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MICROFINANCE PROJECT: David Powis & Sara Edmonds (UK)

After the hard toil on the Building project, we have been pushing some pens in the office developing the microfinance initiative (actually it has involved a number of field visits, and work in the evenings at home. The project is in its infancy, so it was a steep learning curve for us to understand what has worked in the past on micro-credit, and what hasn't - this isn't a new concept, it's been around in many forms since the 70s. The difference here is that our remit is to identify already established women's groups that would benefit from micro-credit, but would otherwise not seek it out (through lack of experience, fear or inability to meet the high interest repayments). The intention is to provide a number of small individual loans to group members, guaranteed by each other and repaid over a short period of time - interest free. Now with inflation at 20%, that's something that just isn't available commercially. It is recognised in Tanzania that women's groups in particular are far better at managing such initiatives than men's groups.

Hard training

Overseeing the project is Glory (Projects Abroad Director in Arusha), and with an initial steer from Simona (Marketing Rep in Italy); Sara and I have been working with Elizabeth (full time project assistant at Projects Abroad, and most importantly, local Tanzanian) in establishing the structure of a micro-credit project. We now have Toby and Dominik (two Swiss volunteers) helping us, and hopefully regular volunteers will come in future to continue the project. We decided that it was essential for the women to understand some business basics before considering a loan application; and as such we have developed a set of very short business training modules covering marketing, book keeping, feasibility studies and how to formulate a business plan. Once they have received the training, we will give them the opportunity to apply for a loan, although not all will be successful.

David and Sara's story continued....



10,000 shillings is about £4.16

The relevance of working with groups rather than seeking to provide individual loans has to do with guarantee and support. A common practice amongst women's groups here is a 'game' called "Kibati". Each week, every member of the group contributes a set amount of money into the central savings pot. For example, a group of 5 women every week might put 1000 Tsh into the pot. This 5000 Tsh is then given to one of the women in turn each week. It is an organised way of saving, as most will not have a bank account, and few will have the discipline alone to regularly save. Along with this support, this practice builds trust between the women. If one week one member cannot contribute, another member will cover her contribution and the one who didn't contribute will pay her back. This is an important discipline to develop, as it will be essential in cross-guaranteeing each other's loans.

The Women's Group

Our fieldwork began with a visit to the Riverside Women's Group in Ngaramtoni, about 15 minutes' drive north of Arusha. Together these women make jewellery and sell it at the Projects Abroad office (a market initiative begun by a previous Projects Abroad volunteer). They also have a new chicken project, where the intention is to raise chicks to be egg laying hens so they can sell the eggs and once the chickens have come "of age" - i.e. no good for laying anymore, they are sold for their meat.

The following week we met another group of women in Ngaramtoni - the CHE Womens Group (Community, Health & Education). This is a group of 12 women who are referred to as teachers. Together they also make jewellery which they sell within their communities and to each other, but they also produce a "nutrition flour" made from 5 or 6 ingredients ground together including wheat, millet, soya beans, ground nuts etc. This is cooked to form a sort of porridge.

The third group we met are based in a more remote area, Socon I. The group is called Amani, and is made up of single mothers. Having a similar situation means that the group can support each other emotionally as well as financially.

Phase 2

We have now conducted the marketing and book keeping training at all three. The same theme seems to emerge on the marketing: what if someone comes along and copies what I'm doing? This is obviously a very common practice: as soon as it is seen that someone is doing well from a product or service, there will be 10 others doing it - ultimately driving down prices, quality and people out of business. It's hard to suggest finding alternative products/services, as the same will happen again, so we advise them to increase variety, promotion, customer service etc. The basis of the marketing training is the 4 P's (Price, Product, Place, and Promotion), but there is limited flexibility in some of these small businesses... The book keeping training illustrates the use of a single-entry Cash Book, with a basic Sales Book and complimentary Stock Book. Very few keep financial records, but we are encouraging it in order to manage their finances, to understand the business and most importantly have records to show in support of loan applications.

It has been quite challenging and humbling working with the women's groups. It has also been a pleasure to begin to get to know them, and we look forward to continuing the process!

Pre-Med Experience in Dar Es Salaam: Kostas Brooks



“I always really envied the people who came back from overseas with positive stories about volunteering,” says 23 year old Kostas Brooks. As part of his degree requirement at the University of New South Wales, Kostas needed to spend 8 weeks volunteering in a medical environment.

After talking to some friends who had been to Tanzania, he along with two friends, one in medical school and another in nursing school, signed on for a one month medical placement with Projects Abroad.

Kostas arrived in Dar Es Salaam in late November. The hospital is about a half-hour commute from the host family house, where he lived with four other volunteers. For transportation, they used a Bijaji (3-wheeled motor car) and then a bus. The hospital has a laboratory, radiology, outpatient, major surgery, medical, pediatrics, and OB/GYN department.

“Everyone here is really nice. It’s important to remember to introduce yourself and once you’ve made that effort then they become more inclusive and ask questions about how we do things in our country. The supervisor gives us a bit of orientation and helps us coordinate and find the department that fits our interests. For instance, one friend likes obstetrics so she’s in the labor ward and I like the surgical and medical departments.”

Kostas, who is especially interested in tropical diseases, was most excited about accessing real medical cases. “I’ve never seen malaria and HIV except in textbooks so seeing it in front of you and having people here that know so much about it opens up a whole new understanding of medicine. I feel like I’ve broadened my perspective on what to expect when you come to a hotter more tropical region and being a doctor you need to be familiar with the health issues affecting people in different climates.”

Kostas believes his time in Tanzania was well spent and has enlightened his approach to medicine.

“When we come back together and talk about our experiences we can see how people try to achieve the same goal of health and happiness throughout the world. Our hospitals are clean and pristine and we have certain protocols, but that trains your mind to have a rigid way of doing things. In Tanzania and other parts of the world, what we notice is medicine is an art form and people will do the best with what they have. Their best is going to be different, not in terms of level of excellence but just in terms of the way people go about it. The ways of thinking itself are sculpted by different cultures and the lifestyle.”

NEW YEAR, NEW OFFICE

On January 2, the Arusha Team at Projects Abroad Tanzania opened a brand new office. Previously located in a busy area of town, the new office is now located off the main road in the area called Ilboru. The building offers more space for the growing staff of 11 people (+ 4 staff in Dar Es Salaam). With two floors, there is now ample room for Medical/Swahili workshops as well as cooking classes and more importantly access to parking and the local bus. The building is actually a renovated house that was being used as a hostel by a local tourism company. “We are very excited about the move. The new location feels much more like a home than an office. The atmosphere is warm and welcoming and we look forward to receiving volunteers into our home this year,” says Glory Matoi, Projects Abroad Country Director.

Dar Es Salaam Volunteers Deliver Bags full of Donations and Love at Xmas

On December 20, 2012 volunteers in Dar Es Salaam spent the day giving out food and supply donations worth over 200,000 TSH on behalf of Projects Abroad. In total, three orphanages were visited and the children welcomed the volunteers with open arms and smiles.

