

## March 2008 Participate Now! Projects

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People have been asking for more information concerning my new foundation, Participate Now! and the projects that I am planning for 2008. Since returning to Zanzibar from Bangkok less than 6 weeks ago I have been working hard to focus on how to create jobs within the local communities. I am working closely with some wonderful Zanzibaris to start projects in four different sectors – agriculture (teaching farm and kitchen gardens), education (creative learning and a volunteer program for English conversation), environmental (replenishing the lost mangroves in one small rural village) and small business and financial management, possibly including micro loans.

We would like to focus on developing sustainable projects that actually include and benefit the people – doing very small pilot projects that we can learn from. That knowledge can then be used by others to either write proposals for large grants from donors or for the government Ministries to adopt on a large scale. I am asking the question “How can we create jobs that are not solely dependent on donors or tourism?” The majority of Zanzibaris are farmers and fishermen and want to learn how to raise the quality of their lives within their circumstances and limitations. We have already seen that neighbors and villagers of our participants are interested in learning how they can be involved with some of our future projects. That is what I consider the “pebble in the pond” effect that can be very difficult to quantify but is very real.

I am asking all of you to please donate so that we can do at least four small scale projects in 2008 – we are hoping that the projects will not cost more than \$10,000.00 each. In addition we will be looking to rent an office and furnish it with at least two computers. We are designing a database to track all sorts of information and hope to build on that to develop a one day job fair for next year. I will be spending the majority of my time visiting established NGOs and projects in Zanzibar to learn about what is really on the ground and mentoring the ones that we are implementing this year. I have already raised over \$11,000.00 that will cover legal fees and start up costs but there is much more to do. I am planning on visiting the US in May/June and hope to meet with many of you then. .

I am good at what I do and I am effective. It is now over three years that I have been working with people living with HIV/AIDS, some of the most disaffected and vulnerable people and I have learned so much. I have built relationships with many Zanzibaris, whether they be wealthy business people or the poor in the villages. I am most effective in being the “voice” whether it be to Westerners or even other Zanzibaris – we can all make a difference. I have a small group of Zanzibaris (that is growing) who want to help to create jobs – to help people to gain self respect and dignity. Please help us to accomplish this.

I have a million things to tell you and many photos to show you but I will concentrate this email on the entrepreneur project that I am in the middle of right now. We are working with nine women from ZAPHA+ (Zanzibar Association of People Living with HIV/AIDS), helping them to gain business skills. This project is being funded by the money that I raised last year through the Clinton Foundation. I have reports, and financials showing exactly what we have been doing and where the money has been spent. We interviewed the members who were currently engaged in a business and interested in joining the project and chose 10. One of them became ill and wasn't able to attend so we ended up training 9. We had a 4 day workshop and then we gave each of the women a small loan with an interest rate of 5%. We then visited their homes and businesses to give them advice and encouragement and will continue to do that for the next two months in addition to another 2 day workshop to bring the women together to discuss what they have learned and how to go forward.



Mzee Mohammed Mzee is my project manager and he is wonderful – he is kind and patient with the members and also with me when I become a bit too eager and “American”. He has been working with the Ministry of Agriculture and with ZEDO (Zanzibar Enterprise Development Organization). His specialty is food security issues and rural environmental development. Mzee and I have been meeting at least twice a week to design and develop this project – it is a very small scale enterprise designed for us to learn all that we can so that ZAPHA+ can develop a proposal to a donor for a larger scale income generating/micro-loan project. Here Mzee is interviewing the candidates and learning the details of their businesses and what they are interested in doing. On the right is the first day of our four day workshop.



Mzee and I designed this differently than most trainings are done. Most people are engaged in an informal business or two or even three and interested in learning how to be more productive and effective. In the center the women wrote down their expectations of the workshop – many of them are interested in gaining business advice so that they can make a profit. By the end of the training, each woman compiled a profit and loss statement based on their business. This included their expected income, direct costs, indirect costs and potential profit. We then spent a day discussing what their actual daily expenses are. Some of the examples were of course food, transport, medicine and also money that is given to relatives (very important here in Africa). On the right is the group photo the day that each woman brought in their specific product that they have been selling. As always – I learned more than you can imagine. I would love to tell you the details of every single woman but it would be too much so I’m going to tell you about a few and try to share with you some of what I learned.

