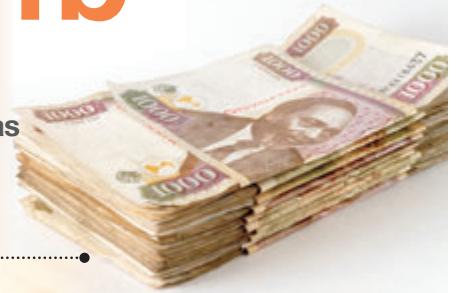


Sh1b

Amount Base Titanium has invested in community projects



Sh 6.2m

Total amount Village and Loan Associations have saved in 55 groups



Sh 11.7m

Over 1,000 households involved in livelihood programmes

Loan disbursement to members of the saving groups

A financial inclusion programme in Kwale is giving people access to affordable loans. Women who were once dependent on casual labour are becoming successful entrepreneurs



Nafuu Kassim (left) shows a Base Titanium staff the utensils she rents out to people hosting events. It is one of the businesses she has set up from the VSLA programme. PHOTO: BARRY SILAH

by Barry Silah
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Nafuu Kassim draws looks of admiration when she walks in the narrow paths of her village in Kwale. By any standards, Kassim is a success story. A few years ago she fully depended on her husband to provide for the family, today she owns a grocery shop and rents out utensils to hotels and those holding events.

Kassim is among a growing number of villagers in Kwale county who are escaping the abyss of poverty through a venture branded Village Savings and Loan Association (VSLA). The programme initiated by mining company, Base Titanium, seeks to empower communities in Kwale and Likoni through offering them access to savings and credit services. In Kwale county, 990 women are among 1,200 community members who have benefited from the financial inclusion programme.

"We are now self-dependent because we are not only

Village savings group lifts people out of poverty

able to fend for our families, but also have an income through the different business ventures we are able to do through the VSLA programme," Kassim said.

According to financial inclusion think-tank Financial Sector Deepening, the number of Kenyans formally included in the financial system has grown by 50 per cent in the last 10 years. Latest statistics

show that over 75 per cent of Kenyans are formally included in the financial system, up from 67 per cent in 2013.

The United Nations Development Programme (UNDP) believes that financial inclusion efforts should primarily seek to ensure all households regardless of income level, have access to, and can effectively use, the appropriate financial services they need to

improve their lives.

Rolled out in September 2014, Community Health Volunteers (CHVs) have been helping community groups develop a saving culture and establish the saving groups. The result has seen improved financial inclusion, which has translated to better living standards for members.

CHVs have been central to the implementation of primary

healthcare since the 1980s, playing a critical role in mobilising communities to take care of their health and providing preventive healthcare information.

Together, Base Titanium and the Kwale county government have invested in developing the skills, resources and improving the service provided by CHV in the county. CHVs were chosen to lead the VSLA programme due to their close relationship with community members and many have themselves participated in a savings group.

Pius Kassim, the Community Relations Manager at Base Titanium, says the VSLA is a core initiative in Base Titanium's community programmes.

He said: "We believe such programmes will outlive the life of the mine and provide long-term transformation to the community. It was important we use the CHVs to implement the VSLA programme because they have better access to the community."

Through the VSLA programme, there are now 55 saving groups across 20 villages translating to over 1,200 people who now have

collective savings amounting to Sh6.2 million. At the same time, Sh11.7 million has been disbursed in loans to members in the last three years.

Philip Kioko Muindi, a VSLA member and chairperson of his group from Vumbu village, confirms he was trained on how to keep financial records of revenue and expenditure.

"From the knowledge I have acquired by participating in my VSLA group, my mind is now more alert in identifying business opportunities as well as the well-being and progress of our community," he said. At the end of the year Muindi's share at the VSLA had grown to Sh26,000 inclusive of his accumulated savings and interest from loans to other group members. Muindi says the money came in handy when he was taking his son to secondary school.

Kassim, on the other hand, is able to sell wheat flour, maize flour, sugar, beans, rice, cooking oil and other commodities. She can comfortably feed her family from the money she earns from her business compared to when she had to toil to find casual work.

Kenyan doctors trained on cancer treatment

Twenty-five Kenyan physicians have gone through a three-day residential Oncology clinical training course in Machakos as part of the East African Development Bank (EADB) Medical and Training Fellowship that seeks to step up the fight against non-communicable diseases, in particular, cancer. Managed by the British Council in partnership with the London Royal College of Physicians, the three-day training that took place last month took the physicians through the es-

entials for early diagnosis of cancer, aspects of prevention, principles of treatment and the key aspects of holistic management.

The World Health Organisation estimates that 8.2 million people die annually from cancer, an estimated 13 per cent of all deaths worldwide. Despite an estimated 456,000 deaths caused by cancer in sub-Saharan Africa in 2012 and a cancer burden that is predicted to double by 2030, the region accounts for only 0.3 per cent

of worldwide medical expenditure for cancer.

The Medical and Training Fellowship programme is part of EADB's long-term plan to equip doctors in district hospitals across Kenya and East Africa with the skills to effectively and promptly diagnose cancer and neurological disorders and facilitate early interventions either at the point of contact or by referral for advanced medical care. The three-day training was delivered by a mixed faculty from the

United Kingdom and East Africa led by Professor Walter Mwanda, professor of haematology, University of Nairobi and Dr Ruth Board, Medical Oncologist at Lancashire Teaching Hospitals NHS Foundation Trust, and the lead for acute oncology and will cover acute cancer presentation triage and management of urgent cancer symptoms. According to the EADB director general Vivienne Yeda, the training will boost the medical fraternity's capacity in Kenya and the region by availing

qualified professionals who will tackle various cancers.

"We hope that the programme will lead to better health for the people of East Africa and ease the growing burden that non-communicable diseases put on the economies of East Africa," she added. So far, over 70 physicians have participated in the Oncology and Neurology Training and Fellowship programme across East Africa this year.

—Lilian Kaivilu