

# Establishing and Sustaining Community Based ECD Programs through Micro Finance Synergy

*Presented by:*

**Mary Kabati**

**PROGRAMMES COORDINATOR**

**TAHEA MWANZA**

**Email:** [marykabati2004@yahoo.co.uk](mailto:marykabati2004@yahoo.co.uk) /  
[taheamwanza@gmail.com](mailto:taheamwanza@gmail.com)



# Establishing and Sustaining Community Based ECD Programs through Micro Finance Synergy

*A case of 14 communities in Ilemela and Nyamagana Districts in Tanzania.*

**Intervention area:**

Ilemela and Nyamagana districts in Mwanza region

**Project Target:** 3,600 children aged 5– 6 years in 10 schools by year 2013.

**Overall Objective:** Increased access to quality early care and education among 3,600 children aged 5 – 6 years in Ilemela and Nyamagana district by 2013.

## **Project Purpose:**

Strengthening formal basic education through access to quality early childhood care and education among young children aged 5 & 6 years in Ilemela and Nyamagana districts by 2013.

## **Introduction and Background**

- In most Sub-Saharan African countries, little has been accomplished in terms of developing policies to support comprehensive early childhood development services.
- As a result, establishing and Sustaining Community Based Early Childhood Development programs is mostly a community responsibility, by building on community tradition of working together towards achieving a community goal

# Introduction Cont.....!

- Tanzania Home Economics Association – Mwanza has built on that strength to establish community-based preschool programs, in 14 rural communities.
- The signature of TAHEA's program is the micro finance synergy in Community Based ECD programs means that Early Childhood Development program and Community Managed Micro Finance has worked together for greater results.
- *Synergy can be defined as “The combined power of a group of things, which when they work together, the result is greater than the total power achieved by each working separately.”*

# Context of the program:

- Ilemela district which hosts the majority of the targeted Communities has 1080 square Kilometers of which 76.6% is Lake Victoria
- Bugogwa is one of the 9 Wards of Ilemela district. Bugogwa hosts fishing communities which are highly populated The Ward has a population of 37,312 (18,311 Male and 19,001 Female), made up of:
  - ❖ Number of households - 7,601 households
  - ❖ Average Household size - 5 people,
  - ❖ Number of children 0 – 8 - 5,226 (2,403 Boys, 2,823 Girls) children

# Context of the program cont....!

- Despite the advantages of Bugogwa Ward being close to the lake, residents of fishing community face many challenges, which include:
  - Income poverty is a major one,
  - Poor sanitation due to lack of toilets is another sensitive area
  - Lack of clean water (the lake is highly contaminated and hosts water borne diseases)
  - Food access and affordability
- Working in fishing requires one to spend more time in the water and only comes off shore for selling and refueling of vessels, the fish boats in the morning attracts many people including young children to do business.

# Context of the program cont....!

- Young children wash the boats or sort out fish for money. Because of the urge to get money for the video shows (entrance fee), pool games or to supplement income at household level, some of the young children are attracted to work for the fishermen and other business owners at a very low wage thus missing school.
- It is alleged that HIV and AIDS is on the increase due to commercial sex, let alone the unplanned pregnancies which can result to children born with the infection.
- Currently fishing has been monopolized by big businessmen and the local communities are workers in the sub sector, the situation which is impacting the livelihood of the fishing communities.

# Project Overview of Accomplishment

- The project has been able to establish 14 Preschools/ Child Care Centers through Micro Finance Synergy, The centers have been equipped with necessary items to support learning( see table)

No.	ITEM	YEAR 2009- 2014 December
1.	Classrooms	20
2.	Storerooms	14
3.	Teachers Offices	14
4.	Outdoor Games	12 Sets (climb and slide, swings, seesaw, merry go round, football and netball ground)
5.	Rain Water Harvesting Tanks	5
6.	Toilet Stances	52
7.	Child Friendly Tables	54
8.	Child Friendly Chairs	412
9.	Teachers Tables	24
10.	Teachers Chairs	24



The establishment of the Preschools/ Centers has enabled Preschool Enrolment 2009 – 2013 (2,514 Boys and 2,550 Girls) Total 5,064 Children through micro finance synergy

