

# Unlocking the Power of Informal Healthcare Providers: Bringing health products and services to hundreds of millions of underserved consumers



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**TRANSFORM** is a joint initiative between Unilever, the Foreign, Commonwealth and Development Office (FCDO), and EY set up to support social enterprises and improve the lives of low-income households in sub-Saharan Africa and South Asia. Read more about TRANSFORM and its enterprise portfolio [here](#).



## Executive summary

Informal healthcare providers (IHPs) provide over-the-counter (OTC) medicines and primary healthcare services to their customers in low- and middle-income countries (LMICs).

TRANSFORM believes that the vast – but currently highly diffuse – IHP communities can be convened into effective, digital-first and high-reach ecosystems, increasing access to health services and products for hundreds of millions of people.

However, there are numerous challenges to overcome to enable IHPs to provide a consistently high quality of service that meets the health needs of patients and convinces them to continue to use their services in the future.

*To better understand this opportunity, TRANSFORM convened a group of sector experts to discuss the challenges faced and current best practice in enabling IHPs to improve their quality of service.*

**This paper summarises the key learnings of the session, which include:**

- Professionalising informal healthcare through training and capital investment in IHPs can improve uptake, quality of service and health outcomes for patients.
- Digital platforms to enable diagnostics, triage and referrals can provide a crucial link for rural patients to access care from doctors and specialists, facilitated by IHPs.
- Ensuring access to working capital is critical for IHPs to deliver reliably high-quality services.
- Trends towards care standardisation, regulation and accreditation will shape the future of the sector and may serve as a source of differentiation and competitive advantage for the leading providers.

Looking ahead, the priorities for the sector include identifying and scaling viable business models, and building a community of practice to coordinate activities, placing the role of IHPs firmly on the global health agenda and garnering more funding for pilot and scale projects.

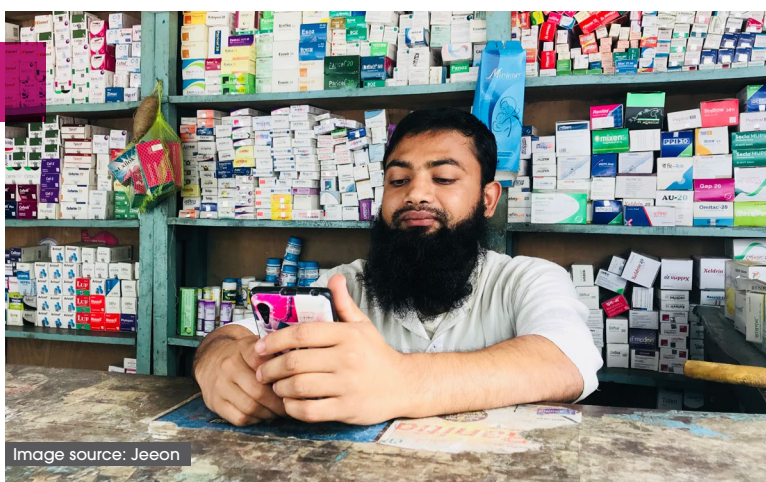


Image source: Jeeon

The insights included in this paper are based on input from four enterprises that participated in the session, including:



A for-profit social business digitising and upgrading retail pharmacies in Bangladesh.



A technology-driven healthcare company specialising in vendor management, pharmacy operations, and market intelligence.



A social enterprise building a network of field agents to connect communities to healthcare services and products.



A company that develops mobile-accessible resources to help people commit to positive behaviours that improve their health and well-being.



## Introduction

### What is an IHP?

An IHP is a healthcare advisor and medicine vendor in LMICs, typically operating out of a shop which also serves as a general store stocking a combination of OTC medical products and everyday goods. While typically not formally qualified, IHPs are a trusted and influential source of medical advice in their local communities.

### Improving healthcare for underserved communities through digital innovations with IHPs

IHPs are an important source of primary healthcare for communities in LMICs. However, their levels of service delivery can be low: they lack expertise, can be reluctant to refer to formal clinical channels, and are often the source of counterfeit medicines.

Digital innovations, such as telemedicine, eLearning and eCommerce now provide a promising opportunity to improve IHPs' service delivery and to strengthen health provisions for the under-served.

### Patients as healthcare consumers

TRANSFORM believes it's crucial to view patients as active 'consumers' of healthcare products and services that they choose to engage with, rather than as passive 'beneficiaries' of treatment prescribed to them by those with medical knowledge and expertise, but who often lack an understanding of their deeper needs or local contexts.

