

DIGITAL HEALTH PAYMENT INITIATIVE AND RESEARCH IN AFRICA PROJECT (DHPI-R)



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



WEBINAR SUMMARY REPORT

APRIL 2024

BACKGROUND

A webinar with the subject "Financial Inclusion and Economic Empowerment: Exploring the Impact of Gender on Digital Payments and HealthCare Worker Performance" was organized and hosted by the DHPI-R project. A large number of people from different organizations, including the Ministry of Health in Senegal, UNICEF, MAKSPH, and the World Health Organization (WHO), attended the webinar. Speakers at the session included Prof. Paul Bukuluki from Makerere University College of Humanities and Social Sciences, Prof. Fawole Olufunmilayo from the University of Ibadan, Nigeria, Mr. Oswell Kahonde from the Better Than Cash Alliance, and Prof Peter Waiswa, DHPI-R project director. The webinar was chaired by Dr. Aweko Juliet, Senior Research Coordinator of the Project.

Highlights from Webinar Presentation by Prof. Paul Bukuluki, Uganda

Presentation Title: Gender Relations and Digital Payments: Health Workers Experiences during Polio Vaccination Campaigns in Uganda.

In order to understand the linkage or interaction between digital payments and gender relations and how this influences health worker motivation and performance, an assessment was conducted at the beginning of 2023 last year as part of the project's Randomized Controlled Trial.

The inquiry used qualitative methods to understand the influence of gender norms and relations, and health worker document experiences. Campaign vaccination workers including Village Health Teams,

Key Learnings from the Uganda Study

- Digital payments to female vaccination campaign health workers offer more opportunities for control over their financial resources. It also provides more autonomy and independence.
- Digital payments to female vaccination campaign health workers offer direct access to funds thus increasing their creativity and innovativeness

in terms of resource use, thus incentivizing them to perform better during vaccination activities.

- Digital payments to female vaccination campaign health workers offers them power to negotiate and make decisions, i.e. it increases the agency of female health workers to set individual goals, act on them without men influencing this decision-making process.
 - Digital payment systems have a component of password protection which enhances privacy of a user's financial information. This has been found to be advantageous to female campaign workers who are part of households.
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- Despite, deployment of digital payments and the vantage points it offers to female vaccination campaign workers, social and gender norms particularly in the African setting have not changed. Attempts to overlook these norms can lead to gender-based/ intimate partner violence in scenarios where men perceive their societal role of heading the household is not respected by their wives owing to concealment of their financial gain. Gender sensitivity should therefore be a strong consideration made before deploying digital payments systems.

In conclusion, although digital payments have a lot of potential to increase health workers control over their resources, autonomy and joint decision making, they pose a likelihood of increasing intimate partner violence if they are not engendered. Gender Transformative Programming should be embraced in the implementation of digital payments in the context of vaccination campaigns and the health sector at large in order to motivate health workers.

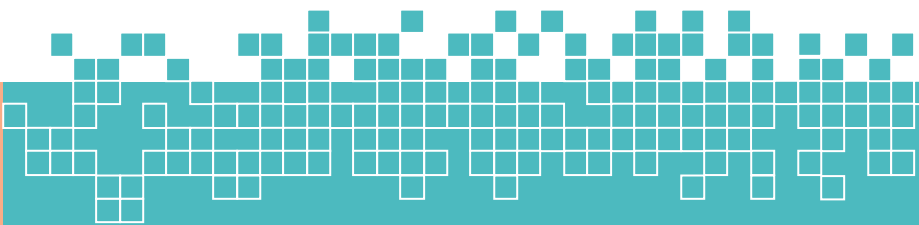
Highlights from Webinar Presentation by Prof. Fawole Olufamilayo, Nigeria

Presentation Title: Financial Inclusion and Economic Empowerment: Exploring Impact of Gender on Digital Payments and HealthCare Worker Performance

The mixed methods study was done to provide evidence-based information to guide decisions to improve financial inclusion and empowerment of women in Nigeria. The research was done among polio vaccination workers

Key Learnings from the Nigeria Study

- Gender norms in communities were found to be generally supportive of women's use of digital payment systems. For example, prevailing norms favored women's use of formal financial institutions, women's independent operation of bank accounts, women's ownership of mobile phones, e-money accounts and



- Gender norms in general society were also found to generally favor financial inclusion of women. Norms favored women's ownership of savings account, ownership of assets, use of financial products etc.
- Gender norms did not support women's financial privacy from their husbands.
- In Nigeria, there was no stark difference in phone ownership, access to and use of internet services between male and female health workers
- Across 6 of the 7 elements of motivation assessed score including aspects such as Job Satisfaction, Organizational Commitment, Conscientiousness, timeliness and attendance Female health workers scored better than the male health workers- implying that female were more motivated compared to their male counterparts.
- Although both male and female health workers had a equal access to smart-mobile phones which it did not translate into satisfaction with digital payment
- Gender did not influence amounts or method used for vaccination health worker payments. Both sexes had equal access to owning a bank account and they received equal remuneration for the work done.
- Gender had no effect on access to digital payment platforms.
- Female health workers preferred to deal with female mobile money agents for financial services because of the religious and cultural beliefs.
- To foster digital payment, use among females,
 - a. Enhance involvement of females in financial service provision
 - b. Initiate social interventions to address gender norms which ascribe roles and privileges to men only

Reflections by Mr. Oswell Kahonde, The Better Than Cash Alliance.

