

CONTINUUM

Telling Stories, Changing Habits

Many believe in the power of story to affect change. Starting at an individual level, stories give people a place to see themselves in others and allow them to connect to and learn from protagonist triumphs and defeats.

Recounting stories has historically offered geographic populations a means of keeping their histories alive, passing ideas from generation to generation. At organizations, storytelling unites a corporate culture, rallying them around a common purpose with a sense of adventure and intrigue. In varying situations, narratives create worlds that, through illustrative journeys, educate their audiences about new perspectives

through which to view situations. And in the category of global of health and wellness, stories are a powerful tool to educate populations about important conditions, to provide a more holistic view of critical tools and programs that can benefit them on a path to lead healthier and more stable lives.

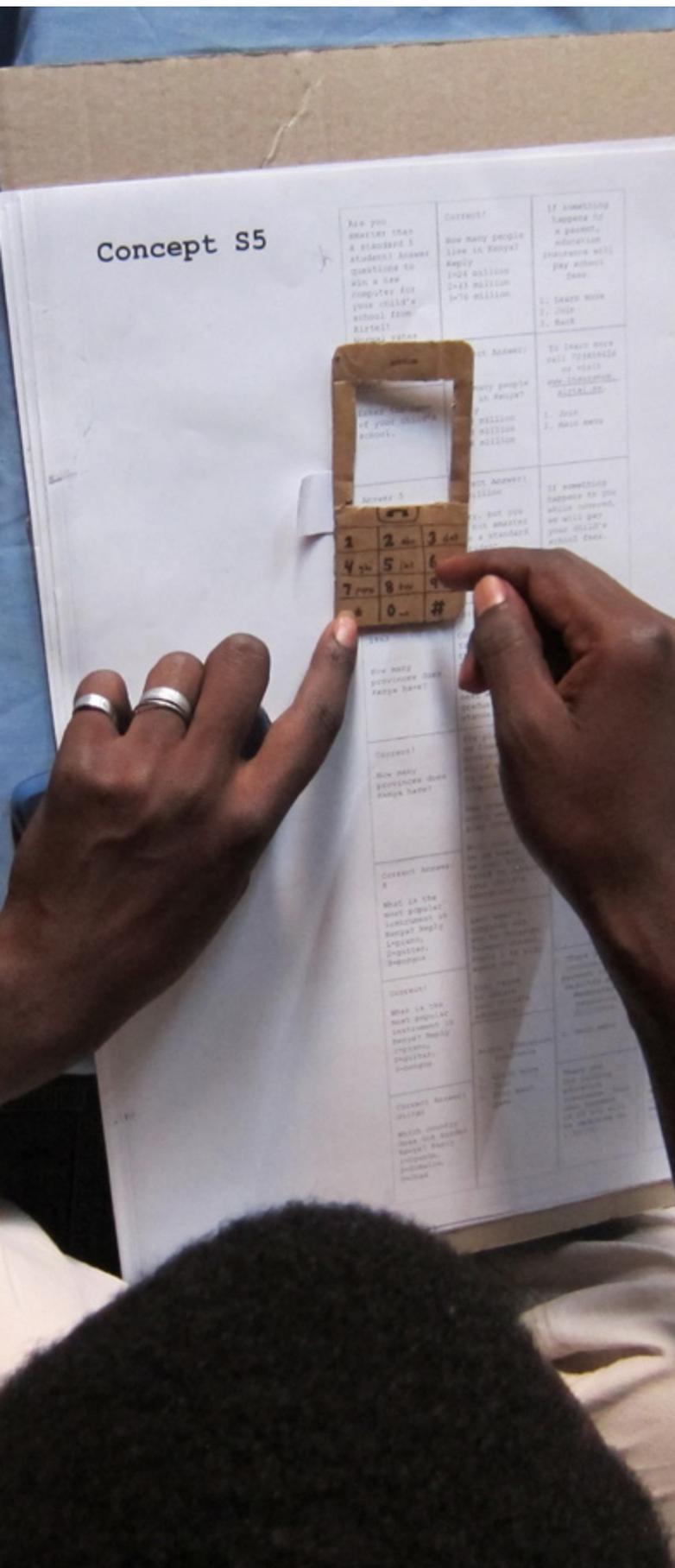
Stories are a flexible communication tool, in that there are a variety of ways to share them. Recent work with The Consultative Group to Assist the Poor (CGAP) and with Jana Care shed light on the potential stories and entertainment bring to rallying people around new concepts. In each instance, the challenge laid in educating a target population about the benefits to a concept that could be new and foreign to them.

