



# AFYA ELIMU

## Funding the Next Generation of Health Workers in Kenya

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## THE PROBLEM

Kenya has an acute shortage of health workers, which seriously undermines its ability to achieve universal health coverage. Its health-worker-to-population ratio is 1.3 to 1,000, while the World Health Organization recommends at least 2.3 to 1,000.

To remedy that shortage, Kenya needs more health workers graduating from health professional programs and joining the workforce. However, 42% of the population lives below the poverty line and college education is often a luxury. Medical training colleges charge around US\$4,280 for a 3.5-year diploma nursing program, which is beyond the reach of most Kenyans. Those who want to serve often lack the resources or have to defer their studies several times in the training cycle, straining their ability to complete their studies on schedule.

## OUR INNOVATION

The Afya Elimu Fund is a public-private partnership that provides affordable loans to health professional students. The fund was established in 2013 as a joint venture among IntraHealth International, through the USAID-funded FUNZOKenya project (2012-2017) and the follow-on Human Resources for Health Kenya Mechanism (2016-2021); Kenya's Ministry of Education through the Higher Education Loans Board (HELB); the Ministry of Health; and the private sector.

Afya Elimu is a revolving fund that offers student loans at a 4% interest rate (compared to the 14% typical of commercial rates) to help Kenyans pursue medical training. It particularly serves those studying to become nurses, clinical officers, medical laboratory technicians, pharmaceutical technologists, nutritionists, health record information officers, and public health officers—cadres that form the bulk of the health workforce in Kenya and are critical to achieving universal health coverage.

Loan eligibility criteria consider students' family income, orphaned status, gender, disability status, and county of origin—prioritizing hardship and high HIV-burden counties.

In launching the venture, the Afya Elimu Fund established an oversight committee for governance, appointed HELB as fund manager, and defined a partnership framework for fundraising targets with public and private sectors aligned to corporate social responsibility principles and shared value. The fund developed publicity materials to create awareness and implemented rigorous monitoring and evaluation for accountability to key partners. Resource mobilization strategies and appropriate financial management systems are in place to raise funds as well as monitor fund performance.

By June 2019, the Afya Elimu Fund had grown from two to ten partners (three public, seven private); it has mobilized US\$16.1 million (70% from the public sector through HELB) since USAID provided the initial US\$1 million in seed funding. Private-sector partners include the Family Group Foundation, I&M Bank, Standard Chartered Bank—Seeing is Believing initiative, and the Rattansi Educational Trust. In 2017, Kakamega County became the first county government to invest in the fund to support local students enrolled in medical training institutions countrywide. Four other counties are in the process of committing similar investments.

## WHAT WORKED

As of June 2019, 22,491 beneficiaries, more than half of them women, had accessed Afya Elimu Fund loans to cover their tuition. Those beneficiaries came from all 47 Kenyan counties, with 82% of them from 27 marginalized, hard-to-reach counties with high rates of HIV. By that same date, 8,245 beneficiaries had graduated and were available for employment. A quarter of them were already employed in public, private, and faith-based health facilities that provide priority services for universal health coverage, such as HIV testing, counseling, care, and treatment; prevention of mother-to-child HIV transmission; family planning; and laboratory investigation. Employed Afya Elimu Fund graduates have repaid loans amounting to US\$540,000, which will support additional needy students—hence the fund's journey toward sustainability.

One recipient, Statius Osoro Ondiba of Karantini Village, who initially didn't know how he would afford medical training, has gone from earning his diploma in clinical medicine to starting a clinic and employing other health workers to improve the quality of health care in his home community.



## WHAT WE LEARNED

Stakeholder buy-in, whether from the private sector or government, was critical in setting up the Afya Elimu Fund as a workable venture for medical education financing.

A technical working group that spearheads fund implementation and an oversight committee chaired by the Ministry of Health enhance operational efficiency, prudent governance, and alignment with Government of Kenya priorities as a flagship initiative under Kenya's Vision 2030 development program and the president's "Big Four Agenda," which includes universal health coverage. Partnering with HELB proved a big plus, as the institution has a longstanding history of financing higher education in Kenya, a legal mandate to recover loans from recipients, and continued government funding through the Exchequer.