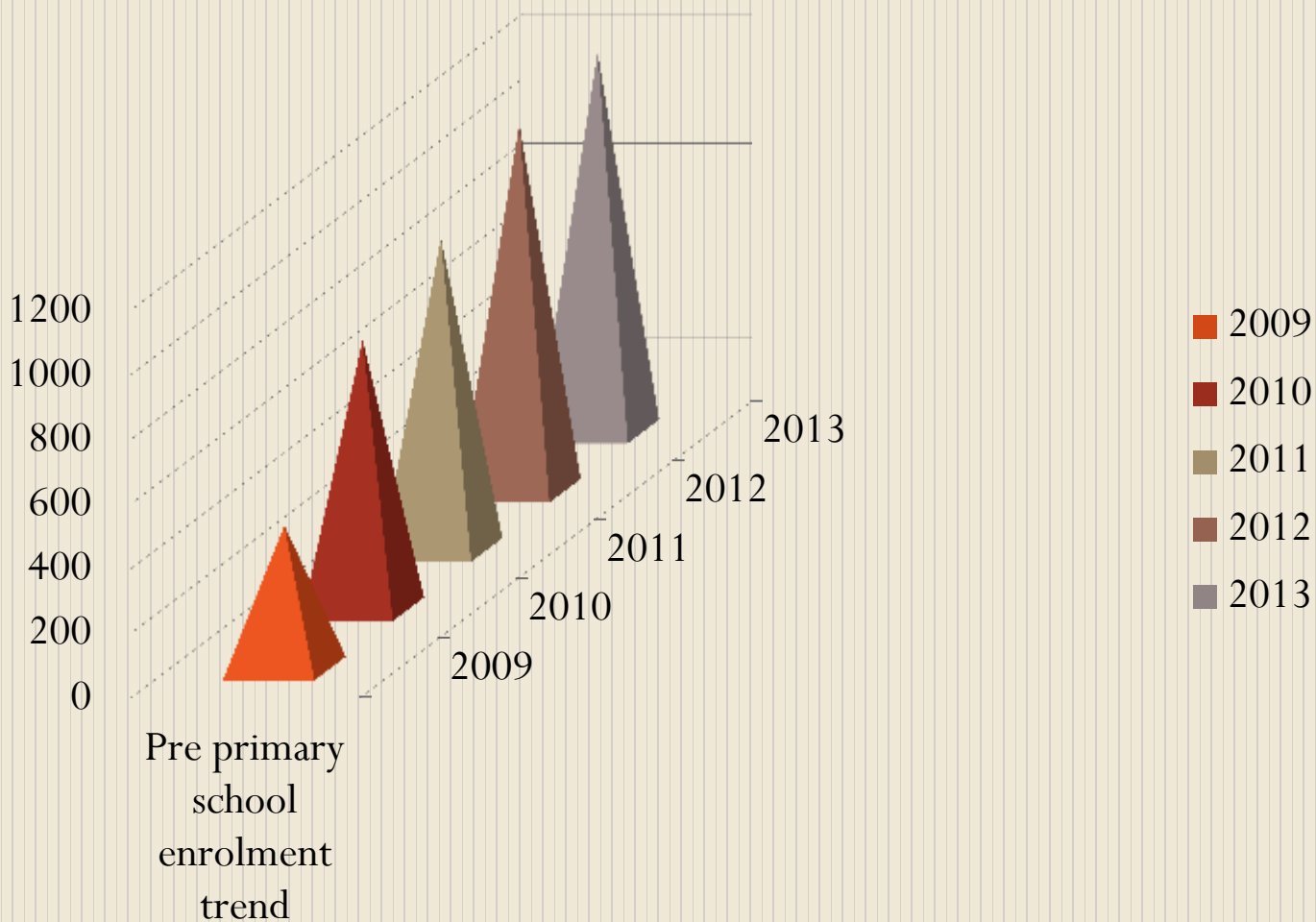
**The Key elements of the program:**

- ***Community Mobilization*** – The entry point in the community was mobilization of community members in Community Managed Micro Finance to economically empower families so that they are able to participate in the ECD program. Once the micro finance groups started operating the mobilization of communities on the importance of Early Childhood Care and Education followed.
- ***Micro Finance Synergy in ECD*** – Since the ECD program was community based and initiated by the communities, there was no budget from the local government to sustain the services, so there was a need to start a special fund through micro finance activities to pay the Para Teachers as well as for the feeding program.

