

DIGITAL FINANCIAL SERVICES ON HEALTH OUTCOMES AND HEALTH SYSTEMS

Scope of Services

Situation Overview

The cost for accessing health services can have dramatic and negative impacts on individuals, families, and communities already struggling to meet their financial obligations. Globally, health-related financial shocks are driving 100 million people into extreme poverty conditions. These catastrophic hardships could be mitigated if enough financial protections were available such as prepayment (savings) and pooling of resources (insurance) for health. Digital financial services (DFS) have the potential to be a valuable mechanism to provide these financial protections while at the same time strengthening health system performance.

To better understand the opportunity presented by DFS, Digital Square seeks to build on existing work through a rapid assessment, resulting in the creation of country case studies. This research will explore the role that DFS could play in the context of efforts to advance financial protection and support improved health system performance across low-resource settings. The assessment will also seek to understand the factors (beyond digitization) that make these solutions successful and the role that digitization can play in enhancing and leveraging these factors. Ultimately, this scope of work will result in:

- ▶ an initial understanding, and set of hypotheses, on the opportunity of DFS for health;
- ▶ three country case studies exemplifying research results and identifying operational realities on the ground;
- ▶ potential areas for further, future in-depth research or action; and,
- ▶ an initial community of practice for taking this work forward.

Vital Wave is a professional-services firm specialized in the design and implementation of digital solutions to address large-scale development issues across low- and middle-income countries. For 14 years, the firm has worked with multinational technology firms, aid agencies, large foundations, and national governments on the application and scale of digital health as well as digital financial services interventions. This has included comprehensive assessments, large-scale implementations in both digital health and digital financial services, and field-building research and thought leadership. Vital Wave is also a technology agnostic firm, enabling a neutral perspective to its assessment results as well as the ability to convene multiple stakeholders across the digital development field to work together towards a common goal.

Engagement Scope

Over a period of 12 weeks, Vital Wave will employ a mixed-methods approach to conduct this landscape assessment. The firm will collect information through key stakeholder input and secondary and primary research, including desk-based interviews with subject matter experts and private sector partners, coupled with mobile-phone-based surveys with health care workers, patients, and community members in up to three countries. This approach, combined with a stakeholder convening to aid in synthesis and to establish a community of practice, provides an efficient yet grounded way to derive a view of the current landscape and explore certain key questions. It also ensures that any recommendations on areas of future in-depth

research or implementation will be actionable as well as impactful and that key stakeholders will be bought into the final outcomes.

Through this process, Vital Wave will be able to evaluate the success and impact of relevant implementations to date, identify gaps and challenges, and design recommendations on areas to focus for future research or action that will have buy-in and support from the wider fields. Furthermore, this approach can provide a concrete foundation for the realization of a robust community of practice to execute against prioritized outcomes. This engagement will result in:

- ▶ identification of key citizen needs, and burdens related to health financing, and the interplay of digital financial services and health service delivery;
- ▶ multi-layered assessment and analysis of DFS implementations in the context of universal health coverage;
- ▶ identification of key factors (digital and non-digital) that contribute to their success to inform implementation considerations;
- ▶ stakeholder alignment on potential opportunities to leverage DFS for financial protection and HSS at scale;
- ▶ establishment of a Community of Practice (COP) dedicated to further exploration of this subject area; and
- ▶ final report, including set of case studies, and supporting materials for socialization across key stakeholders.

Ultimately, the assessment will result in a set of hypotheses, grounded in research, on the biggest citizen needs in terms of DFS for health and potential opportunities to address them. This will also include a research agenda to help drive potential areas for future in-depth investigation or action amongst the development community.

Vital Wave's proven methods of assessment, analysis, and strategic synthesis will result in valuable frameworks and distilled insights to inform Digital Square's strategic next steps. For this work, the firm will draw on its in-depth understanding of national digital health and DFS implementations, extensive in-country research on the interplay between DFS and health-service delivery, its strong network (including donors, digital implementers, and the private sector), management of communities of practice. Vital Wave will employ an iterative approach to research and analysis to derive a deep level of contextualization and nuanced results.

