



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

Webinar report: Digitization of health worker payments in French-speaking sub-Saharan Africa: What technologies and actors are involved in this process?

Date: October 20, 2022

Time: 03:00-4:30 p.m. Online: ZOOM & TWITTER

Moderator: Prof. ACRAY-ZENGBE Pétronille (Associate Professor of Public Health at the Félix Houphouët-Boigny University (FHB) in Ivory Coast)

## Presenters:

- Prof. Adama Faye: Co-PI and Director of the Francophone Hub of the DHPI-R
- Andrew Stein: Senior Program Officer Polio Team BMGF
- Prof. Georges Bediang: Associate Professor in Medical Informatics University of Yaoundé I (Cameroon Consultant)
- Mrs. TOURE Araoudat
- Mr. Ousmane: Finance and Budget Officer at WHO (Mali)
- Prof. Babacar SENE: Director - finance laboratory for development (lafidev)
- Mr. Alassane GUEYE: Senior manager strategy INTOUCH SA
- Prof. KONAN Yao Eugène: Associate Professor of Public Health at the University Félix Houphouët-Boigny Ivory Coast



## Table of Contents

### Table of contents

<b>Introduction .....</b>	<b><i>Error! Bookmark not defined.</i></b>
<b>I. Objectives of the webinar.....</b>	<b><i>Error! Bookmark not defined.</i></b>
<b>II. Welcoming remarks .....</b>	<b><i>Error! Bookmark not defined.</i></b>
<b>III. Webinar Highlights .....</b>	<b><i>Error! Bookmark not defined.</i></b>
<b>IV. Closing Remarks.....</b>	<b><i>Error! Bookmark not defined.</i></b>
<b>APPENDIX 1: Presentation by Prof. George Bediang .....</b>	<b><i>Error! Bookmark not defined.</i></b>
<b>APPENDIX 2: Presentation by Ms. TOURE Araoudat Ousmane ..</b>	<b><i>Error! Bookmark not defined.</i></b>
<b>APPENDIX 3: Presentation by Prof. Babacar Sene.....</b>	<b><i>Error! Bookmark not defined.</i></b>
<b>APPENDIX 4: Presentation Mr. Alassane GUEYE .....</b>	<b><i>Error! Bookmark not defined.</i></b>

## Introduction

The University of Dakar through the Institute of Health and Development is implementing in partnership with Makerere University of Uganda the Digital Health Payment Initiatives and Research (DHPI-R), a project funded by the Bill and Melinda Gates. This project aims to catalyze the synthesis and generation of evidence on the added value of digital health worker payments on the quality of immunization and other health campaigns. To achieve its objective of promoting learning, the French-speaking hub of the project will organize a webinar under the theme "**Digitization of payments for health workers in French-speaking Africa: what are the technologies, and the actors concerned by this process?**". This webinar was an opportunity to share the results of the contextual analysis recently conducted in four French-speaking countries (Senegal, Cameroon, Côte d'Ivoire, and the Democratic Republic of Congo). It also made it possible to gather and generate evidence on best practices related to digital payments through a panel.

## I. Objectives of the webinar

The objectives of this webinar were:

- Sharing the technologies necessary for the digitization of payments for health workers in French-speaking Africa emerged in the contextual analysis conducted in Senegal, Côte d'Ivoire, Cameroon, and the DRC;
- Share the actors involved in the process of digitization of payments for health workers in French-speaking Africa that emerged in the contextual analysis conducted in Senegal, Côte d'Ivoire, Cameroon, and the DRC;
- Generate evidence on best practices related to digital payments.

## II. Words of welcome

Professor Adama Faye, Director of the Francophone Hub of the DHPI-R project, gave the opening speech of the webinar, he welcomed the speakers and participants who joined the webinar and gave an overview of the project highlighting the importance of digital payments and the challenges that make it critical in order to generate evidence for more efficient and effective digital payments. He briefly reviewed the contextual analysis that was carried out in 4 French-speaking countries and the important results that came out of this work.

He then gave way to Mr. Andrew Stein Senior Program Officer Polio Team of the Bill and Melinda Gate Foundation, to deliver the opening remarks.

