



**„Pro MHI Africa“- EU-African University  
Network to strengthen community-based  
micro health insurance**

**Management eines Edulink Projekts**

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Übersicht:

- Über das Projekt
- Startphase
- Kick-off Meeting &  
Workshop „Capacity Building in Research“
- Ausblick



➤ Ziele des Projekts:

- Verbesserung der universitären Lehre im Bereich Mikrorankenversicherung und Gesundheitsfinanzierung armer Bevölkerungsschichten
- Forschung zum Status Quo & Potential von Mikrorankenversicherung in den Partnerländern
- Entwicklung eines Mikroversicherungs-Curriculums und eines Mikroversicherungsdiploms an den beteiligten Universitäten



**Die Objectives des Projektes:**

**Overall-Objective:**

The overall objective of the project is to strengthen the capacity of participating universities to make a tangible contribution to the development of effective and actionable social healthcare and poverty reduction of low-income population segments

**Specific Objective:**

The specific objective is to improve knowledge about functioning of micro health insurance and to put it into practice. With a newly designed micro health insurance curriculum, which is based on research, capacities among university students, micro health insurance workers and governments officials will be built in the field of micro health insurance



**Das Universitätsnetzwerk:**

**Universität zu Köln  
Seminar für Genos-  
senschaftswesen**



Germany, Cologne



**University of Botswana,  
Faculty of Business**

Botswana, Gaborone

**University of Ghana,  
ISSER institute**



Ghana, Legon



**University of Malawi,  
Department of Economics**

Malawi, Zomba

...und bald evtl. Université d'Afrique Centrale, Kamerun



**Das Projekt-Team:**





## Wer ist die Zielgruppe des Mikroversicherungsdiploms / -zertifikats?

Studenten, die...

- ...interessiert sind an der Entwicklung ihres Landes.
- ...interessiert sind in Gesundheitsfinanzierung & Versicherung
- ...sich dafür interessieren, wie Gesundheitsfinanzierung für arme Bevölkerungsschichten verbessert werden kann
- ...nach Jobs suchen bei Versicherungsunternehmen, bei Organisationen für Gesundheitsfinanzierung, bei NGOs, im öffentlichen Gesundheitssektor
- ...in einer internationalen Umgebung studieren wollen in Zusammenarbeit mit anderen Ländern im Universitätsnetzwerk

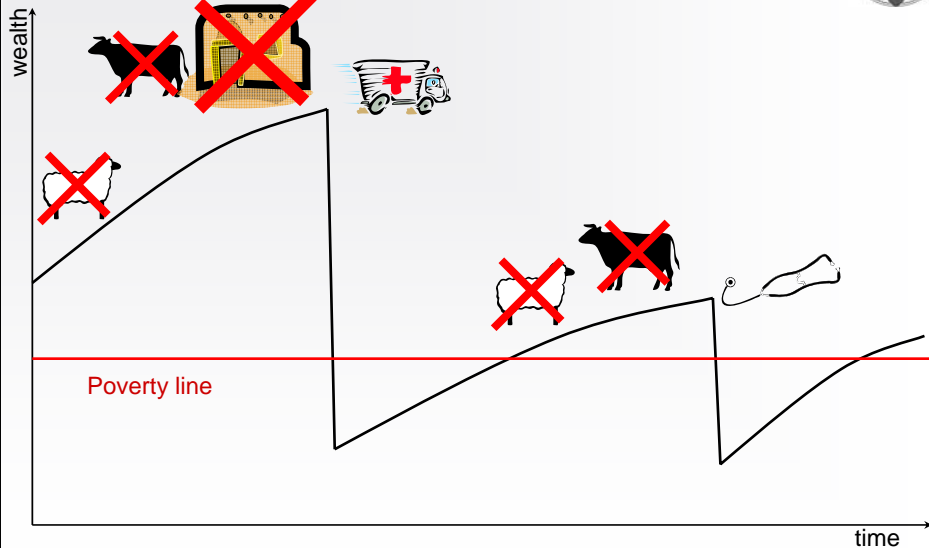


So viel zum Inhalt des Projektes....

