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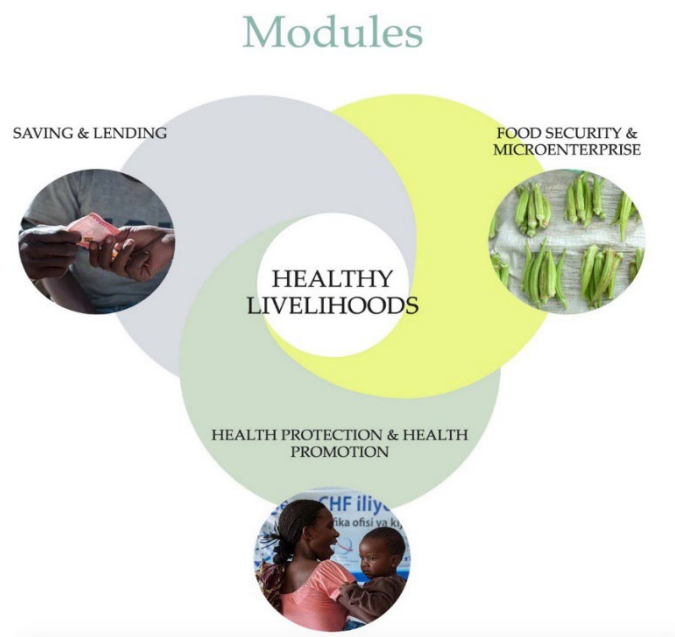
ANNUAL REPORT 2018

Dear KV-HELP Friends and Supporters,

The past year has seen a boost in our organizational development and project activities. We sharpened our approach, organized a big stakeholder meeting in Ifakara to celebrate our 10-Year-Jubilee and launched the three-year Saving4Health project. This would not have been possible without all those of you who offered your generous support. We thank you all and hope you enjoy reading this report.
Iddy Mayumana, Executive Director of KV-HELP

The Organization

Kilombero Valley Health and Livelihood Promotion (KV-HELP) is a local NGO working in Southern Tanzania. Its history reaches back to 2008, when a malaria intervention project started to support women self-help groups in their livelihood activities, in order to improve their access to health care. The NGO was registered in 2012 to continue and expand these activities. Today, KV-HELP works with a vast network of women groups to improve knowledge and skills for sustaining and promoting healthy livelihoods in their families and communities.



The Approach

The KV-HELP office in Ifakara is a reliable and permanent contact point for women. As an outreach program, staff members offer a Mobile Village Academy and provide hands-on-training and practical support to women self-help groups.

The KV-HELP Mobile Village Academy has developed a unique modular approach integrating three key components of healthy livelihoods: 1) Saving & Lending, 2) Food Security & Microenterprise, and 3) Health Protection & Health Promotion.

10-Year-Jubilee: Launching the project “Saving4Health”

Ten years after starting to support women self-help groups, KV-HELP organized a stakeholder meeting in Ifakara on 16/17 August 2018. During this jubilee, the NGO launched its new 3-year project “Saving4Health”. The aim is to strengthen the promotion of healthy livelihoods with an additional emphasis on saving for health-related costs. Representatives of the Kilombero, Ulanga, Malinyi and Ifakara Town Councils and more than 500 women organized in 17 self-help groups participated in the celebration.



KV-HELP Board Chairperson, Prof. Dr. Flora Kessy, addresses the guest of honour.



Tusaidiane women group from Ngalimila reports about its successful collaboration with KV-HELP.



Chairperson of Fahari women group signs the new MoU with KV-HELP Executive Director, Iddy Mayumana, witnessed by the Guest of Honour.

On Day 1, KV-HELP invited women groups to raise their concerns about health care financing and engage in a social dialogue with representatives of government health insurance programs, i.e. the Improved Community Health Fund and the National Health Insurance Fund.

Day 2 opened up the social dialogue to key official stakeholders from the local government and the private sector. The guest of honour was the Kilombero District Commissioner, represented by Mr. Abihudi Sanga. Other official guests were representatives of the District Executive Directors and District Medical Officers, and the District Agricultural Officers.

