

Mondo Foundation
Tanzania



~ Standing On My Own Two Feet ~

Grants and Loans Programme
Impact Assessment

October/November 2017
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Executive Summary

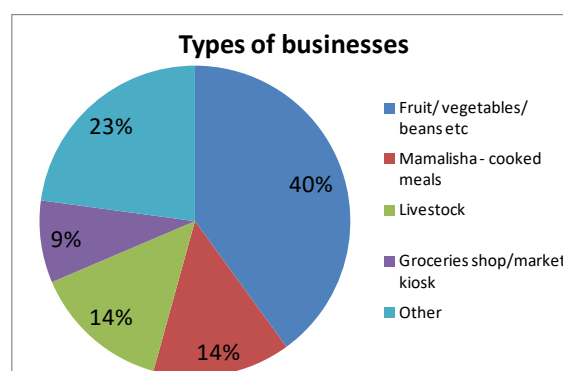


The aim of the research was to evidence the long term impact of the Mondo grants and loans programme in Tanzania.

Methodology: Semi-structured interviews and focus groups were conducted in the homes of recipients, at their places of work, and local cafes. Area coordinators acted as translators, which may have had an impact on the way questions were answered. The research sample of 47 was geographically representative of the full database of recipients (397 in total).

Impact: Mondo grants and loans provide a lifeline to low income women. It empowers them to fulfil their parental priorities and this overwhelmingly provides the greatest sense of satisfaction.

- 83% had aspirations to expand their business
- 43% improved their family diet
- 38% were able to improve their accommodation
- 23% employed staff or apprentices
- 21% felt their physical health had improved



Wider impact:

- 96% were supporting school age children or young adults still in full-time education (182 children)
- 72% said they were better able to afford school costs
- 36% said they were financially supporting elderly parents, in-laws and/or ill siblings
- 34% were supporting grandchildren
- 19% were taking care of adopted children

Areas for concern:

- Insufficient support for ground staff, including costs of travel and communications, and lack of resource to meet up and train collectively. [This has since been addressed by Mondo]
- Ending formal communication with 'ex' Mondo recipients after loans are repaid means that the network of recipients is not being effectively utilised (e.g. for training and coaching others).

Recommendations:

- Invest in larger 'Second Tier' Loans – for women who have been successful and are likely to make substantial profits if supported to scale their business.
- Create 'Mondo development events' where women who have finished with the loans scheme can continue to meet and share skills and advice in their areas of expertise.
- Professionalise data capture and data management processes, to enable better monitoring of recipient data, and more efficient analysis of scale and impact over time.
- Continue to invest in education. Enhanced training offers to encourage entrepreneurship and business leadership amongst young adults could strengthen the Mondo model.

Introduction

AIM

Commissioned in the summer of 2017, Mondo Foundation were interested in the long term impacts of their grants and loans programme in Tanzania, and required an impact assessment to deliver some useful evidence. This evidence would be used to reassure Mondo's donors that the money had truly made a humanitarian difference and added value to the lives of families dealing with HIV, and to encourage further support to grow and evolve the organisational model.

Mondo were also interested to know where they could identify good practice and replicate this in other parts of Tanzania, as well as Nepal and India, where the charity also operates. They wanted to investigate what more could be done to support women in developing sustainable livelihoods and how they could capture the 'lessons learned' from previous recipients of Mondo grants and loans. Thus the aim of the impact assessment was to deliver quantitative and qualitative information evidencing the progress made with the livelihoods of early Mondo recipients, and to produce some engaging case studies that illustrated how this type of economic empowerment added value to people's lives in the broadest sense.

Research Question: What long term impact has Mondo had in Tanzania?

CONTEXT

The United Republic of Tanzania is the largest country in east Africa, and one of the oldest known continuously inhabited areas on Earth; fossil remains of humans and pre-human hominids have been found there dating back over two million years.¹ Not only is the country proud to have the highest and largest free standing mountain in the world, Mount Kilimanjaro, but also rich and diverse wildlife concentrations, minerals and other resources.² The current population is around 58,266,500 as at January 2018, based on the latest United Nations estimates.³ Around 75,000 British nationals visit Tanzania every year, according to the [UK government](#).

HIV⁴

In 2016, there were an estimated 1,400,000 adults and children living with HIV in Tanzania – with 750,000 of these estimated to be girls and women aged 15 and over. The HIV incidence per 1,000 of the adult population (aged 15-49) is 2.06 – relatively lower than the 3.42 reported across Eastern and Southern Africa. There are still elements of stigma and discrimination against people living with HIV, both within public and private workplaces; 26.8% of adults (aged 15-49) responded 'no' when asked the question '*Would you buy fresh vegetables from a shopkeeper or vendor if you knew that this person had HIV?*' (compared to just 11.9% in Kenya). For this reason, Mondo has to be careful to protect the HIV status of recipients, so as to not to impact on their businesses.