First, I should tell you that the greatest thing we learned was about micro-loans. When I was at Tufts University I did a number of reports on micro-loans really thinking that this was the answer – the magic bullet that would alleviate poverty. Well – Mzee and I are learning more about the reality of micro-loans and how they can make a difference. To start – not everyone needs a loan – many of them just need business advice so that they can make good choices. Next – trying to collect the money is time consuming and very expensive. Some days we will go to the ZAPHA+ office to meet the women but some don’t show or if they do they aren’t able to make the payment because of illness or some other reason. That means that we have to return another day and wait again. Going to the women’s homes and businesses are a wonderful idea to be able to see exactly where they are and what they’re doing. But again – that takes time and money – Mzee

and I spent one full day – 8 hours visiting 5 women. It was exhausting and incredibly inspiring but it cannot be done without money for transport and salaries.

The original objective was to have ZAPHA+ manage the loans and then keep the money and interest collected but they told us that they didn't have the capacity to do that so Mzee and I are doing it. Mzee wrote the loan agreements in Swahili and worked closely with the women to make sure that they completely understood all of it. One of the women can't read or write but she did a great job of asking questions and understanding. But we still have the question of how to move forward – the women are interested in receiving another, possibly larger, loan. Mzee and I discussed it for a long time – the options are to give our report to ZAPHA+ and they can choose to find a donor to manage the project, or to give the women official letters/certificates saying that they successfully repaid their loans and gained business experience – they could then take that letter and go to a large micro-loan institution to receive a loan. Mzee was hesitant about that as they will often only give a minimum of \$100.00 and our women already acknowledged that they might spend it on other things besides their business and then fail at the loan repayments. Mzee's solution (I always love his solutions) is to explain the details and situation to the women when we next meet and listen to their ideas and then we can all make a decision together. That is exactly what I see as the objective of Participate Now!!! – to include the people themselves to participate in the decisions directly affecting their lives.



This is Mashavu and I have known her since I arrived in Zanzibar in September 2004. She is a divorced woman with eight children, grandchildren and an ailing mother. She makes door mats and her children help her – she is looking for marketing advice to find new clients. She has always done well keeping financial records and she and Mzee worked closely to improve her system. Mashavu is the eldest in our group and at one point we were discussing why it is important for women to make their own money. One woman said “So that we can be independent of our husbands and our families” Mashavu's response was that “we will never be independent of our families and need to be able to live within that framework”. I had assumed that the women were the sole breadwinners for these large families and in many ways they are the backbone of the family. What I learned from Mashavu is that it is about respect and dignity. She lives in a house with children and grandchildren but she doesn't pay rent because it is her brother's home. In a Muslim society it is the responsibility of the man to provide support for the rest of the family, whether that be a home, food or whatever else. So – Mashavu isn't selling her mats so that she and the children have a roof over their heads – she is selling the mats to contribute to the family, to make sure that they have enough food and clothing. On the right is her handsome grandson in his new school uniform – Mashavu was able to provide that for him. As you can see by her smiling face – she is a productive participant in her family and in her community – that is what we can help to empower with the assistance of Participate Now!



Zawadi is so special – actually all the women are – they have such big smiles and work so hard to better themselves. Zawadi’s husband died and left her with 5 children. She started her business of selling coconut oil (you add spices and cook with it) when her husband was ill and her hope is that she can make \$1.50 a day from it. All of our women learned how to keep very simple books – how much they spend to buy their inputs and how much they receive when they sell their products. Zawadi is also involved in the kitchen garden project - growing spinach and green pepper to sell along with her oil in front of her house. She said that the stigma of HIV does not affect her business as she is open about her status and her neighbors have accepted her. Mzee gave her some good advice as to how to adjust the spices that she adds to the oil and she told him that her customers have been happier since she did that. I met her the other day and she made the second payment on her loan (we gave her \$20). She told me that she’s having some trouble selling her oil because there is a glut of coconuts right now and her selling price has dropped. I asked her if she wanted another loan and she “No thank you I would much rather have business advice to work with what I have right now”. I’m learning – I am always learning. But before I can learn I have to ask questions and then listen – I have to try to put aside my assumptions and see the world through the eyes of these people rather than through my American eyes. Mzee and I will be meeting with Zawadi to go over her options as to how she can handle her business – it would be nice if we had an office that she could come to.



