

Start-up and development of a vocational training and first literacy school with integrated revolving micro-credit programme for 45 widows of the village of Moshono - Arusha – Tanzania

CIRCLE Association for International Cooperation & Development - Merano

SFE CEFEC – mission from 24 – 26 November 2021

With the present report we intend to shortly describe, reflect and valorize CEFEC's training activity inside the project in question.

In order to better frame this specific activity, we report the brief summary of the overall project, aimed to create a vocational and first literacy school for almost 45 Maasai widows and an integrated revolving microcredit program. The two joint interventions have a dual objective, on the one hand to create a system of local micro entrepreneurship capable of triggering, in the communities of reference, a virtuous process of emancipation and economic and social growth, and on the other to accompany the women of the village in a concrete path of liberation from the terrible living conditions in which, as will be seen, local traditions force them to live. Moreover, the training and awareness raising activity that will precede the granting of credit, together with the work to support literacy and vocational training that will take place at school, will be able to encourage the emergence of associative and cooperative contexts that will certainly strengthen the emancipation process.

The main objective is therefore to support a constant and progressive process of emancipation and awareness of their rights and an increasing ability to actively participate in the social life of the community through the access to education and training combined with the possibility of creating an income and consequent economic independence.



One of the **project outputs** is to build a cooperative women's fabric of domestic microeconomics that, never existed before and that can in the short and medium term significantly improve the quality of life of Maasai women in the village.

This is where the specific task of the CEFEC trainers comes in. By supporting the process of start-up and implementation of the cooperative (Association in Tanzania) through a specific training activity, realized by Social Firms Europe CEFEC and embedded in several phases.

A first phase of *education and information* with a short training of modules held by a local magistrate addressing topics as the model of the Association from a legal point of view; the importance of association; the legal guarantees to protect one's work and one's person; the opportunities for grants; the Association can request contributions both for training and for the purchase of materials that, otherwise, would be precluded to individuals.

A second phase of *Constitution of the association*, “**JITEGEMEE Women Group**”, chaired by Sister Gisela Upendo.

Finally, the third phase of *start up and CEFEC mission and training.*

Due to the Covid-19 Pandemic, the CEFEC mission had been postponed for several times. But, in the month of November 2021, it has been possible to realize our visit and training, part of the aim to support the start up and implementation of the Cooperative (Association), founded by the group of women previously involved in the microfinancing program.

60 women, all managing small economic activities, run by themselves and sometimes, thanks to the microcredit, increased with new entrepreneurial branches.

22 of these women were involved during the CEFEC training, based on a common thread of an exchange of experiences, with the aim of increasing mutual knowledge and produce inputs, capable of strengthening skills in the field of entrepreneurial cooperation.

In fact, the CEFEC trainers were all women, representatives of working cooperatives based in various European countries, with a strong vocation for cooperative management in favor of the most diverse groups of disadvantaged people. All of them also conscious, that it is above all a question of increasing awareness of proper resources and skills and of stimulating the capacity of creating from this, proper solutions and innovation.

The project partner, Sister Gisela Upendo, as coordinator and translator, supported the CEFEC delegation during the whole training process, articulated in moments of meeting



and exchange and in moments of visits to the micro-enterprises, run by the women.

The training modules were addressed to focus the following aspects:

- what is a cooperative? why create a cooperative? What are the advantages of a cooperative and how to manage and organize a cooperative;
- the organization of the microcredit program through the cooperative and how to use the contributions of the microcredit and the profits derived from the sale of the products made

in the training school; i.e. which activities to implement for the beginning of the activities of the association (setting up of a possible point of sale, advertising, purchase new machinery, prototypes new products, distribution, administration, training, etc.)

One aspect, really innovative and challenging for the community of these women, is precisely the creation of a cooperative, never existed before in this context, characterized by a landscape of countless micro-enterprises.

That's why a lot of emphasis was pointed on the importance of cooperation as for example sharing resources, developing common strategies and objectives, difficult to achieve for the single person. The capacity of investment, in a shop or common resources, labour and legal protection, mutual support, regular income and visibility through promotion, are some of the aspects typical for the context and strength of cooperation.

During the presentation of all participants as well as the visits of the single enterprises, it was possible to get an overview of the activities run by the women.

Raising chickens and selling eggs (6 women), alimentary shops and catering (9), clothing stores/selling (2), household goods (1), stationary shop (1), beauty saloon (1), carbon shop (1), milk selling (1), are the micro-enterprises, managed by the women. Some of them, thanks to the microcredit, could implement and combine innovative activities like flower cultivation and decoration or production of banana beer.



Furthermore, a lot of the women involved, are practicing different handcrafts and arts: in between the production of handbags, clothes and batik. An idea discussed was to invest in a common selling point/shop as a possible first activity for the Cooperative. Actually, due to the Covid-Situation, the idea has been postponed as the selling of these products depends mostly on the touristic sector, collapsed during this period.

Nevertheless, every Friday afternoon the women continue to meet in the seat of their association in order to continue their production and collaboration.

Of course, the pandemic situation does not represent the only challenge. There is also the need to better understand and develop the idea of cooperation. The women need to experience that they are stronger and more protected through cooperation. The individual income is strongly necessary to cover their basic needs. Most could not experience the

concept of economical activities characterized by medium- and longterm sustainability, given through common investments.

One result of the training activity was the start of an intensive discussion between the women. One proposal was to implement thematic working groups, inspired for example by specific sectors of activities (alimentary sector, handcraft sector, agricultural sector.....).

Another point of attention during the training concerned the issue of the organizational structure of a cooperative business. The need to identify sectors of competences and tasks, leading roles, but also to recognize hidden competences and skills, sometimes not taken in consideration as not necessary for the survival. An example is one of the women, graduated in informatics. She could offer these specific competence for increasing an activity of promotion (Website, selling platform.....).

This aspect leads also to the necessity to create more awareness that, of course, material and economical resources are essential, but so are personal and professional skills, and the capacity of their integration, functional to the professional development of the single woman and common organization.



The capacity of these women to survive and invent themselves every morning, is really amazing and considerable. If they can make the leap towards greater networking and cooperation, they can create first experiences not only innovative, but also capable of increasing their return and quality of life.

Thank you for this rich experience!

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