Updates from Africa
-- Excerpts from the Journal of Heather Merkel Cammarata ’86, Executive Director of MicroFinancing Partners in Africa (MPA)

Heather Merkel Cammarata ’86 is the Executive Director of MicroFinancing Partners in Africa (MPA). Heather and founder Sister Toni Temporiti work out of St. Louis, MO. These are excerpts from a journal Heather kept during their Fall 2013 visit to multiple countries in East Africa. More information about MPA can be found at www.microfinancingafrica.org. An article on Heather’s work is featured in the NDWC January 2014 newsletter.

September 15-16, 2013—In Transit from Saint Louis, Missouri, USA to Nairobi, Kenya

Flying from St. Louis to Dallas, the clouds are sparse enough that the patterns of agriculture, hills, forests, neighborhoods, and roads are visible. We have expanse. It is striking how many greens there are in this part of the country: light green fields, dark pines, blue-green rivers that occasionally glint silver as the water catches and throws back the sunlight. Throughout the rise and fall of the terrain, a network of roads sews the land together, stitching the patches into work to be done. This is Sunday, though, and the “urge-and-urge-and-urge” of Walt Whitman’s America is at rest on this seventh day.

We have been told that in slums and very poor areas where there is a lack of basic access to clean water that a type of “water mafia” has become an industry, charging exorbitant rates for small plastic bags of clean water. I know where the water mafia thrives in the first world: at the airport!—where they extract $3.79 for a mere 500 ml of water. Well, at least it’s not ballpark prices. I paid anyway, intent on staying well hydrated for the trip.

It will be wonderful and amazing and inspiring to visit with our friends and partners in Africa again. We know that they will want to give us the full report on loans and successes. This is a key part of the accountability facet of microfinancing. I am struck by the thought that we, too, are accountable to the people here. Have I done enough to measure up to the scope of their achievements? What will I report? Have I made enough presentations, sufficiently shared their stories and the mission of MPA? It feels that I personally have much more to do.

Wednesday, September 18, 2013—Nairobi, Kenya, with Jamii Bora/Yawezeakana

After breakfast, our mission was to follow Janet Bett into the streets of downtown Nairobi to meet with another Tumaini to hear about how things have been going since the SACCO. Along the way, Janet came across a young man begging on the sidewalk. We learned his name is Gregory Olvoch. He is now 23, but at age 11, he lost both his legs below the knee from elephantitis. His wheelchair is parked behind him, a basic industrial model of tubular steel with broken front wheels. Janet told him that despite the challenge that is obvious, he is blessed with strong hands and eyes. “Rather than begging,” she said, “you might be able to sell something in the park just down the corner. Here is a form for the Yawezeakana SACCO. I'll
come back tomorrow, and we'll get your photo taken so that this application can be submitted.” Gregory replied that his is married, and that his wife does work but is limited because she has no Kenyan ID. Perhaps together they could save 100 Kenyan schillings (about $1.25 US) per week. Janet Bett said, “We can help you save. Even though you see a problem, there is always a way out and up. No one is too poor to be a member of Jamii Bora!” She said to us, “You see, his mind is stable, he just needs some guidance and some hope.”

We passed the Jevanje Garden, the small park where Ingrid Munro would meet with the Original Fifty (this is truly a term of reverence among not just us but all members of Jamii Bora) to figure out how the small loans would work. This is where Janet herself met Ingrid and “came into her arms,” as she says. This is an historic site.

We met with Wangari Rufus, one of the Tumaini and also an Original Fifty, who has been working with a small enclave of street beggars who have made a home along a small ravine that cuts through downtown. Wangari introduced us to Lois Wangoi, a barefoot young woman with dreams of attending culinary school. She would like to bake wedding cakes as her business, and asked for a donation to assist with this. Janet corrected her, encouraging her to join Jamii Bora/Yawezekana as the best path to achieving her dreams.

