

Kwa Wazee

Cash transfer and psychosocial support for older people and their grandchildren

Narrative Report 2009

Motto:

To build up structure for difficult times and at the same time to contribute to solve the problem of isolation and feelings of helplessness.

1. INTRODUCTION

The year 2008 ended very exciting – and challenging - for Kwa Wazee. Necodimus Chipfupa, the Program Director of HelpAge International in Tanzania, and Smart Daniel, Social Protection Manager of Help Age International visited Kwa Wazee in December and discussed with the team opportunities to use the case and the experiences of Kwa Wazee for piloting universal pensions in the entire district of Muleba with around 18'000 people over 65 years. DFID, the Department for International Development (UK), very committed in Social protection, had signaled an interest to discuss a proposal of support for a pilot for universal pensions during 5 years. Kwa Wazee could occupy the role of a technical expert – with its 5 years of experiences. The day after the meeting in Nshamba, the whole team met in Muleba with Hon. Kamugisha, Chairperson of the District Council, and a number of district officials in order to inform them about the proposal and to discuss a possible commitment of the district.

In the meanwhile things went back to normality. To commit the (five) Ministries in Dar es Salaam involved in such a pilot was and remains an extremely difficult and slow process, in DIFD other program proposals competed with the universal pension proposal. In order to keep the momentum, HelpAge International decided – with their own resources – to undertake a feasibility study on social protection – including universal pensions – in Tanzania. Muleba district was selected as one of the three districts where the study was undertaken. So Kwa Wazee was pleased again in this December to receive the two consultants and share their experiences with them. The report which should contribute to promote the discussion on universal pensions in Tanzania, is expected to be finished in the first months of 2010.

Kwa Wazee is proud to be a learning organization and to serve as a social laboratory. 2009 was an important step forward in getting experiences in organizing older people (see PSS light) and grandchildren (see TatuTano) but also with new methods of targeting the beneficiaries (see “Community Targeting”). The experiences in organizing older people and grandchildren taught us a lot about the enormous potential cash transfers has to facilitate other processes which we named “Cash Transfer Plus” (see below)

2. NEW LANGUAGE FOR THE SAME SITUATION: “SKIPPED-GENERATION HOUSEHOLDS”

It is well known that HIV and AIDS has led to an increase of households made up of the old and the young – more recently called “skipped generation households”. The ODI defines those “skipped generation households”(SGHs) as followed:

“SGHs occur when an older person, often a grandparent, becomes the primary caretaker for a child who has lost one or both parents, or whose parents are absent for a prolonged period of time. This is distinct from an **older person headed household** where the middle generation may still be present; it is also distinct from a **child-headed household** in which there are usually no older people present, or if they are present they may be too sick to act as a household head.” (ODI Project Briefing, no. 33, November 2009).

HelpAge International, the Overseas Development Institute (ODI), UNICEF and UNAIDS recently carried out a study to improve the understanding of how these households cope especially during emergencies, but also to increase the understanding of those households in general. The preliminary findings – some of them quoted below - confirm our experiences in Kwa Wazee.”

Concerning the vulnerability of the “skipped-generation Housholds:

“The study showed that whilst the sex of a caregiver did not appear to impact the overall viability/stability of a household, their age and health did. Old age often led to a decrease in the quality of health and in physical capacity, resulting in less access to income generating opportunities and resources and more burden placed on children for productive and reproductive-related tasks. The age of children also impacts the household’s capacity, with older people in Zimbabwe noting that it was more difficult caring for children aged 0-5 than 5+.” (p.2)

Concerning the care situation in SGS’s:

“Despite the fact that many older persons are ill equipped and underprepared for parenting, findings from both countries show that children living with grandparents are more likely to be looked after lovingly, and treated fairly, compared to those living with other extended family members and that children would rather live with their grandparents than with other relatives.... According to NGO-respondents, grandparents were also seen as being more reliable as caregivers.” (p.2)

Concerning traditional support structures which partly also applicable in Tanzania:

“Findings show that long-term crises have eroded family and community support: whilst older people are taking in grandchildren, they reported being unable to turn to family and others for support, that their contributions were no longer recognized, and they were seen as an additional burden to already overstretched households. ‘In the past, grandparents were not caregivers’ said one grandfather in Uganda, ‘They were teachers. They shared stories about ways to live and behave. This is very different from becoming like a parent.’” (p.3)

Concerning impact on administration of antiretroviral drugs:

“ Findings from Uganda suggest that when compared to other households, some members of SGHs taking antiretroviral (ARVs) drugs are less likely to follow treatment schedules because their older carers may lack knowledge on how to take the drugs or are unable to provide the food with which to take the drugs or because they themselves are unable to access the drugs. Children on ARVs reported being turned away from ARV-distribution sites because they were on their own, their older carer being unable to accompany them.

