

Steps to self-reliance

Yasenta lives in Dareda Kati, the Tanzanian village where Karimu volunteers spend two weeks each summer. She exemplifies the village's determined push toward self-reliance, as a leader of the local midwives cooperative and a founding member of a microcredit group called the Ufani Agriculture Organization (UFAGRO). Yasenta is also the director of her church choir and a former member of the Ufani Primary School Committee.

She and her soft-spoken husband, Léoncé, a banana farmer and furniture maker, have six children, about par for rural Tanzania. Despite endless hours of housework, childcare, and assisting Léoncé on their farm, Yasenta makes her volunteering and community leadership work seem joyful and effortless.

The joy is clear to Karimu volunteers when Yasenta and Léoncé invite us to their home on one afternoon every year for lunch, music, and dance. The dependable catchiness of popular and traditional African songs helps the afternoon fly by, even though Yasenta and Léoncé speak only a few English words.



Daniel Amma, teacher and UFAGRO Treasurer, with farming expert Sifaeli Kaaya.



Yasenta, a leader of the local midwives cooperative and a founding member of a microcredit group, exemplifies the village's determined push toward self-reliance.

But the effort is invisible: one would never guess that Yasenta had prepared by cooking and cleaning for two days, even as she continued to attend to her family and community obligations.

Several days before our lunch at her home this past July, we saw Yasenta at the monthly meeting of UFAGRO. The members had invited Karimu's Directors to the meeting, in the Ufani Primary School room where Daniel Amma teaches the children of some of the members. The guests knew Daniel's classroom intimately: Karimu money built it in 2008.

Daniel, the Treasurer, sat with his account book wide open and read out the members' names. They approached him one by one, clutching wrinkled bills, as he recorded their payments of dues and interest.



The stove-making partners.

UFAGRO's forty-seven members pay monthly dues of 10,000 Tanzanian shillings (\$6). Every month, the dues permit UFAGRO to make microloans of \$70 each to four members who can demonstrate sound business plans.

Because the dues cannot fund loans for all members, Karimu provided seed money last year. This has funded bigger loans, of about \$230 each, to seventeen members. Each borrower of \$230 gets one year to pay it back, while each borrower of a smaller, \$70 loan gets three months to repay. The businesses usually involve farming, but one member has opened a small shop where villagers can sit to drink tea and eat snacks, which she bakes herself.

New opportunity

UFAGRO serves as a thrilling model for Dareda Kati, where other microcredit groups are springing up in imitation. Last year Tanzania's government paved the road from the village to the bustling commercial center of Babati, thirteen miles away, and the people of Dareda Kati sense business possibilities that they never had before.

The improvements to infrastructure that Karimu funds have a lot to do with creating new opportunity. Last winter saw the construction of a new, smokeless kitchen for the cooks of Ayalagaya Secondary School and the six hundred students they feed. This summer we added another teachers' duplex to Ufani Primary School and began a bridge that will prevent the annual March and April floods from cutting the village in two.

But stepping toward a future of self-reliance means more than having a sturdy bridge for crossing a flooded river, and new buildings to walk into. It also means having plans, and having the determination to fulfill those plans. We see all of this in Dareda Kati.

Eager for progressive ideas

Karimu might lend money to a partnership of seven village businesswomen. They use locally available clay to make cooking stoves that burn much less wood and generate much less smoke than do the open fires still used by most village families. Only two women can work at the same time in the hut where the partners roll out the clay, so they could produce many more stoves by renting more space.



Ufani Primary School students working in their vegetable garden.



An artist's representation of a new bridge, the bridge that it will replace, and Bridging the Gap Africa engineers Nate Bloss and Sylvester Ouko.

A microcredit group of HIV patients, also helped by Karimu, has done well

with laying hens and intends to firm up a new business plan to qualify for a second Karimu loan. Another Karimu loan has enabled the Ufani Primary School students, along with Daniel and the other teachers, to convert the meadow below the school into a vegetable garden. Its produce will help feed the students and generate surplus income to maintain Ufani's new classrooms and teachers' housing.

The members of the midwives cooperative have taken the solution to infant and maternal mortality into their own hands while they wait for the government to build a hospital for Dareda Kati. Yasenta and the others meet throughout the year to refresh their knowledge of the safe-birth training given by Karimu's Board member, Dr. Susan Hughmanick, a specialist in obstetrics and gynecology.

And the performances at our farewell ceremony by the Ayalagaya Secondary School students showed their enthusiasm for the village's expanding Internet access. This summer Anne D'Zmura, theater professor at California

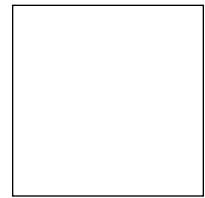
State University at Long Beach and a Karimu volunteer the last three years, left a pair of brand-new laptops with the Ayalagaya teachers—most of whom had never touched a computer before. She and Ed Glysson, a two-time volunteer with IT expertise, have done wonders to feed the excitement at the school.

Signaling the respect that this ambitious village is attracting, a Member of Parliament attended the annual farewell ceremony for the first time ever. Jitu Vrajlal Soni, M.P. for the Babati Rural Constituency, takes special interest in agricultural policy and forest preservation. When Soni returns to Dareda Kati, he will find people eager to put his progressive ideas into effect.

A new bridge and a long walk

Although Karimu is now involved in many projects in Dareda Kati, the most memorable this year was the bridge we started. To build it, Karimu is cooperating with a nonprofit called Bridging the Gap Africa. Their engineers will finish the construction in October, after the cement of the foundations has cured. The founder, Harmon Parker, who comes across immediately as a straight talker, says he has never seen another volunteer group work as hard as the Karimu volunteers did—a great accolade, since Harmon has built fifty bridges in Kenya.

Volunteers from the village also helped build the bridge. Among these was Josephus, a compact, wiry man who leads the traditional dances of the dominant local tribe, the Iraqw. After Bridging the Gap paid Josephus to watch over the



construction materials all night, he would come back in the afternoon to work again, without wages.

On one of our last days in the village, the Tanzanian volunteers included an HIV patient from the microcredit group mentioned earlier. This woman faithfully takes the free antiretroviral drugs that the Tanzanian government supplies to her. She had attended Mass in the Catholic church near the town center and then, wearing high heels and her Sunday best, walked two miles to the bridge site over a rough dirt road. She never gave an inch when she was handed a bucket of gravel to pass to the next person lined up on the bridge.

Kasi pamoja

Most of our volunteers donated to Karimu while we were still in Tanzania—often earmarking their money for specific projects they had worked on, with results they could see.



Volunteers David Gordon, Etelle Stephan, and Winnie Wong with helpers.

Every project our volunteers took part in was driven by the spirit of *kasi pamoja*: “working together,” one of the first Swahili phrases learned by the volunteers on Karimu’s initial trip, in 2008. It still describes our experience in Dareda Kati.

Shirley Gong, one of four Chinese volunteers, touched on the spirit of *kasi pamoja* in a blog created by the volunteers:

“We worked so hard. My job was shifting the rocks. I’m not powerful, so lots of people helped me. I have never experienced anything like this before... I love this trip.”

Asante sana (“Thank you” in Swahili) from the Board of the Karimu International Help Foundation: Lorraine Flores, Susan Hughmanick, Joas Kahembe, Marianne Kent-Stoll, Don Stoll.



After *kasi pamoja*, it’s time to relax.