



WORKSHOP REPORT

Organized by **Grameen Foundation for Social Impact (GFSI)** in collaboration with **Integra Micro Systems** and **Scanbo India Private Limited**

Date: April 15, 2025

Location: Kolar, Karnataka

Enabling Rural Healthcare Access through Business Correspondents

The **"Enabling Rural Healthcare Access through Business Correspondents"** workshop, organized by GFSI in collaboration with Integra Micro Systems Pvt Ltd and Scanbo India Pvt Ltd. on April 15th, aimed at enabling Business Correspondents (BCs) with innovative non-CICO (Cash in Cash Out) product solutions. The workshop introduced smart health devices and provided hands-on demonstrations, allowing participants to perform basic health checkups like blood pressure, sugar, and ECG, by expanding the BC model to include essential healthcare services. The workshop focused on enabling BCs with innovative non-CICO product solutions to help them expand their services, increase income, and ensure long-term sustainability, benefiting both BCs and rural communities.



Welcome Address and Introduction to the Workshop



The workshop commenced with a warm welcome by Mr. Touwfeeqh Ahmed (Regional Head, Integra), setting the tone for an interactive and solution-driven day. Mr. Narendran K. (Member of Management Board, Integra) then introduced the core vision behind the BC model, bringing banking services to unbanked and underserved areas. He emphasized that the role of BCs is not just transactional, but transformative. Highlighting the opportunity to expand into healthcare services, he encouraged BCs to consider starting **Health ATM operations** in Kolar as a way to further contribute to their communities.

Introduction to Grameen Foundation and Partners

Ms. Bharati Joshi from Grameen Foundation introduced GFSI's broader mission and the foundational **G-FIT framework-Gender, Finance, Innovation, and Technology**. At Grameen, we believe that when poor rural women are enabled with knowledge and commensurate resources, they are able to transform their lives and the lives of their larger communities. Our projects have already impacted over 1 million women. We are working to impact a billion more. Ms. Bharati spoke about how GFSI collaborates with partners who bring diverse capabilities and technologies to co-create inclusive solutions. The emphasis was on improving the lives of women and marginalized groups by making finance and healthcare more accessible, affordable, and tech-enabled.



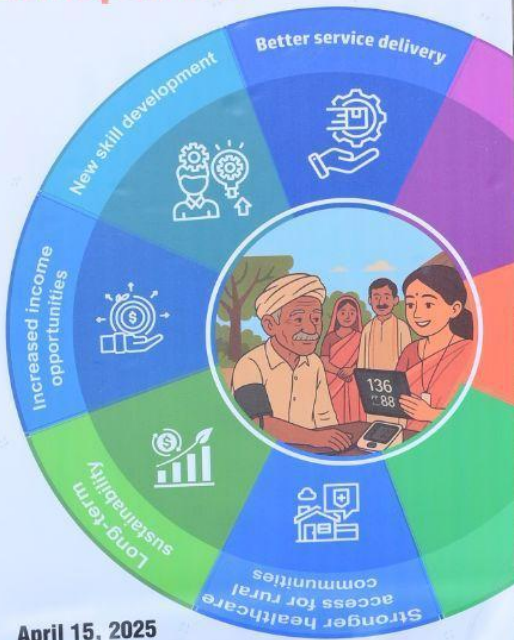


Testing Innovation in the channel



Testing Innovations in the BC Channel

Enabling Rural Healthcare
Access through Business
Correspondents



April 15, 2025
Kolar, Karnataka



Presentation on Healthcare Access through Business Correspondents



Ms. Pooja Gupta from GFSI delivered a compelling presentation on the potential of BCs to become **local health facilitators** in rural and semi-urban regions. She emphasized the increasing need for **preventive healthcare** and how BCs can step in to bridge the gap by offering basic health screenings such as **blood pressure, sugar, and temperature checks**.

The presentation highlighted the importance of **gender sensitivity** in healthcare delivery, especially in rural areas. It was noted that involving more **women BCs** can encourage female patients to seek care more comfortably. BCs were advised to uphold patient confidentiality and respect requests from women to keep health concerns private, even from family members.

Device Demonstration by Scanbo India Pvt Ltd

A major highlight of the workshop was the **live demonstration** of the **Scanbo D8 Kit** by Mr. Arvind Rajan, Co-founder of Scanbo India Pvt Ltd, and his team. The device is designed to measure **eight key health parameters**:

- Blood Pressure
- Body Temperature
- Blood Oxygen (SpO2)
- Respiratory Rate
- Heart Rate
- Heart Rate Variability
- ECG
- Blood Glucose

The device's digital interface ensures **accuracy and data integrity**, eliminating the possibility of manual manipulation. Participants were also introduced to **teleconsultation features**, enabling BCs to connect patients with doctors virtually when needed.

The Scanbo team guided BCs through the **usage of the device and mobile application**, including proper posture for patients during tests and how to handle the equipment with care. This session gave participants first-hand exposure to a powerful tool that could significantly impact rural healthcare delivery.



Applied Learning Session

Following the demo, the GFSI and Integra teams led an **applied learning session**. BCs were given the opportunity to engage directly with the Scanbo device and simulate health check-ups under supervision. This practical, hands-on segment boosted confidence and allowed for real-time troubleshooting and feedback.



Interactive Q&A Session

The workshop then opened into a highly participative **question-and-answer session**. BCs posed questions related to:

- Pricing strategies for health services
- Community awareness and outreach
- Device support and maintenance
- Income and earning potential

The facilitators addressed each question, offering real-world advice and encouraging BCs to share knowledge with their peers.



Voices from the Field

In this segment, BCs shared **personal experiences and insights** from their local contexts. Some discussed successful customer engagement stories, while others reflected on operational challenges such as low awareness or resistance to new services.

Participants recognized that there is a large, unmet need for basic healthcare services in rural villages, where medical facilities are scarce or far away. The discussion emphasized that **Business Correspondents (BCs)**, who are already part of these communities and have established relationships with people, are in an ideal position to address this healthcare gap. As BCs are trusted and accessible within their communities, they can play a key role in delivering healthcare services where they are most needed.



Vote of Thanks and Closing Remarks

The workshop concluded with a note of appreciation from **Mr. Rahul Dube**, Project Director - Testing Innovations in BC Channel (GFSI), who thanked all attendees for their active involvement. He applauded the spirit of the BCs and emphasized that by embracing this new role in healthcare delivery, they can truly become **community champions**. He urged them to take the next step in their journey not just as financial agents, but also as **wellness advocates** within their communities.

Key Benefits for BCs and Communities

- **Access to Affordable Healthcare:** Basic diagnostics are now available locally.
- **New Revenue Streams:** Health services can supplement BCs' incomes.
- **Capacity Building:** Practical training and exposure to digital tools.
- **Enhanced Trust and Visibility:** Offering health services builds deeper relationships in the community.
- **Sustainable Service Delivery:** Expanding the BC model beyond financial services ensures long-term impact.

Conclusion

The workshop successfully demonstrated how Business Correspondents (BCs) can expand their roles beyond financial services to become key players in delivering basic healthcare in rural areas. By integrating basic diagnostics and teleconsultation, BCs can bridge the healthcare gap, increase their income, and build stronger community ties. With hands-on training and real-world insights, BCs are now better equipped to provide affordable healthcare, making a lasting impact on both individual well-being and community health.
