

Why removal of community-based testing for HIV, ARVs delivery is spelling disaster

BY CORRESPONDENT ZURUBA SHAMU

The government of Tanzania through the Ministry of Health, Community Development, Gender, Elderly and Children (MoH) still certain groups of the National AIDS Control Programme (NACP) delivers prevention, care and treatment as well as support services to the People Living with HIV (PLHIV) in the country.

Despite MoH through NACP offering free services on HIV and AIDS to the People Living with HIV (PLHIV), still certain groups have not been able to access these services. Even in urban settings, some women and people who use and inject drugs living with HIV have not accessed the services. Models for HIV testing do not reach key and vulnerable populations across the country as there are inadequate care and treatment clinics. This indicates that differentiated service delivery is needed to bring the services closer to beneficiaries for subsequently achieving viral suppression among the PLHIV.

Data shows that only 52% of the Tanzanian population knows their HIV status, which means there is a 48% part of population who don't know their HIV status. This is also a barrier to reach the second and third 90s (percentages) where 90% of people who know their HIV status, we expect they adhere to treatment and their viral load are suppressed. Medicalization of HIV intervention has resulted in a large number of people failing to achieve HIV viral suppression. The outreach model supervised by local government authorities' health facilities has proved to be difficult to implement because of financial constraints faced by most health facilities. The same applies to HIV viral load (HVL) testing whereby only the few attending the health facilities will access HVL testing. Few people on ARVs have achieved viral suppression.

The Tanzania Network of Women Living with HIV and AIDS (TNW) is a membership network established and run by HIV positive women from four NGOs and 19 CBOs. It is made of a strong membership of 85 WLHIV support groups reaching 2000 members in 12 districts of Tanzania Mainland.

TNW is a member of local and international forums including the International Community of Women Living with HIV East Africa (ICWIEA) and the Global Network of People Living with HIV (GNP+).

Others are the Eastern Africa National Network of AIDS Service Organizations (EANNAO), the AIDS & Rights Alliance for Southern Africa (ARASA), the International Treatment Preparedness Coalition (ITPC), the International AIDS Society (IAS), the Joint United Nations Programme on HIV/AIDS (UNAIDS) and United Nations Population Fund (UNFPA). In Tanzania TNW is a member of non-state actors, a platform of civil society organizations that pursues dialogue with the Tanzania National Coordinating Mechanism (TNCM) on HIV, TB and Malaria response.

TNW plays a big role in helping women living with HIV and Adolescents and Young Women (AGYW) on advocacy, capacity building, resources mobilization, treatment literacy, economic empowerment, HIV prevention and counseling and leadership skills to women and girls. TNW works in collaboration with the government through the Tanzania Commission for AIDS (TACAIDS) and the National AIDS Control Programme Department. It collaborates closely with PLHIV networks including the National Council for People Living with HIV/AIDS (NACOPHA), the Tanzania Health Promotion Support, plus local and international organizations to respond to the challenge of the HIV pandemic.

Speaking with this correspondent recently, the executive director of the Tanzania Network of Women with HIV and AIDS (TNW-), Ms. Joan Chamungu said that MoH through NACP provides HIV testing services mainly at health facilities which need that a person must visit, or he/ she will not be able to access the services.

"Even when attending the health facilities, he/ she may not be offered the service as result of HIV testing services being provided during public working hours (day time) only. With introduction of the direct stream digital (DSD) application for HIV testing, the service could be extended but not much effort has been invested in DSD models for community HIV testing. Self-testing is still under scrutiny and house to house testing is not effectively implemented," she said.

Chamungu said that the government should use Differentiated Service Delivery for HIV testing, care and treatment plus support services for resolving the challenges facing the women and people who inject drugs (PWIDs) living with HIV, and at the same time alleviating the challenges affecting the health system.

Chamungu stated that a number of innovations have been made in other countries and proved to be effective towards improving the quality of HIV and AIDS services. The government through MoH needs to adopt such innovations and implement them as for women living with HIV, by delivering HIV and AIDS in a different way so as to achieve the 90-90-90 global strategy.

This refers to the Joint United Nations Programme on HIV/AIDS (UNAIDS) and partners like the Bill and Melinda Gates Foundation, who launched the 90-90-90 targets. The aim was to diagnose 90% of all HIV-positive persons, provide antiretroviral therapy (ART) for 90% of those diagnosed, and achieve viral suppression for 90% of those treated by 2020. It is the viral suppression part that appears to be weakest element in implementation of this strategy in Tanzania.

The strategy set out to improve the quality of HIV and AIDS services through differentiated service delivery, to facilitate an increase in HIV testing rates, enrolment to care and treatment and support services, to subsequently achieving HIV viral suppression and elimination of new HIV infections.

