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**PAMOJA**  
**NGUVU**  
Samen Sterk

### Newsletter spring 2023

From mid-January to the end of February, Matti and Monique went to Tanzania to closely follow Pamoja Nguvu for a longer period of time. It has been a great time, in which our manager Fahtma and the PC Jesca have been closely followed. Our second PC, Irene, was still on parental leave, but of course we visited her and her little son. Many women from the project have been visited, both with home visits and at the workplace. Furthermore, a training has been attended and new regions have been explored. Since it is also five years ago that Pamoja Nguvu was founded, it was a good time for reflection. With our team and, via video conferencing, also with the other two board members Jacqueline and Fred, we evaluated extensively. This with the aim of being able to operate even more sharply and to learn from past mistakes. As a result, we have slightly adjusted our [mission and vision](#) to better reflect what we want to achieve.



How is Pamoja Nguvu doing now?

With a repayment rate of 92%, we can use a large part of the money spent on loans for a new loan. This is a good result. Of the women who have received a loan, 83% are successful. We are very proud of them and we would like to see this percentage higher. It appears that many women are unable to build up a financial buffer for, for example, school fees or costs arising from illness or funeral (in Tanzania, everyone pays for a family member's funeral as far as possible). Due to the increased costs due to high inflation, this turned out to be a problem. We have therefore tightened the criteria for granting a loan even more and are now (after meeting the criteria again) in principle giving all women a second loan. The loans must be aimed at increasing the growth of their business.

### **And what do the women themselves think of it?**

We also visited women from the first groups, who paid off their loans one or two years ago. It was a joy to see how well they are doing and how happy and proud they are. For example, for many tailors, it is a desire to sew school uniforms. These must be pre-financed, so they must have money for that. We have now visited many seamstresses who indeed make those school uniforms. Furthermore, there has often been expanded with more stock, or with chickens or goats. The latter to spread risk. In the photos you can see Elli Mbise when she got her first loan, which she used to replenish her stock. And in the second photo what her shop looks like now, a year after paying off the second loan: the stock is partly outside, because it no longer fits in the shop. Below are Upendo's photos: after buying stock from the first loan and repairing the photocopier, she has now bought a new photocopier and a new computer for writing letters on behalf of other people



### **Women of Pamoja Nguvu working as volunteers**

The women who receive a loan come in groups of five and one of them is the chairperson: she has to help the other women with the bookkeeping, make sure the repayments are made and she keeps in touch with our team. These chairwomen see this as an important role and are proud of it. There are even a few women, who no longer have a loan of their own, who remain active in this role. They continue to support new women in the project in their area. This is done voluntarily and shows how important Pamoja Nguvu is to the women. One of them is Deborah: she accompanied us on our visit to her village and she also

really wanted us to go to her house. She wanted to show the toilet that she could have built with her profit. The pride with which she showed this really touched us: something that is so normal for us in the Western world that we don't think about it, a private toilet, can be something you have to work hard for.



#### **At last**

This visit has made it clear to us more than ever that we are doing meaningful work with Pamoja Nguvu: it actually helps women to improve their lives sustainably (our mission). 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.

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