Creating an accessible, choice-led and desirable marketplace will facilitate the uptake of healthcare products and services and consumer engagement, and therefore drive positive healthcare outcomes.

### IHP networks: a significant scale and impact opportunity

IHPs are typically deeply embedded in their communities, representing a hub for multiple daily needs, from medical products and advice through to household goods and everyday products.

In Nigeria alone, there are around 150,000 IHPs serving a population of 2 million people. This represents a significant opportunity to reach huge numbers of underserved people with impactful healthcare products, services and information.

To provide comprehensive care will require a combination of three levels of healthcare support:

**1** Preventative education that enables consumers to look after their own and their dependents health.

**2** Local access to everyday products and services, including OTC medicines and diagnostics.

**3** Occasional access to consultations with specialists and clinical or surgical interventions.



Image source: Jeeon

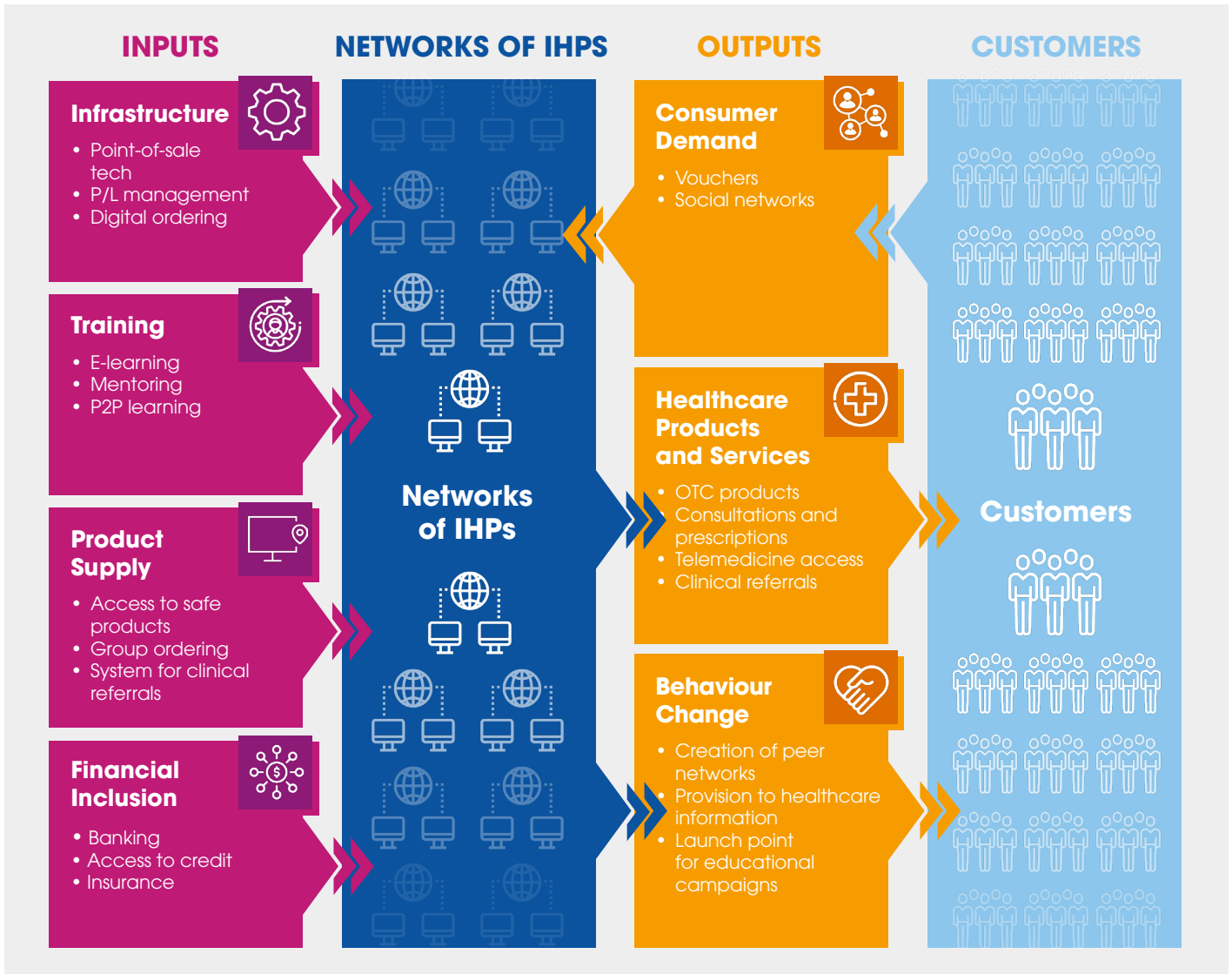
With the right support and systems in place, IHPs are well-positioned deliver or, through referrals, provide access to all three levels of healthcare support.