**September 20**

Nancy and Elizabeth are our guides this morning, through the slum of Mukuru. We are especially delighted to meet John Kalikia, the owner of a garbage collecting and recycling operation. John came from the slums and started with a very small loan. He now is a minister, owns this garbage company which employs several, and is a landlord, renting out 30 small rooms. These rooms are constructed of the ubiquitous corrugated metal, but John has set them on a concrete pad, and has added showers and toilet rooms at the end of each row. Further, the rooms are painted a Kelly green, and the doors are barn red. In the spirit of recycling, we spy nails that are using bottle caps as washers to strengthen them.

John explains that he hires street boys to collect paper and trash from the streets. They get 5 Kenyan schillings, about 7 US cents, per kilogram of trash. This serves three purposes: 1) it cleans up Nairobi; 2) it provides a wage to boys who can now hope to be something in the community; and, 3) it allows him a chance to keep an eye on these boys to encourage them to stay off glue. John collects and resells aluminum, zinc, copper, steel, brown paper, white tissue, plastic of all types, and a variety of other refuse. As we amble through the operation, it’s weird that the ground is kind of spongy-we are walking on garbage that has congealed into a black, soft surface. At first the scene is chaotic—there appears to be trash everywhere, and the
workers are hunched, picking through the tiniest slivers to accumulate a bunch of something. At second glance, however, the piles are very organized. He has used corrugated metal to create bays to allow the piles to grow very high. They are using giant nylon bags to contain the plastic bottles and detritus. He also hopes that his business model will be adopted throughout Nairobi to involve more of the street kids in gainful employment and cleaning the environment.

From there we visit a Yawezekana SACCO member in Mukuru, Jane, who owns the Good Hope Café. She has situated her restaurant, a small shack about 8'x10' with one board table with benches, nearby to be able to attract mechanics who might want a meal. We sample the specialty of the house, getheri, which is a most delicious bowl of roasted potatoes, beans, maize, and cabbage. Jane is a chef extraordinaire! Jane proudly introduces her daughter, who, thanks to a loan from Yawezekana, has just earned her diploma in business. Jane is proud of that, but aspires for more. Next on her list is a new home, and she already is a member of the Yawezekana Housing Cooperative that will offer home loans for new housing.

**September 22—Masaka, Uganda with Caritas MADDO’s Cow Project**

Today is the first time any of the four of us attended Catholic Mass in a Muslim school building. How about that? We each note how remarkable this is, and yet routine for this area. There is a Muslim school down the road which has agreed to share its largest building for Catholic school children to attend Mass there. We arrive about 15 minutes early, and already the place is packed-there are at least 600 primary school children crammed in this room. It looks like not only will we have to stand, but we'll have to stand and block the view of the kids behind us. One of the older students, with an usher sash, directs us to the front, and there are four seats waiting for us. Front row. No fidgeting for me! Although the words of Mass and the sermon are in English, the songs are in Luganda, the local language, until they get to “Table of Plenty.” Hey, we know that one, and suddenly instead of just clapping along, we are singing at the top of our lungs.

We visit MADDO Dairy in the town of Masaka and are impressed with the upgrades since the last visit. They have installed a new continuous flow homogenizer which processes 600 liters of milk/hour, and also a second larger collection tank which holds 2,500 liters of milk. They have incorporated sanitation techniques that include dipping one’s shoes in bleach before entering the processing room, which is now tiled with bright white tile. Everything looks clean and modern. The highlight is a taste of the strawberry drinkable yogurt-delicious!