She said that MoH needs to provide HIV testing services (HTS) at the level of the community through DSD for HTS as per the 2018 national guidelines for management of HIV infections. Shifting the delivery of HTS from health facilities to communities will not only increase the number of people tested but also will reduce costs for women living with HIV to attend health facilities for that purpose.

Implementation of DSD for ART delivery to women living

with HIV needs to be improved with approval of Community ART delivery refill models so as to enable PLHIV have easy access to ARVs at a lower cost. The introduction of the community group ARTs refill will also provide opportunity for peer support towards improved adherence.

MoH should scale up the HVL testing and bring the service much closer to the communities by introduction of HVL Point of Care (PoC) testing machines which will be placed in primary and secondary health facilities, she further noted.

"Therefore, we would like to advise MoH to add the number of Community Health Workers (CHWs) to handle different supplies and deliver them to patients in the community through the Community

ARTs refill model. This measure will improve adherence of women and reduce the health centre workers in the facilities of challenges arising from the shortage of work force facing the facilities," she pointed out. Similarly, discrimination, stigma and denial disposition among women is more noticeable among those receiving services in health facilities. As a result of financial constraints facing local government authorities (LGAs), they have not been able to deliver ARVs to the WLHIV at the community level through the Community Outreach Refill model. Due to multiple responsibilities among women at family and community levels, a few women attend the health facilities for Certified Testing and Consulting (CTC) services resulting into few of them getting care and treatment services.

With fewer laboratories across the country providing testing for the HIV viral load, the majority of women living with HIV on ARVs fail to access the HVL test and confirm a viral load suppression and detection of treatment failure/ drug resistance. A few of the clients who are lucky to access HVL testing end up with very long turn-around times up to 12 weeks) resulting into loss of results and clients lost to follow up.

After a ban on operating the dropping centres for PWIDs, fewer PWIDs have been observed to attend the health facilities for both ART and methadone assisted therapy (MAT) leading to a decrease in their attendance at health facilities.

"This has worsened adherence to treatment with resultant failure of viral suppression among the PWIDs," said

Chamungu. Rejection by the MoH to implement the community ART refill model will continue to compound the challenge to drug users living with HIV as the group faces a number of challenges. Among them are costs for transport to and from the CTCs, farming and distances to reach the CTCs. As a result, there are increases in lost to follow-ups.

For PWIDs the government should provide friendly centres managed by medical personnel for the PWIDs only, whereby this will not only assure them of the MAT refills but also reduced stigma and hence improved treatment adherence resulting into HIV viral suppression. Establishing ARVs and MAT refill model at police posts and for clients in custody will improve treatment adherence among PWIDs.

Career opportunities at a leading Bank in Tanzania

JOB TITLE: Head of Credit Management
REPORTING TO: Chief Executive Officer
RESPONSIBLE FOR: Management of the Bank Loan Portfolio

DEPARTMENT: Credit Department
HOURS OF WORK: 8am - 5pm Monday to Friday.
ADDITIONAL HOURS AS REQUIRED BY WORKLOAD
REGION: Dar es Salaam (Corporate Office)

JOB TITLE: Head of Retail Banking
REPORTING TO: Chief Executive Officer
RESPONSIBLE FOR: Driving of the Bank Retail Business

DEPARTMENT: Retail Department
HOURS OF WORK: 8am - 5pm Monday to Friday
ADDITIONAL HOURS AS REQUIRED BY WORKLOAD
REGION: Dar es Salaam (Corporate Office)

1. PURPOSE OF JOB

- To lead the Credit Management vertical of the bank encompassing Credit Origination, Administration (including legal compliance), Monitoring and NPA management.
- To maintain bank's lead position in sourcing quality assets by enabling faster turnaround on credit delivery.
- To sustainably maintain Asset Quality within the norms set by policy / regulations.
- Coordinate the strategy to ensure it reflects the enterprise risk appetite set by the board risk committee.
- To lead all implementation and training in order to improve the banks Credit Risk Management capabilities.