## The digital opportunities:

The diagram below outlines the wide range of supply- and demand-side opportunities that can be unlocked through digitising the IHP value chain.

### IHP-CUSTOMER VALUE EXCHANGE



## Key trends in working with IHPs:

### Trend 1: Professionalising informal health care through training and capital investment

Rather than trying to circumvent IHPs, large healthcare or pharmaceutical suppliers should collaborate to enable IHPs to function as reliable, informed and effective distribution channels for their products and services. However, this can be only achieved if these goals are aligned with the needs of IHPs to improve their livelihoods. Without this, one cannot expect high levels of engagement.

Providing training, resources and back-end infrastructure to help professionalise IHPs will enable them to manage costs and profitability more effectively, to grow their income, and ultimately to improve the range and quality of services they provide.

The resulting improved quality of service will generate higher demand, repeat visits, an increase in IHP and supplier income, and positive public health outcomes.

### OUR PARTICIPATING ENTERPRISES DO THIS IN DIFFERENT WAYS:

- **mPharma** provides access to funding for IHPs to renovate their premises, making them look more professional, alongside stock management systems that allow IHPs to gain discounts through group purchasing.

- **Every1Mobile** and **Reach52** both provide training and wider support to IHPs, enabling them to expand the services on offer so that patients have more of their health issues addressed in one place, with less effort.

### Trend 2: Digital platforms to enable diagnostics and referrals

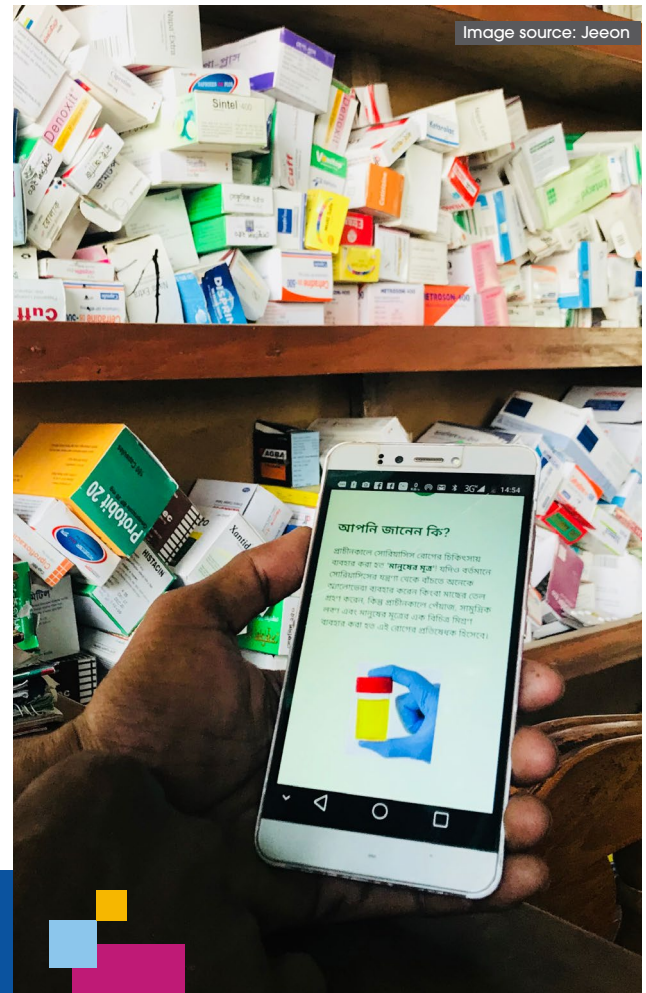
There is a huge shortage of health workers globally, which is only set to rise as training and infrastructure expansion is outpaced by population growth.

With limited availability of on-site medical professionals for the hundreds of millions of people living in rural or remote areas, innovation is needed to help under-served communities access the support they need.