Fatma is also wonderful and on the right is her little boy Nassir. Fatma is divorced and wanted to marry again but then she tested positive. She rents a room (that is spotless and decorated nicely) with no fan and no electricity. She sells shoes and also kangas (material) on credit to people that she knows. She had been getting a loan of \$50 from a neighbor and then paying back \$60 before getting another loan but when she tested positive the neighbor was afraid that she would die and so she stopped giving her the loan. Fatma understands business very well and she and Mzee really worked hard at going over the details of her business – giving credit and making sure that she collects the money etc. One of the best parts for me is that I almost always have a child in my arms or on my lap – Nassir and I have become good friends and I can’t ever remember hearing

him cry. I don't have answers for people – I would love to have a magic wand to make everything better for Fatma and Nassir but I don't. Her life is going to be difficult – she is the sole provider for this child and she pays \$6.00 a month for her room and then there's the cost of transport to buy the kangas and collect the money and also the food, clothes and things for Nassir. Fatma does not have the option to become a hugely successful businesswoman like an American or European and will never have an easy life. She is a very strong woman and I hope she will be able to marry a good man who will help to provide for her and Nassir. That may sound sexist but I don't think it is within the context of this society – marriage and family is valued so highly and Fatma is a good woman who deserves all the respect and good things that this world has to offer her.



Zainab is also very special – she is 50 years old and divorced for 10 years. She lives in this house with her granddaughter who is an orphan and a number of other children, including ones who are in secondary school, which can be quite expensive with school fees, books and uniforms. She makes chapattis (bread) and mandazis (a sort of donut) and juice. She wants to increase her business and we had a good discussion in the group as to what she would do with the money if she received a loan. She suggested that she could double her amount of flour that she has and store it in her house. Mzee said “That’s a very good idea but your neighbors will know that you have excess and if they come to you saying that their child is hungry you will give them some flour and then you will have given away some of your profits and how will you make the loan payment?” The Muslim culture is definitely one that defines “rich” as having enough to share with others – it is a wonderful way to live but can be difficult on people who are poor and have very little. We ended up giving Zainab \$20 and it just so happened that there was a celebration in her village the next week and she had enough money to buy the supplies to make juice and food to sell to the people and she made a nice little profit. She gave us her first loan payment early because she wanted to make sure that she wouldn't spend it. I saw her last week to collect her second loan payment but she has been very ill with malaria and a reaction to her medicine. She told me that she was very glad for the loan because she has been living on the profit that she made while she's been sick. She said she's been very careful not to use any of the principal and hopes to be working again this next week.



Here is Asia selling charcoal – her husband died not long after we finished the workshop and we are still waiting to see how she is doing. These women have very hard lives but look at those smiles!!! Salma is selling vegetables but she chose not to take the loan because she had become very ill after having a reaction to her medication and can't manage selling at all. We will meet with her again during the next workshop and see how we can help her progress. Khadija had the most experience of all of our women – she had been selling her goods for quite awhile and had even received a large loan, paid it back and used some of her profits to start to build a house. We visited her at the room where she lives but she had been very ill – again a reaction to the drugs but she never stopped working!!! She buys the material and threads and has a fundi (workman) sew them and then she sells them to office workers that she knows. She was using her telephone to contact her customers and had someone delivering the goods while she was sick. Her biggest problem was that she was spending a lot of money on food because she couldn't cook for herself. But she appreciated all that she learned from the workshops because she feels that she is better at budgeting her money and making choices as to how to spend it.

I could go on forever and if any of you want to visit Zanzibar I would love spending days talking with you and showing you just how wonderful Zanzibar and the people are. I am working hard and believe that I am effective and I am asking for your help so that I can continue to make a difference. Participate Now! is the way that I can accomplish that by utilizing my energies to create and manage these four projects during this year. Mzee and I are going to Pemba, our sister island, soon to set up another entrepreneur project with ZAPHA+ members there. Suleiman is our agricultural point person and I will have to write a separate email with details about that – the farm that he has been managing successfully and the kitchen garden project that we hope to expand. Kaesser is our educational contact who owns a small private primary school – we are looking to create opportunities for the teachers to teach more creatively to help the children to become more productive and successful. There are also a number of students and others emailing me asking to come to Zanzibar and volunteer. Managing volunteers is a full time job and I would like to put my energies elsewhere but I do have some people working with Kaesser now to see if they can develop a program for volunteers to help with the English classes at his school.

My son asked me what percentage of my budget would be overhead and administration. I did not start Participate Now! to get rich – I started it to make a difference – to continue the work that I have been doing for the past three years. The overhead is my work – I do much of the administration with my brother helping – he has actually put in a lot of time (for free) to help get the foundation set up with the checking account etc. I have a volunteer arriving next week, Mira Barnum, who has already been invaluable. She is helping me to set up a website where we will have PayPal available. The bulk of the money will go to the four projects – we will have detailed budgets and I will be working closely with each of the project managers to help manage them as effectively as possible.

If you can please send a check to:

**Participate Now, Inc.**

**424 Riverside Drive  
Fairfield, CT 06824 USA**

I appreciate that you took the time to read this very long email!! Please remember – “Being rich means having enough to share with someone else”. Please touch someone today – let them know that you care.

Thank you from the bottom of my heart

Kathryn