### Was sind Mikrokrankenversicherungen?

MHI-units are risk management institutions for low income populations that cover the costs of certain illness-related losses (=limited benefit package) to a certain extent (=limited coverage)

...aber doch noch etwas zum Thema



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### Ausgangslage:

- Projektstart um über drei Monate verzögert
  - Schlechte Stimmung im Team
  - Teammitglieder haben in der Zwischenzeit gewechselt
  - „Force Majeure“

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- Erste Schritte nach Projektstart:
  - Lokale Budgets und Buchhaltung
  - Einstellungen und Stundenzettel
  - Aufsetzen von Mailingliste, Website und anderen Kollaborationstools
  - Besprechungen im Koordinationskomitee
  - Bildung von Arbeitsgruppen



#### Arbeitsgruppeneinteilung, Beispiel:

- **Working group 1: “Mapping micro health insurance units”**  
Group members: At least one or two team members at each university
- Working group 2: “Project webpage and project logo”**  
Group members: At least one team member at each university.
- Working group 3: “Preparation of the kick-off meeting”**  
Group members: At least one team member at each university
- Working group 4: “Coordination Committee”**  
Group members: Principal investigators/backstopping experts



## Projekt-Website: [www.microhealthinsurance-africa.org](http://www.microhealthinsurance-africa.org)

### Pro MHI Africa

EU-African University Network to strengthen community-based micro health insurance

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#### Welcome...



#### News

##### Announcement of project start

"Pro MHI Africa - EU-African University Network to strengthen community-based micro health insurance"

#### ...to the project "Pro MHI Africa"

##### Micro Health Insurance for low-income population in Botswana, Ghana, and Malawi – an approach to reduce poverty

A new research project at the University of Cologne, Germany, in cooperation with the University of Oshana, Malawi and Botswana investigates a promising approach to reduce poverty. Similar to the way low-income people could improve their living conditions through access to microcredit and savings, affordable health insurance can avert risks of illness. The research project will analyse how access to proper insurance for all can be reached successfully. Private insurance products hardly exist for the rural and urban poor and in cases where they do exist they are usually not affordable for them. Public Social Insurance Services are mostly insufficient and exclude people working in the informal sector. None out of three people in Sub-Saharan Africa therefore do not have any access to health or accident insurance. They have to pay tremendously high fees for treatment, medical care and hospitalisation out of pocket. Especially those people living below the poverty line (more than 40% in Sub-Saharan Africa) have to take out loans, dissolve their savings or sell essential resources to pay for their treatment. Therefore, many are not in the position to make use of the required services at all. In fact, many people fall into poverty due to illness and treatment costs.

The concept of micro health insurance tries to overcome this vicious circle of poverty and illness. The Department for Cooperative Studies at the University of Cologne has already worked on concepts to improve the access to affordable and qualitative health services in developing countries for several years. In line with this, the EU-funded research project "Pro MHI Africa - EU-African university network to strengthen community-based micro health insurance" has just commenced. This project will be conducted in collaboration with universities in Ghana, Malawi and Botswana within the next two years. The university network will analyse micro health insurance units in the cooperating countries and give academic attendance. On the basis of scientific outcomes, the university network plans to introduce a common micro insurance diploma to prepare students to become policy makers for the expanding (micro-) insurance markets within their respective countries and to qualify them as experts for micro health insurance.

This project is kindly supported by the EDULINK programme of the ACP secretariat of the European Union  
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### ➤ Technische Probleme bei Teamdiskussionen:

- Internet-Totalausfall
- Telefonkonferenzen mangelhaft
- Online-Diskussionen mangelhaft
- Chat-Software mit Einschränkungen

### ➤ Die einzigen funktionierenden Möglichkeiten:

- Einzelgespräche per Telefon
- E-Mail
- Mailingliste

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## Ziele des Kick-off meetings in Ghana (10 Tage)

1. Getting to know each other in the project team
2. Discussing the research object and adapt it to our countries:  
The importance of health care financing for the poor & micro health insurance
3. Planning & discussing the project activities together and in detail
4. Establishing a workplan & forming working groups
5. Enjoying it to work together in research & curriculum development