IHPs equipped with digital communication technology can connect patients with qualified doctors or medical specialists, such as general practitioners, cardiologists or endocrinologists.

**Jeeon** sees this as a critical role for IHPs. Telemedicine appointments could enable rural communities, who cannot visit specialists in-person, to access the care they need. IHPs could support remote consultations through diagnostic testing and administering courses of treatment.

Similarly, access to basic testing and diagnostic services on-site will enable IHPs to prescribe more suitable medication at the right levels for their patients. These include blood and lab tests that can allow IHPs to accurately prescribe treatments for a patient's condition or give doctors the data they need for a useful tele-consultation.





### Trend 3: Helping IHPs to access working capital is critical to reliable service delivery

IHPs face a range of business challenges, from maintaining positive cashflow, to accessing capital for investments to upgrade their services. This can be a particular challenge as providers transition to more digitally enabled services that require technological infrastructure and devices in order to work effectively.

#### OUR PARTICIPANTS HIGHLIGHTED HOW PARTNERSHIPS WILL BE CENTRAL TO THIS:

■ **Every1Mobile** and **Jeeon** both focused on the credit challenge faced by IHPs, suggesting that records of reliable digital payments for stock can provide a pathway to credit and other banking services.

■ **mPharma** discussed how professionalising the management of inventory could provide reliable commercial data on which to base lending decisions in the absence of traditional credit reports.



### Trend 4: Standardisation, regulation and accreditation will improve quality and uptake

National and local regulators are increasingly incentivising IHPs to provide standardised, higher quality services and products to ensure the end consumer gets the best healthcare available. This shift can improve patient experiences and outcomes and encourage repeat visits, boosting the health and wellbeing of communities and IHPs' livelihoods.

**Every1Mobile** is experimenting with providing accreditation to IHPs who complete digital training modules. This training can encourage IHPs to prioritise the quality of their products and be aligned with emerging regulations, ensuring a higher overall quality and standard of healthcare services.

The pharmaceutical industry is a critical player for accessing high quality products and knowledge. But for pharma companies to deliver the value they are capable of, the ecosystem of IHPs must be an accessible and viable marketplace for pharma. Scalable models, such as those developed by the organisations involved in this discussion and buy-in from a high enough volume of IHPs, are key to achieving this.



# The way forward: Seizing opportunities and overcoming challenges

## 1. Recognition from the global health community

Care delivery by IHPs has the potential for rapid growth and impact, but there is still relatively low engagement from global health actors and organisations, and no integration with health policy at local, regional or national levels.

Greater recognition from governments and inter-governmental organisations would help to legitimise the sector, resulting in more funding flowing into pilot and scale projects, and more research to generate discussion and evidence.



## 2. Identifying and scaling viable business models

TRANSFORM is focused on experimenting and scaling viable business models that crowd in the necessary resources – financial, human and technological – to provide high-quality care to patients, while ensuring that IHPs can build revenue streams to ensure a good livelihood.

Finding the right mix of products and services, with revenue coming from a combination of payments from patients and other actors in the healthcare ecosystem – governments, insurers, pharmaceutical and consumer healthcare companies – presents interesting opportunities for a hybrid approach to increasing healthcare coverage in a financially viable way. Innovations and increased uptake in related technologies such as mobile money and increased penetration of smart phones may also help to accelerate progress in the sector.



Image source: Jeeon

## 3. Building a community of practice

Convening a collaborative community of practice incorporating practitioners, researchers, donors and public sector actors will help to raise awareness; manage knowledge, support research; and advocate for policy and more funding. This group would generate evidence of 'what works' through experimentation and share learnings with others working on similar activities in different geographies.

This community would advocate for the standardisation and segmentation of the sector, articulating this in a clear way so that funders and partners understand the components of the ecosystem and how best to support them and accelerate impact.



## Roundtable attendees

The following impact enterprises participated in the roundtable, sharing their learnings from and approaches to unlocking the power of IHPs.

### Jeeon

Jeeon is a for-profit social business digitising and upgrading retail pharmacies, which act as the primary healthcare destination for low-income populations across most emerging economies. Launched in 2015, Jeeon already has the largest digital network of 25,000+ pharmacies in Bangladesh.

Jeeon provides an easy-to-use entry point into eCommerce for these pharmacies, allowing them to quickly and conveniently discover and procure drugs and other healthcare products directly from manufacturers. By allowing them to order small amounts, Jeeon not only ensures stocks are refilled on time, but also increases order volume of pharmaceutical companies by more than 20% from user pharmacies.