¹ Tanzania [WikiTravel](#)

² [Tanzania Tourist Board Factsheet](#)

³ [Worldometer](#), United Nations

⁴ [UNAIDS.org](#) Country Factsheet 2016

Economics

According to Deloitte's Tanzania Economic Outlook 2017, the country has continued to enjoy political stability since it became independent in the early 1960s, though the Tanzanian Government is heavily reliant on foreign assistance for budgetary support. Tanzania's economic growth is expected to average 6.2% between 2017 and 2026, underpinned by infrastructure development and a growing consumer base. Rising financial inclusion is attributed to the spread of mobile financial services, such as M-Pesa. Agriculture is the single largest employer of the country currently employing 65% of the population. In 2015, this contributed to 29.0% of the GDP.⁵

However, an estimated 34% of Tanzanians currently live in poverty and the World Bank has Tanzania in its 'low income' category. According to USAID (2011) 49% of Tanzanians live on less than \$1.90 a day – a World Bank indicator of global poverty.⁶ According to the Ibrahim Index of African Governance (IIAG), "sustainable economic opportunity" in Tanzania is bouncing back (having declined over the last decade, but improved over the last five years).⁷

METHODOLOGY

The methodology for the fieldwork was typically dictated by resource constraints, including time limitations and availability of transport. In just four weeks, the fieldwork covered an area of around 190 kilometres in 10 different localities around the Kilimanjaro area from Moshi to Longido (see appendix for list of localities). Transport was often by 'dalla dalla' local bus – sometimes for in excess of an hour - or motorbike, often with some walking to more remote rural areas.

A 30-minute interview schedule was drawn up to standardise and structure the research questions but a 'semi-structured' interview approach was adopted in order to encourage full conversation and capture descriptions of impact and value where they might otherwise have been missed (the full interview schedule is included in the appendix). On a few occasions, where there were several people present, the interviews ended with a focus-group style discussion, led by the recipients themselves on the last few questions about what further support Mondo could offer women. Interviews were largely conducted in the homes of the recipients, as well as their places of work (shops, outdoor yard areas, a paddy field!). Sometimes local cafes were used and in Usa River and Kwa Iddi, the local church and community meeting space were utilised – useful as these were recognisable to the women as Mondo training centres.

Methodological concerns

Sampling: A complete list of recipients was provided in advance, in order to develop a random sample for interview, with over-sampling of recipients who had received their loans more than five years ago, in order to better gauge the *longer-term* impacts. However, coordinators in Tanzania then had the unenviable task of finding women who they had not seen for some time. A number of the

⁵ [Tanzania Economic Outlook 2017](#), Deloitte

⁶ [USAID](#), US Agency for International Development

⁷ [Mo Ibrahim Index of African Governance](#). The IIAG is an annual statistical assessment of the quality of governance in every one of the 54 African countries, covering a 17-year time series from 2000-2016 inclusive.

older recipients had passed away and a number had simply moved on to other areas and had no way of being contacted. This largely meant that interviews were conducted with women who were available, rather than women selected by random sample. In some ways, this left the research open to an element of ‘selection bias’ where certain recipients may have been selected because of their particularly compelling stories, - but on the whole, the research benefited from a diverse sample of women who were from different areas and whose experiences were gained over different time spans. The research sample represented the database evenly, as shown in the table below.

Table 1: Geographical representativeness of research sample

Locality	Database	Research Sample	Database%	Research Sample%
Boma/Bomangombe	94	7	24%	15%
Kikatiti	22	3	6%	6%
Kwa Iddi/Kwaid	31	5	8%	11%
Kwa Saddala	1	2	0%	4%
Msranga/Masaranga	47	4	12%	9%
Ngaramtoni	71	9	18%	19%
Olmiringainga	22	4	6%	9%
Pasua	24	2	6%	4%
Sombetini	7	0	2%	0%
Uganga	1	0	0%	0%
Usa/Usa River	77	11	19%	23%
TOTAL	397	47	100%	100%

Interviewer bias: The two Area Coordinators were invaluable as translators during the fieldwork, and this was particularly resourceful where the costs of an external translator would have been considerable. However, it must be noted that there are specific methodological concerns around the nature of the relationship between the Area Coordinators and the recipients, which may have produced biased responses during the research. Area Coordinators are responsible not only for monitoring the repayment of loans, but also for assessing each candidate loan application and for providing Mondo training.

