



BodAfya

Motorcycle Higher Purchase Loan Scheme **Empowering the Communities Health Workers in Kenya Through Motorcycle** **Taxis (Boda-Boda)**

Kenya has over one million Boda Boda Motorcycle Taxis, imagine if only 10% were involved in community health outreach activities! Motorbank in partnership with stakeholders in the health sector has developed BodAfya product which aims at supporting the community outreach interventions by providing transportation by Motorcycle to Community Health Workers for better coverage and access to health services at level I- Community, level 2- Dispensary and level 3- Health Center.

It is evident that one of the main challenge facing community health workers system in Kenya today is transportation and logistical difficulties, remote locations and poor rural infrastructure have in turn limited access to patients/communities, disrupted home care visitation and monitoring of default in treatment especially for TB patients and denies communities opportunity to access the correct health messages. Motorbank vision is to extend low interest higher purchase loans to 10,000 Boda-Boda operators in 5 years time. This will give transportation support to 10,000 CHWs in targeted communities, translating to 10,000,000 visitations every year.

How it Works:

BodAfya is a Boda –Boda (Taxi Motorcycle) Higher Purchase scheme where the Boda-Boda rider commits to support a specific Community Health Worker (CHW) in providing transport one day per week/ 4 days in a month to access targeted households in a given community. The riders are linked to a specific CHW in their community and on set day, the rider provides transport to the CHW to perform their daily/weekly routine. This activity is normally supervised by the CHW supervisors at the appropriate level

Upon completion the days work –normally 6-8 hours, the rider will have individual job card stamped by the CHW supervisor, the card will be sent to Motorbank agent who will record the particulars and send the information to Motorbank main office in Nairobi. One days support to CHW will be credited as 7 HP points, a maximum of 250 HP points will benefit a rider to apply for a second HP loan for a new Yamaha Motorcycle without paying the initial deposit (Which is normally ranges from Ksh 10,000-ksh30, 000) Additionally, to cover for the community work done, the riders will only pay for 5 day week instead of the normal 6 day week which is the current practice among Boda Boda rentals. The scheme will also be available to practicing CHWs who would like to acquire the motorcycle by their own to ease. their work.

Target Population:

The project is proposed to commence in 2012/2013 in three locations ie Nyanza, Eastern and Western provinces targeting support to 500 CHWs .

HP Loan Facility:

In 2012/2013 HP loan facility is planned to be extended to 500 community riders covering 50 CHW units. Each unit will have 10 community riders. The riders will benefit from low deposit (minimum Ksh 10,000) and low interest rate (25% pa) on HP loan which will be payable in 18 months.

Coverage:

500 riders will facilitate the CHWs to cover 10,000 Household in a day translating to 40,000 household in a month or 480,000 household visits in a year. The BodAfya riders will be well selected to target far and remote location which are difficult to access.

Partnership: Partnership is extended to all stake holders in Health sector.

www.motorbank.co.ke

“Changing Lives Through Motorcycles”