

Maid: Please explain to me how we shall get free or cheap cancer treatment using money from our Nkuba Kyeyo people; me I don't think it can work. Cancer is now harassing young and old, so exciting people about funny solutions is just bad.

Mzee: You've decided to dislike the proposal, so why should I bother explaining?

Maid: If the Mulago and government people are excited, help me understand what makes them think it can work. To me it sounds like hot air. I mean, why make our suffering maids and guards fund what sounds like another Ponzi scheme?

Mzee: Okay, you've abused the noble proposal enough, now listen. What you've been hearing is a workshop on Scoping for a Guarantee-Backed Health Financing Pilot Leveraging Diaspora Remittances. What it means is simply getting Ugandans abroad who send money here to direct some of it to an investment scheme that is guaranteed by specific financial institutions and investors and government. With the guarantee, more banks, investors and stakeholders can put in more money as the risk would be low and some minimum interest is guaranteed.

Maid: Haaa! And you think kyeyo people are going to trust your guarantees with their money, after their own relatives, spouses and even parents have eaten their money until some committed suicide! Get serious.

Mzee: The solution is actually in the problem. Because the Diaspora people have been fleeced left, right and middle, they need

Let MTN, Airtel power health funding, not cynical Diaspora



guarantees.

Maid: By who, *mzee*, by who?

Mzee: I told you, banks, government.

Maid: Are you for real? This is getting tiresome. I hear banks. These people who charge you for depositing money like the

billions they charge parents for depositing school fees in their customers' accounts, who charge you to insure their own poor risk assessment of borrowers, are they now suddenly becoming saints?

Mzee: Calm down. The trust has to start somewhere, and government...

Maid: Don't force me to tell you what I think about government using money well.

Mzee: You too are being tiresome! Who can be trusted more than Government and banks?

Maid: The telecoms of course. Don't they now handle several times more money than the banks? Don't our simple people rely on the telecoms for loans? Who doesn't borrow from telecoms now? Do you know that market traders now use the MTN and Airtel as their daily financiers? Do you know that people now trust the telecoms even with saving and investing their ka-money?

Mzee: Why do you think the telecoms will want to get into the messy health financing?

Maid: If the need is there, then the profit, will be there. The telecoms understand business, that is why they have become the biggest lenders in the country.

Mzee: But if the *kibalo*, the Maths adds up?

Maid: Then certainly do not ask the kyeyo people to go in there.

Mzee: But if the government wants to do it anyway, because it needs to protect us all from cancer?

Maid: Then push the telecoms to do it, because they enjoy more trust. In fact, Ugandans in Uganda would finance the thing through MTN or Airtel. Leave the kyeyo people out of our health mess. They have enough headaches with thieving relatives. Bambi don't add to their troubles!

Mzee: Push the telecoms? It is a free market, you cannot force them into a line they don't want!

Maid: Who doesn't want it? We've agreed where there's a need there's profit. Government has the power to give conditions to an investor for continued doing business here.

Mzee: I think we are now agreeing, except you don't know how to explain your case. What government can do is incentivise, I mean offer rewards to the telecoms to enter that line. Yes, you are beginning to make sense.

Maid: And remember the telecoms can reach everyone, unlike other players.

Mzee: Exactly. One of these days you will come up with a great idea and there will be no stopping you.