In the afternoon, we meet with Dr. Maura Lynch, a Missionary Sister of Mary who manages and does the surgical operations in the Fistula Clinic that is a part of Kitovu Hospital, which is part of the Diocese of Masaka. This clinic serves women who have suffered injuries in difficult and
tragic childbirth that cause them to be incontinent. The implications of this are horrendous. In addition to dealing with the death of the baby, the women are often shunned by their families and neighbors. Four times a year, the Fistula Clinic holds a camp, gathers in a number of such women, does the simple surgical repair procedure, and hosts them for six weeks for their physical recovery. During these six weeks, we discussed with Dr. Maura the possibility of incorporating some type of microfinance/business/skills training to give the women a head start on what they could do to sustain themselves when they reintegrate into society. Fr. Peter Ssenkaayi offers to come and give training on organic farming. Since many of the women may not own land, they may only be able to consider selling vegetables that they grow out of a garden made in a big sack, and to do some initial cow project training. For those women who do live on farms, they may be able to bring this knowledge to their areas. This fits the mission of the cow project, to empower those who are hungry in the Diocese, and we see a fit between the women and MPA as well. There will be more discussions to be sure, but the seeds have been planted.

**Monday, September 23, 2013**

This morning we meet the family of Josephine. Josephine and Peter had had cows going back to 1994, but there were difficulties with East Coast fever, and some of them died. She received a cow through the Cow Project in 2011, seeing that a cow could be a source of income. In 2005, Josephine and Peter signed on to get the biogas, and it has been serving them very well. Back then, you had to turn in another heifer to get the biogas. Now, farmers can sign a loan requiring them to contribute at least 4 liters of milk per day toward the payback of their biogas loan. This allows more farmers to enter the biogas program more quickly.

Peter and Josephine explain the mechanics of biogas. First the cow dung and cow urine are mixed, using gloves and a long broom, in a concrete tub, and then pushed down to a big underground spherical vat called the digester. The digester naturally mixes the material, and the biogas rises to the top of the sphere, and the waste slurry stays at the bottom. When more new dung/urine is pushed into the sphere, the pressure of the gas forces the slurry to move along to the next underground smaller vat, and then to a basin up at ground level. At this point the slurry can be combined with maize to feed to the chickens and the pigs, and it can be used as fertilizer for the crops. Josephine and Peter add to the mix every 2 days, sometimes every day. There is a small shallow bowl shape at the top of the digester above ground level where the piping emerges to continue its path to the house. Josephine pours water into this shallow shape and watches for bubbles. Bubbles would mean that some gas is escaping, and measures would need to be taken to seal up the joints in the piping. No bubbles today, so all is good.

We pass through their farm compound. They have three adult female cows and two baby bulls, which will soon be sold for additional income. They have a dog house which has a
tongue-in-cheek sign reading “Police Station.” They have a large piggery, with some pretty good sized oinkers. And, as I'm wondering who lives in the three-story building so very close to their home, it becomes apparent from the clucking-Peter has invested in 500 chickens for eggs and eventually fryer/boilers. They mill around the floor, which is full of chickens but somehow not crowded. Peter finds 200 eggs each day to sell at the market at about 150 Ugandan schillings (maybe 7 cents) per egg.

Josephine continues, “We have benefitted a lot from the cows. We can sell milk and other cows. We have been able to pay school fees, and have put all seven our children through school, including university. I can buy matooke and good food for the family. I continue to sell milk to the MADDO Dairy. I respect the program because they are the ones who initiated the animals, and the sale price is a good deal. I take 20-25 liters per day, but in the dry season it might be 13-15 liters.” One son is studying biostatistics in Belgium. One son is a seminarian. One is working for a Chinese oil company in Kampala. One daughter is working for the insurance company AIG. And the youngest, Flavia, has just finished her master’s dissertation at Makerere University, before she plans to enter the religious life. They have much of which to be proud.

And now Josephine would like the demonstrate the speed and ease with which cooking can be done with the biogas. She invites me (who, ME?) to assist her with the cooking. Hoooookay! I get to work cracking eggs and scrambling them while Josephine adds red onion, garlic, salt, and paprika. She puts a tea kettle on one stove to boil water, and a frying pan on the other with a small bit of oil. It is soon hot, and I add the egg in three batches, swirling it around the pan according to Josephine’s good instructions, and she does the flipping and moving to a plate. The tea kettle is ready, and she pours the boiling water into a thermos. Our group enjoys hot Ugandan tea with bites of omelet from eggs gathered this morning. Delicious!