Both projects illuminate the capacity organizations have to connect people with the relevant technology that will educate and appeal to them and encourage the adoption of a new product, system, or way of thinking.



CGAP, housed within The World Bank, has a mission to advance financial inclusion on a global scale. They had identified MicroEnsure, a recognized leader in the provision of insurance for the mass market in Africa and Asia, as a candidate for consultation on product development using human-centered design. Continuum worked closely with the MicroEnsure and CGAP teams to create interactive micro-insurance offerings for Africa.

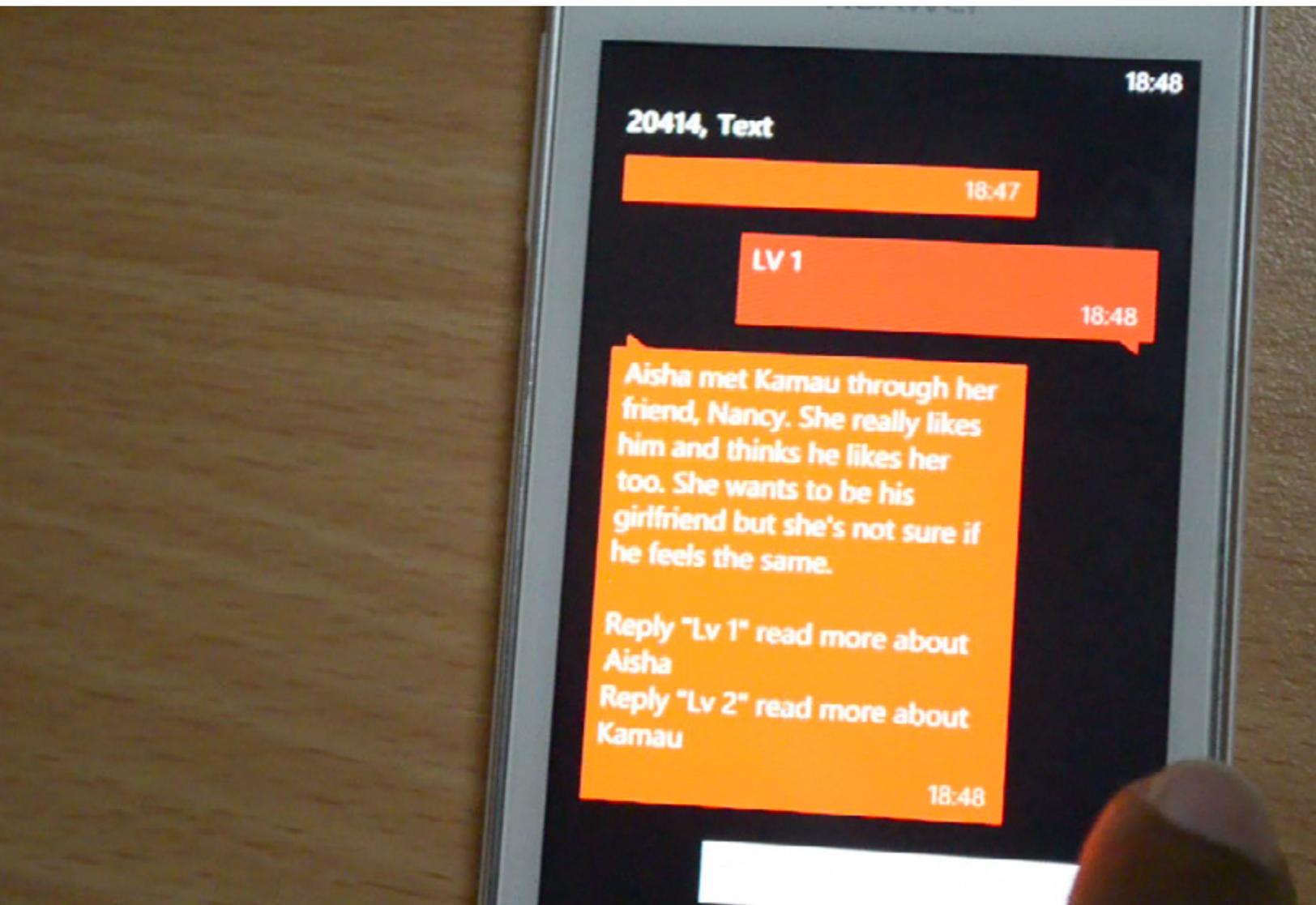
The team set out to develop ways for MicroEnsure to engage with a population for whom insurance was a relatively distant concept by conducting ethnographic interviews in Kenya and Malawi to understand current perceptions of insurance. The team's goal was to find a way for insurance to fit into and support people's lives as they exist today, rather than ask that people change their lives to include insurance in them.



