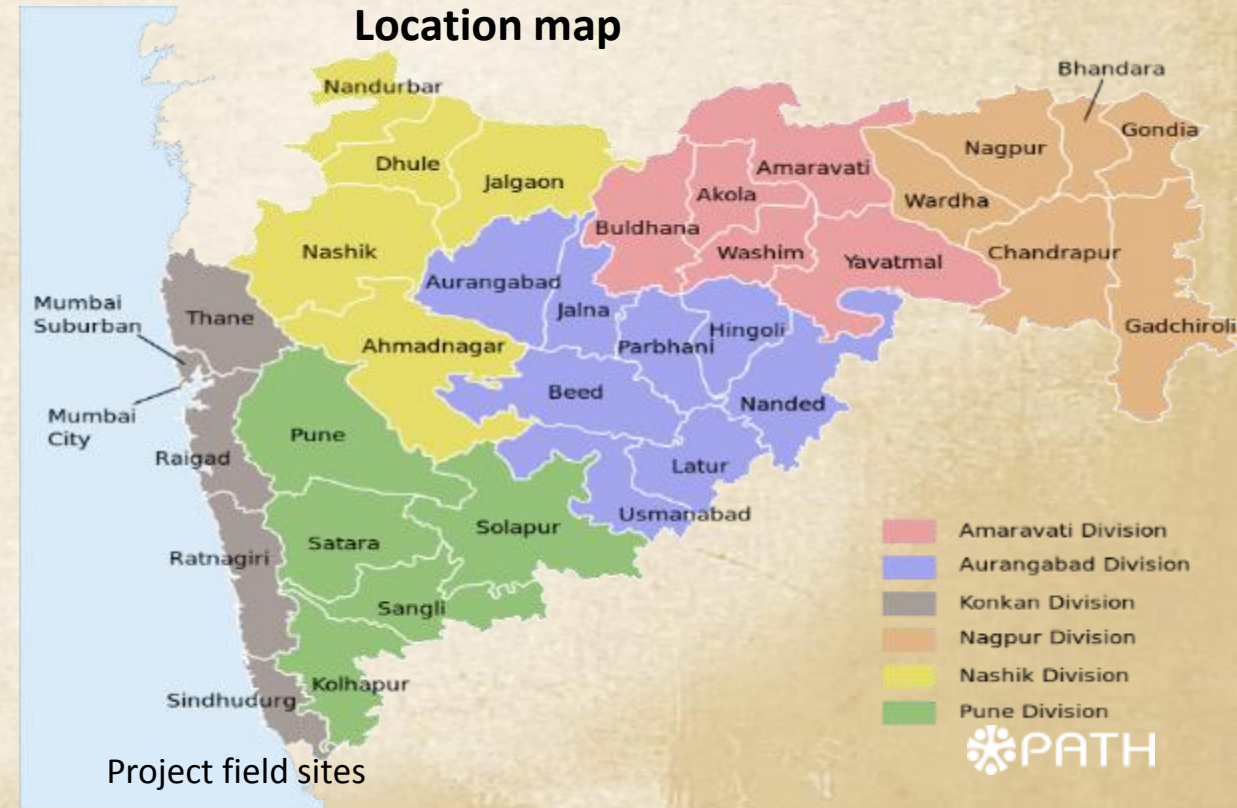


## Women entrepreneurs (Sakhis)



17 operational Sakhis  
(made active sales efforts)