Whilst the relationships witnessed seemed overwhelmingly positive, and it was very clear on numerous occasions that the Area Coordinators were viewed by recipients as supportive friends (as opposed to ‘managers’) it is also clear that there are unequal levels of power in these relationships, and recipients may have been compelled to offer favourable responses to questions, or responses they felt were *expected*. Examples of this were perhaps more evident with particular questions, around Mondo training and concerning the loan period. These are topics where the Area Coordinators are most involved, where they yield the most power in the relationship, and where they are also more likely to be personally affected by a negative answer.

It is difficult to truly assess how much of an effect this may have had on the research, but it is a necessary caveat to add when presenting the findings and in future, Mondo may want to consider a completely external and unknown translator to help conduct fieldwork interviews. Furthermore, a native Kiswahili speaker – who could more accurately convey the subtleties of the language (and cultural interpretations), might add a much richer layer in understanding impact in Tanzania.

Research Findings

DIRECT IMPACT

Entrepreneurship

One of the most obvious direct impacts of Mondo grants and loans is in giving marginalised women the opportunity to start their own businesses and create their own livelihoods. Some spoke about being at home with nothing to do and little to look forward to, prior to receiving financial support from Mondo, to then planning and strategising how to grow their business once they had successfully utilised the capital and made profits.

“There is life after HIV AIDS... I was at home sad and sick and now I’ve grown so much... this [success] is the result of the training, and I’ve been creative in selling seasonal products.”

Jenny Mwalego (sells honey and textiles), Usa River

In terms of the types of business that recipients ventured into, from our sample of 47 interviews, most (60%) were selling or had previously been selling raw food provisions, such as vegetables, beans and rice. They mostly bought these wholesale and then sold them in smaller quantities at local markets. Only a few mentioned growing their own, likely because agriculture requires a large amount of land (23% mentioned owning their own land, but this was not a specific question asked). Most of those that did mention growing their own, were renting land from the government – or using unprotected “free land” where the risks of having produce stolen was quite high.

“My proudest achievement; growing from renting a quarter acre of land, to one whole acre!”

Yvette Tema (rice grower), Masaranga

Around a fifth were running a ‘Mamalisha’ selling cooked meals such as porridge, stews and rice dishes, and another fifth were raising livestock, typically pigs, chickens and cows. Other businesses (17%) included tailoring, selling bedding, making soaps and making traditional Maasai textiles. A minority ran their own shops, selling household goods and confectionary snacks. However, it was noted that when walking through villages, Area Coordinators often pointed out shop owners and stall holders that were previous Mondo recipients, so our research sample may not have fully represented the larger number of recipients that had grown their businesses significantly.

When recipients were asked if they had had to change their business plans, 47% had either diversified their stock and were selling a larger variety of goods with each new loan, and/or had changed their business completely to overcome seasonal challenges or to achieve more substantial profits. Many had different types of businesses, for example they were selling vegetables at market but also kept livestock at home.

“With the first grant, I rented land and started farming rice. I was able to pay back my first loan early because of a good rice harvest, but the rent and poison [pesticide] is expensive, so now I’m rearing pigs as these are a good investment.” Lucy Kimaro (“Pig Lady”), Masaranga

When asked about the challenges in certain trades; 26% mentioned unavoidable seasonal issues that affected their business such as bad weather damaging harvests or fish stocks; 19% said that low profits was the biggest challenge especially where lots of competition at market which drove prices down; 6% mentioned the costs of pesticides to treat land or the costs of medicine to treat animals was a challenge.

Despite these obvious challenges, many women had aspirations to expand and run bigger businesses - a massive 83% of our sample, and some shared really ambitious ideas for scaling up, such as buying machinery to improve production.

“I want to employ a man to help me make men’s clothes.” Ester M’sua (tailor), Masaranga
“I’d like a grinding mill, so I can make my own flour.” Naishiye David (shop owner), Kwa Iddi

Of our sample, 23% employed staff or apprentices, with an average of around three employees each. Yvette Tema, who grows rice in Masaranga, employs seasonally when a rice harvest is due; she has four men to help her three times a year. Here we see economic empowerment working on two levels; bringing in income for the Mondo recipients and helping to create employment opportunities for others – who can then go on to do the same. Some of the women had trained others or taken on apprentices in their business – and said they would be happy to do so more formally.

Quality of life

Direct impact can also be seen in the improvements in the quality of life of those interviewed. For some, who’d received their loans years back, the initial immediate impacts had now become normalised, for example being able to eat well and being able to afford school items for children who had since grown up. However, whenever prompted about quality of food or children’s schooling, there was unanimous agreement that these areas were greatly improved by the injection of finances into the household.