- Mr. Stein returned to the foundation's commitment to support and promote research in Africa. Before presenting the case for digital payments in the health sector. He highlighted the benefit of digital payments in improving the motivation of healthcare workers and in generally supporting a functioning healthcare system.

- Mr. Stein highlighted the need for context-specific evidence to inform the adaptation of digital payment systems in Africa. He thus thanked the participants and declared the webinar open.

### III. Webinar Highlights

Professor Georges Bediang, consultant of the contextual analysis in Cameroon made a presentation on the actors involved in the process of digitization of the payments of health workers in French-speaking Africa emerged in the contextual analysis conducted in Senegal, Côte d'Ivoire, Cameroon, and the DRC. His presentation covered the following points:

- A reminder of the sub-regional context marked by the use of unsecured payment systems (in cash) to pay health workers has often led to negative consequences in the implementation of health interventions (delay/non-payment allowances for health workers, etc.).
- He then identified a total of Six (6) categories of actors with different roles:
  - **Policy makers and regulators:** who essentially play a role in regulating the electronic money sector, and the availability of the required technologies (internet coverage, and network);
  - **Technical and financial partners:** for the mobilization of resources, and the promotion of payments for health workers through digital channels;
  - **Programs:** for the implementation of health programs, management of payments, evaluation of performance and eligibility of health workers for payment through supervision;
  - **Intermediaries:** who support payment activities by providing the mobile network, facilitating payment operations, following up accounting and reporting;
  - **Service providers:** who are providers of digital payment services, and managers of payment data and customer privacy;
  - **Beneficiaries:** who receive digital payments after an evaluation of their performance within the various health programs;
- In conclusion of his presentation, Prof. Bediang specifies that the use of digital technology for the payment of these health workers: an alternative for strengthening the implementation of the various health interventions and mitigating the negative consequences of cash payment.

At the end of this presentation, a panel was opened with four speakers.

Ms. TOURE Araoudat Ousmane, Finance and Budget Officer at WHO Mali opened this session with a PowerPoint presentation.

- After a brief presentation of Mali, she recalled the geographical, economic, health and technological context of the country.
- The operationalization methods, the actors and their roles in mobile payment were presented
  - **Ministry of Health**
    - Approve mobile payment terms
    - Accompany and validate the critical stages (enrolment and payment of actors) of the process
  - **Implementing partner: WHO**
    - Set up a database for the identification of beneficiaries (CommCare which allows enrollment, validation of the number of days worked and calculation of the amount to be paid)
    - Ensure compliance with personal data regulations
    - Supply the account with the value units necessary for the mobile payment of the corresponding health intervention, etc.
  - **Payment operators**
    - Ensure compliance with the terms of the agreement
    - Make the necessary arrangements for the payment of the amount requested in any place and in a short time and Provide payment reports according to the requirements of donors
  - **Beneficiaries of health interventions**
    - Provide the necessary documents for the database
    - Facilitate the enrollment operation and ensure the count of the number of days to be paid
- Ms. Touré recalled that Malian health programs have already used digital payment before presenting some recorded results.
  - Between the end of 2019 and 2021, WHO-Mali paid more than 83,000 health workers during cVDPV2 and Covid-19 vaccination campaigns throughout the national territory.
  - More than 90% of beneficiaries received their payment within three days after errors were corrected.
  - The majority of beneficiaries were satisfied with the method of payment