The District Community Development Officers spoke about their experiences of working with KV-HELP. The managers of the Tanzania Revenue Authority and of the National Microfinance Bank explained their services for community groups.

All the women groups reviewed opportunities and challenges of collaborating with KV-HELP. The most successful group, Tusaidiane from the remote village of Ngalimila, showed how they increased their revolving fund from a starting grant of TSh 2,500,000 in 2009 to a capital of TSh 22,764,000 at end of 2017. The other groups followed, from the most to the least successful one.

The presentations showed that all the groups had given loans to its members, and that the loans had been paid back by the date agreed with KV-HELP. Only one group had failed to reclaim its loans.

KV-HELP invited the 16 successful groups to renew their Memorandum of Understanding, and they all signed the document.

Journalists from Abood Media, local FM radio stations and newspapers covered the Jubilee event.

The Saving4Health Project

From 2008 to 2018, 17 women self-help groups spread throughout the Kilombero Valley received a KV-HELP grant of 2-3 million Tanzanian Schillings (TSh, about USD 860-1290) per group to start a revolving Business Fund. Through its Mobile Village Academy, KV-HELP trained, coached and monitored more than 600 women in the management of this Fund, in income generating activities and in health promotion.

In late 2016, the Tanzanian government started to pilot an improved Community Health Fund in the Kilombero Valley, as part of the national and global move towards Universal Health Coverage. KV-HELP data from 2017 showed that women struggled to pay for health care costs including CHF contributions. To strengthen the financial capacity of women groups, KV-HELP developed the Saving4Health project (2018-2020). The project boosts the savings component of the integrated KV-HELP approach with Savings Fund for individual deposits and loans. The saving cycles are aligned with the seasonal rice cultivation cycle that forms the core of the local economy, starting with the rice harvest in July.

Module “Saving & Lending”

The project team provided each group with a saving kit, comprising a cashbox, individual passbooks and a guideline. As an additional incentive, KV-HELP offered a matching fund of TSh 640,000 (USD 280) for each group that will accumulate savings of the same amount within a first cycle of 12 months (from July 2018 to June 2019).

In July 2019, the groups will be free to either distribute the accumulated savings - and if successful, the matching fund - among its members, add the money to the revolving Business Fund or use the money for a specific purpose. They can then start a new one-year-saving cycle.



Tupendane group in Mbasa at a monthly saving meeting (Foto B. Obrist)

KV-HELP set up monitoring system to track deposits and withdrawals in each group’s Business Fund and Savings Fund. Twice a year, the team conducted a tour throughout the Kilombero Valley to visit each group. Between the tours, the team coached the women using mobile phones and kept qualitative and quantitative records on selected indicators. During the tour in late 2018, the number of women groups with an active Savings Fund had increased from 4 to 17. All groups had established rules and kept records of individual savings and loans. 10 out of 17 groups had already reached the target of Tsh 640,000.

Module “Food Security & Micro-Enterprise”

An analysis of the 2017 loans granted through the groups’ revolving Business Fund showed that most women invested in the cultivation of rice as a subsistence and a cash crop.

During the tour in late 2018, KV-HELP conducted a participatory assessment with the groups to review women’s current farming practices and to identify entry points for improving rice cultivation. The team’s agricultural field officer facilitated the discussion jointly with the government agricultural field officer responsible for the village.



A group member weeding local rice in Minepa (Foto I. Mayumana)

Across the groups, the following practices characterized the local rice cultivation:

- Most women used a “broadcasting method” to sow rice seeds in their fields.
- The women used a broad variety of local and newly introduced rice seeds.
- Taste and market price influenced the choice of the rice variety.
- Members invested between TSh 40,000 and 343,000 to harvest around 270 to 900 kilograms of milled rice per acre, and up to 9-12 months to pay back their loans with an interest of 5-10%.
- With investments in improved farming of about TSh 595,000 per acre, women expected harvests from 1,800 to 2,250 kilograms of milled rice per acre.