“Through business you can take care of your children and build your home.”
Evaline Julius (sells vegetables), Ngaramtoni

It became obvious that when women talked about being grateful for Mondo support and the impact it had on their lives, the general gratitude revolved around providing opportunities to afford the necessities and in not having to worry about what were considered basic concerns; eating well and sending children to school. One or two women spoke about using grants and loans to pay for rent during particularly hard times, where it simply wasn’t practical to put the funds into the business if there were more pressing concerns at hand. This was however, quite rare, and understood not to be a formal intended use of Mondo grants and loans.

In terms of wellbeing, in only six interviews (13% of sample) was it mentioned that improved confidence and meeting new people was a direct benefit of Mondo support. This is perhaps down to cultural difference more than anything else. The women interviewed largely put fulfilling the practical needs of their children and their households above their personal/individual needs when they were asked what *they* had gained. It was often the Area Coordinators who commented afterwards that they were so impressed at the changes in the women; a much happier demeanour,

improved confidence and sometimes even dramatic improvement in physical appearance. We can assert that personal growth, even when unrecognised by the recipient, has also contributed to improved quality of life overall.

Many women mentioned that their physical accommodation had improved as a direct result of Mondo support; 38% of recipients talked about positive changes such as being able to move from a mud home to a brick home, or being able to move from renting a place to buying their own land to build one, or even simply moving to a bigger rented home.

“Many things have changed; I have a bed now! I used to rent a mud house and now I rent a bigger property... I’d like to own my own home and build a shop on my property.”

Farida Twalibu (runs a Mamalisha), Kwa Sadalla

Lastly, 21% felt that their physical health had improved as a direct result of Mondo support, as well as being more able to afford medicines when needed. Whilst Antiretroviral drugs (ARV’s) are free to women at HIV clinics, other medication such as that required to treat common conditions like Tuberculosis, Typhoid or Pneumonia medication can be expensive extras. Related to many of the previous areas, better housing, feeling more motivated and confident, and simply ‘having something to do’ – all likely contributed to better physical health. In addition 43% mentioned improved diets and being better able to afford a wider variety of food (including more fresh fruit), and this also would have contributed a great deal to improved health.

Of course much of the improvements mentioned would have benefitted the whole household, as well as the individual recipients, so we should also consider wider impacts.

WIDER IMPACT

Family impact

Across the sample of recipients, 96% were supporting their own school age children or young people still in full-time education. In addition to their own children, 34% were supporting grandchildren and 19% had adopted children – often the orphaned children of family members or neighbours who had died. This adds up to 182 children and young people (related to our sample of 47) benefitting in some way from Mondo grants and loans (and this is a likely underestimate because we asked about children in the household currently, not those who may have benefitted earlier and then grown up and moved on, or children that benefitted and may have since died).

When asked *how* Mondo funding had helped, 72% of recipients talked about being able to support children in school; the additional income was often used to buy school uniforms and school workbooks and other necessary equipment. Some women (21%) described supporting young adult children who were still in education, helping with college and university fees, books and transport, and in some cases helping their adult children to start their own businesses or fund vocational training.

“This business is everything to my family... The children eat well and are able to go to school with correct uniform and equipment.” Grace Ernest (runs Mamalisha), Boma

“My 23 year old son is in his second year of college; although he got an 80% government loan, I help him to pay the rest and help him with transport costs.”

Sikundhami Mziray (runs Mamalisha), Boma

Older adults also benefitted from Mondo support; 36% of the sample said they were supporting elderly parents, in-laws and ill siblings (23 people benefitting indirectly from Mondo support). Some were simply living in the household and unable to contribute financially, and some recipients were supporting older family members by buying expensive medicines and providing clothes and food.

In addition, we shouldn't forget to include some of the harder to measure areas that Mondo may have had a positive impact in. In many ways, Mondo recipients are the start of the ripple effect of economic empowerment and improving their lives has allowed them to improve the lives of others:

- Stimulating local micro-economies and injecting valuable investment into villages and small townships
- Creating local employment and training opportunities as these small business expand
- Raising ambition; not just through helping more children through education and training, but also in realising the value of small-start ups and encouraging entrepreneurialism. As well as the physical improvements in health and housing, there is also real value in the changing the way people see themselves living their lives
- Challenging stereotypes, stigma and sexism regarding women with HIV and women in business
- Providing 'thought-leadership' and inspiration to other charities in the area, and presenting opportunities for partnership working with other organisations.

Conclusions

IMPACT

It is clear that Mondo grants and loans have been a lifeline to all of the women interviewed; they all mentioned some way in which the money they had been given or loaned was utilised to improve their quality of life – and quality of opportunities. Ultimately, the money helped these women to fulfil what they saw as their number one priority; taking care of their children (inc. grandchildren and adopted children), and this in turn gave them a great sense of pride and satisfaction. Many failed to directly acknowledge the huge achievement they had made in terms of starting and maintaining their own successful business!

