

TANZANIA TRIP REPORT: 6-12th May 2009

UK Team: Rachel Millward (Development Director) with Trustees / volunteers;
David and Alison Candlin
Charles and Annabel Eve
Tim and Ashton Hunt
Grant Masom
Virginia Tan
Martin and Sue Williamson

Purpose of visit to Iringa, Tanzania

The objective of the trip was to visit our partner organisation, The Mama Bahati Foundation (MBF) – a microfinance NGO based in Iringa, Tanzania which Five Talents partnered with in 2007 and provided funding for loan capital and start-up costs. Our primary role was to; encourage MBF staff, provide client training, strengthen our link with Bishop Donald Mtememela and the Diocese and provide opportunities for our team to witness firsthand a successful, well-run program in East Africa.

The Mama Bahati Foundation



MBF is a local micro finance NGO which has been in operation in Iringa since February 2006. The Foundation was started by the former Archbishop of Tanzania, Donald Mtememela as a means of tackling the nationwide problem of poverty. The Foundation gives loans and business training to women starting and running small enterprises. An average starting loan is typically £25. MBF also provides regular business training to help them make loan applications, business plans, market their products / services and budget and organise their finances. MBF has a strict procedure for approving loan applications, vetting group membership and securing loan repayments.

As of May 2009, MBF has a total of 775 active clients; 624 within Iringa and 151 in Kilolo. The day-to-day management of the organisation is lead by the Program Coordinator (Immaculate Mwaungulu) and 3 members of staff. MBF has a Board of 8 members whose main purpose is to oversee the policy making aspect of MBF. The Board has good representation from the world of academia, banking, microfinance and the Church. The Patron of the MBF is Bishop Donald Mtememela. *See above photo of Mama Bahati taken with members of UK team.*

Country overview of Tanzania

Tanzania is one of the poorest countries in the world. Figures as of July 2007, estimate the population to be in the region of 39 million with growth projected to be 3% per year. Latest statistics provided by The Department for International Development in their March 2009 factsheet, confirm that the average national income was U\$400 in 2007 (versus U\$43,000 in the UK).



“Master,” he said, “you entrusted me with five talents. See, I have gained five more.” (Matt. 25:20)

33.4% of people live below the national poverty line on approximately US\$1.1 per day and only 10% of people have access to formal financial services. In mainland Tanzania the main population distributions are; Christian 30%, Muslim 35%, indigenous beliefs 35%. Zanzibar is more than 99% Muslim. Out of the total population of those aged 15 and over; 69.4% are literate (ie can read and write Kiswahili, English or Arabic). In essence; 77% - male and 62% - female of total population are literate. Life expectancy is 46 years for both men and women.

*The above statistics were taken from the CIA website <https://www.cia.gov/library/publications/the-world-factbook/geos/tz.html> and DfID's latest fact sheet for Tanzania for March 2009.

Outline of our week in Tanzania



We left London Heathrow on Wednesday 6th May and arrived in Dar es Salaam the following morning. Upon arrival, we headed straight into the centre of Dar es Salaam to our first meeting with Diane Corner, the UK High Commissioner and Adrian Stone an economist from the Department for International Development. These discussions were a good way to start the visit, giving us the opportunity to hear first hand about Tanzania's economic challenges and strengths and how the UK government is trying to address them. DfID has provided US\$900m funding to Tanzania over the last 5 years. It was also a good opening for us to inform them about the more 'grass roots' operation of MBF.

After lunch we then headed back to the airport to take a light aircraft out to Iringa where we were met by Immaculate. We had a smooth flight with some of us enjoying the views and others catching up on sleep! We had a very warm welcome from Immaculate and were taken to the Willolesi Hotel for the evening and an early dinner.

Day 1



We started our first day by going to the MBF office; meeting the staff and spending time learning more about the operational activities of MBF. In the afternoon we split into two groups; one visiting the new clients based in the rural area of Kilolo (40k out of town) and the other seeing clients in the town. That evening we ate at the Ruaha International Hotel, a new hotel recently established in town. It was a good opportunity to get to know the staff further although sometimes our lack of Swahili limited the conversation. *See left for photo of Zawadi, 4th loan cycle: £100.*

Day 2

After meeting at breakfast to plan our marketing training, we headed to the community centre to start the training session. Although we made a well-considered strategy at breakfast, we had to think very creatively when we realised that our time with the clients was to be reduced and the limitations of language became apparent. However, the clients seemed to find the session useful and particularly enjoyed our skits and suggestions. We left the centre feeling happy in the knowledge that we had made a positive impact but wishing we had had more time to spend with them.



We then went to Neema Crafts and had an interesting tour of the work-shop given by Andy Hart, who co-runs Neema with his wife Suzy. After a relaxing lunch at Neema we then spent time visiting the markets of Iringa and then returning to the Willolesi. We had an enjoyable dinner at a Ruaha camping lodge hosted by Bishop Donald. It was a really fun evening and led to a number of photo opportunities.

Day 3

On Sunday morning we left promptly to attend St Michael's Church, Kilolo which is partnered with St Michael's Chester Square, London. There was a long but interesting drive to church where we received a very warm welcome. The church had an impressively large youth community who sang beautifully. We were also invited to sing for everyone and after much nervous consideration we opted for 'Thine be the Glory' with syncopated clapping. A moment never to be forgotten (thanks Martin and Tim for the suggestion)!



After a hearty lunch hosted by the Pastor and family and a tour of a new school, we then started our journey to Ruaha National Park, via Iringa and although we arrived late at the lodge after a rather gruelling journey, we received a very warm welcome and very cold beer.



The next day, after taking numerous photos of the sunrise (and hippos!) we went on an exciting game-drive around the park. We were lucky enough to see an impressive selection of wild-life and plant-life – not to mention being chased by a herd of elephants! It was a wonderful way to end the trip and the team felt pleased and satisfied with their 'sightings'. After a picnic lunch, we then made our way slowly back to the Ruaha airstrip to fly back to Dar es



Salaam. We met Japhet Makau, an MBF Board member for dinner at the Kempinski and shared with him our experiences and thoughts on MBF.

Day 4

We took an early flight back to the UK on Tuesday 12th May and arrived safely back into Terminal 5 (with luggage) after an uneventful journey.

Conclusion

As a team we felt that the trip was a great success. We enjoyed the time we spent with Immaculate, the staff, the Bishop and the clients. As ever, this trip itinerary was packed with a broad range of activities which hopefully gave everyone the opportunity to have different experiences and thoughts on each part of the visit. We feel that MBF and clients benefited from the training session and our time spent discussing the operational aspects of running MBF.

It was important for me to see (18 months after my initial visit) how the project had grown and to witness first hand some of the challenges that the MBF team (and clients) are facing on a daily basis. We were impressed by how well the program is run and also by the trust, love and respect which has been fostered between the clients and the MBF staff. Once again, from a fundraising experience, I felt extremely privileged to have been allowed to have a 'through the keyhole' experience and gain some insight into the clients' lives.

Without doubt, it is these stories which will provide the most colour and authenticity when talking to potential donors.



We are confident that the MBF project is well run and glad that Five Talents is supporting this project which is set to grow to serve 2800 women by 2011. In the meantime we have started to write a proposal for MBF to help negotiate some of the challenges which lie ahead, particularly with regard to growth and sustainability. We are pleased that the project will benefit from having the following visitors over the next few months; Priya Jamus, Derek Osborne and Anne Figge and we will be in regular contact with them and will be praying for their safety throughout their stay.

Rachel Millward
May 2009