## NEXT STEPS AND OPPORTUNITIES FOR REPLICATION AND SCALE-UP

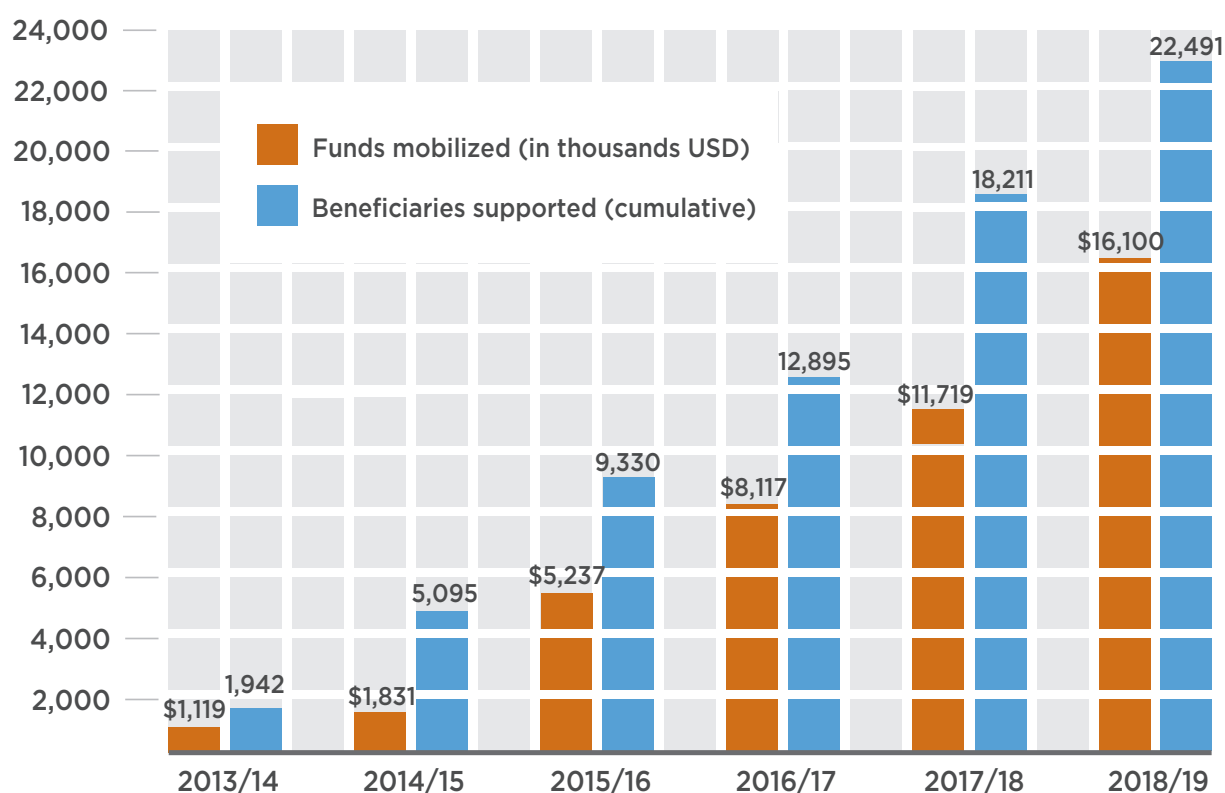
The Afya Elimu Fund has developed a manual that guides its operations, charts its governance structures, and streamlines operational efficiency. Building on this, a strategic plan is under development and scheduled

to be finalized by September 2019 to anchor the fund's sustainability as well as better position it to continue increasing access to medical education for prospective health workers through public-private partnership financing.

As the Afya Elimu Fund matures, it will explore new frontiers of health worker education financing that include post-basic training (higher diplomas) to help Kenya's devolved health sector provide advanced services through specialists' training for nurses and clinical officers in reproductive health/midwifery, oncology, nephrology, critical care, operating room care, anesthesiology, pediatrics, neonatology, and more. The goal is to help build a stronger health workforce that offers both primary and specialized health care services as part of universal health coverage.

The Afya Elimu Fund structure of public-private partnership financing provides a model that other countries can consider replicating to increase educational access to needy students who want to become health workers.

Figure 1: Growth of fund and beneficiaries, 2013-2019



## REIGNITING A YOUNG MOTHER'S DREAM



For Beatrice Mudhai, the youngest child in a family of ten, money had always been stretched. So much so that she had to wait three years before joining college. During the gap years, Beatrice conceived her first child, Norelle.

“It was one of the most difficult times in my life, a mixed bag of joy and gloom,” Beatrice says. “I was glad to be a mother, but not ready to marry the father of my child, as we were both very young with no means to support the child.”

Determined to further her education, in March 2011, Beatrice left her young baby in her mother's care and enrolled at Mukumu School of Nursing, Kakamega, to pursue her dream—a diploma in nursing.

During the course of her program, Beatrice struggled to pay her fees. She was in and out of school, taking on odd jobs to make ends meet. Despite her hard work, her hopes to complete her studies were almost dashed in 2015 as she approached her final semester with no money to pay her fees. Having depleted her family's resources, she despaired.

Then, on an ordinary afternoon, Beatrice was summoned to the college laboratory where she first heard of the Afya Elimu Fund. Her lecturer described the program and encouraged the students to apply.

“I followed the presentation halfheartedly,” she says, “but applied nonetheless.”

Two months later, Beatrice received a call from the principal notifying her that her application was successful. She had been awarded a loan of KES 55,000—the highest in her cohort.

Now Beatrice is an accomplished nurse working at St. Monica Mission Hospital in Kisumu, in the HIV Comprehensive Care Center.

“I love my job,” she says. “Every day, I get to help people.”

Beatrice started repaying her loan two months after her graduation in December 2015.

**“I gave my mother my first salary, so she could bless it,” she says.**

**(This is a common cultural practice in Kenya to honor a parent.)**

**“I then started repaying back the loan the following month, and I want to finish paying my loan so I can give another student a chance to achieve their dreams.”**

*Adapted from a post by Ida C. Rob published on IntraHealth's VITAL blog on November 9, 2017.*

*Photo Credit: Ida C. Rob for IntraHealth International*

This brief is part of a larger publication about IntraHealth's innovative approaches to global health—one output of a 2019 landscape analysis of innovation at IntraHealth commissioned by its chief technical officer, Dai Hozumi.

Read the full report at [www.intrahealth.org/7-creative-approaches](http://www.intrahealth.org/7-creative-approaches)

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