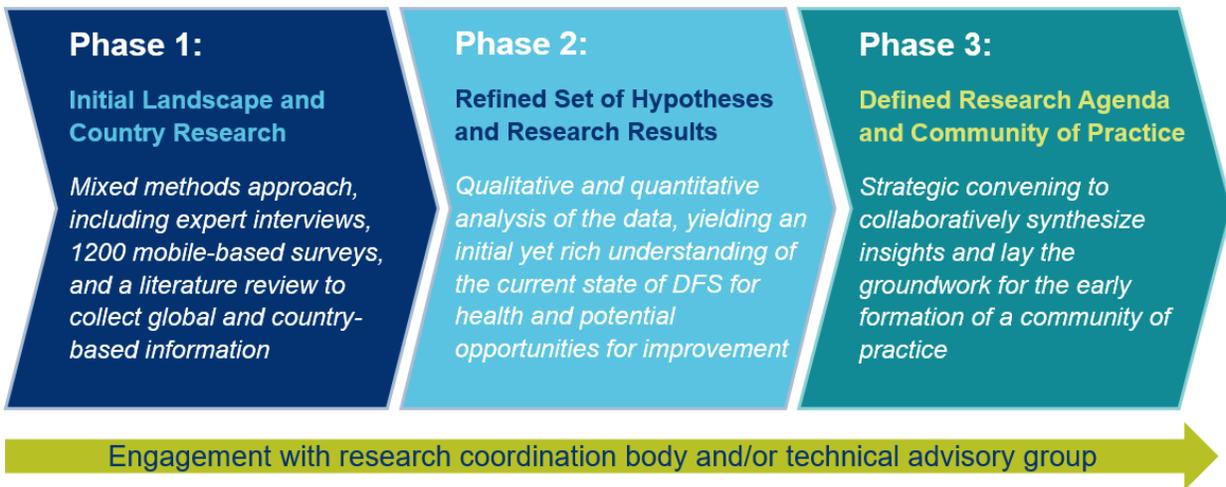
In addition, where appropriate, Vital Wave will apply a gender lens. As a small women-owned business, the firm is extremely thoughtful in integrating a gender lens into its project or research design. This means that it focuses on various aspects such as systemic or cultural barriers, mobile access versus utility, and the role of men. The firm is also judicious in whether to apply a gender lens to its work, for at times, it may not be appropriate given the context or project goals.

Lastly, and equally as important as the assessment itself, Vital Wave will ensure proper stakeholder engagement and socialization throughout the project process. Stakeholders will be identified in consultation with Digital Square and USAID, and will include subject matter experts in digital health, DFS, and overlapping areas. This will include engagement with the research coordination body or technical advisory group throughout the project process.

First, stakeholder inputs will be sought during the interview process. Subsequently, they will be a part of the process of synthesizing insights, as appropriate. This will enable the incorporation of an array of perspectives and experiences in the articulation and synthesis of the landscape assessment. It will also accelerate the buy-in process of actionable next steps. As the final output, Vital Wave will create a concise, publication-ready report and derivative materials (e.g., a summary presentation) for broader distribution. This will include easy-to-digest key messages for the target audience.

Approach by Phase

Vital Wave will use a mixed-methods approach across three phases, captured by this figure:



Phase One: results in rich and grounded insights to drive hypotheses on challenges and opportunities.

Vital Wave will employ a number of research methods to collect information across different country contexts. First, it will build upon its own resident knowledge through a literature review, identifying relevant DFS interventions in the context of health programs (specifically related to financial protection and HSS). For instance, the firm conducted in-depth research in Nigeria on the opportunities to leverage DFS for healthworker salary payments as a means of reducing absenteeism and improving the delivery of health services in rural health facilities.