- She concluded by formulating challenges, the main one being the level of insecurity in the country. Prof. Babacar SENE Director - Finance Laboratory for Development (LAFIDEV) of Senegal followed with a PowerPoint presentation focusing mainly on two points:
- The digitization of payments in WAEMU: Some benchmarking elements for the health sector
  - With regard to WAEMU countries, digitalization is part of the actions of axis 3 of the regional financial inclusion strategy which aims to promote innovations favorable to excluded populations.
  - According to a study on the digitization of worker wage payments in Senegal:
    - The digitization of worker payments helps to improve:
      - Security and confidentiality (81.7% of agents questioned).
      - Access to banking services (56.7%).
      - Productivity gains (39.8%)
      - Availability of the service on a large network (22.4%)
      - Free or low cost transactions (19%)
- The electronic payment service ecosystem in WAEMU
  - The central bank (regulation and supervision)
  - The Interbank Electronic Banking Group of the West African Economic and Monetary Union (GIM –UEMOA)
  - Credit institutions (Banks and financial institutions)
  - Microfinance institutions (SFD)
  - Electronic money institutions (EME): case of Senegal (Orange Mobile Finance Senegal, Mobile Cash SA and Wave Digital Finance)
  - Institutions issuing electronic money (EEME): credit institution or SFD. Case of Ivory Coast with Celpaid Money
  - Partnership between banks and telecommunications operators or technical service providers (BDK and Kash Kash Senegal, Bsic and Expresso, Ecobank Senegal and WIZALL Wave, UBA and Zuulu Pay/Wave)
  - In WAEMU: 41 establishments (EME and Partnerships)
  - Fintechs (small independent Fintechs, Fintechs belonging to a banking group, Fintechs financed by large international groups).
- He ended by identifying challenges and initiatives that could contribute to the development of electronic money
  - Establishment of a framework for Fintechs (Central Banks)
  - Protection of electronic money account holders in the event of default by operators
  - Protection of e-money account holders against cybersecurity risk
  - Question of the interoperability of financial services (Tanzania where interoperability has boosted digital solutions).

- Generalized digitization of payments (States, companies, etc.). See the guide put in place by the BCEAO concerning the digitization of payments by WAEMU member states.
- Financial education of agents.

Mr. Alassane GUEYE, Senior Strategy Manager INTOUCH SA intervened in the same wake with a presentation focused on the following points:

- What is financial inclusion?

It means that individuals and businesses have access to useful and affordable financial products and services that meet their needs (transactions, payments, savings, credit, insurance, etc.). These services are provided in a responsible and sustainable manner. (World Bank).

- The digitization of payments in Africa
  - **Technology and Infrastructure**
    - Acceleration of Internet and mobile penetration in a context of falling costs
    - 300 million mobile phones in 2017, 600 million in 2022
    - Strong growth of Fintech (creativity and agility)
  - **The actors**
    - Mobile Operators: Infrastructure, Internet and Mobile Money
    - Banks: Risk Management, clearing, financing
    - Fintech: agility, creativity and disruptive technology
    - The Government: Regulation, Infrastructure, Promotion of Inclusion and Protection of the Public
  - **Supply Status**
    - The main financial services deposit and withdrawal transactions, transfers, payments as well as telephone recharge purchases.
    - The offer of credit, insurance, and complex savings products is rarely available
- The main challenges identified by Mr. Gueye are:
  - Regulatory challenges
  - Interoperability
  - Diversification of services
  - Risk management (identification, fraud, customer management)
  - Government payments are an accelerator of digitalization

Prof. KONAN Yao Eugène, Associate Professor at the Félix Houphouët-Boigny University of Côte d'Ivoire closed the panels by returning to the results of the contextual analysis in Côte d'Ivoire, actors and technologies, initially taken into account by Prof. Bediang's presentation.

Following this panel, the presenters provided answers to the questions that were asked by the participants in the messaging system.

The motivation for choosing the health sector to promote electronic money: the choice of the health sector is only a pretext because the digitization of payments can be applied to different fields. If success is recorded in health, other sectors will surely follow.

The security of transactions and personal data: these points remain the main challenges identified in the payment digitization process and initiatives are being taken by companies to provide solutions. However, it is the state that must invest in this direction.

#### **IV. Closing Remarks**

Prof. Faye was delighted with the quality of the presentations and congratulated the various speakers. He also recalled that the project recently launched a call for applications for research grants on the subject. He called on researchers to conduct more rigorous studies that can show the effectiveness of using digital payment and show the benefits so that we can make evidence-based policies. He also highlighted the need to generate evidence on the conditions that will be conducive to scaling up digital payment systems in Africa. He ended by thanking the participants for having responded massively to the invitation, as well as these collaborators from Makerere University in Uganda, in this case, Prof. Peter Waiswa, the SCISDaR group, and the Bill and Melinda Gate Foundation.

In general, this webinar was a success and was well attended. Summarized below are the number of participants.

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**APPENDIX 2: Presentation by Ms. TOURE Araoudat Ousmane**

**APPENDIX 3: Presentation by Prof. Babacar Sene**

**APPENDIX 4: Presentation by Mr. Alassane GUEYE**



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