

***Assessing digital financial services'
contributions to health in low-resource
health systems***

Concept Note
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Executive Summary

Rabin Martin and Women's World Banking will conduct a landscape assessment to help Digital Square and USAID understand the current and potential impact of digital financial solutions on advancing financial protection to help improve clients' access to care and broader health system performance. The assessment will consider digital financial services in the context of efforts to strengthen health services and health systems in low income settings, with a focus on financial protection, demand and use of health services, and quality and responsiveness of health care providers.

Rabin Martin will draw on its deep experience and networks in digital health technologies, universal health coverage (UHC) and health system strengthening, while Women's World Banking will contribute insights on designing and introducing digital financial services. To ensure a comprehensive assessment of the landscape, we will conduct a literature review and interviews with experts in the field who bring diverse perspectives and experiences to this fast-evolving area of health and development. Our collaboration will result in a report, including country case studies, on digital financial services' effects on financial protection, healthcare uptake, and care delivery. The report will also include preliminary recommendations on introducing digital financial services for health in different country contexts.

Consortium Team

Our team unites a distinctive combination of expertise in many relevant areas: health systems strengthening, program design, evaluation, UHC, digital financial services, digital health innovation and gender – bringing a holistic perspective to how we approach this assignment, analyze information and make practical recommendations. Rabin Martin will be the prime organization, however, we envision an equal partnership with Women's World Banking.

Rabin Martin is a mission-driven, strategy consulting firm that helps clients lead in improving health and access to global health technologies. Rooted in our mission to improve health and health equity for underserved and hard-to-reach populations, Rabin Martin has been actively engaged in the global health and development arena for more than 15 years. We combine our networks with our deep expertise in private enterprise and global health to help clients design pragmatic solutions to global development issues. Guided by an unwavering commitment to measurable results and impact, we use research as an anchor to our efforts, and bring together the necessary actors to devise, develop, and deploy programs that can move the needle on complex global health challenges. We have strong technical capabilities across global health and development, including the areas of gender, maternal health, HIV/AIDS, UHC, global health security and noncommunicable diseases (NCDs). We are also the firm behind *Merck for Mothers* and have played a strong role shaping investments in digital financial services for health, such as M-TIBA, and innovative financing mechanisms such as the Utkrisht Impact Bond, which USAID also funds.

Women's World Banking, Inc. is a global non-profit organization that designs digital financial solutions, and invests in women leaders, institutions and policy environments in emerging markets to create greater economic stability and prosperity for women, their families and their communities. Over the last 40 years, Women's World Banking has cultivated deep insights about what works for low-income women, including the digital financial products that will meet their needs. The organization brings

strong capabilities in the areas of gender, research, women-centered design, and digital financial services. Women's World Banking's co-actors are its global network of cross-sector partners including retail banks, mobile network operators, fintech companies, governments, multinational corporations and funders which today includes 49 organizations in 31 countries, with a reach of 30 million women. These network members serve as implementing, catalyzing, and strategic partners that help achieve Women's World Banking's mission.

Project Description

Problem statement: Digital financial services hold promise to democratize access to financial services – so that all people, including populations that are traditionally marginalized - can avoid catastrophic health expenses. The healthcare community is eager to explore digital financial services to accelerate UHC. Already, the world is launching digital financial products that are making care more affordable and accessible. Innovations like m-TIBA help patients save for care, while producing data insights on how much good health outcomes should cost health systems. Rabin Martin is supporting development of a new platform for maternity care – that builds on m-TIBA - so that women can access the full continuum of quality maternal healthcare. In Indonesia, Women's World Banking is introducing financial services that will help midwives become mobile banking agents, providing them with supplementary income and the women they serve with an opportunity to open bank accounts and save for health expenditures.

However, without well-informed strategies and intentional design, digital services may not reach the populations who most need them.^{1,2} Economic and social barriers hinder access to, and use of, digital financial services. Developers struggle to design services to address these barriers – with the user in mind. Similarly, we do not have a good understanding of how well, or not, digital financial services are delivering on their potential. Are people experiencing better health, at lower cost, because of them? Are health systems capitalizing on the potential of digital to offer more efficient and effective care?³

Approach: To answer these questions, we propose a two-phase approach wherein we will conduct a global landscape assessment, followed by 2-3 country deep dives, to better understand the benefits and shortfalls of digital financial services for health. Our approach will build on [existing reports](#), offering Digital Square and USAID practical insights to inform future strategy for introducing digital financial services in low-resource settings.

Phase 1 of our engagement will identify enablers and barriers in digital financial service introduction along with effects on financial protection, health care uptake, and health systems performance. We will also identify common “building blocks” that enable digital financial services' effects on health systems. Methods will include desk research to identify existing literature on trends and lessons learned in digital financial services for health. We will review research produced by CGAP, GSMA, and the Better than Cash Initiative and interview contacts at these institutions to gather lessons learned on successful

¹ Makri, A. (2019). [Bridging the digital divide in health care](#). *The Lancet Digital Health*, 1(5), e204-e205.

² Dube, Dumisani. (Oct 2019). [Making Technical Assistance Work in Africa: Three Keys to Success for Financial Services Providers](#). *Next Billion – An Initiative of the William Davidson Institute at the University of Michigan*.

³ Meessen, B. (2018). [The role of digital strategies in financing health care for universal health coverage in low-and middle-income countries](#). *Global Health: Science and Practice*, 6(Supplement 1), S29-S40.

adoption and use of digital financial services. Interviews will also gather the latest thinking in this quickly evolving field – including stakeholders from the WHO, The Lancet Digital Health and UHC 2030, along with implementers bringing practical insights from the health systems where they work.

Deliverable| PowerPoint presentation on findings, exploring the extent digital financial services contribute to increased financial protection and increased demand and use of health services among the poor and vulnerable – along with insights on improved health systems performance

Phase 2 of our engagement will result in 2-3 country case studies detailing the realities of digital financial services and access to care. Working closely with Digital Square and USAID, we will prioritize up to three countries for this deep dive using mutually agreed upon criteria. One criterion may be the presence of Women’s World Banking programs. By focusing on countries where our partnership has “boots on the ground,” we will incorporate a perspective that is often overlooked – that of women who are using digital financial services for health for the first time. To that end, we will work with WWB’s in-country networks to gather perspectives from women using digital financial services for health to understand what is working well for them, how they came to take up these services, and what could be improved. Other perspectives to gather include those of ministry of health representation, national insurers, and healthcare providers.

These deep dives will answer questions related to enablers and barriers to implementation; user perspectives on services and impact on access to care and costs of care; motivations, benefits and frustrations of incorporating digital financial services into health systems; and examples of best practices in adoption and integration.

Deliverable| Up to 20-page report on digital financial services’ effects on financial protection, healthcare uptake, and care delivery, including 2-3 country deep dives exploring implementation

Risk mitigation:

Risk	Solution
Stakeholders unavailable for interviews	Rabin Martin and Women’s World Banking will leverage their strong networks to access diverse voices and perspectives.
Limited quantifiable evidence on changes in health care delivery, costs of care delivery, and increased demand attributable to digital financial services	We will complement quantitative insights with qualitative data gleaned through interviews, such as clients’ satisfaction with care received, government representations’ perspectives on cost savings, providers’ perspectives of their ability to deliver quality care, among others, etc.
Unexpected change in partnership	Should an unforeseen change in partnership arise, an alternative will be identified to provide similar expertise.