CASE STUDY I: PATHFINDER KENYA

Background

Pathfinder International is a global NGO that delivers reproductive, maternal, and child health care services in more than 100 countries worldwide. In 2012, Pathfinder Kenya launched the mHMtaani project (Swahili for "Mobile Health for my Community"), which aims to promote healthier communities through the use of innovative mobile technologies that track the health of expectant mothers and orphans and vulnerable children. The project, funded by USAID's APHIAplus Nairobi-Coast Program, operates using the application CommCare, a "decision and counseling support tool," that supports community health workers (CHWs) in providing home and community-based care to hard-to-reach populations. CHWs use the mobile phone application to register clients and upload patient data, including information on antenatal care visits, family planning, and pregnancy danger signs, to track and analyze

Type of program: Pay-for-performance **Health focus:** Maternal, newborn, and child health

Date launched: 2012

Stage: At scale

Size: 6 community units in Kilifi, Coast region

Countries: Kenya (Nairobi and coastal regions)

Key partners: Dimagi, Inc.

Mobile providers: Safaricom M-PESA Funding: USAID APHIAplus Nairobi-Coast Program, VISA Innovation Grants Program, NetHope

patient care and outcomes. The program provides real-time health data to service beneficiaries, and ensures pregnant women know their estimated delivery dates and have a delivery plan in place.

Mobile Money

Pathfinder Kenya introduced the widespread use of mobile money for all operational and CHW stipend payments in 2012. The mHMtaani application is implemented by a network of more than 270 CHWs in Nairobi and the coastal regions. Using performance data collected through CommCare, Pathfinder utilizes a pay-for-performance (PFP) incentive model to encourage CHWs to use the mHealth application, rewarding those who meet or exceed their performance goals. The PFP model, funded by Visa and NetHope, issues incentive payments using M-PESA, Kenya's leading mobile money platform. The CommCare platform provides a secure, reliable, and efficient payment platform for issuing payments to CHWs.

In addition to promoting use of an innovative financial product for the poor and unbanked in Kenya, Pathfinder reports a multitude of benefits from their transition to mobile money payments, including: improved health outcomes; increased transparency and reduced leakage and waste of CHW payments; improved aid efficiency and cost savings; reduced security risks of program staff; and increased availability of reliable data for decision making.

mHMtaani aims to support the Government of Kenya in achieving its objectives to extend health services to hard-to-reach populations. The project also aims to integrate CommCare with Kenya's national health information system, which uses the DHIS2 platform; a sophisticated web-based open-source system.

Results

Since 2012, Pathfinder has paid over 630,000 recipients through M-PESA, totaling over 5.6 million US dollars. Approximately 3,300 CHWs in Kenya are paid monthly stipends through M-PESA.



CommCare is a mobile phone platform that houses apps developed in partnership with software developer Dimagi, Inc. The apps act as a counseling support tool for CHWs, covering the majority of health services, including integrated maternal and child health, family planning, and HIV services. CHWs use the app to register and track clients through case management functionality and SMS schedule reminders to monitor community-level service delivery. CommCare apps are currently used by Pathfinder in multiple countries worldwide.

Lessons Learned

- Build staff buy-in In order to build buy-in for the mobile money application among its program staff, Pathfinder invested time in educating staff on the transaction process for mobile payments. Pathfinder also made the shift from cash to mobile-based payments mandatory to ensure uptake of the new payment process among staff.
- Ask the right questions to telecom providers Pathfinder engaged and worked with Safaricom M-PESA to ensure that mobile money agents were available and transactions were secure. This experience highlighted the importance of reviewing the available network and coverage data in order to ensure that target populations can access services.

Mobile Money Payment Process

- 1. CHWs use CommCare to provide community level counseling and referrals
- 2. Performance tracked through CommCareHQ and measured against targets
- 3. Performance bonuses automatically calculated based on mobile data collected
- 4. CHWs registered into M-PESA to receive payments
- 5. Project sends stipends and bonuses via M-PESA monthly to CHWs' mobile phones
- 6. CHWs retrieve funds from local M-PESA agents
- Importance of pre-testing Pathfinder observed that time should be reserved prior to piloting the intervention to conduct pre-testing, in order to pinpoint challenges before rolling out the intervention more widely.

Challenges

- Lack of understanding of mobile money among users Mobile money services are new, which can lead to a lack of understanding among users of how they work. Systematic training of staff, as well as national and local opinion leaders and other end users, is necessary in order to ensure the smooth roll out of this new service. Literacy levels of CHWs should also be taken into account. For instance, Pathfinder found that nearly 10 percent of CHWs were incapable of using the CommCare platform despite initial training due to low literacy levels.
- Poor connectivity in rural areas In order for mobile money services to be successful, mobile network
 and internet connectivity is essential. In many rural regions, there is not the necessary level of
 connectivity to support mobile money transactions. As a result, it is important to consider
 connectivity levels in project planning and strategy and to test connectivity levels in all areas where
 the program will operate.
- Government bureaucracy and approvals to implement PFP Consistent engagement with government
 was essential to establishing enthusiasm and buy-in for both mHealth and mobile money services. To
 mitigate against potential government bureaucratic hold-ups, stakeholder forums and orientation
 meetings were held to build trust and, later, to draft a policy on mHealth in Kenya.

Looking Forward



Pathfinder Kenya has completed scale-up of their mobile money initiative throughout Nairobi and the coastal regions in which they operate. Since 2012, the service has been used to transfer all operational and CHW stipend payments. Pathfinder plans to continue to utilize mobile money payments in Kenya, as well as to adapt and learn from this experience in other program countries globally.

Sources

- Inputs from Marion McNabb, Senior Technical Advisor, mHealth, Pathfinder International
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- http://www.pathfinder.org/our-work/where-we-work/kenya/
- http://www.theguardian.com/visa-partner-zone/gallery/2014/sep/25/theres-an-app-for-that
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