

HEALTH PROMOTION TANZANIA (HDT)



HDT-Pamoja Tuwalee WORTH Program hits Tsh.15 million in Biharamulo



Pamoja Tuwalee Project is funded by PEPFAR through PACT. It is implemented by Health Promotion Tanzania in Biharamulo district within nine pilot wards of Ruziba, Nyarubungo, Nyamahanga, Runazi, Kabindi, Nyakahura, Nyabusozzi, Bisibo and Lusahunga right from April, 2012 to date. The major objective of this project is to improve livelihoods and community support for Most Vulnerable Children (MVC) by ensuring them with health services, education, food and nutrition, psychosocial support and other basic life necessities. This is made possible by building capacity among MVC Committees, MVC Caregivers, Social workers - Empowerment Workers (EWs) and other enthused stakeholders in the area.

To ensure sustainable and reliable support for MVC, this project employs a program known as WORTH. The program brings together all MVC caregivers by forming WORTH groups comprising 25 members each. The groups aim at strengthening the economical capacity of the members thus raising their per capita income which automatically improves services provided to MVC in their families.

The members in these groups are always subjected to weekly compulsory cash contribution for group savings. Again, the WORTH members solicit minor, affordable and soft loans from their group savings at the lowest interest rate of 2 to 10%. Each WORTH group elects four leaders who oversee all group matters and settle disputes in whatever situation. In this respect, each undertaking of the group should always comply with the constitution because every power, procedure and doing is derived from it.



Kagera RPM handing over spray pump to WORTH group at Ruziba Ward. The pump was a support for their tomato garden from HDT Director of Programs

HDT is proud of the thus-far reached in the WORTH program since inception. Currently, 71 WORTH groups exist in all nine wards with a total cash balance of 10,797,275/= in which 1,022 loans have been made accounting for 15,457,950/=. Not only have some WORTH groups gone far by establishing the business ventures collectively owned by the groups as a whole but also individual MVC caregivers have invested in small business and entrepreneurship - the doing which has improved their per capita income and diet where vegetable gardens have been established. It is a common phenomenon for the MVC caregivers to borrow for

launching small business and earn profit which they use to serve MVC with scholastic materials like school uniforms, shoes, exercise books and pens. *“It was neither possible nor easier for me to pay school fees and other contributions for my grandchildren before joining Tupendane WORTH group, but now you can see, I borrowed 20,000/= from the group and initiated banana business which is doing well. I took another loan worth 50,000/= from which I earn good profit thus providing services to my grandchildren”* says Geogina Jackson from Ruziba Village in Ruziba ward. She says that her grandchild Melinda had dropped school because of school fees and other school requirements but after joining WORTH group everything has been well and Melinda has gone back to school.

Tasiana Kilengwa also acknowledges the efforts made by HDT especially in facilitating WORTH activities progress and she said that she earned 20,000/= loan from the group and started buying and selling bananas but with that business her two children are assured of services including food and scholastic materials. *“We are gradually improving and in no way can one undermine the role played by WORTH program because some of us were totally discouraged but now we have gained confidence, I can provide the basic needs to my children compared to previous situation”*, says Tasiana to the HDT Direct of Programs during field visits.

HDT finds WORTH program as the future hold of the MVC and their caregivers thus asks for a push to the already existing WORTH groups so that their credits can be boosted enhancing numerous soft and affordable loans among members.

Below is graphical presentation of WORTH financial progress as per Jan-June, 2013

