

Fondation Eagle

Report Form

Interim or Final report: Interim report

Donor name: Fondation Eagle

Fondation Eagle reference: FF668

Name of Charity: MondoChallenge Foundation

Introduction: Supporting vulnerable women to support themselves and their families through providing grants to generate income through small-scale farming.

Date of grant accepted: June 2023

Amount: £13,651.00

Conversion rate, date & amount in local currency: Conversion is GBP to TZS, conversion rate correct as of 12.01.2024. Conversion rate is 1 GBP = 3,202.85 TZS.

Name and exact location of the project: Standing on our own two feet. Peri-urban areas surrounding Arusha and Moshi in Northern Tanzania.

Period of Project: 6 months. July-December 2023 (plus 6 months continuation follow-up support).

Project beneficiaries: As expected, we supported women plus their families, making the total direct beneficiary number 200. The women who received support were identified through local sources such as HIV clinics, village committees and churches. They were selected because they were either affected by HIV or poverty and had several dependants – all the recipients were single parents.

Details of the project: We offered the chance to set up a small cash crop / animal husbandry business, providing inputs for the farm, training, and ongoing support from local government agricultural workers. The grants allowed them to buy seeds, fertilizer, and other items necessary to start up; and even in some cases to rent land. The women were supported by Mondo every step of the way and visited every month by agricultural extension workers from the local government.

The women were grouped with others from their area and given the tools, finances, and resources to buy materials for their start-up, receiving valuable support and friendship from other members of their training group. Those running farming businesses received a monthly visit from an agriculture or veterinary officer to check on their progress and provide advice (eg, on crop selection, irrigation and vaccination of animals).

We also provided a year of health insurance to the women; giving them all access to free healthcare for themselves and their families and covering them should their business activities be disrupted due to ill health.



Mbotoro received her grant in September 2023. She is pictured here adding fertiliser to her plants. She decided to grow maize and sell it at market.. She told Mondo that her financial circumstances had improved since receiving the grant, and her wellbeing had improved as well.

Earned before the grant: Sometimes nothing – she shared a plot with others and lacked the skills to cultivate much.

Earns now: 12,000 TZs per day and has her own plot.



Neema received a grant to grow vegetables and is reported to be making a profit of up to 15,000TZs (around £4.67) a week. She told us that the grant and the financial freedom it has provided, has allowed her to provide her children with food, good sanitation, and items needed to support their education (such as uniforms and textbooks). Her five children are thriving at school due to the support and her eldest is able to complete advanced education which she is saving for.

Capital before the grant: 350,000 TZs

Capital: 600,000 TZs



Anjela received an agricultural grant and decided to focus on rice farming. The grant allowed her to purchase seeds, fertilizer, poison and items to help with digging and planting, whilst the training focused on how to prepare seeds and planting. She sold 12 bags of rice and decided to keep 3 bags of rice in order to provide for her own family.

Earned before the grant: 0-5,000 TZs per day

Earns now: 170,000 TZs total for the 12 bags of rice

Einoth received a grant to grow cabbage in September 2023; she is pictured planting cabbage plants at her farm. She told us that she learned a lot from the agricultural officer who supports her monthly, and she is planning to sell the cabbages at market.



Earned before the grant: 0-5,000 TZs per day

Earns now: 40,000 TZs total for the cabbages; it would have been more if the weather conditions were on her side.

Detailed budgets and actual expenditure summary and comparison:

<u>Expenditure</u>	<u>Cost (UK)</u>	<u>Cost (TZS)</u>	<u>Spent (UK)</u>	<u>Spent (TZS)</u>	<u>Discrepancy</u>
Start-up grants	£7,000.00	22,419,950.00	£7,000.00	22,419,950.00	£0.00
Training	£2,000.00	6,405,700.00	£2,000.00	6,405,700.00	£0.00
Follow-up support	£1,920.00	6,149,472.00	£0.00	0.00	(£1,920.00)
Ongoing supervision	£1,050.00	3,362,993.50	£525.00	1,681,496.25	(£525.00)
Health insurance	£440.00	1,409,254.00	£440.00	1,409,254.00	£0.00
Contribution to UK overheads	£1,241.00	N/A	£621.00	N/A	(£620.00)
Total	£13,651.00	39,747,368.50	£10,586.00	31,916,400.25	(£3,065.00)

The discrepancies / money not yet spent are funds that are planned to be spent throughout the next six months of the project as per the grant application.

Results:

<u>Pre-project</u>	<u>Post-project</u>
80% of women were experiencing issues with either access to quality healthcare, food insecurity and / or poor sanitation.	All the women have found that they have turned a profit with their business, and are using that profit to address one of the aforementioned issues such as providing food for their families, medical care or sufficient sanitation.
All of the women we spoke to during the Vaseline survey were eating a maximum of two meals a day; some were only eating one.	All of the women surveyed are now reporting that they are able to eat three meals a day, and provide their children with the same.

The grants have opened up so many new doors for the women and their dependent children. Many of our women are single parents who were eating one meal a day before the programme began, and their business success has allowed them to feed their families. They they are able to do this twofold through both their business profits and the food they are growing. We are improving self-esteem

through reducing the stigma against women living with HIV; their communities can see them thrive and they are able to actively participate in mainstream society. By empowering women to support themselves, we are making waves towards reducing gender inequality in Tanzania.

Follow up: Part of the funding includes cost for extension workers to visit the grant recipients and their crops / farms in order to check on their progress and assist with any queries that they may have, as well as providing advice that they can use to achieve their goals. Additionally, after six months, if they wish, our recipients can join a Vicoba (Village Community Banking) group. A Vicoba group consists of 25-30 women who combine their savings to essentially create a community-based bank. This model was originally used by Care International, is approved by the Tanzanian government and used widely in the country; a tailored micro-finance programme designed to provide credit to citizens on low incomes who need capital to start or expand a business. Members can then take out loans from the group fund – but it's more than that. The group provides mutual support, friendship, and community for these women, allows them to gain essential skills such as budgeting, accounting and business management, and empowers participants to feel confident in leadership roles.

Each woman in the group buys 'shares' by making small contributions each week. The group elects a chairperson, secretary, and accountant. Sub-groups of five women are formed within the larger group; when one of them wants to take out a loan, the other 4 in her subgroup act as referees to ensure the repayment plan is adhered to. The group set the interest rates (usually around 5-10%) and all repayments are reinvested in the group fund.

Conclusion: In conclusion, we are happily at the point where we would expect to be at this stage. The women have been provided with their grants and have had a good few months at least to get the businesses off the ground, and are already turning a profit. We are now looking toward the continuation model, ensuring that we provide the promised follow-up support so that our grant recipients and their businesses, families and wider communities can continue to thrive indefinitely.

Signature and date: R. Parkinson, 12.01.2023