The long-term impact can be summarised on three levels.

- **At the individual level:** Mondo recipients were able to “step up” and be better providers for their households. Their physical and no doubt mental health has improved directly through improved diet, improved housing, growing confidence and gaining some “peace of mind” in terms of financial capability.
- **At the family level:** The children of these recipient households have benefitted from improved access to education and training, and in the long term this will likely translate into broader opportunities in the labour market.
- **At the societal level:** the wider ripple effect of economic empowerment equates to more employment opportunities and stimulated micro-economies, which ultimately brings wealth into low income localities.

RESOURCES

Ground staff

Area Coordinators, Erneht Manundu in Arusha and Glory Kingazi in Moshi, have extremely important roles and are vital to the running of Mondo operations in Tanzania. Their care and support for Mondo recipients seems to go well beyond that expected of their roles, and undoubtedly contributes to the success of the women participating. In discussions with community coordinators (Stella Efraim and Atropia Asenger), it was also felt that they provided much value in organising and supporting recipients which, although appreciated, was not adequately compensated in their opinion. Utilising some of the more experienced coordinators in a more effective and involved way, would likely have sizeable payoffs. Furthermore, both parties though it was necessary for development to have the resources for more structured and frequent team meetings and training sessions specifically for coordinators.

When asked what they felt their main challenges were, all point to diminishing resources:

- The allowance they receive doesn't adequately cover the cost of their travel. Some of the recipients live a considerable distance away (over an hour by bus). Likewise, some of the recipients live far from where training is organised so funds go towards helping them attend.

- The allowance they receive doesn't adequately cover the cost of communications. With very few recipients able to afford internet connectivity to receive free messaging, phone calls to the growing number of women are starting to escalate in costs. [Since the fieldwork, Mondo have addressed this issue by reviewing salaries and increasing allowances for transport and communications.]
- Official Mondo contact "drops off" after the women have paid their loans back, and both the recipients and the coordinators felt *discontent* about this, both from the aspect of formal relationships and informal support. The idea for developing a network of Mondo women to keep in touch was borne out of issues like this (discussed later, under 'opportunities').

Systems

There are some improvements to be made in terms of data collation, data management and data protection. Currently, Area Coordinators are keeping hand-written paper based records, which if lost or damaged, would be a risk to Mondo operations. Similarly, there are some anomalies within the database which should be addressed in order to have an accurate record of recipients, beneficiaries and coordinators. As at October 2017, there were 391 women on the recipient database, but all Mondo staff suggest that this number is far higher – near enough 1,000 women – indicating that data capture and data management could be improved. Some names are duplicated and/or miss-spelt, and some of the older records are incomplete. This makes it challenging to accurately assess trends or timescales when measuring impact and progress. Until June 2015, Mondo did not limit the number of loans one person could receive; hence some women received up to five loans. It might be useful to compare some of these cases with those who received fewer loans, to see if this had an impact on business growth – if records can be consolidated.

OPPORTUNITIES

There is much to learn from the growing pool of Mondo recipients, that can be applied to the plans Mondo has for its future. The aspects that stood out most during the research can be summarised in three words: **independence**, **resilience** and **patience** – and the suggestions below indicate where there are opportunities to embody these.

Independence: The women often took great pride in wanting to be self-sufficient and 'stand on their own two feet'. This should be the ultimate aim of any truly humanitarian approach; to develop a culture of independence, not dependence. To continue to encourage self sufficiency, Mondo could consider larger '**Second Tier**' Loans – for women who have been successful and are likely to make substantial profit if supported to scale their business. Many of the women complained about profits that were too small to expand in line with their ambitions, but with a 'Second Tier' loan they could grow businesses successful enough to remove the reliance on loans. When asked for an amount, recipients said between 1m to 2m TZ shillings (between £400 and £800) which could be paid back over a longer period of around 18-24 months.

Resilience: Despite natural disaster, bereavement and other tragedy, the women interviewed showed a determination to succeed, and a very resilient outlook. They bounced back amazingly. During the course of interviews, many of the women mentioned the need for more specialist training in specific areas of agriculture and retail management – in order to make their businesses

more resilient. They also mentioned wanting opportunities to meet with other Mondo women to share skills and advice. By creating *'development events' for Mondo 'alumni'* the two needs could be well met; successful recipients with skills and experience in popular areas, could be supported to run Mondo development events for others – perhaps as follow-up support after loan repayments have finished. This could go a long way to helping newer recipients become more resilient against business set-backs, and provides a means of alternative support when changing businesses. In two different interviews, there were Kiswahili words used that helped describe what the women wanted to come together to achieve:

- **“Unampa Anakusaidia”** - ‘to give and to help others’
- **“Kuhamasisha”** - ‘to wake up others’

Although difficult to translate exactly into English, these words and the sentiments shared by the recipients related to helping each other to achieve, sharing skills and knowledge, creating business partnerships and telling their success stories.

