

MEETING THE CLIENTS AT THEIR BUSINESSES

By Rachel Lindley, August 2011

Shida Ndelwa and her husband run a small dress-making business from their home in Don Bosco



area on the outskirts of Iringa. The road to Don Bosco is not tarmac but Shida is not far from the town centre – which is handy because now, on her fourth loan from Mama Bahati, she receives regular bulk orders from shops in town.

‘Namshukuru Mungu,’ Shida says – I thank God – ‘because of Mama Bahati.’ She came to MBF with serious doubts about microfinance; some years ago she had belonged to another microfinance organisation but she became disillusioned with the way the organisation

treated its clients. The final straw came when she and her baby were kept waiting the whole day (‘from morning to evening, imagine!’) in their office. She repaid her last loan and quit. In October 2009 a neighbour who belongs to Mama Bahati persuaded Shida that MBF was different and she agreed to try microfinance again. She’s never looked back!

Shida began with a loan of Tsh 50,000 (£20) from MBF which she invested in fabric to make dresses. She sold the dresses to shops in Iringa town and in the villages around. She quickly learnt which designs were most popular and began taking orders from bigger shops for those designs. She had no problem repaying her loan and her confidence grew along with her business; her current loan is Tsh 650,000 (£260) and she makes up to 20 dresses per day.

Shida’s husband, who is very supportive of her work, travels to Dar es Salaam (9 hours’ by bus from Iringa) to buy fabric for her and cuts out the patterns back in her workshop. She has 3 sewing machines now and is able to employ some of her relatives to assist during busy periods. Spotting a gap in the market, she recently began making school uniforms and has opened a small shop so that she can sell them more easily. She told us that in the villages, her customers pay promptly but the shops in town are not so good and so she insists that they pre-pay for their bulk orders!

Shida has 6 children and says the best thing about her success through Mama Bahati is that all 6 children are now going to school. ‘Before when they asked me for something, I had to tell them “Wait a little longer.” Now, I can provide for them.’



VISITING THE MAMA BAHATI FOUNDATION, AUGUST 2011

MBF clients in Lulanzi village



Joyce (left) and Mama Shukuru (below right) belong to the same lending group and share shop premises just off Iringa's main street. Inside the shop, Joyce sells rice, cooking oil and milk, and also serves hot milk and cakes as refreshments. Outside the shop, Mama Shukuru sells fruit, vegetables and dried fish. By sharing the rent for the premises, together the two ladies have been able to afford a better location, and of course they are often able to cross-sell to each other's customers too.

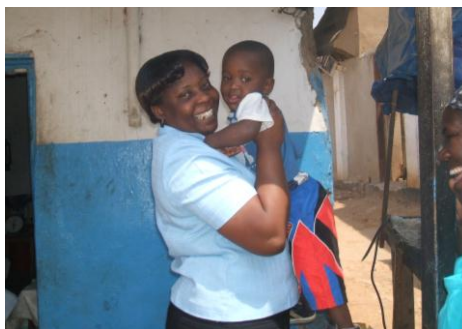
Mama Shukuru had just one small fruit stall before she took a loan from Mama Bahati Foundation. Now she has added a second stall (the

stall in the picture below left) so that she can increase her stock. She told us that she's used the profit from her additional sales to buy a plot of land because her ambition is one day to build her own home. She acknowledges it will take a long time to save up enough money, but she is determined to make it.



Mama Shukuru occasionally uses some of her loan capital to pay her children's school fees; she says that she is not afraid to spend the money on fees now because her expanded business is thriving and she is always able to make her loan repayments on time. She feels much more secure and looks to the future with confidence.

Joyce's business is thriving too; the shop was busy with some customers dropping by to buy groceries whilst others sat on the bench to enjoy a mug of hot milk and pass the time of day. Joyce told us she began by selling rice alone but after taking a loan from Mama Bahati, she was able to expand and diversify; she started to sell cold milk as well and later added a jiko (stove) so that she could offer hot drinks to customers who want to rest from their shopping and take some refreshments. She serves cakes too and even takes orders for cooked food occasionally. Joyce says that the diversification has made a huge difference to her income and security.



The Director of Mama Bahati, Immaculate Mwaungulu, with Mama Shukuru's son outside the shop.

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On Monday 22nd August I visited **Zawadi Mpwapwa** at her home and business in Iringa. Zawadi features in every fundraising presentation that the Revd George Bush and I do in the UK; she's in our film and brochure, on our website and in all our slideshows. Spending an afternoon with her was therefore a real privilege – almost a pilgrimage. I am looking forward to the next presentation we give featuring her story now that I have met her and seen her work for myself.

Zawadi is one of the stars of the Mama Bahati Foundation. From an initial loan of Tsh50,000 (£25) towards a small fruit & veg stall, she is currently repaying a loan of Tsh400,000 (£160) and sells a wide variety of fruit and veg, freshly-fried chips, charcoal, phone credit and cough-cures! Her husband lends a hand and takes passport photographs to boost their income. Zawadi told me her next dream is to take orders for Bibles and prayer books which she



says will fetch a good price and are in demand locally but are expensive to procure. I have never seen such a diversified product range, a tribute to Zawadi's entrepreneurial spirit, creativity and sheer hard work.



Zawadi has 3 of her own children and cares for other children too. Her home, fruit and veg stall, charcoal stand and chips café are all on the corner of a busy street; an excellent location affording her lots of passing trade and she is clearly popular locally. She was busy serving customers almost

constantly throughout the afternoon and even those not buying stopped to chat. We conversed only in Kiswahili and my limited vocabulary meant we weren't able to explore every aspect of MBF's impact on Zawadi's family, but her busy-ness and the huge smiles from everyone I met bore witness to her success.



After a meal of ugali, mchicha and maharagwe, Zawadi, her sister and her youngest daughter escorted me back to the main road and made me promise to come to say goodbye before my return to the UK. It will be a pleasure; it was a delight to visit Zawadi and to see first-hand the impact microfinance can have when combined with such a dynamic and warm personality.