Stigma remains a key challenge in both countries (Uganda and Zimbabwe). SGH with an HIV-positive member are not open about their status for fear of discrimination and isolation, as stigmatisation can occur even within families. The emotional effect of this on both older caregivers and children under their care, can be immense.” (p. 3)

In the “Policy recommendations” we can read:

“ **Resilience, resourcefulness and livelihoods.** Development of livelihood strategies for older people is essential for self sustainability and emotional wellbeing of SGH. The capacity, health and mobility of older people differs from younger generations and, therefore, require programmes to establish age appropriate viable options that offer skills building and utilise and build upon the existing skills and knowledge of older people.”

“ **Social protection.** Cash transfers should be developed as a recovery initiative for particularly vulnerable households such as SGHs. These should link into the development of broader Government country wide social protection plans to reach the poorest. For example, HAI is currently working alongside the Government of Uganda and others to develop its capacity to deliver social protection, including the piloting of social assistance grants for empowerment in six Districts across the country.” (p. 4)

We are proud that Kwa Wazee is already implementing these recommendations, namely

- Provide cash transfers in the form of pensions and children benefits for the grandchildren.
- Lobbying together with HAI Tanzania alongside the Government of Tanzania for the implementation of broader social protection measures in the form of universal pensions for older people.
- Develop and promote livelihood strategies among the grandparents and the grandchildren through formation of mutual support groups which enables savings, small loans, income generating activities and training.

3. PENSION PROGRAM

The Pension Program – our core program - is working as planned. In this year we changed the financial administration from a normal Excel program to Mango (with the support of Kwa Wazee Switzerland). We carefully increased the numbers, especially in the underserved areas of Mubunda, Kishanda and Buganguzi – but we have still a waiting list of over 200 names!!! The monitoring has been done for all beneficiaries – with some (positive or negative) consequences for some of the beneficiaries.

Community based targeting

The most significant innovation in the pension program was piloting a process of community based targeting in Mubunda.

Until the Government will decide about the introduction of a universal pension, Kwa Wazee still has to deal with the important questions of the “targeting”.

What is “targeting”?

Targeting means that available resources are directed toward a particular group based on socioeconomic or demographic character. The selection of specific groups is justified on two economic principles respectively assumptions:

- One assumption is that the social returns for a given level of transfer are higher for households at the lower end of the income distribution. We assume that – targeting poor household – will probably maximize the welfare impact.
- If the budgetary resources are limited (what is the rule – expect for universal cash transfer) targeting helps to distribute the restricted resources to the poorest who need it most which again increase the welfare impact on a general level of the society.

The targeting policy of KwaWazee is based on both demographic and socioeconomic principles:

- Demographic indicators are: being 65 or older, caring for grandchildren.
- Socioeconomic indicators are: reduced capacity to work, no or few assets, poor housing.

Targeting approaches by Kwa Wazee

When Kwa Wazee started in 2003, targeting was implemented by an ad hoc committee who selected the future beneficiaries. Since 2006 – with the creation of a proper team – the recruitment was done though self-registration:

- The elderly apply for registration. In the registration-form already some few proxies are noted: age, the number of grandchildren, if the grandchildren have still parents, who lives in the household, if they are sick or very weak etc. The staff visits the applicants, verifies the situation and recommends the acceptance or rejection of the application.

- In 2007 in two localities (Kishanda and Buganguzi) Kwa Wazee used the existing group of elderly pensioners to propose others who are in a poor and vulnerable situation. This constituted a first step to include community members into the selection process.
- In 2008 KwaWazee cooperated with four local leaders around Nshamba who could propose elderly from their community as pensioners. They got a short training concerning the criteria and a guide with the priorities of Kwa Wazee. Unfortunately the experience was negative – some leaders demanded fees from the old people for being proposed, others proposed their family members. A similar negative experience was done in 2009 in Kishanda and Bugunguzi where Kwa Wazee increased the number of beneficiaries. Kwa Wazee requested first the village leaders to indicate the poor old people of their village who would need the support from Kwa Wazee. During the monitoring/assessment process, in Buganguzi only 22 (!!) out of 60 proposed names could be accepted, in Kishanda 28 out of 60. In both places, a meeting with the existing beneficiaries brought the solution to find appropriate future beneficiaries and confirmed the positive experience of 2007 to include older people into the selection process.