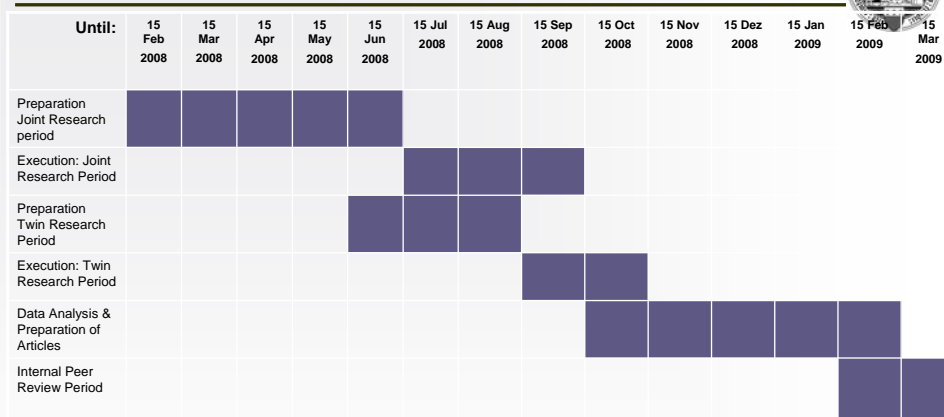


## ➤ Workshop „Capacity Building in Research“

- Methoden der Projektplanung
- Quantitative Forschungsmethoden
- Datenauswertung mit Stata
- Qualitative Forschungsmethoden
- Curriculum-Entwicklung
- Hochschuldidaktik
- Theorie und Praxis „Mikroversicherung“



## Arbeitsgrundlage für die Projektimplementation und die Projektplanung:



### Gemeinsame und detaillierte Projektplanung I:



### Gemeinsame und detaillierte Projektplanung II:



**Gemeinsame und detaillierte Projektplanung III:**



**Gemeinsame und detaillierte Projektplanung IV:**



**Gemeinsame und detaillierte Projektplanung V:**



**Gemeinsame und detaillierte Projektplanung VI:**





- Exkurs: Finanzmanagement
  - Vier lokale Budgets
  - Ein gemeinsames Budget (verwaltet zentral in Köln)
  - Status-Quo-Feststellung aller Budgets alle drei Monate
  
- Exkurs: Probleme, die während des Kick-off Meetings deutlich wurden:
  - Problem, die Stundenzettel auszufüllen
  - Problem mit „Deduction of percentage of project budget for local university/institute“
  - Vorfinanzierung der Gehälter durch die Partnerinstitutionen



- Was wurde erreicht:
  - Detaillierte Planung der Aktivitäten
  - Kontaktpersonen an jeder Universität für jede Aktivität
  - Zeitplan für die meisten Aktivitäten
  - Wiki-Plattform für kollaboratives Arbeiten bzw. Zusammentragen von Wissen

## Wiki Kollaborationstool I:

Uni Köln > HOME > Internal > Wiki-Start Page

**"Pro MHI Africa" - Research Wiki**

[Article: Questionnaire Design | Diskussion ]

**1 Questionnaire Design**

1.1 Questions - Topics

**1.1.1 Demography of household**

- ▶ Socioeconomic factors (access to water, sanitation, education)
- ▶ Illness patterns
- ▶ Availability of health care services / drugs / HIV/AIDS treatment
- ▶ Spending on health care (direct/indirect)
- ▶ Income/Expenditure (health-related/non-health)
- ▶ gender/intrahousehold bargaining
- ▶ health insurance coverage
- ▶ Willingness to pay (WTP)
- ▶ Access/Satisfaction to health services / drugs
- ▶ Risk management (savings, borrowing, selling assets, relatives, social networks, peer pressure to assist in health care financing)
- ▶ health seeking behaviour (what are the steps, traditional medicine/healers)
- ▶ impact of M-I
- ▶ perception/experience (of service/insurance/situation)
- ▶ Needs assessment
- ▶ Peer pressure
- ▶ exclusion/coverage from insurance
- ▶ illness episodes
- ▶ retrospective questions
- ▶ Access/satisfaction to/with health insurance
- ▶ Social Capital (Membership)
- ▶ (Split by rural, urban, peri-urban)

Perfo zotero

## Wiki Kollaborationstool II:

Uni Köln > HOME > Internal > Wiki-Start Page

**"Pro MHI Africa" - Research Wiki**

[Article: Curriculum Development | Diskussion ]

**Inhaltsverzeichnis [Verbergen]**

**1 Curriculum Development**

- 1.1 Investigate and decide on content
- 1.2 Prepare a common syllabus and individual universities's syllabus
- 1.3 Coordination
- 1.4 Design of teaching modules
- 1.5 Demand from employers/stakeholders

**1.1 Investigate and decide on content**

**1.2 Prepare a common syllabus and individual universities's syllabus**

The curriculum should contain of a common part for all universities, plus one part adapted to particular circumstances of each university.

**1.3 Coordination**

send draft to other team members / universities



## ➤ Ausblick

- Echtes Team – freundschaftliche Atmosphäre
- Team-Mitglieder auf ähnlichem Wissensniveau
- Arbeit in Arbeitsgruppen funktioniert
- Erheblich schnellere Reaktionszeit von allen Teammitgliedern seit dem Kick-Off Meeting