Question for further Inquiry- What drives difference in the influences of gender and social norms on digital payments uptake in Uganda and Nigeria?

Question to Mr. Oswell: From your experience, what makes digital payments in Sub-Saharan Africa work to support the Vulnerable Populations?

- Firstly, the benefits of digital payments including cost-saving aspects, financial inclusion component, efficiency and transparency, facilitation of the unbanked and underbanked, digital payment systems promote Inclusive growth, local economic growth and development. Ability of DP to catalyze economic participation of women and other vulnerable groups.

- Due to its nature of providing control over resources, Digital Payment has been used in social protection programs such as in Ghana and in Ethiopia

Question 2: How can challenges arising from gender norms be mitigated in order to enhance uptake of digital payments

- Have societal intervention programs to address gender norms which ascribe benefits to men. Use a multi-stakeholder approach to bring about this change
- Have programs that encourage female health care providers to take up digital payments- Engagement and Sensitization Programs

Question 3: How do gender norms affect use of digital payments by persons living in Hard-to-reach areas? Is the effect more amplified?

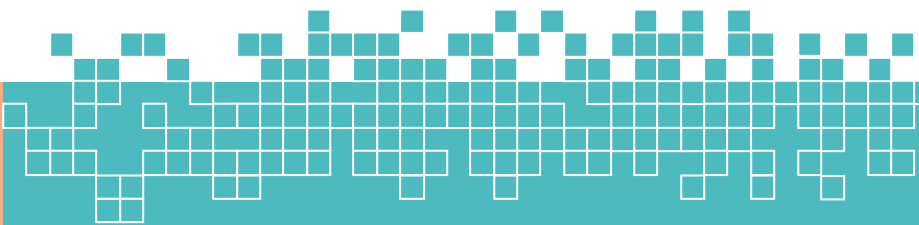
- Gender norms don't affect people the same way for example older health female workers may be better negotiators than younger health workers. Similarly, those who stay in rural areas are affected differently.
- Digital literacy is a marker of vulnerability, in rural areas access to smartphones maybe less, they may be less vigilant to register for mobile money services

General Q&A Session

1. *What is the future of digital payments in rural Africa?*

Mr. Oswell- Africa is on course to digitize payments in rural areas. Most banks and governments have ambitious goals of increasing financial inclusion by 80%. However, the biggest population of the unbanked in Africa resides in Rural populations, implying the need to have strategies of penetrating this rural market.

- There are many plans by governments, International Development Organizations like the African Union. These institutions and IDOs support initiatives around developing ecosystems in rural areas that support digital payments where most of the campaigns are happening. These build use cases in health, agriculture and education, which if successful, open up the market for digital payments. Rwanda is one of the countries where sustainable digital payment ecosystems are being built, which support access



2. Do we have any laws that enhance public participation in digital payment because we might get resistance from the community?

Mrs. Oswell- Resistance comes about when interventions are not introduced or done the right way i.e. in a responsible manner. Digital payment has to be better than Cash in which ever form to avoid resistance. If we push digital payments into an ecosystem that is not yet ready for them, it indicates a failure of the implementers to develop a program which is contextualized to specific community. Most such programs focus on the supply-side goals of the program as opposed to the demand-side. The UN's developed 9 principles (**listed below**) for establishing responsible digital payment systems

UN Principles for Responsible Digital Payments advocate for who needs to be responsible, what it means to be responsible, and how to be responsible with digital payments.

1. *Treat users fairly*
2. *Ensure funds are protected and available*
3. *Prioritize women*
4. *Safeguard client data*
5. *Design for individuals*
6. *Be transparent, particularly on pricing*
7. *Provide user choice through interoperability*
8. *Make recourse clear, quick, and responsive*
9. *Champion value chain accountability*

Ref:<https://www.ictworks.org/un-principles-for-responsible-digital-payments/>

3. How can digital financial services be tailored to better serve the needs of women especially those at the bottom of the income distribution?

One of the challenges observed is that some of these conversations happen without the players who develop these solutions. The use of gender disaggregated data in design of services is important and the Better Than Cash Alliance is supporting Central banks to develop guidelines which will ensure that banks are providing gender disaggregated data. For example, from analysis of data from credits, it's universally known that women are better payers of loans than men but this data is not used to design financial solutions tailored for women. Products are designed in a manner that does not speak to what's on the ground. A one-size fits all approach is still used in banks, therefore it's crucial to ensure that data and analytics instruments and systems should be embedded in the operation of financial service institutions.

It's also necessary to have more women included on teams developing digital financial services technology.

4. What are some of the research Gaps and areas of focus for future studies?

- Determine factors impeding women from embracing digital payment
- Implementation Research to test which digital financial solutions work best
- Research on the impact of digital payment use on the financial well-being of health workers

Conclusions and reflections

Gender norms significantly influence the uptake of digital payments by women. Increasing control over resources empowers female health workers to actively participate in economic activities. Policymakers and implementers should prioritize gender-sensitive programming, particularly when deploying digital payment systems in vaccination campaigns. Additionally, incorporating the UN's nine principles of responsible digital payments into the development of these systems will ensure they are inclusive of all vulnerable populations, including women.