Continuum sought to understand the frequency of pay increments that would fit into consumers' lives seamlessly: once a month? Once a week? Once a day?

While selling insurance weekly would seem fast-paced in Western culture, the African market buys and sells on a daily basis.¹ Additionally, the rise of mobile technology in Africa means that thousands of people could now have access to insurance through their mobile phones, which have replaced the need for in-field agents and overhead—mobile network operators have become financial service providers. It was also a familiar model for Africans to conduct transactions using mobile payments; they articulated that they often purchased ringtones and sent money to friends with their phones. This information led to the conclusion that sending text messages related to insurance offerings could be the most effective way to reach people on with the frequency required to have sustaining impact.

The Continuum team designed a series of insurance-related storylines that could be purchased in increments and would be delivered via text message; customers would receive the first excerpt of a story, and, in the style of Choose Your Own Adventure type narratives, make a decision about the trajectory. Each time the user interacted with the story, sending a text message, they would be charged a fee. In the end, one story's worth of texts sent could equal a week's worth of health insurance. Delivering this story via text would allow the flexibility of paying for insurance daily, as that is how many people purchase airtime for their mobile phones. It also enables the ability to work on both feature phones and smart phones, enabling a greater population to be impacted by the effort.



It was hypothesized that this day-by-day storytelling concept would appeal to the target market's love of Spanish telenovelas and love advice —a cultural trend uncovered through the research process.

The team also envisioned crafting storylines that related to a customer's specific coverage, to keep participants engaged with their insurance, providing a relevant near term benefit with the long-term value of insurance.

Preliminary results have been positive. In the first public testing phase, 78 people in Kenya spent 10-15 minutes reading through a love story. 70% reported the experience to be interesting, and 75% of those who purchased insurance felt they were not asked too many details about the program. The majority of subjects stated they would tell their friends about insurance. Using these initial results, the team moved into another stage of refinement, modifying the story to tie more closely to insurance, and is optimistic to see further improvement in engagement and understanding.

Continuum’s partnership with Jana Care, a growing startup focused on combating diabetes in India, similarly leveraged storytelling through available technology platforms to reach a key population—pre-diabetics and patients of type 2 diabetes in India.

The need to manage diabetes is a major issue for India—the country has the bandwidth to provide just 2000 endocrinologists for 65 million diabetics.²

Jana Care refers to the central issue as “diabesity”—poor dietary and exercise habits that have led to an explosion in the prevalence of diabetes in the developing world.

Jana Care strongly believes that core of managing diabetes is lifestyle modification and behavior change, as has been well demonstrated by landmark clinical trials like the *Diabetes Prevention Program (DPP)* and *LookAhead* over the last few years.^{3,4}

However, while middle class Indians may be wealthy enough to pay for treatment options, they are met with a lack of evidence-based programs to help them make sustainable lifestyle changes. Insufficient counseling time from their physicians compounds the problem further. The market thus demands a system that will be simple, engaging, scalable and affordable.





