

Pamoja Nguvu - the kick off

Wouldn't it be great to help women and students become economically sustainable and independent by granting them micro loans? With this idea it all started. Within a year we were able to set up a structure and a team to actually make this happen. And after our first field research in November 2018 we can officially say: Pamoja Nguvu is alive and kicking! We'd love to tell you more about the project, our plans and introduce you to the team.

About Pamoja Nguvu

In Spring 2018 the idea came up to start an organization to grant micro loans in the area of Arusha, Tanzania. From this idea, Pamoja Nguvu was born: a project that stimulates and actively helps underprivileged women, and young adults graduating from Happy Watoto Tanzanian Homes and Schools to become economically sustainable, successful and independent. By granting micro loans they can start small businesses and become financially stable.

How we work

Pamoja Nguvu is an independent organization founded by Matti Emondts, co-founder of Happy Watoto, Monique Emondts and Jacqueline de Bruijn. Together with Fred Arp, also treasurer of Happy Watoto, they form the board of Pamoja Nguvu. To keep overhead costs as low as possible, Pamoja Nguvu uses the infrastructure of Happy Watoto Tanzanian Homes and Schools. Funds are completely separated, all donations for Pamoja Nguvu will be put into loans completely.

Our inspiration: Mama Lulu

Meet the team



I am Irene Peter. I am an orphan and was sponsored by Happy Watoto. I have a degree in community work and started at Pamoja Nguvu as a Project Coordinator. I am happy to motivate Happy Watoto children to be successful like me.



My name is Venance Fanuel Swai, Project Coordinator at Pamoja Nguvu. It has always



The reason we started Pamoja Nguvu is Mama Lulu. With \$100 she started her aspired banana business and within a few months she was able to move into a stone house. Now she has made a down payment on a piece of land and is saving to build a house. This totally changed Mama Lulu's life. Apart from having no financial worries anymore, she enjoys life, her children can go to school and have a happy mom.

First field research in Arusha

In November we, the Dutch team, went to Arusha for a kick off together with the Tanzanian team. During this stay, we agreed on the way of working and procedures that are now ready to be tested with the first group of women and students. The criteria for admittance were set and the training has been developed. We also learned that the biggest threat for sustainable economic success, is that family or ex husbands move in to take advantage of the improved situation and that thieves lurk to steel cash. To diminish these risks, we want to be sure to build a strong network and teach the women and students about these risks during the training. In addition, everyone with a micro loan will have their own bank account so there is no need for cash money.

Thank you donors!

been my passion to work with needy groups in the Tanzanian community, and I am very thankful for this opportunity to serve the community by helping under privileged women and students.



My name is Joyce Sagala, and I have been a nurse and social worker for many years. I am also a member of the board of Happy Watoto. For Pamoja Nguvu I will give training about women's health, including family planning. I will also coach our Project Coordinators.



My name is Gudila Joachim. I have been working with the Arusha community for the past 10 years, by trying to engage people and empower them to take responsibility in sustaining their life. For Pamoja Nguvu I will

Thanks to you we are able to start helping 100 women and students with a loan in 2019. After the loan is being paid back, your money will be lend out again. By the way, five-years donations are tax deductible

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train the women and students about how to run a business and basic book keeping.



I am Marjolein De Rooij and have been living in Tanzania for almost four years now and I like to contribute to the development of the country. I have supported numerous projects in very different ways. For Pamoja Nguvu, I am an advisor to the project coordinators and I keep in close contact with the board members in the Netherlands for feedback on the progress and challenges.



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