View this email in your browser



Newsletter spring 2023

When it is summer in Europe, it is winter in Tanzania. Winter starts in March/April with a longer period of rain. After that it will be dry, but a bit cooler (more "Dutch temperatures"). In March, before the rainy season, people are busy sowing. However, the climate change is clearly visible: last year there was hardly any rain all year, this year the rain fell in such large quantities that people could no longer leave their villages. Both extreme weather situations are difficult times for the women who grow vegetables. Now also the women from some villages could not go to the market to sell their wares because the roads had been washed away.



Special training

We got to know Steven at the beginning of this year; a young man who studied agronomy. He manages a fantastic vegetable garden himself, where he teaches people from his neighborhood. We found Steven willing to give training to the women of Pamoja Nguvu as well. This has now taken place once and was received very enthusiastically by the women. Steven himself also thought it was a nice group to teach. During the first training, the women learned how to sow in the best way, namely not directly in the open ground, but first in small trays. He explained to them the advantages of buying good seed and also which vegetables are best to grow at which time of the year. And that it is important not to grow the same vegetables on a piece of land every time. Agreements were reached among the women to jointly purchase seeds and small pots, so that they can share costs. This is what we like to see: a collaboration that benefits all, in several ways.

Steven will be giving the training more often, during specific times of the entire process of growing vegetables.

New loans

Many intakes will be done this summer to select new women for a loan. Our team has had training in which they have learned to do the selection even better, in order to remove any "bad apples" sooner. Women are expected to form their own groups. This group will be checked by the District Development Officer through personal interviews, which is new in our process. The women are asked if they can guarantee the other. members. If someone is in doubt, she will not be eligible for a loan. Our team says that it already works better.

Our team also learned during their training to work with a new administration program. This program saves them a lot of time and makes the administration of the refunds much clearer.

Our team now also works with their own tablets, so that they no longer have to put their notes in the computer at a later time. Now everything is uploaded directly to the Drive and no information can be lost. Our team quickly got used to working in this new way and they are very excited about it. It saves them a lot of time, which they can spend on coaching the women.





Sometimes it's pretty rough...

Unfortunately, some women sometimes have very bad luck, which can make it difficult for them to repay the loan on time. For example due to unforeseen weather conditions, theft, illness or domestic violence. Our team, after checking the circumstances, offers these women extra time for repayment and helps them as much as possible. For some women the circumstances are very bad. Anita, for example: she had a restaurant and received a loan from which she bought new pans. Soon these pans were stolen, but luckily the neighborhood jumped in and gave her all sorts of pots and pans. Now she could still run her restaurant. Shortly afterwards, due to a tornado, the roof was blown off the building where Anita had her restaurant. Because of the very heavy rain and the storm, the entire building had to be evacuated until a new roof was installed. But the worst came when Anita's child was diagnosed with cancer a few weeks later and became terminally ill. Needless to say, there was no time for her to work, because she had to take care of her child. Our team guides Anita and keeps a close eye on how she is doing. The repayment of her loan has been stopped and as soon as things get better with her, she can participate in the loan process again. We sympathize with Anita and hope she will make it. It's not a nice story, but this is also the reality.

At last

Lots of new women this summer, both for a first and second loan. Again all women who get a chance to improve their lives sustainably. This is not possible without the support of sponsors and we are very grateful for this support. Any amount, big or small, is very welcome and will only be spent on the women in the project.

Donate

Gifts deductible due to ANBI status

Pamoja Nguvu/Strong Together has been officially recognized as an organization committed to the public

general interest. As a result, you can also benefit from this ANBI status, because a donation can be deductible from your tax.



contactadres: jacqueline@jacquelinedebruijn.nl

http://www.microfinancetanzania.com

Want to change how you receive these emails? You can <u>update your preferences</u> or <u>unsubscribe from this list</u>.