Jeeon's e-commerce platform also delivers high-impact health products to diversify the pharmacy's portfolio and prevents counterfeits by disintermediating wholesalers and other informal distribution channels.



### mPharma

mPharma is a technology-driven healthcare company. We specialise in vendor management inventory, retail pharmacy operations, and market intelligence serving hospitals, pharmacies, and patients. Our mission is to build an Africa that is in good health by increasing access to drugs for all patients by reducing costs while assuring and preserving quality.

Founded in 2013 and headquartered in Ghana, we have operations in Nigeria, Zambia, Kenya, and Rwanda. We currently have a network of over 300 pharmacies in five African countries serving more than 70,000 patients each month. We have dispensed over a million drugs to patients all across the continent.

In 2019, mPharma launched the GoodHealth Shops, a pilot project established in partnership with the Gates Foundation to expand mPharma's conversion franchise retail model to informal healthcare providers in Nigeria. Since joining the network, providers have seen a 79% increase in monthly revenue with over 4,000 patients registered to our Mutti loyalty program.



## reach52

reach52 is a social enterprise building a network of field agents, who are empowered by technology, to connect communities to healthcare services and products. This includes collecting data on health needs, running awareness campaigns and screening events (including managing referrals to specialist care, when needed) in lower-access villages; and giving access to an offline-first marketplace of health commodities (with the agents managing last-mile distribution).

With a network of private sector partners (pharmaceuticals, consumer health, medtech, diagnostics and insurance) and a large pool of on-the-ground field agents (who are predominantly women), reach52 enables a seamless end-to-end process of accessing health support in areas of low connectivity and coverage from traditional health facilities – supporting UHC, health for all, and the SDGs.



## Every1Mobile

Every1Mobile empowers people in low-income communities to improve their quality of life using the mobile phone they already own. Their mobile-accessible websites and apps help people commit to positive behaviours that improve their well-being; like handwashing with soap, visiting a clinic, redeeming a voucher or saving money. Every1Mobile apply internationally recognised behaviour change methodologies in innovative ways on digital platforms to deliver deep, ongoing, customised engagement that drives real world change in people's lives.

Founded in 2010 and registered in the UK, South Africa and Kenya, Every1Mobile have implemented programmes in 20 African and Asian countries. Working with a range of funders, including the FCDO, UNFPA, UNDP, Unilever, USAID and the EU, they engage people in low-income communities at scale and across multiple thematic areas. Every1Mobile's programme accomplishments have been recognized by the UK Foreign, Commonwealth and Development Office (FCDO) by naming EIM as one of three UK "cutting edge" small- to mid-size enterprises (SMEs).

## Participating individuals

Alongside the presenters, thanks to all our attendees for joining the session and providing expert input and insight:

Richard Wright, Grace Ter-Haar, Hilde Hendrickx, **Unilever**; Jessie Coates, **EY**; Sohail Agha, Tracey McNeill, **Bill & Melinda Gates Foundation**; Peter Gross, Niti Pall, Michal Matul, **AXA**; Matt Dalio, **Dalio Foundation**; Kat Wendelstadt, **Betagammarays**; Edward Booty, Edwina Ong, Rich Bryson, Logan Ansell, **Reach52**; Abi Gleek, Nora Bergin, Algy Williams, **Every1Mobile**; Rubayat Khan, Ahmed Bakr, **Jeeon**; Weiwei Bi, **Mpharma**; Piyush Tantia, Jana Smith, **Ideas42**; Carolyn Hall, **Biocon**; Emile Schmitz, **BoP Inc**; Joanne Peter, **J&J**; Ngozi Dozie, **Get Carbon**; Georgie Austin, Henry Kirby, Venetia Staley, Joshua Eyre, **MullenLowe salt**.

TRANSFORM is a joint initiative between Unilever, the FCDO and EY. Established in 2015, it works to accelerate impact enterprises, blending funding and support to deliver market-based solutions to the world's biggest development challenges. TRANSFORM uses its capabilities and expertise in marketing, distribution, digital, and business resilience to deliver transformative market-based solutions to low-income households in sub-Saharan Africa and South Asia that last. For more information on TRANSFORM, visit our website [www.transform.global](http://www.transform.global), and follow us on Twitter [@TRANSFORM](https://twitter.com/TRANSFORM), SDGs and LinkedIn.