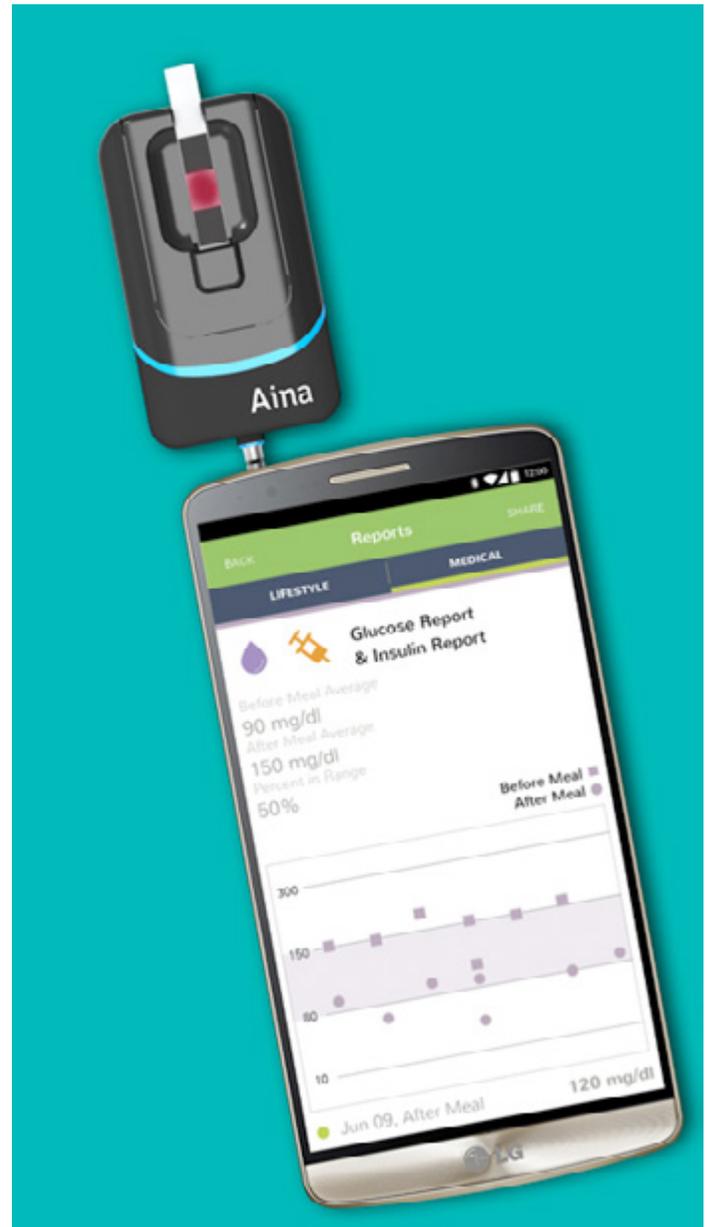
The Indian consumer market is increasingly becoming smartphone-based. It is projected that by the end of 2014, the smartphone market will have reached 364 million people.⁵ Given the prevalence of these devices, the solution was a smartphone connected glucose and A1c monitoring device along with an opt-in membership to a diabetes coaching program that would enable individual patients to not only monitor their progress, but also teach them lifelong skills to manage diabetes, while being supported by a remote coach and social network of other patients.

The *Habits Program* guides the patient through a structured coaching curriculum, which includes weekly video sessions, daily tips, tracking tools for diet and exercise, and the ability to chat via text message with a health coach.⁶ The video sessions were created in the form of an interactive reality TV show to drive engagement and adherence to the program.

Targeting the largest possible audience meant adapting to certain consumers' needs: women who stay at home, for example, would need a way to access these resources remotely. Transit into urban Indian environments is time-consuming and impractical for many. Once again, technology that could meet users at the most convenient place for them proved to be the most successful way to encourage the necessary time and mental commitments required to educate users on a situation that needed to change in order to yield healthier, more productive outcomes.

When a compelling story—whether it be an escapist narrative or a reality-inspired dramatic depiction—can be delivered through platforms and technologies its viewers are familiar and comfortable with, it becomes a powerful tool to educate, motivate, and mobilize.

Telling the right story is important, but equally critical is committing to understanding the audience it must reach. A deep knowledge of their routines and habits, as well as the products, services, and systems they depend on the most will shed light on the right delivery method. By connecting people to new ideas and models in ways that will resonate with them, with the technology they know and trust, organizations stand to make significant strides toward improving lives.



(1) <http://www.businessdailyafrica.com/Daily-mobile-transactions-rise-to-Sh6-2bn/-/539552/2387924/-/gn9ala/-/index.html>

(2) <http://continuuminnovation.com/healthcare-for-the-emerging-middle-class/>

(3) <http://diabetes.niddk.nih.gov/dm/pubs/preventionprogram/>

(4) <https://www.lookaheadtrial.org/public/home.cfm>

(5) <http://continuuminnovation.com/healthcare-for-the-emerging-middle-class/>

(6) <http://www.habitsprogram.com>