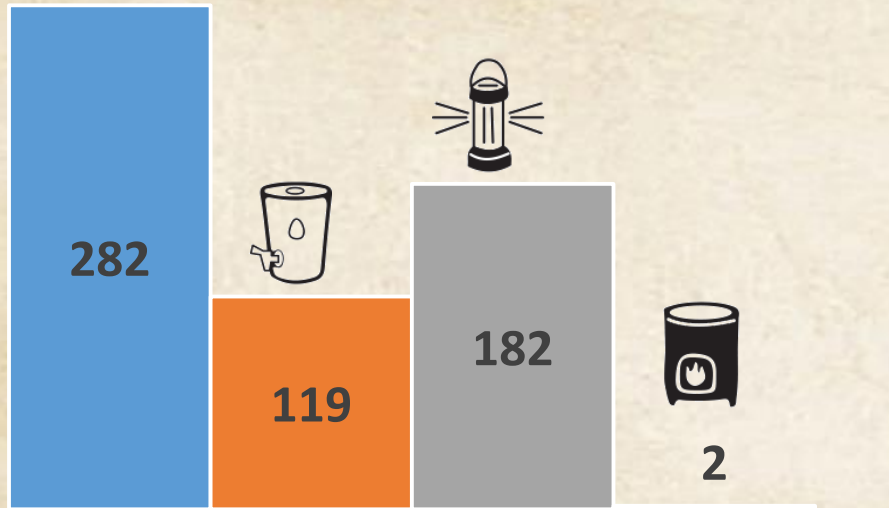
## Location map



# Sales



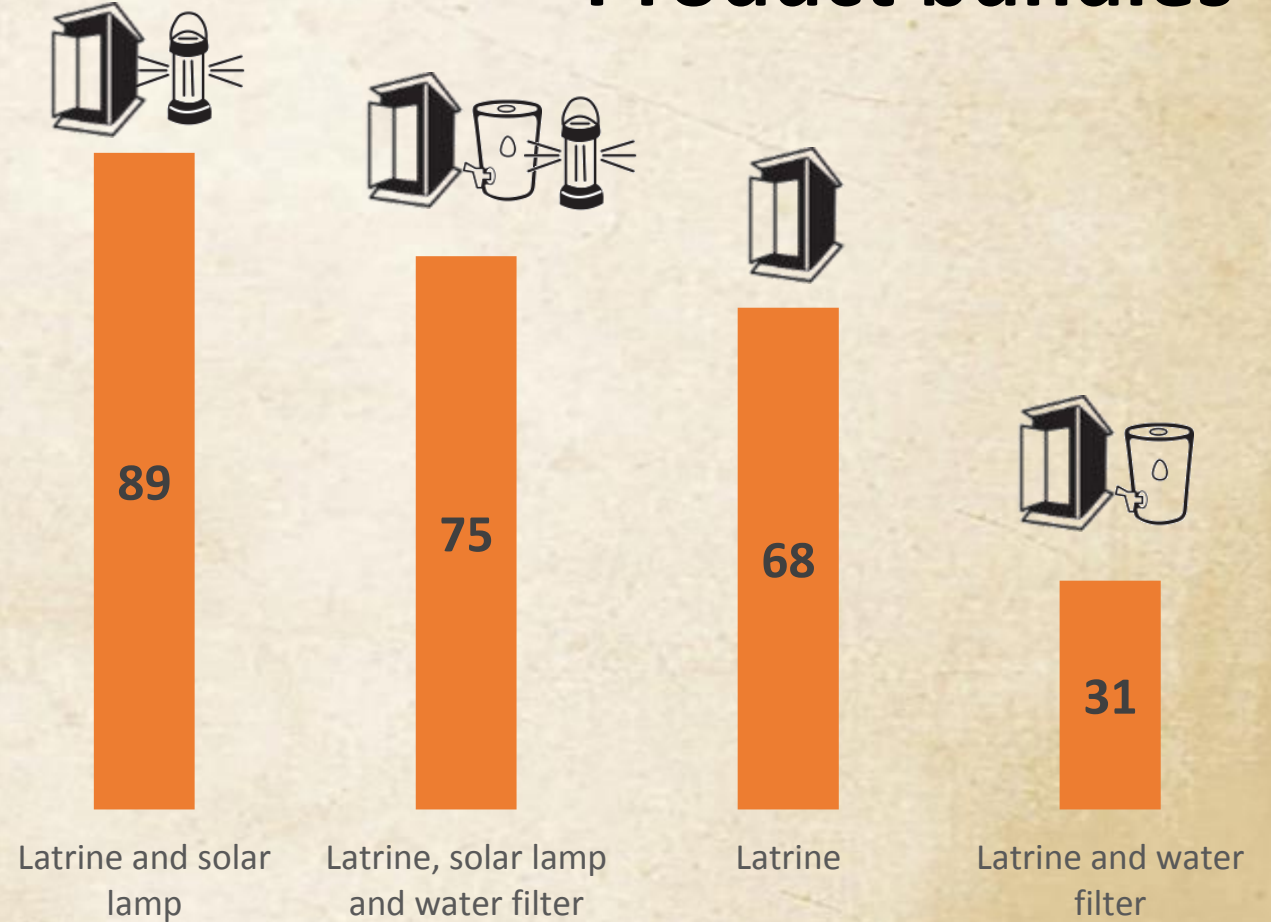
## Products sold



Total Sales

- Latrines
- Water filters
- Solar lamps
- Cookstoves

## Product bundles



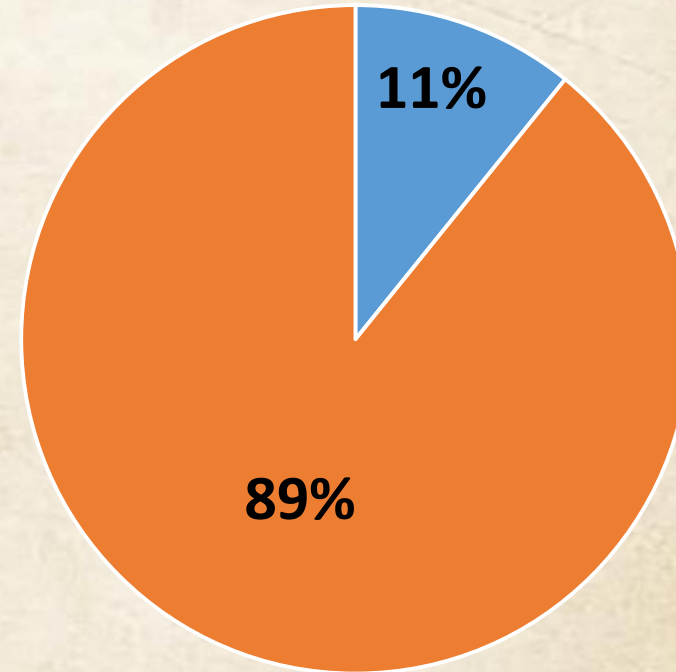


# Sales

**78%**

Percent of  
consumers from  
third-lowest  
quartile

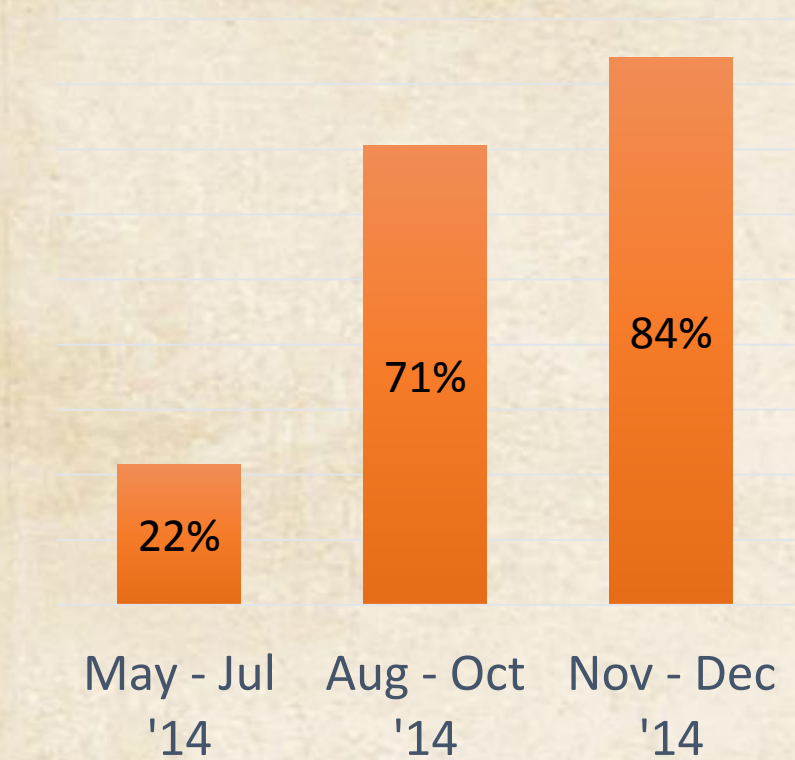
## Loans unlock demand



■ Cash ■ Credit  
Form of payment

# Sales entrepreneur benefit

Sakhi closing rates



Average monthly Sakhi Income

Entrepreneur Earnings	INR*	US\$*	% income increase
Operational Sakhis (n=17)	2,281	37	128%
High-performing Sakhis (n=7)	4,765	77	377%

\*62 INR=1 US\$



# HHI loan results

- 235 loans approved
- INR 29 Lakhs (US\$46,252)
- Reduction in loan process time from 45 to 25 days
- 94% on-time repayments
- 100% overall repayments



Photo credit: PATH/Lorelei Goodyear

## Cost recovery

109%

SSK (financing arm)

119%

Latrine manufacturing unit

88%

SURE (sales and distribution arm)

95%

SURE (with grant support)



## Key conclusions

- Loans unlock demand.
- Bundling is feasible and profitable for social entrepreneurs.
- Capacity building of social entrepreneurs is essential.
- Access to capital for consumer loans can quickly become a key constraint.

# HHI Honduras overview

**Goal:** Improve the access, affordability, and use of preventative health products by low-income families through improved market channels and innovative financing schemes.

**Pilot period:** July 2015–June 2018

## Targets:

- 3,000 households purchasing at least two products
- 50 sales entrepreneurs recruited and trained
- 50 community savings and loans groups established/trained
- 250 communities reached

## Partners:



## Location map



Project field sites



# HHI Honduras models overview



# Baseline evaluation findings

1,061

## Households

### Health need

- 19% of households reported a family member having diarrhea in the past 15 days.
- 32% of households reported a family member having difficulty breathing, cough.

### Product demand

- High latrine coverage though a significant amount (18%) without any type of facility.
- Low stove, filter, and solar lantern presence.
- 25% to 40% of households reported an interest in purchasing one of the products.
- 80% of those households prefer a combination of products offered with financing rather than a single product on cash.
- Of the top three product combinations, water filters were in all three preferred options.

### Financing opportunity

- Limited experience with financing (13%); even less so with savings and loans groups (4%).

### Entrepreneurs

- Informal experience.

4

## Focus groups

24

## Savings and loans groups



# Thank you