



## m4Change + mCCT

### Using Mobile Technology to Support Nigeria's SURE-P Conditional Cash Transfer Program for Maternal and Child Health

#### BACKGROUND

Each year, approximately 40,000 Nigerian women die as a result of pregnancy and childbirth complications. At 630 maternal deaths per 100,000 live births, Nigeria's maternal mortality ratio is the tenth highest in the world.<sup>1</sup> In 2012, the government of Nigeria launched "Saving One Million Lives" (SOML), an initiative aimed at scaling up the national response to maternal mortality and accelerating progress towards realizing Millennium Development Goals 4 and 5 focusing on improved maternal and child health.

In December 2013, the mHealth Alliance (a consortium of partners that advocates for optimal utilization of mobile technology for health) partnered with SOML to support the integration of information and communications technology into ongoing SOML efforts to reduce maternal mortality in the country. As one of the "quick wins" of this partnership, Pathfinder International supports the government's Subsidy Reinvestment and Empowerment Program (SURE-P), which is testing a conditional cash transfer (CCT)

scheme for incentivizing uptake of maternal health services in 38 facilities in nine states. Currently, the SURE-P CCT program uses an expensive cash-based disbursement system that hinders the potential for scaling up CCT payments nationwide. Through the m4Change + mCCT project, Pathfinder supports SURE-P to: implement mobile money transfers as an alternative to cash-based disbursements; track the progress of pregnant women enrolled in the CCT scheme using real-time data to inform programming; and ultimately improve the efficiencies of the program.

#### THE CASE FOR MOBILE TECHNOLOGY AND MOBILE MONEY TO SUPPORT NIGERIAN HEALTH SERVICES

Mobile technologies are rapidly becoming integrated into global public health programming. Studies show that mobile decision support and case management applications can improve health worker adherence to care protocols, support tracking and tailoring of services to individual client needs, allow for

real-time data collection, and improve the overall quality of services.

The use of mobile money to support financial inclusion is also rapidly increasing and represents an opportunity to improve the efficiency, security, and transparency of financial transactions. Mobile money is relatively new to the Nigerian context, but holds significant potential to create efficiencies and reach the unbanked with electronic financial services. Capitalizing on the potential transformative power these mobile tools hold, SURE-P and Pathfinder are laying the groundwork to integrate them into the SURE-P CCT scheme.

#### PATHFINDER NIGERIA M4CHANGE AND MCCT PROJECT

Pathfinder International is a global leader in providing sexual and reproductive health services in over 25 countries, and has been active in Nigeria for more than 50 years. In 2012, Pathfinder launched the m4Change project. This project equipped 20 primary health centers with a mobile decision support application that enabled healthcare

1. World Health Organization. 2012 Trends in maternal mortality: 1990 to 2010 Geneva, Switzerland: WHO, UNICEF, UNFPA and The World Bank estimates.



workers to track women throughout pregnancy and provide them with high quality antenatal care counseling and services. The intervention resulted in statistically significant improvements in the quality of technical services delivered and health counseling.

## MOBILE CONDITIONAL CASH TRANSFER (MCCT)

Utilizing lessons learned from the m4Change project, with funding from the UN Foundation, Pathfinder launched the m4Change + mCCT project in 2014. Through this project, Pathfinder provides technical assistance



to SURE-P to adopt the use of a mobile application to track pregnant mothers enrolled in the CCT scheme. This mobile application enables healthcare workers to streamline data collection and verification of mothers that have received services. The data is processed through a cash disbursement approvals dashboard that serves as a real-time mechanism for viewing beneficiaries eligible for CCT payments. The web dashboard also generates a variety of monitoring reports that allow key government stakeholders to easily access data for decision making and reporting purposes.

2. Central Bank of Nigeria. 2013. Mobile Money and Telco Regulation in Nigeria: Abuja, Nigeria.



Combining the use of mobile applications to support health workers track and provide services to mothers, combined with the use of mobile money has the potential to transform the way the conditional cash transfer program is implemented in Nigeria.

In addition to improved data flow, another key objective of the m4Change + mCCT project is to support SURE-P in transferring payments to beneficiaries via mobile money as an alternative to cash payments. This reduces overhead and enhances the project's ability to ensure timely payment to beneficiaries.

## CHALLENGES AND OPPORTUNITIES FOR IMPLEMENTATION

The Nigerian mobile money environment is complex, with stakeholders consisting of mobile network operators (MNOs), banks, and other value-added service aggregators (third party companies that interact with MNOs for standardizing various services). In contrast with the Kenyan mPesa market which has penetrated the country, mobile money in Nigeria can be operated by both banks and MNOs, resulting in over 19 different mobile money providers in the country. Often, mobile money services are not interoperable with all MNOs and the agent networks are sparsely distributed throughout the country. Catering mCCT services to a range of network users is important for reaching all potential mCCT beneficiaries, but is challenging given the crowded and highly competitive Nigerian telecommunications and mobile money industry. Finally, although Nigeria is home to more mobile phone users than any other African country, phone ownership is not ubiquitous. Whereas approximately 75 percent of the urban population have access

to a mobile phone, the same is true for just 39 percent of their rural counterparts.<sup>2</sup> Inequitable access presents significant challenges for reaching rural, vulnerable populations.

Addressing these challenges requires strategic partnerships with the private sector. Pathfinder and SURE-P co-chair a national mCCT working group that includes representatives from the UN Foundation, GSMA, and value-added service aggregators. This group is also exploring strategies to overcome the challenges associated with mCCT acceptability and accessibility. Potential solutions include the introduction of rural telephony boxes around CCT locations and availing free SIM cards to women enrolled in the program.

## NEXT STEPS

SURE-P and Pathfinder will test mCCT in ten CCT pilot clusters in Kaduna and Abuja/Federal Capital Territory in June 2014. The pilot project is designed for scale, and rigorous monitoring and documentation of lessons learned in this pilot will inform a national scale-up strategy expected to roll out in late 2014.

**For more information on the m4Change + mCCT project, please contact Dr. Farouk Jega, Pathfinder Nigeria Country Representative.**

**CONTRIBUTORS:** Emeka Chukwu, Farouk M. Jega, Marion McNabb, Sarah Mehta, and Habeeb Salami

PATHFINDER INTERNATIONAL NIGERIA

Plot 35, Justice George Sowemimo Street | Asokoro, Abuja, NIGERIA | Phone: +234 9-872 9851

PATHFINDER INTERNATIONAL HEADQUARTERS

9 Galen Street, Suite 217 | Watertown, MA 02472, USA | Phone: +1 617 924 7200

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