Josephine loves cooking with biogas. Her utensils and pans stay cleaner. She no longer contends with smoke in her eyes. She notes that her husband is able to cook, too, especially at lunch time when she is at work. Paul, one of the trainers with the cow project, notes that now that there is no more smoke in the women’s eyes, it seems that biogas helps them look younger and more beautiful. This is certainly evident with Josephine.

After saying goodbye to Josephine and Peter, we visit the farming family of Rasheedi Kwaba, a Muslim family, who prepared his farm and qualified for a cow in only six months. When Fr. Peter first met this family, they did not have any type of latrine on their property, no way to wash hands, and the whole family was struggling. Not only did Rasheedi embrace the principles of the program, but he came up with an innovation that Fr. Peter plans to include in the training for future farmers. Rasheedi built a shower room that has a loose rock floor, and an open-door design that allows light and privacy at the same time. He also adapted the hand-washing station to have lovely circles of rocks underneath to capture the water and minimize mud, and also used the bottom of a plastic container as a cap for the soap to protect it from the elements. Very creative use of the simplest of materials! Rasheedi’s children follow us everywhere around the farm. (They are not in school today because of the teacher’s strike in the government schools. They are not in school today because of the teacher’s strike in the government schools. Teachers currently earn about $100/month and are asking for $110-$120/month. In comparison, a driver at a bank earns about $250/month.) This family has
already signed up for biogas under the new terms, and construction will start in just a few weeks. Rasheedi will need to dig the pit, about 9 feet deep by 20 feet long and 9 feet wide, and provide bricks. The cow project will provide the waterproof cement and rebar reinforcements, and the biogas system company is contributing the labor to do the actual construction.

Next we visit with Edward and Sarah at their farm where biogas is being installed at this moment. We see the size of the pit, and get an idea of what happens underground. This biogas system also includes a conduit from the human latrine into the digester, as well as the one from the zero-grazing cow pen. The digester does not care whose dung and urine it is, it all turns into a clean biogas. We ask Edward if he dug this massive pit all by himself, and he said, “When there is hope, there is no need of tiredness.”

When there is hope, there is no need of tiredness. Wow.

**September 26—Bushoga, Rwanda with the Bushoga Women’s Bakery Cooperative**

Markey navigates us to the village of Bushoga for a meeting with the women of the bakery. She explains that both Nyagatare, the town where Blue Sky Hotel is, and Bushoga, the village, did not exist 20 years ago. Rwanda repurposed land from a national park, designated certain areas as towns and villages, and encouraged Rwandans who were living in other countries to return. Many did.

Off the paved road and back on another rocker-roller of a dirt road, we make our way. Bushoga is planted on the other side of an enormous rice paddy run by a cooperative of farmers. Children greet us with the ubiquitous “Mzungu! Mzungu!” which is not only common to Luganda and Kiswahili, but also Kinyarwanda language.

The women are trying their best to keep their cool. They are lined up in front of the only painted home on the one-street village, and they are sporting brand-new aprons proclaiming the “Rwanda Women’s Bakery, Bushoga, Rwanda.” They dance and sing and welcome us, “Nikaribu! Nikaribu!” and draw us in to the house that has been transformed into a bakery.

We sit around a picnic table in a neat alcove. Normally this is a kneading room, but today we all gather in. Markey asks each woman to share her name, who is in her family, her goals, and why she is involved in the bakery. A common theme is to provide good nutrition for their children, to improve Bushoga, and to make Rwanda stronger. One young mother states that she would like to earn enough money to open her own bank account, and not rely on her husband for income. The bakery has now completed enough preparations to have opened, and they have been selling breads and cakes for one week now. They offer traditional Rwandan bread, a banana-bread-like cake fortified with crushed peanuts, and a deep-fried roll, a heavy donut of sorts. Each are delicious! One of the innovations that the women have figured out
for themselves is that they will also sell tea and other beverages, to wash down the baked goods.