- ***Establishing the ECD Centers*** – The community contributed 20% towards construction of the ECD Facilities and this has given them ownership of the program.
- ***Teacher Recruitment*** – The ECD Centers were faced with Caregiver shortage, the communities decided to use their own people in the community to give care and education to the children who were enrolled at the ECD Centers, and are popularly known as Para Teachers.
- ***Locally produced learning and teaching materials*** – Para Teachers receive training on care and education, they are trained on how to develop locally available materials for use with children.
- ***Linkage to Primary School*** – The program as well works with Class 1 Teachers in child centered teaching methodologies, assessment of children and intervention to ease the child transition to primary school.

# Increase in pre-Primary School Enrollment

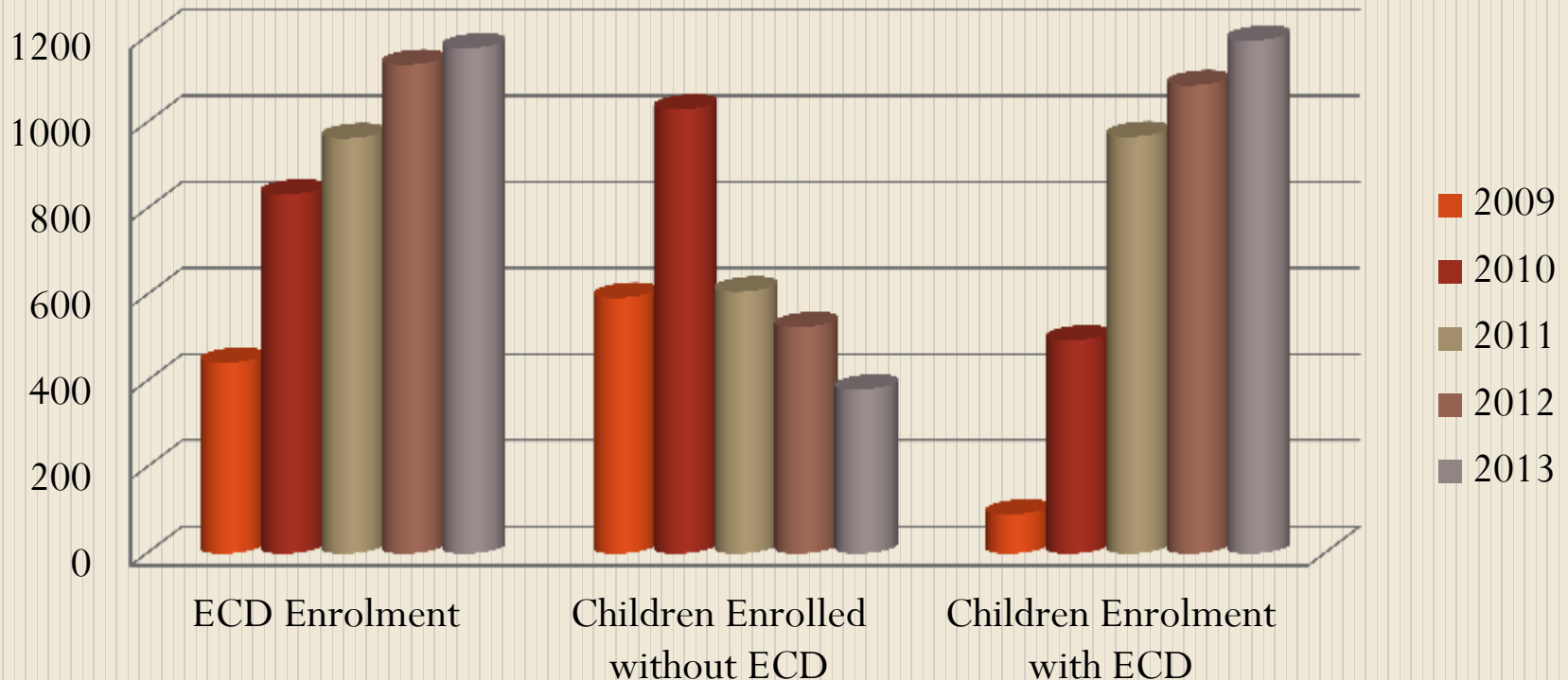
## Pre Primary Enrolment



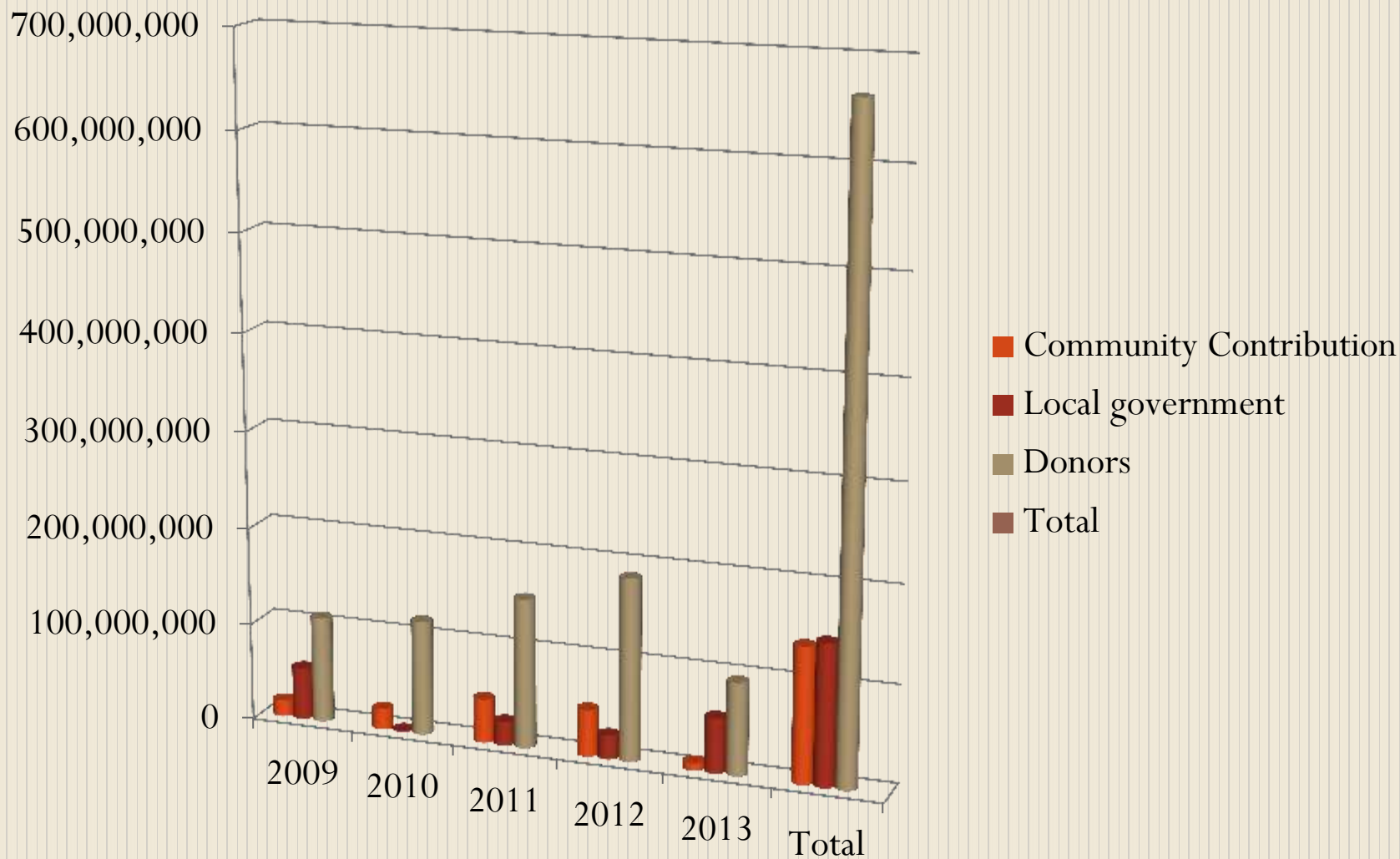
# Increase in Standard 1 Enrollment

- **Standard 1 enrollment 2009 – 2013 (3,425 Boys and 3,460 Girls) Total 6,922 Children through Microfinance Synergy**