Resilience could also be built into the Mondo model through more practical support for Area and Community Coordinators; they have already built the relationships required to support recipients, but upgrades and improvements in the back office, such as better systems for collating and monitoring data, development budgets to organise events, and resources to conduct more formal team meetings, would all help to manage the pressures they currently face.

Patience: The recipients interviewed often had long-term visions and plans. Some were investing in livestock so that they could sell off animals if unforeseen costs arose and money was needed quickly, or so that they could pay for school costs later on. In the main they were investing in their children’s future in the patient hopes that their improved education would have payoffs for the whole family later down the line. Some of the women talked about adult children sending money home for them to finish building their homes, and others continued to support adult children to finish university degrees and vocational training. This is an area where Mondo could also have substantial input.

Enhanced training offers to encourage business leadership among the younger generations would contribute to longer term impact, in much the same ways as described above. Mondo have already encouraged informal apprenticeships and this could be strengthened to provide wider opportunities for part-time employment and vocational training for young adults. In one or two instances, recipients mentioned the lack of opportunities for children and young people suffering from HIV.

Related, there are limited opportunities for part-time work in the less urban areas of Tanzania, meaning that young adults who want to continue their education full-time often have to remain economically dependent on parents; parents are relied on to help with post-school training costs. Mondo could consider support via specialised training grants or loans (to external providers). Loans could then be paid back to Mondo when the student starts earning, - preferably with one of the businesses supported by Mondo.

Although it would require considerable patience to reap the rewards of this type of model, it fits perfectly well with the framework of **‘education – exchange – employment’** underpinning Mondo’s future plans.

RECOMMENDATIONS

1. Continue with the successful grants and loans programme, as this is having substantial economic and social impact. Where there are plans to expand the programme to more women across larger geographical areas, more resources are required to sustain the supportive relationships vital to support recipients, and to deliver professional and efficient ground operations.
2. Invest in larger 'Second Tier' Loans – for women who have been successful and are likely to make substantial profit if supported to scale their business, especially if they have opportunities to employ other people within their business.
3. Create 'Mondo development events' where the most successful business women, who have finished with the loans scheme, can continue to meet and share skills and advice in their areas of expertise. Mondo could also seek to invite external expertise, to inject innovative support into the group.
4. Provide broader practical support for Area Coordinators – there may be more robust and efficient ways of doing the vital groundwork, e.g. modern technological applications for managing back office paperwork and communications, and having development budgets to allow more frequent team meetings and ad hoc training events for old and new recipients.
5. Professionalise data capture and data management processes, to enable more efficient analysis of scale and impact over time. Keeping handwritten paper records is risk to Mondo operations and the data protection of Mondo recipients. Providing secure access computers or laptops would make the roles of Area Coordinators much easier, and protect the organisation and its database in the long run if roles change.
6. Continue to invest in education. The schools Mondo supports could be used to deliver business courses for older children, preparing them for apprenticeships and vocational training. Enhanced training offers to encourage business leadership amongst young adults could strengthen the Mondo model – and create trainers and instructors to support recipients.

CASE STUDIES

Kwa Iddi

Kwa Iddi is a small town 20 minutes down the main road from central Arusha. Justin Mollel, one of the community coordinators organised a spacious and cool venue to meet the women and conduct our interviews. This well renovated church building is also where Mondo training is delivered, and the women gathered outside in the shade continue with their friendly chat as we conduct each interview. The Mondo Tanzania Chairman, David Kinisi, gives a brief introduction in Swahili to each women explaining the purpose of our visit and thanking the women for their contribution, and Erneth Manudu, the Arusha area coordinator, serves as translator.

Our first interview in Kwa Iddi is with **Gadensia Ignas**, a widow with two adult daughters. She lives with one of her daughters and two grandchildren who are reliant on her income. She used the



Picture 1: David Kinisi, Gadensia Ignas, Erneth Manundu

first Mondo grant she received to buy vegetables to sell at market and now she grows her own to sell, alongside her daughter. When asked about the challenges of this type of business, she tells us that there is lots of competition at the market as many sell the same things so produce has to look good. Also, because she is growing her potatoes on ‘free’ government land, sometimes people steal her crops.

Regarding the impact this business has had on her family, Gadensia tells us they have gone from one meal a day to three, including fruits in their diet. She can now comfortably afford her various medications and the schooling costs for both grandchildren.

