**Scope of work – F4H Industry report Nepal**

**Objectives of the Project:**

* 1. **Overall objectives:**
* To describe the current ecosystem in Nepal around financial technology (foundations, current status, opportunities)
* To understand how healthcare is financed in Nepal
* To describe the overall regulatory environment that impacts progress of fintech both negatively and positively
* To outline the barriers, enablers, and way forward for private and public companies, international organizations, and other key stakeholders in the area of fintech and health partnerships
  1. **Specific Objectives:**
* To identify the existing stakeholders in the healthcare ecosystem and potential stakeholders considering the use of technology both in financial sector and health sector
* To update the status of health service providers in Nepal and their use of technology
* To update the efforts of the Government of Nepal in providing affordable healthcare service to Nepali people
* To assess the policy, legal and regulatory framework for the development and use of FinTech in Nepal and its possible application in health sector
* To develop a business model (including the possible partnership among the stakeholders) for high quality and affordable healthcare in Nepal
* To explore the possibility of FinTech-HealthTech partnership in Nepal

Furthermore the report will also answer the following questions in greater details:

* Do you see healthcare working with fintech in any way right now? If so, where? Who are the partners?
* If these partnerships exist, what does that tech look like? Are Nepalis using these tech solutions to address their health issues? If yes, what population?
* Under what regulations (finance and health) are these partnerships operating? How is the government regulating (or not regulating) these partnerships?
* What is the biggest barrier you see for tech solutions in Nepal (or specifically, fintech)?
  1. **Significance of the Project Report:**
* Potential partners who are looking to further fintech for health models in Nepal will understand the landscape, challenges, and enablers
* Potential partners will understand the current regulatory environment and fintech market to a point where they can
  + explain their business model in the Nepal context and
  + to adapt to the current digital and health literacy levels of Nepalese people and government
* Interested partners can start and/or progress conversations around Fintech for Health in Nepal based on the proposed business models including the partnerships and action items as a way forward
  1. **Intended audience:**
* Private fintech and healthcare organizations
* publicly funded fintech and healthcare bodies
* governments
* international organizations
* fintech and healthcare startups
* multinational corporations

**Methodology**

The Project Report will be prepared using the following methodologies

1. Review of desktop and gray literature:

* Review of national policies, strategies, laws, regulations, regulatory directives, institutional arrangements in financial sector
* Review of national policies, strategies, laws, regulations, regulatory directives, institutional mechanisms in health sector
* Review of use of technology in financial sector (FinTech) and health sector (HealthTech) and their working together
* Review of Policies, Strategies, Laws, Regulation and Institutional Arrangement in the Telecommunications/ICT Sector
* Review of Policies, Strategies, Laws, Regulation and Institutional Arrangement in the Health Insurance Sector
* Review of Social Security law and the schemes available for workers both in formal and informal sectors

1. KOL interviews with
   * fintechs
   * government;
   * healthcare/health service providers;
   * Health Insurance Board and insurance companies;
   * BFIs;
   * Social Security Fund)
   * Reporting Writing and submission

**Service Fee**

A fee of USD 10,000 will be to be paid to the service provider 10,000 USD after completion of deliverables and invoicing

**Timeline:**

First Rough draft by June 2, 2022

ACCESS will return edits by June 16, 2022

Second draft July 7, 2022

Any final changes and designing between July 7 and July 28, 2022.

**Project Report Specifics**

Length: 20-30 pages

Format: Narrative; case study; graphics

**Term**

This engagement shall commence upon execution of this Agreement. The Agreement shall continue in full force and is effect from **May 02, 2022** to **July 29, 2022**.