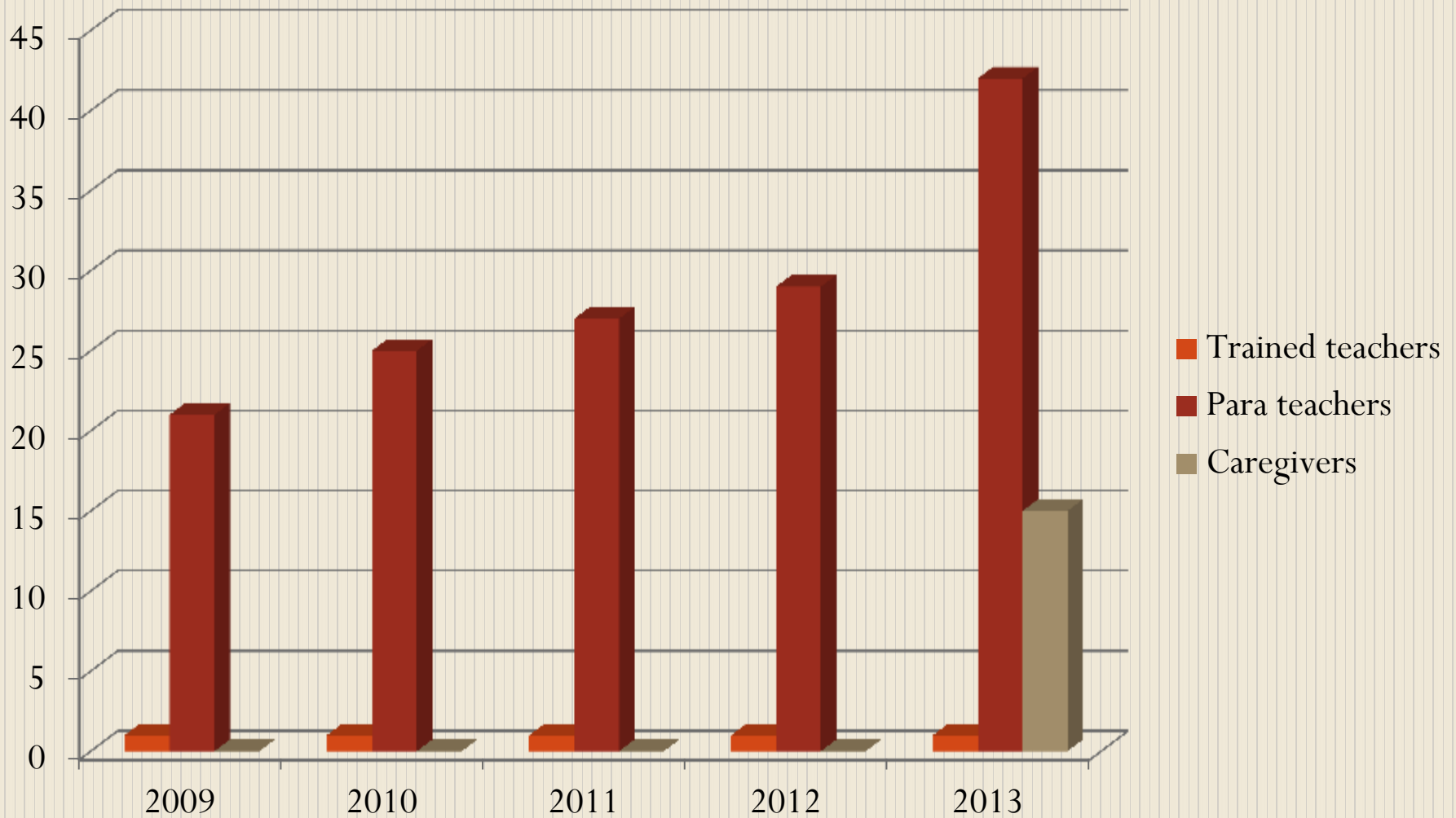
## Standard one Enrolment



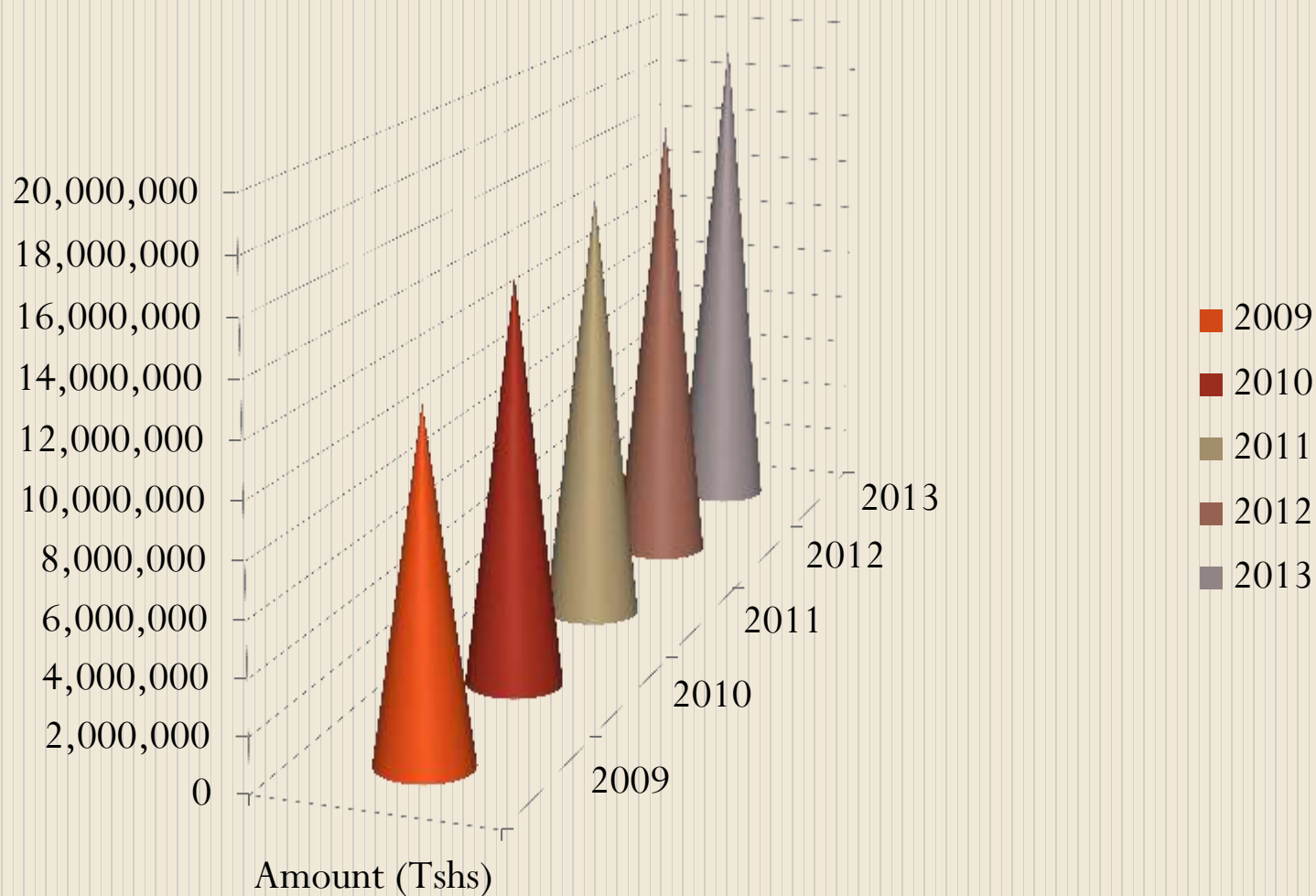
# Increase in Community Financing of ECD Centers through locally mobilized resources, Local government funding and Donor support (TSHs)



# Increase in Number of Para teachers/Caregivers recruited, trained



# Amount paid to Para Teachers as Monthly Allowances



## Increase in Household Financial Resources

- Micro Finance Synergy in Early Childhood Development program was intended to improve the care environments of the child, the household where the child lives, the Schools/ centers where the child attends part of the day and the community where social services are provided.
- The economic strengthening of families was key to increasing access to quality care and education to young children. Communities were mobilized to form groups where they accumulated capitals for saving and lending activities, members were able to access soft loan for starting income generating activities thus enabling families to meet the basic needs of young children (see the figure below)



