



Makerere University
College of Health Sciences
SCHOOL OF PUBLIC HEALTH

WEBINAR “Digital Payments for Campaign Health Workers in Sub-Saharan Africa” What do we know and what do we need to know?

State of Evidence of digital payments in sub-Saharan Africa: A landscape analysis

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Digital Health
Payment Initiatives
and Research in
Africa (DHPI-R)

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Digital payments used to mean...

The electronic fund transfer through an electronic medium using authorization or bank instructions to pay. It includes ATM transactions, transfers through telephone, point of sale transfer, internet and card payments, direct deposits, etc

Sivathanu, 2018



Introduction

- Transition from cash-based to digital payment systems is gaining traction in Sub-Saharan Africa (SSA)
- Pilots targeting 47 countries in the WHO Afro region were initiated in 2020 with support from Bill and Melinda Gates Foundation
 - To implement the Global Polio Eradication Initiative (GPEI) program

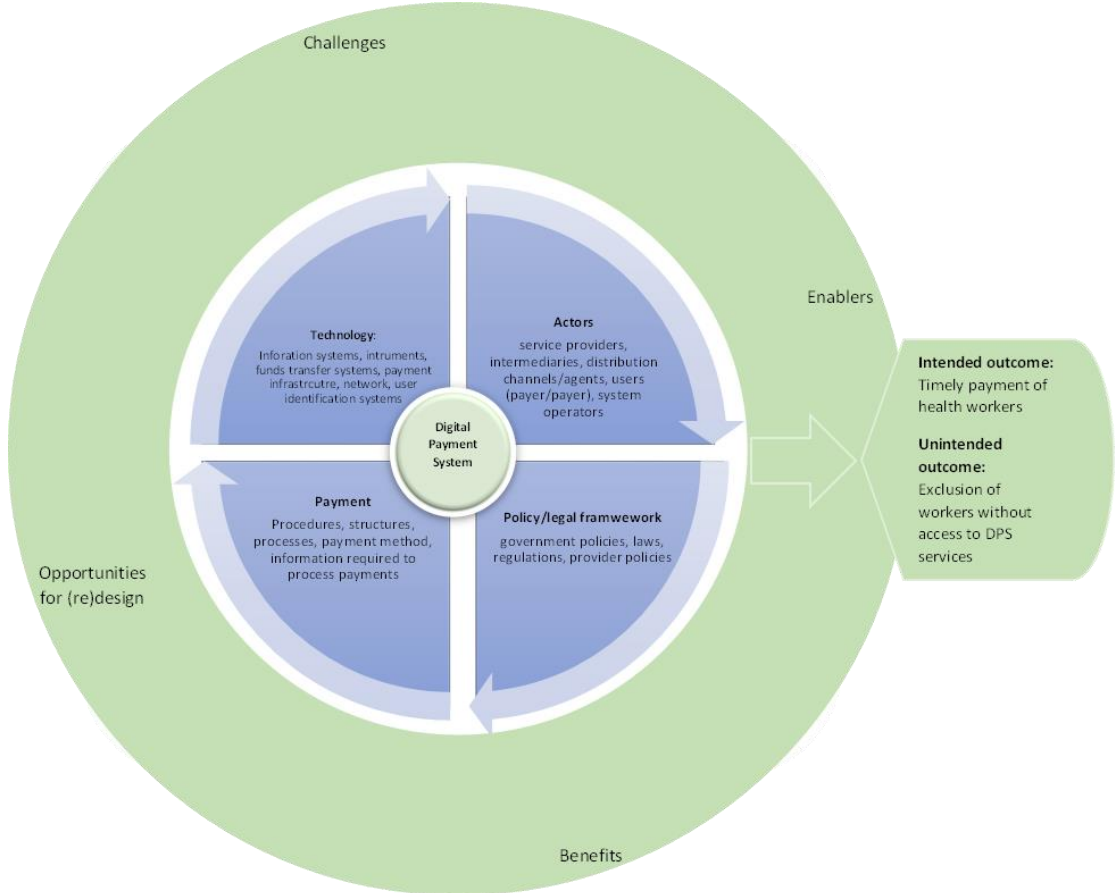


Introduction...

- Digital payments have been rolled out by governments in different programs; social assistance, immunization, emergencies, etc.
- Benefits such as; timeliness, cost reduction/saving, reduced risk, etc Vs Challenges – technology, etc
 - Based on experiences from the Ebola response in West Africa; Social assistance programs in Uganda, Kenya, and Burundi; and recently COVID-19
- But payments are not just about the issuance of cash, it is a whole process



A holistic understanding of digital payments landscape is needed



Some issues to think about



- Who are the key stakeholders and programs, and their role in digital payment for health workers in Africa?
- What are the issues concerning access to existing digital payment systems and payment modalities for health workers (formal/informal workers) in Africa?
- What is the availability of the technical tools needed to implement digital payments in Africa?
- What contextual factors influence e-payment uptake and use in Africa?
- What successes and challenges are encountered in using digital payments for health workers in Africa?
- What are the evidence gaps for digital Payment for health workers during the implementation of health programs in Africa?