Gadensia took three Mondo loans after the initial grant in order to grow her business. She finished repaying the last in 2016 and said she had no problems paying the loans back over the six months. She suggests that Mondo provide further loan opportunities or provide two rounds per year instead of one. If she were eligible for another loan, she would rent her own land and diversify the crops she grows; for this to happen she would require upfront capital for a deposit on the land and to buy seeds. When asked what else Mondo could do to support women like her, Gadensia suggests support to rent or buy specialist equipment – such as a tractor!

“Work hard to utilise the capital and the opportunity from Mondo – and to achieve your goals.”

Mwasiti Almas spoke to us about the people she's supporting through her business. When she first received a grant from Mondo, she purchased chickens and used the eggs and chicks to pay for school supplies for her two sons. Now, a few years later, Mwasiti is selling second hand clothes at the local market and this profit helps her to support her two grandchildren and an orphaned teenage girl she is looking after – who has HIV.

Mwasiti also tells us that she's training this young lady and her daughter-in-law on how to keep goats. The goats are the family's emergency asset; they can get between 80,000 to 150,000 TZS for one healthy kid if they need a cash boost, which is enough for one child's school supplies and uniform for a whole year. Mwasiti tells us with a laugh that the goats earn "better interest than the banks!"

The emergency cash is also sometimes needed for healthcare and medication; there are three people in her household that require HIV medication and they have to pay expensive health insurance in order to access this.

Managing her finances like this has enabled Mwasiti to pay back three Mondo loans without issue, and to save more money. When asked about her proudest achievement so far, Mwasiti happily tells us that she is proud her children got their education, and that she moved from renting her home, to owning her own property with a small piece of land for her animals. She wants to grow her business and begin selling children's clothes at the market, but one bale of clothes costs 100,000 TZS so she is looking for other items to sell. She suggests Mondo could help further by training women in how to make profits from different business ideas. Mwasiti also suggests we could provide support for orphaned HIV children like the girl she is caring for; she says that what is needed is "support without the stigma..."



Picture 2: Mwasiti Almas

"There is lots of competition in business; you have to have a good heart [integrity] to see it through."

Olmiringainga

Olmiringainga is green and flat rural locality about 45 minutes from the main town of Arusha, where most of the women we visited had quite a bit of land. **Neng'ida Mesiaki** used her Mondo grant to start her own small shop selling kerosene, matches, beans, sugar, and other dry foods and household necessities. The profits from this enabled her to buy a cow, and she now sells milk from this cow as well as buying and selling milk in large quantities to sell locally. Neng'ida describes her biggest achievement as keeping livestock and now being able to save money.



The biggest challenges of the business were described as lack of customers at slow times of the year, and sometimes having to allow customers to borrow from her and pay her back at a later date. Her adult son sometimes helps her with the shop, but he mostly works on a farm which is often inconsistent income. They live at home with her daughter-in-law and three small grandchildren, who all benefit from the extra income.

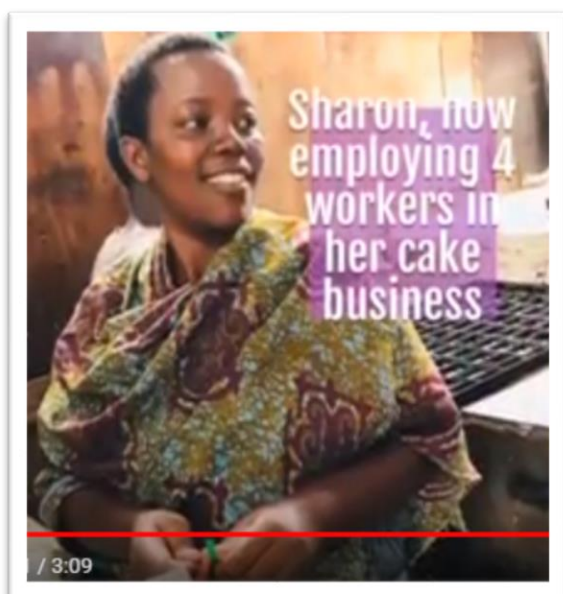
"You shouldn't need too many loans from Mondo; you grow the money you're given."

Neng'ida took out all three loans, and although she only had problems repaying once, she did feel that it would have been easier to pay the loans back over 10 to 12 months instead of six months – to allow the business to make substantial profits first. Despite this, she has done well and plans to expand the business by diversifying her stock and selling slippers and other home wares.

When asked what advice she'd give to others, Neng'ida says that if you keep your accounts in order and grow and protect your profits, you will be ok. She says women like her really benefit from the Mondo training and that they need to hear more of it.