Community based targeting in Mubunda

In a meeting with the Counselor of Mubunda we selected three villages (out of the seven villages in Mubunda ward): Kitoko, Bisheke and Kiyebe. Kwa Wazee used the feasibility (i.e. not to start with a complicated village) as the first criteria and the economic situation of the village as second criteria.

The selection of the beneficiaries consisted in the following steps

- Announcement of the number of pensions for the given village
- Explanation of the four criteria/priorities (A: Poor grandparents caring for grandchildren, B: poor grandparents living alone without support, C: Poor grandparents caring disabled people, D: Poor grandparents with female headed family).
- Explanation of the procedure: Forming of groups between 20 and 25 persons per group. Instruction: Discuss in your group whom you propose as beneficiary and write the name in a list. The team will write all names on a flipchart.
- Discussion of the selection: Transfer the votes on the flipchart

Name	Group 1	Group 2	Group 3	Group 4	Total votes
Alicia	x				1
Maria	x	x	x	x	4
Patrick	x	x	x		3

First selection: All four groups thought that Maria is really in need of the pensions. So Maria (and all others names with 4 points - if there were four groups) will be selected. Second selection: Three groups found that Patrick is also really poor. If the agreed number of beneficiaries is big enough, the project will also accommodate Patrick (and those with 3 points: If there are 30 potential beneficiaries for the community - and

there were 21 with 4, then we can allow only 9 with 3 points to enter). There should be a short discussion about the reasons why this person should benefit from the pensions, followed by voting by the community members.

- Request to the community to approve officially the final list with all names of the selected potential beneficiaries.

While in Kitoko the process was influenced by one leader, in Bisheke and Kiyebe the discussion concerning the final list went very open and democratic. Not all the groups managed to get the 30 possible names – so the remaining names came from the general discussion which was considered by the Kwa Wazee team as very good. The Sub-Villages divided the places among them in a very consensual way.

In the monitoring/assessment process, only eight (of ninety) proposed names have been rejected which confirms the reliability of this method.

Kwa Wazee will repeat this process in three villages in Ngenge in 2010.

4. ORGANIZING OLDER PEOPLE: “PSS LIGHT”

We reported last year how we started to extend the experiences of the three “initial” support groups for grandparents looking after children in Itongo, Nshamba and Kihumulo into the whole organization and how a number of grandparents in other areas started to form their own groups. We called this part of our program PSS-light – “Psychosocial support light” because the commitment of Kwa Wazee staff could never be as intensive as it was in the three original groups.

In the meantime the development of the PSS-light groups progressed. The number of groups reached around 40. Some few groups – and this we consider as very promising – also welcomed other old people who are not beneficiaries of the Kwa Wazee program. We consider this as remarkable because it shows a potential for these groups – in a longer term – to become organizations of older people. We certainly have to follow this very closely.

Nearly all the existing groups started some income generating projects beside savings and mutual support. Some of them – the most actives – got a loan from the office. If they fail the repayment the loaned amount will be deducted by steps from their pensions. We are delighted with the colorful diversity of arrangements and activities as shown with some examples below:

Tujunangane in Kihumulo has six members. They have two types of activities: trade with Ndizi kali (banana for local brew) and trade with coffee.

For the Ndizi kali, everyone buys with her own money the banana and brings them to a meeting point. On the last Friday in the month the buyers come to the point in order to buy the banana. The income goes into the group saving – instead of making personal contributions into the savings.

As for the coffee, the group asked for a loan of TZS 100'000/=. A male group member who was in the coffee business in former years, buys the coffee – the other members make the contacts. All members get a certain quantity of coffee to dry. The group looks for possibilities to hull the coffee. Finally the group decides about the selling and selects some members to sell it. With the income the loan is paid back- the rest goes into the group savings.

Tweyambe in Biirabo has also 6 members. They sell the small dried fish (dagaa). Two members of the group who are physically able buy and sell on behalf of the group. They are not specifically rewarded. There is no rotation in the buying/selling – the other members are old. They take the operating funds from the savings and return the income to the savings.