Actors and their roles

- A complex ecosystem: Multiple, overlapping roles
- Paying through multiple providers to the same people

Stakeholder	role
MoF, Telecom regulators, Central banks, and MDAs	Regulation, Payment, funding programs, directly pay clients
NGOs	Procure services of aggregators to pay frontline workers
Financial institutions (banks, MFI/MDIs etc.)	Account management, float replenishment for service providers Directly pay clients, set internal policies
Merchants and retailers	Accepting digital money for services, customer policies
Smart tech	Equipment, software, infrastructure, maintenance
MM agents	Account opening, deposit, and payment
Mobile Network Operators	Infrastructure roll-out, cyber security, complaints management, host MM accounts and control payments, set operating policies
Development partners	Fund programs, directly pay clients



Access



VectorStock
www.vectorstock.com/2557708

Phones



Digital infrastructure



- Private sector-led
- Different programs collect information to serve them
- Limited effort to harness existing systems
- End usage depends on the regularity of cashflow



MM + Bank



Technology



Digital technical tools availability

HRH DASHBOARD

Ministry of Finance, Planning & Economic Development
The Republic of Uganda

IFMS E-registration
Integrated Personnel and Payroll System (IPPS)

Uganda eHMIS
Uganda's Electronic Health Information System

Total Health Workers 59805	Facilities 3592
Districts 136	Jobs 713

Main Dashboard
Reg / Licensure Reports
CHW Registry
Professional Councils
Training
PNFP Organisations
National Manage

Information systems



Wallets



Mobile money and Agent banking



ATMs

- Linkage of the tools is a challenge
- Collection, and recollection of information each time a program comes persists
- Coverage still an issue – Mobile is the main tool used



Contextual factors influencing e-payment uptake



Policy/Regulatory framework



Payee information accuracy



Payment security



Processes and procedures

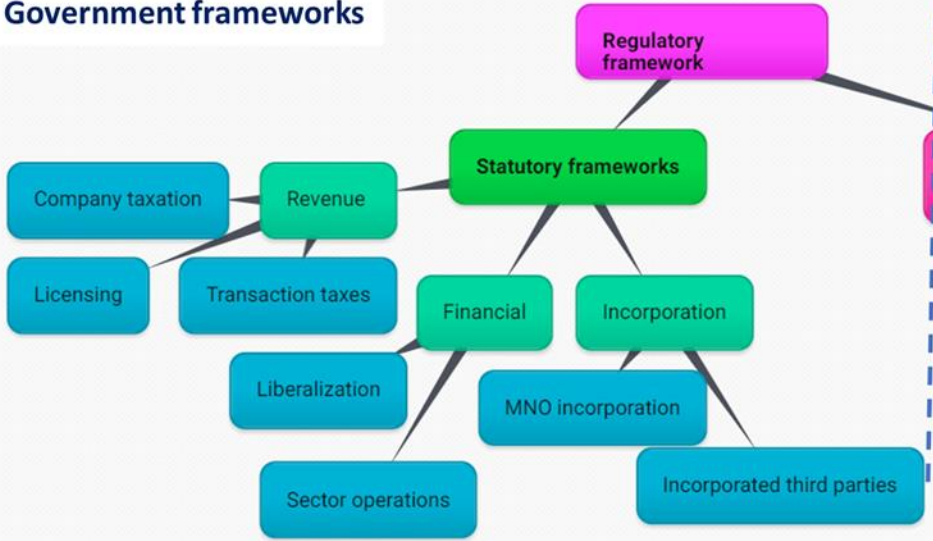
Depending on where you stand – timely for the payer, late for the payee



Access to technology and payment systems and tools

Recipients don't have access to all

Government frameworks



Organizational frameworks



Challenges

- Lack of a unified regulatory framework
- Limited capacity for smart technology
- Liquidity concerns
- Fiduciary concerns (cybercrime, delays, trust, corruption reengineered)
- Information verification/mismatch and data protection challenges
- Persistent disparities in access and use of digital payments
- Systems that are not harmonized
- Delays that are process-related

Successes

- Payment systems are in place within the government and private sector
- Programs continue to implement digital payments
 - Scope may vary
 - Selective
- Transactions are growing in volume and amounts
- Efficiency gains have been reported
 - Timeliness
 - Cost saving
 - Reduced risk
- Pilots to learn from are ongoing

Cumbersome and unharmonized policies and payment processes mask the efficiency benefits of digital payments



Implications on the impacts



Mixed picture on health systems performance and realization of program outcomes



Exclusion – technology reach, cyber crime



Transition from cash to digital payment is inevitable, but...

- How can countries establish a unified and supportive policy framework for digital payments?
 - Remove the multiple layers, contradictions, addressing equity/inclusion, cost etc.
 - Policy implementation should also be evaluated
- How do you link the various systems (identification, HR, finance, payment, HMIS, etc.)?
- What is the impact of digitization on health systems performance and program outcomes?
 - We should empirically measure the association?



Think more about...

- Mixed picture on cost: Savings from transport, corruption Vs taxes and charges – How do we optimize gains without shifting the burden of transactional costs to payees?
- Organizational (in)efficiencies and models for improving efficiencies, how do we make digital payments instant?
 - In low technology settings, how do you re-engineer payment processes (integrating manual and digital processes) without causing further delays?
- We need to examine the payer practices following digitization and how they influence health workers’
 - Perceptions of trust, security, ‘instant’ nature of payment, payment preferences, and morale to engage in programs paying digitally?
[Experiences of payees and payers](#)
- A cost-benefit analysis of transiting from cash to digital payments, and sustainability implications?



Acknowledgements

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