# Summary on Community Managed Micro Finance Groups Performances

<b>THEMES</b>	<b>YEARS</b>	<b>STATUS</b>
<b>Number of Groups</b>	<b>2009 – 2013 (December)</b>	<b>260</b>
<b>Members Reached</b>	<b>2009 – 2013 (December)</b>	<b>7,524 (4,891 Women, Men 2,633)</b>
<b>Cumulative Saving</b>	<b>2009 – 2013 (December)</b>	<b>280,919,670.00</b>
<b>Value of loans outstanding</b>	<b>2009 – 2013 (December)</b>	<b>333,498,630.00</b>
<b>Average loan Size per member</b>	<b>2013 (December)</b>	<b>89,566.00</b>

*Figure 1: The Household Income was 500/= Tshs in 2009 and 3,750/= Tshs in 2013*

# Next Steps:



- *Access to higher level of capital* - Establishment of WAHI Financial Services to enable the continuation of the loans for the Communities which have been served for more than 3 years (Archived groups)
- *Centralization of the Education Fund*- This allows the continuation of the ECD services offered by the groups even after the project ends.

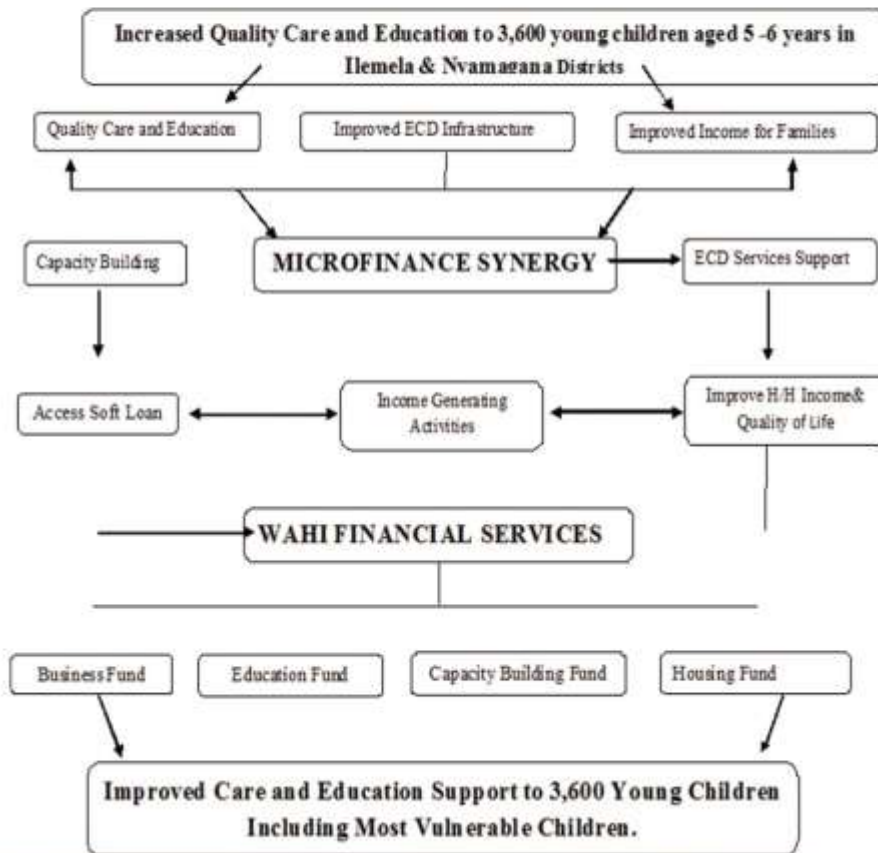
## Next Steps:

- ***Developing an Integrated Model*** - A pilot project has been introduced to have some missing elements of ECD addressed, especially on the delivery of holistic Services (Integrated Early Childhood Development) Services.
- ***Conducting child assessment to measure the impact of the Program.***

# TANZANIA HOME ECONOMICS ASSOCIATION (TAHEA - MWANZA)



## COMMUNITY MANAGED MICRO FINANCE SYNERGY TO ECD PROGRAM



***Project Implemented By:***

Tanzania Home Economics Association  
(TAHEA - Mwanza)

***Supported by:***

STROMME Foundation – Eastern Africa,  
Better Way Foundation – USA,  
CiC – Tanzania, and  
Firelight Foundation USA

**Thank you for your attention!**