PASUA

In a busy residential area 15 minutes from the main town of Moshi, we meet one of the youngest entrepreneurial young women in our sample, **Sharone Samuel** – the ‘cake maker’. Sharone learned to make cakes from her husband, whose she is now separated from. She used the Mondo grant to buy wheat, sugar, butter and baking powder, oil and firewood, in order to start making her own cakes to sell at market. With her first and second Mondo loans, she rented a kitchen to increase her production capacity and bought two ovens. She now takes cake orders from local people for parties and events, and even has orders from the local supermarket. Growing her business in this way has also seen her go from one to four employees.



Aged just 32, she has four young children to care for and uses her income to pay for school fees and school uniforms. She says they would not be going to school if it hadn't been for this business enabling her to earn an income.

Sharone tells us she saved 2000 TZs every day to repay her loans which made it easier [this is advised as part of the Mondo training] and she's now proud of the fact she is taking care of her family and not dependent on anyone.

In the future, Sharone plans to grow the business by building another oven, buying an industrial mixer to mix cake dough, and diversifying into making

scones and breads. She eventually wants to own and manage her own shop. If Mondo could help further, she says she'd request a bigger loan to buy more equipment. She'd also want some specialist training in business management.

“Work hard for your family. Make a minimum of 2000 TZs a day and build your business.”

MSRANGA

In Msranga, in the middle of a busy paddy field, we meet with **Yvetta Temba** who grows her own rice. She learned to grow rice as a casual labourer and then used her Mondo grant to rent a quarter acre of land, along with labour to dig the land and buy pesticides and fertilisers. It then took four months to grow her rice from seed, and she's able to harvest three times in a good year. She has taken 800,000TZs in Mondo loans, and used the money to upgrade to a whole acre of land. Even though she sometimes faces issues of diseased rice crops and lack of water, she has managed to pay back each loan after a good harvest.

"Do something! Start small and grow from there."

Yvetta is the one of the women routinely employing staff; she has four men helping her with each harvest three times a year – helping to create seasonal employment opportunities in her local area.

In terms of impact, Yvetta says her household now has everything it needs; she installed a water tap in her compound and her 13-year-old son is in school. She is also supporting her elderly parents and one grandchild with the income from her business.



She is thinking about the future and plans to invest her profits from the rice to build a chicken coup at home, as a side business that is easy to care for.

When asked what further support she wanted from Mondo, she said she'd appreciate specialist training in agriculture, to help her develop her rice growing business.

APPENDIX

A. Schedule of Visits

Arusha

Wed 18 Oct	Kwa Iddi
Thurs 19 Oct	Ngaramtoni
Fri 20 Oct	Usa River
Mon 23 Oct	Olmiringiringa
Tue 24 Oct	Usa River
Wed 25 Oct	Ngaramtoni
Thurs 26 Oct	Longido School & Longido Women's Partnership
Fri 27 Oct	Ilkonerei Primary School & Meeting with Mondo Area Coordinators

Moshi

Tue 31 Oct	Meeting with More Than A Drop social enterprise
Wed 1 Nov	Masaranga & Pasua
Thurs 2 Nov	Kwa Sadalla
Fri 3 Nov	Boma
Sat 4 Nov	Masaranga
Mon 6 Nov	Kikititi
Tue 7 Nov	Moshi market buying stock with recipients

B. Interview Schedule

(Semi-structured interview template. Note: the topics were adhered to, but the questions were asked in different ways depending on the conversation and translations.)

1. INTRODUCTIONS
 - a. Explain my role and how the interviews will be used to write an report evidence impact for Mondo trustees and donors
2. BUSINESS
 - a. Can you please tell me a bit about your business?
 - b. How did you use the funds you received from Mondo?
3. FAMILY
 - a. How many people are supported by your income?
 - b. How many children/older people are there in your home?
4. IMPACT
 - a. How was the money and support from Mondo helped you?
 - b. What is life like now that you have been supported by Mondo?
 - c. PROMPT: specific areas of interest e.g. school costs, improved diet, improved accommodation, lifestyle changes

5. REPAYMENTS
 - a. How did you find repaying the loan?
 - b. PROMPTS: How many loans did you take? Would you have liked a longer to pay them back? Did you have any difficulties in paying them back?
6. GROWTH
 - a. What are you future plans for your business?
 - b. How do you plan to expand?
 - c. PROMPTS: Why are you thinking of changing the business? Do you plan to hire staff?
7. FURTHER SUPPORT
 - a. How can Mondo help you to achieve your ambitions?
 - b. Are there other ways Mondo can support women, other than financially?
 - c. PROMPTS: any business needs, equipment or training you'd consider?
8. ADVICE
 - a. What advice would you give to other women in your position?
 - b. What advice would you give to new Mondo recipients?
 - c. What advice do you wish you'd had in the beginning?
9. THANK YOU
 - a. Thanks for your time
 - b. Please can we take a picture of you working?

END