In parallel, Vital Wave will conduct interviews with five-to-seven global subject matter experts from across its vast network in both fields. Informed by the results, the team will design and implement mobile-phone based surveys in three countries (total n=1,200), targeting healthcare providers, patients, and community members. Either in the interviews or surveys, the firm will also elicit responses from private sector providers. These surveys will investigate multiple aspects of the user experience in accessing health care, paying for services, and relevant impacts. The firm is positioned to quickly execute these surveys, with networks already established globally. This means that the rapid assessment through the literature review, as well as input from Digital Square and the research coordination body, can be taken into account in identifying countries for research and the case studies themselves.

Phase Two: results in a set of hypotheses and research results to validate and refine.

The team will conduct both qualitative and quantitative analysis of the data, yielding an initial yet rich understanding of the current state of DFS for health and potential opportunities for improvement. This information will support convening discussions and deliverable

development in Phase Three. In parallel, the firm will also design and prepare for the multi-day stakeholder convening. In preparation, Vital Wave will conduct a robust process that includes one-on-one interviews, iteration on the agenda and discussion frameworks, and finalization of the pre-workshop reading materials. Pre-read materials may include results from the mobile surveys and other outcomes from the Phase One research.

Phase Three: brings stakeholders into the process of synthesizing insights and lays the groundwork for the early formation of a community of practice.

Vital Wave will design an event that is interactive and action oriented. It should be noted that the design of the convening will integrate human-centered design principles as well as global standards such as the [Principles for Digital Development](#), the [Donor Investment Principles](#), and [Level One Guidelines](#). The benefit of this approach will be to achieve a wider range of objectives in an efficient and community-driven manner. This means that the broader community will be bought into the results of this scope of work, leading to a higher probability of continued action and implementation going forward.

A key objective of the workshop will be to validate areas of alignment and agree upon impactful and collaborative opportunities moving forward. This could be around specific areas for further in-depth research or other actions that the community can pursue. Vital Wave will draw on its extensive experience facilitating such events as well as share the research and case studies from the first two phases of work. Upon completion, Vital Wave will synthesize and integrate the workshop outputs into the final report. An accompanying slide deck will be created that communicates key messages and soundbites for the target audience in an easy-to-digest and visually engaging manner. Lastly, the firm can create a collaborative workspace and supporting materials to begin the formation of a community of practice. For instance, Vital Wave conducted a similar process for the [Digital Solutions for Malaria Elimination Community of Practice](#) that focuses on the design and implementation of mobile tools for malaria surveillance across multiple geographies.

Company Capabilities

Vital Wave addresses large-scale system issues through digital technology in LMIC countries. The firm is a recognized leader in designing and implementing digital health and financial services solutions at national scale. In addition, Vital Wave regularly coordinates across sectors and manages partnerships to facilitate success.

Digital Health Expertise: Since 2008, Vital Wave has designed solutions, created tools and common goods, led national implementations, and provided thought leadership in digital health for low- and middle-income countries. This work has extended across multiple areas of health, including vaccines, malaria, HIV, tuberculosis, polio, universal healthcare, maternal and child health, and neglected tropical diseases. The firm's in-depth engagements in digital health include geographies such as Ethiopia, Malawi, Zambia, Tanzania, Uganda, Burkina Faso, South Africa, Nigeria, India, and Mexico. Within digital health, Vital Wave regularly conducts in-depth and strategic assessments. The firm utilizes a holistic ecosystem approach to ground its results in influencing factors. For example, the firm worked alongside the ministries in [Ethiopia and Malawi](#) to improve information systems and increase the use of data in health.

Digital Financial Services: Vital Wave also brings years of developing-country experience in digital financial services. The firm's end-to-end involvement ranges from market research to solution design, build, and implementation. Vital Wave has worked extensively with a variety of stakeholders including consumers, bulk payers, agents, MNOs, value added service providers, governments, international development organizations, and private-sector partners. The firm has a deep knowledge of the range of factors that influence the usability, and accessibility of DFS. For example, Vital Wave assessed the [marketplace of digital financial services](#) across Africa, which directly informed the creation of [the ADFI](#). In Somalia, Vital Wave designed and implemented a digital payments system for beneficiaries of humanitarian relief efforts and civil servant workers.