Upendo in Kihumulo has over 20 members. They buy and sell beans. They took TZS 21'000 as operational capital from their savings and bought beans. People bring the beans to the chairperson who calls one member in order to witness and who keeps the beans because she lives in a safe place. They bought the beans for 340/= per kg . By mid July the price was 800/= per kg in the shops. The profit goes into the savings.

Tumanyangane in Kisana has 15 members. They decided to cut and to sell grass. The seven members with strengths cut grass twice per month grass: in the middle and the end of the month. They bring the grass to the meeting point. Customers come to the point and buy the grass. They got TZS 1'400 per cutting. This income is kept at the place by the treasurer (and not deposited in the saving account at the office) in order to have some funds for emergency. They had a balance of TZS 18'700 end of September.

Tweyambe in Kanywangonge has 5 members. They cultivate mchicha (local spinach), cabbage and maize. The field is near the river and belongs to one member near, she gives it for free. They cultivate every Tuesday and Thursday. They make seedbed near Katarena, one of the members – Katarena is watering the seedbed. They plan for 2009/10 to plant 500 cabbage. They employ occasional labor for land clearing – they paid it from their savings in the way that each member got an individual loan of TZS 5'000/=. If they will make a profit, it will go into the saving, if they fail, everybody had “paid” 5'000/=.

Abagambakamo in Kabare has 12 members. They produce and sell firewood. They buy trees and one of the male members chops the tree. The other members collect the firewood to M.'s house and store it. From there they bring it to S. who lives in the center of Kabare. S. sells and brings the money to M.

Recently happened a conflict: P. , one of the male members, bought the tree from a wife while the husband was not present. Later the husband beat P. when he chopped the tree. The other members went to support him. The neighbor explained that he didn't know about the selling because he didn't ask the wife, and that he did wrong and that he asks for forgiveness. The group bought medicine for P.

In August they got a loss of TZS 4'700/= (they bought small trees at a high price: 600/= each, totally TZS 14'500/=). They discuss if they want to stop the production of firewood – instead to buy already chopped bundles. They will try to buy for TZS 5'000 and see the experience.

Upendo in Itongo has 7 members. They have two activities: They sell “ngege”, a small dried fish bigger than dagaa. It is more tasteful and therefore also more expensive. Two members go to buy them in a small market near Rubya. They bought in August 140 ngege for TZS 4000/= and sold them for TZS 5'600/=. A grandchild of one of the members sells the ngege on behalf of group (and is not rewarded). The profit goes into the savings.

Additionally they buy pieces of firewood from those who cut and chop the trees. They buy five pieces for TZS 100/= and sell 3 pieces for TZS 100/=. They get a profit of TZS 40/= per bundle. A. is handling the selling. In the meetings the other members control the financial flows and decide new buying and hand the funds over to her, so she can place the order. The treasurer gets the money every week.

5. PROGRAM WITH GRANDCHILDREN: TATU TANO

The TatuTano-program had a tremendous expansion in this year. About two third of the grandchildren are members of a group of grandchildren. One of the most exciting experience we had in Buganguzi with the Tuinuane-group who started to care for Macklina and Kevin who are not even members of the group:

Macklina is 13 years old and lived with her sick mother and her brothers Gilbert (15 years) and the baby Kevin (5 months old) in a very badly dilapidated house. The father died two years ago – in October 2009 the mother also died – both of AIDS. Macklina stopped to go to school in spring taking care of the mother and of the baby. Kevin has another father than Macklina and Gilbert, but he doesn't take care of them, not even of his baby. He is not seen.

Macklina lives about 20 meters from the grandparents – the parents of their late father. Both they refused to take care of Kevin because “this is not our child. We can feed him, but we will not care for him. Macklina and Gilbert can live with us, but without the baby”.

One of the Tatu Tano-groups called “Tuinuane” in Buganguzi whose children live in the same sub-village Kituntu, started to support Macklina. Especially one girl, Modesta, who herself is crippled, and has finished the Primary School, came every day to support Macklina and to carry Kevin. It is also this group who invited Macklina to a meeting which was planned with all groups of Buganguzi. They explained the case.

Jovinatha (from Kwa Wazee team) went then to talk to the grandparents and tried to sensitize them for the difficult situation of the children. Successfully – they agreed to

accommodate Kevin “as our child”. The grandmother who was not yet in the pension program got the opportunity to become a beneficiary. The grandfather will support Macklina to construct a new house – Kwa Wazee will provide the iron sheets (Kwa Wazee confirmed that the house belongs to the children). Macklina returned to the school – unfortunately she has to repeat Standard 4, because she couldn’t do the National Examination due at the end of Standard 4.