The assessment identified the following entry points for improving rice cultivation:

- A move from broadcasting rice seeds to planting in rows.
- Introducing Saro 5 (TXD 306) rice seed, known for its high production and good aroma. The Tanzania Agricultural Research Institute (TARI) developed this rice variety.
- Promoting safe use of agrochemicals, or if possible, opting for organic farming.
- Ensuring careful processing of the harvested rice (i.e. threshing and milling).
- Improving storage of the rice harvest.

Based on this participatory assessment, each women group identified improvements they wanted to put in practice during the rice cultivation beginning in January 2019.

Module “Health Promotion & Protection”

Although KV-HELP prefers and promotes organic farming, it is aware that locally recommended improvements in rice cultivation often involve the use of agrochemicals. The team thus decided to train all women groups on safety and health issues in the use of fertilizers and crop protection products (herbicides and insecticides). This training went hand in hand with the discussion on improving rice cultivation during field visits in late 2018.



Mobile Village Academy with members of MWIPU women group in Iputi (Foto I. Mayumana)

Since 2010, KV-HELP has provided information and education sessions on the Community Health Fund (CHF) and trained women groups in promoting the scheme in their communities. With the national roll out of the improved CHF, the annual premium increased from 5000-10'000 to 30'000 Tanzania Shilling (about USD 13). A household of up to six persons was now entitled to access all medical services in accordance with the referral procedure at all levels of government service centers. Through its Mobile Village Academy, KV-HELP facilitated information and education sessions on the improved CHF and developed options with the women groups how their members can use their savings to pay for and complement the CHF.

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KV HELP Profile

Vision

To see a Tanzanian society living a health promoting lifestyle in a context of a rapidly increasing double burden of infectious and non-communicable diseases, with KV-HELP being one of the pioneering Organizations contributing to this achievement.

Mission

To work toward the goal of healthy livelihoods in Tanzania through an innovative approach that integrates development actions across health, education, agriculture/livestock and financial/entrepreneurial sectors.

Goal and objectives

KV-HELP aims to promote and test development methodologies that empower individuals and self-help-groups in the communities to promote healthy livelihoods. Specific objectives are:

1. To enhance organizational and financial capacity of self-help groups through approaches like Accumulated Saving and Credit Associations (ASCAs).
2. To improve livelihoods of self-help groups members through farm and non-farm microenterprises, using methodologies like Selection, Planning and Management (SPM).
3. To strengthen health promotion with regard to infectious and non-communicable diseases using approaches like health literacy.

Governing Board

Prof. Dr. Flora Kessy (Board Chairperson), Dr. Emmy Metta (Deputy Chairperson), Mr. Said Mpasuka (Treasurer), Dr. Dominic Mboya, Mr. Christopher Mshana, Mr. Honorathy Urassa, Mr. Alto Mbikiye and Mr. Iddy Mayumana (Board Secretary and Executive Director). Prof. Dr. Brigit Obrist is an invited member of the Board. All of them (except the Board Secretary) work on a voluntary basis.

Location, address, contact

The head office of the organization is in Ifakara town, Kilombero district in Morogoro Region, Mainland Tanzania. Its physical address is:

Along the Compound of former CCM District Headquarters

P. O. Box 43

Ifakara – Kilombero Morogoro, Tanzania

Email: kilomberovalleyhelp@gmail.com

Contact person: Iddy Mayumana, mobile: +255 684 491 866, email: imayumana@yahoo.com.

Partners and funding

KV-HELP operates within a social learning network formed by local, regional, national and international NGOs and collaborates with authorities on the village, ward and district levels. In addition to voluntary work and financial contributions from the Board members and students' contributions, KV-HELP obtained three small grants in 2018 from the R. Geigy-Foundation, the UNIBAS Social Health Protection project and the Swiss TPH Support Group, all from Basel, Switzerland (Total nearly USD 80,000).