2. KEY RESPONSIBILITY AREAS

- Assessing the existing framework of Credit & risk management on a bank-wide basis and report deficiencies and recommend steps for improvement to both Management and Implementation thereof.
- Ensure proper implementation of the bank's Risk policies and procedures.
- Develop, modify and test models for credit risk measurement and management.
- Managing the entire process of Credit Management broadly covering origination, delivery, legal compliance and monitoring of Loan Book.
- Planning, Budgeting & Growth of Loan Book and ensuring the asset quality.
- Regulatory & Statutory Compliances.
- Identify key risks and mitigating factors of potential investments, such as asset types and values, legal and ownership structures, professional reputations, customer bases, or industry segments.
- Manage the entire credit risk management process - identify, measure, monitor and manage these risks effectively.
- Work closely on the risk aggregation process.
- Periodically review best practices in the area of Credit Risk management.
- Develop models for measuring Value at Risk (VaR), including default probability, loss given default and rating migration.
- Computation and allocation of economic capital and risk adjusted performance measurement.
- Development of internal ratings model's quantification and management of project related credit risks.
- Identifying, measuring and managing credit risk across a range of on and off-balance sheet asset classes.
- Document and ensure communication of key risks.
- Gather risk-related data from internal or external resources.
- Produce reports and presentations that outline findings, explain risk positions, and recommend changes.
- Lead a team of credit appraisers to ensure high standard credit quality of the portfolio by using various credit assessment tools.
- Engages in the development, implementation, review and monitoring of various credit programs and providing training and coaching to continuously upgrade the competency of the team members.
- Review and develop the bank's credit approval policies and guidelines as well as participate in ad-hoc projects of investigative or trouble-shooting nature in specific customer portfolio.
- Computational process of the Basel II / regulatory framework.

3. REQUIREMENTS AND KEY SKILLS:

- University degree in Finance, Accounting or a related discipline, preferably with other related professional qualifications.
- Master's degree in Business related studies is an added advantage.
- Possesses a minimum of 10 years of corporate banking experience in lending or related activities.
- Credit evaluation experience with complex structures of credit lines.
- Excellent communication and interpersonal skills.
- Well-rounded exposure to the entire gamut of Credit Management.
- Good hands on experience on crafting Charters / Policies / Processes / Procedures on Credit Management.
- Have flair in providing faster turnaround, enabling quick decision making.
- Proven in skill / team building - towards succession for various cadres within Credit Management.
- Proven track record of prevention of delinquencies and recovery in NPAs, including restructuring.
- Has a knack of dealing with complex situations on Credit delivery, follow up and recoveries through compromise settlements etc.
- Reasonable knowledge / exposure on Legal compliance / dealing with suit filed / decreed cases for logical closure.
- Good understanding of use of technology - for automation of processes / monitoring and analysis with MIS.
- Diligent on regulatory and other compliances, including insulation and adherence to processes and procedures.

1. PURPOSE OF JOB

- To formulate a coordinated Retail Bank Strategy where all the employees, branches, DSA's, support functions and external vendors (solution providers / alliances etc.) work in a single direction to increase customer base, balance sheet and revenue pools thereby increasing the profitability & enhancing brand value of the bank.
- To formulate a coordinated distribution strategy of the bank (conventional & digital) and propose to the Board-EXCOM for approval through CEO / Management Committee.
- Increase the non-interest income by strengthening/modifying existing products and exploring new products/services lines.
- Build Retail & Business banking asset book and creating related revenue pools by strengthening/modifying existing products and exploring new product/services lines.
- To keep introducing competitive and innovative retail products - liabilities, assets, digital & other wealth management, to maintain / enhance market share.

2. KEY RESPONSIBILITY AREAS

- Enhance market share on CASA / Customer deposits.
- Enhance market share on digital led revenue pools.
- Set up a Daily Operating Rhythm for the Retail Bank Team.
- Crafting & Leading distribution strategy as approved by the Board.
- Run the Sales Management Process for all retail - conventional & digital products.
- Design, review and implement a Performance Management System and Sales Management Plan.
- Responsible for channel, product, unit profitability.
- Build Retail asset portfolio aligned to bank's strategy / annual business plans; setting up of Retail Credit sales & Management Team in collaboration with Head Credit, an ideal platform to attain business objectives.
- To maintain and be accountable for the asset quality of the Retail loan book.
- Work closely with Marketing team for launch / communications (internal / external) for success of products & initiatives.
- Leverage Technology as enabler for client experience.
- Launch, monitor and run the Preferred Banking Segment to achieve business objectives.
- Work closely with all other business and support domains to leverage to cross sell and achieve operational efficiencies.
- Periodic Review of Organizational Structure of the Retail Bank for better alignment and cost management.
- Hire, Groom, Motivate and Empower local talent.
- Oversight of Group Retail banking operations - alignment on policies, practices & leveraging potential.

3. REQUIREMENTS AND KEY SKILLS

- At least 10 years' experience in retail banking, with at least 5 years in similar position.
- Master's degree in Business related studies is an added advantage.
- Good leadership, people management skills.
- Knowledge of relevant legislation, sales and business principles.
- Strong commercial know-how and first-class decision-making abilities.
- Excellent communication and interpersonal skills.
- Strong business acumen.

If you believe you are the right candidate for any of the above positions, please send your application in full confidence along with your detailed CV latest by 4th

December 2018 to ceo@aces-action.africa

Only short-listed candidates will be contacted. We thank you for your interest and invite you to grow with us.