Cross-Sector Pollination and Community Engagement: Vital Wave works across several industry areas so best practices, lessons learned, and assets from a diversity of sectors are incorporated in every project. This cross-pollination leads to more robust solutions with greater impact. For example, in Nigeria, Vital Wave performed a comprehensive landscape assessment of mobile-based [payments for health and financial services](#), leading to a better understanding of use cases and directions for future solutions-based interventions. In addition, Vital Wave manages and facilitates interaction between stakeholders across the entire digital-for-development field. The firm's design and facilitation of strategic convenings have resulted in the establishment of global alliances (e.g., Digital Impact Alliance (DIAL)), new public-private partnerships, and guidelines for the development community.

Development of Common Goods: The firm also regularly contributes to the common goods space. This includes the development of the [Beyond Scale](#) guide and facilitating the creation of the [Principles of Donor Alignment for Digital Health](#). Another example within health is the firm's work on [mobile tools for malaria surveillance](#). In digital financial services, the firm conducted end-user research to identify barriers to adoption, which contributed to the development of the [Level One Guidelines](#). This is complemented by the firm's ability to produce compelling material for multiple audiences.

Estimated Project Timeline and Cost

The project is projected to occur over a twelve-week period. Table A, below, provides a weekly overview of the project by key phase along with deliverables and the estimated schedule of delivery.

Table A: Estimated Project Timeline and Deliverable Overview

Phase	Week											
	1	2	3	4	5	6	7	8	9	10	11	12
Phase One	D1											
Phase Two								D2				
Phase Three									D3			D4

- ▶ *D1: Project inception presentation (8-10 PowerPoint slides) and kickoff meeting*
- ▶ *D2: Preliminary research results and pre-read materials (e.g., case study results) for workshop (~15 PPT slides)*
- ▶ *D3: Facilitation (two-to-three days, exact length and timing TBC)*
- ▶ *D4: Final report, three case studies, and slide deck detailing recommendations and research agenda (15-20 Word pages including case studies, ~20 PowerPoint slides), platform for Community of Practice (e.g., collaborative workspace)*

Table B: Cost by Phase

Phase	Estimated Professional Services Fees	Estimated Reimbursable Expenses	Other Direct Costs
Phase One	\$59,008	\$0	\$0
Phase Two	\$35,490	\$0	\$0
Phase Three	\$74,813	\$6,125	\$24,000
Total Costs	\$169,311	\$6,125	\$24,000

Estimated reimbursable costs will cover travel for Vital Wave staff to the workshop (assuming a domestic location). Other direct costs are an estimate for workshop costs such as food, venue, and travel for select participants (e.g., country representatives).

As always, Vital Wave is pleased to work with Digital Square to further refine the goals, scope, and timeline of this project to meet the client's needs.

Team Structure

Vital Wave will assemble a team comprised of experts in digital health, digital financial services, strategy development, and stakeholder management. An Engagement Manager will lead the strategic direction of the project, manage client communications, and ensure the creation of robust deliverables. They will be supported by additional analysts and executive staff who will provide strategic and technical input. All team members will contribute to the final deliverables.

Brooke Partridge, President & CEO / Executive Strategist and Facilitator

Ms. Partridge is a business executive, entrepreneur, and thought leader in the use of digital solutions to address large-scale system issues across low- and middle-income (LMIC) countries. Ms. Partridge has led Vital Wave's role in building the field of digital health in LMICs and has overseen digital health and digital financial services implementations across the developing world. She facilitates the company's bridge from strategy development to implementation and leads multi-stakeholder convenings to highly actionable outcomes. Ms. Partridge regularly works with a diverse range of stakeholders to combine vision and strategy into realizable plans. Ms. Partridge has led the development of Vital Wave's Digital Health Practice and personally shepherded field-building activities in DFS such as the strategic design of the Level One Principles framework for the Gates Foundation. Through these engagements she has created robust investment and programmatic strategies as well as facilitated cross-sector convenings, all of which have been reinforced by her implementation experience.

