**Background**

In September 2019, the ACCESS Health International Southeast Asia office received a 3-year grant from the MetLife Foundation to develop the Fintech for Health platform to bring the health and financial sectors together to co-create solutions to overcome affordability challenges to healthcare access. The aim of the project is to help low- and moderate-income people across Asia pay for and access the care they need, when they need it, while avoiding financial hardship. All activities should be oriented to this goal, and all other objectives are secondary to this goal.

**Scope of Work**

**Study: To understand the healthcare needs of pregnant women and new mothers in low-income population and their appetite for digital financial solutions such as savings, lending and payment in installments for healthcare service**

BUSINESS OBJECTIVE

To understand the healthcare needs of pregnant and new mothers in lower income segment and provide a financial solution clubbed with healthcare service to meet those needs

RESEARCH OBJECTIVES:

1. Understand healthcare aspirations of pregnant women in lower income
2. Identify Triggers and barriers of pursuing such solution (ANC check-up and hospital delivery)
3. Understand affordability of the Target Group (TG)
4. Understand aspiration regarding finance management and children

RESEARCH DESIGN:

A mixed method research. Research will be happened in four divisions – Dhaka, Chottogram, Khulna, and Rajshahi

* Qualitative: to generate an overall understanding of the market and respondents.
  + In each division, there will be 6 IDI (4 Female + 2Male), 2 FGDs (1 Female + 1 Female) and total 24 IDIs and 8 FGDs
* Quantitative: to validate the qualitative findings and generate directional insights
  + Total 300 hundred interviews.
  + Urban – Rural: 50 - 50
  + Low income – Mid income: 75 – 25

Key Deliverables:

1. Design the research methodology
2. Questionnaire for qualitative and quantitative interviews
3. Conduct the study, collect the data, translate it to English, create a database
4. Share database with ACCESS HEALTH INTERNATIONAL
5. Analyze the data and provide inferences of the research in power point (English)
6. Provide detailed report of the market study conducted in English

**Compensation**

A total fee of USD 17,060 (Including all taxes) will be paid to the service provider. The payment will be released only on the completion of below deliverables and invoicing by the service provider.

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| --- | --- | --- | --- |
| **Deliverable** | **Due Date** | **Submitted by** | **Payment Amount (US$)** |
| **1st payment** (40%) | Within 3 days of agreement signature by both parties | AHI | 6824.00 |
| **Deliverable 1:** Proposal, Questionnaire, Data collection, processing and submission of quantitative data set. | January 07, 2021 | CQR | -- |
| **2nd Payment (40%)** | January 10, 2021 | AHI | 6824.00 |
| **Deliverable 2:**  Submission of translated qualitative data set, Data analysis and Finding share through presentation | January 18, 2021 | CQR | -- |
| **Deliverable 3:** Report | January 30, 2021 | CQR | -- |
| **3rd and final payment (20%)** | February 10, 2021 | AHI | 3412.00 |

**Term**

This engagement shall commence upon execution of this Agreement. The Agreement shall continue in full force and is effect from **December 16, 2020 to March 30, 2021** and is extendable based on the Service Provider's performance of the services and mutual concurrence on revised terms of engagement.