They have been saving regularly, have organized themselves with a President, Secretary, Treasurer, and Manager of Operations, and have saved enough to get a big oven and a house of their own (the current one is being used rent-free as an encouragement to start up this activity, but the rent-free period will end in December). The women show us just how they bake bread now. First, a large pot is set on top of the firewood or charcoal stove, with three large stones inside. When these are heated up, a smaller pot with the bread ingredients in it is placed on top of the stones, and a big lid covers the whole thing, weighted down by another stone. About 30-60 minutes later (depending on bread or cake), batter or dough has become a delicious, sellable product.

This cooperative of 12 women and one man are saving regularly, each contributing about 500 Rwandan francs (about 85 cents) weekly, and each working diligently in the bakery. From their common account, the group has acquired a commercial stove, a house to convert to their own bakery building, and pots and pans to use in baking. They purchase flour, other ingredients, fuel, and materials for the bakery. They pay a small commission to young boys who can deliver baked goods by bicycle. At this early stage, they are baking and selling out of 100 donuts and 30-40 loaves of bread per day.

**September 28—Bukoba, Tanzania with the Bukoba Women’s Empowerment Association**

We meet Regina and the women of BUWEA. They are joyful and well prepared for us. We first receive a status report and official thank-you from a new project coordinator named Jessica. We do introductions, and then proceed to visit a rural widow who has a small subsistence farm. It’s Consolata Emmanuel, who traveled with us to Masaka in 2011! Her farm is well organized. She has goats and 5 local cows (these give about 1 liter of milk per day, less than the goats). She runs a lumber business, cutting pine trees into boards and selling them. She has been able to improve her house with a new roof and concrete floor, and has been sending the kids to school, because of her productivity with the loans from BUWEA. Further, Consolata is the village coordinator for this rural area, and meets with about 68 women in total on a regular basis as a part of managing the loans and repayment of loans.

From there we visit the Soy Factory, and you would not believe this place. It’s AMAZING. It’s clean, it’s beautiful, it is thoughtfully designed for a good work flow for making food product. The roof soars about 20 feet above the concrete floors, and the walls are plastered over and painted brightly. The windows have protective bars, but they are lovely curves and arcs. There is a meeting room, and storage room for raw materials, a packaging room with a sealer which seals 500 ml pouches of soy milk and soy milk yogurt (strawberry!) with refrigerator, another large meeting...
room, a porch at which to grind the soy beans, a processing room with traditional ovens as a back up, a modern boiler, and a type of pressure cooker which processes the beans into soy milk. There is a test kitchen, and the women have come up with delicious recipes for soy chappati and soy cake. There is a store front, and here on display are dried fruits, soy beans, soy flour, cassava flour. The milk is not on display here because this room does not have cooling, but it can be quickly retrieved for a customer from the packaging room. The workers wear bonnets, yellow aprons, and boots. They are fastidious about cleanliness—as we leave one room, someone is mopping behind us to clear up any footprints.

Finally we convene in the large meeting room to hear from the village coordinator of another village, and from her women who have come to help us celebrate. Adventina is an up-and-comer, a very young widow who has done well with her own small projects through BUWEA and now is encouraging the village women who live around her. We all express our thanks.

The last agenda item of the day is a celebration, and BUWEA has arranged for local dancers to entertain us. They drum furiously and happily, and the four dancers in goat-hair skirts take turns twisting their hips as fast as they can in a true Bukobian dance. The women are clapping, and some join in, dancing for a bit, and then sitting back down. Something comes over me, and I decide it would be great fun for one of the mzungus to give it a try. Of course, I look like a wounded manatee flailing about, but the women howl with the fun of it all. At least I tried!

Hakuna matata (no worries)!