Brendan Smith, VP of Professional Services / Executive Oversight

Mr. Smith drives the development of strategic insights and the application of its research and analytical approaches in the company's implementation work. Mr. Smith brings years of expertise in digital development and has led many of the company's highest profile engagements. This includes in-depth assessments and the creation of thought leadership across multiple industries including health, financial services, education and agriculture. For instance, he led the firm's work to implement a bulk payment system in Somalia and a health services call center in Nigeria, as well as conducted extensive field research to understand opportunities to improve DFS mechanisms in Tanzania and Bangladesh. He also worked across multiple stakeholders to create a report detailing how governments can further institutionalize digital into their national health systems. Lastly, he is expert at supporting facilitations, such as a recent workshop with the Bill and Melinda Gates Foundation and its data use grantees.

Derek Treatman, Director of Technology Solutions / Engagement Manager

Mr. Treatman is an engineer and digital-for-development specialist with extensive experience adapting digital technologies to meet the needs of diverse stakeholders. His work in complex, resource-poor settings has focused on applying readily available technologies to strengthen national systems, particularly in health. At Vital Wave he supports governments and NGOs as they implement and optimize major initiatives. He also regularly contributes to the creation of common goods and manages cross-sector partnerships as well as communities of practice, such as the digital solutions for malaria elimination community of practice. In addition, Mr. Treatman has contributed to several Vital Wave facilitations focused on digital health that informed key pain points, opportunities to address them, and identified interventions. He also aided in the multi-country facilitation for the creation of the Digital REACH Initiative, a regional initiative focused on expanding digital health across the East African Community.

Oswald Jumira, Senior Technical Analyst / Lead Analyst

Oswald Jumira has 14 years of experience working on digital development and corporate technology projects across the African continent. He has focused on research, innovation, product and partnership development to drive growth and transformation. In particular, he has been involved in developing, implementing, and commercializing mobile based technologies solutions across multiple sectors as well as driving new product development and revenue streams leveraging new technologies such as cloud computing, AI, and machine learning. Mr. Jumira is based in Kenya and has worked on several strategic projects across the African continent. He is also adept at working with national governments and ministries, evidenced by his most recent work with the government of Somalia in the creation and deployment of a digital bulk payments system.

Leah Gatt, Director of Professional Services / Cross-sector Advisor

Ms. Gatt brings years of experience in research, analysis, and on-the-ground implementation, in both digital financial services and health. For digital financial services solutions, she has managed country teams, vetted local project partners, worked directly with aggregators and mobile network operators on processes and pricing, created useful tools for stakeholders, and documented practices. She has also worked with local organizations in tailoring mobile money toolkits and training processes to their organization. In terms of health, Ms. Gatt led the research and development of the roadmap, strategic plan, and costing for the Digital REACH Initiative – a regional initiative in the East African Community focused on the use of digital to improve health outcomes. Prior to joining Vital Wave, she worked with the European Commission’s Department of Agriculture and Rural Development. Ms. Gatt also conducted research with Lagos State Government with high-level state officials and taxpayers, where she advised the government on issues of taxation and legislation.

Liz Grubin, Director of Professional Services / Cross-sector Advisor

Ms. Grubin’s work has focused opportunities to apply digital tools for health system strengthening in the context of LMIC countries. She regularly works with clients to develop strategies to identify and apply the optimal intervention based on country context and user needs. This leads to the creation of new programs or initiatives, such as catalytic funding mechanisms, or to the design and implementation of specific digital solutions. She led Vital Wave’s cross-sector work in Nigeria, investigating the opportunity to leverage DFS in addressing absenteeism among rural healthcare workers. Ms. Grubin also oversaw the DFS market assessment focused on all of Africa, which led to the creation of a robust investment mechanism to support DFS ecosystem strengthening. Prior to Vital Wave, Ms. Grubin served as Director for international development NGOs (Impact Carbon) and project manager for management consulting firms (ICF International).