Why is Kwa Wazee excited about the case? First: Without the care of the group for other children in difficult circumstances Kwa Wazee would never have heard about the case. It shows that these children feel responsible for other children who are not members of the group. Second: Kwa Wazee discussed with the children (including Macklina – of course) if they would go on with the support for Macklina and Kevin. All the present ten children agreed to do so. Kwa Wazee proposed them that their support could become something like a “project” (instead e.g. of cutting and selling grass). They proposed an agreement between the Tuinuane and Kwa Wazee (with a time table which shows which child would do what every week) – Kwa Wazee will pay every month a certain amount on their saving account. The agreement has been signed .

Kwa Wazee is very keen to follow this case carefully – maybe it will become a model for the future when children lose their grandparents and there are no relatives able or willing to care for the children. We shall not forget that the PSS-light experience two years ago started out of the similar painful history where one grandmother become seriously sick (and died later) and there was no support network available to support her – reason to start to discuss with the beneficiaries of Kwa Wazee mutual support groups.

All TATO TANO-groups carry out some income generation activities. Last year we tried to include the children in a planning process which we repeated this year – with very committed participation of the children. We invited two children of each group (and we tried to make sure that the remaining members will get the feedback). Below a short description of the process:

1. The facilitator asks the two representatives of each group to draw **all** the activities of the group of this year on a small paper – each activity on one paper. Each group writes the name of the group (or a code for the group) on the paper. Each group puts the papers on the floor in “circles of activities”.

2. The children get beans. They put beans on all activities they **earned** money with. We ask the children to indicate the 2 or 3 (depending how many activities are) activities which they feel are most profitable. Reflection in groups:

- Why they are more profitable than other activities?
- What are the specific challenges and dangers?

3. We ask the children to take their small papers back. They get a flip-chart and write the name of the group and members. (After the workshop they will take this paper at home in

order to share with the group members and bring it back again with the signature of all group members).

They glue those activities which didn't need funds in one row.

Then we ask them to glue those activities which needed money (investment) in a lower row.

We requested them to think about and to estimate how much they invested during this year into each of these activities and write it below the activity.

4. They get a blue and red marker:

- "Look at the money you invested from your own savings and from the profit: write the figure in BLUE"
- "Look at the money you got as a loan from the office: write the figure in RED"

The children fill it into the worksheet.

Group	Activity 09	own capital	Office capital	Total	Plan 2010	Own Capital	Office capital	Total
		BLUE	RED			BLUE	RED	
Tweyambe, Rutenge	Cut grasses	0	0	0	Cut grass	0	0	0
	Vigege	2000	0	2000	Sell banana	1000	0	1000
	Chicken	3000	9000	12000	Breed goat	0	30000	30000
	Sell bananas	2000	0	2000	Chicken???			
	TOTAL	7000	9000	16000		1000	30000	31000
Ushirikiano, Mugaba	Sell firewood	16000	5000	21000	Sell firewood	5000	10000	15000
	Vigege	2000	0	2000	Vigege	5000	0	5000
	Cut grasses	0	0	0	Chicken	3000	10000	13000
					Cut grass	0	0	0
	TOTAL	18000	5000	23000		13000	20000	33000
Tutasigana, Kishojo 2	Cut grasses	0	0	0	Cut grass	0	0	0
	Sell firewood	4000	4000	8000	Sell firewood	5000	0	5000
	Fetch water	0	0	0	Vigege	2000	0	2000
					School material	0	20000	20000
	TOTAL	4000	4000	8000		7000	20000	27000

The planning/budgeting was a strong impulse for the children to take their activities seriously.

As mentioned earlier, TATU TANO grew very fast and expanded in all areas. In 2010 Kwa Wazee has to emphasize the consolidation and the qualitative improvement.

6. LESSONS LEARNED: “CASH TRANSFER PLUS”: THE SOCIAL TRANSFER AS LEADING EDGE AND SPRINGBOARD FOR A BROADER AGENDA OF ACCOMPANYING ACTIVITIES

The JLICA-report “Home truths” warns that we shouldn’t see income transfer as a “magic bullet” but rather as “the leading edge of a broader social protection agenda” (“Home Truths. Facing the Facts on Children, AIDS and Poverty” p. 37). The Kwa Wazee program in Nshamba gives evidence that cash transfer (as financial capital) has the potential to build human capital and social capital. While “human capital” designates the ability of people to be productive, i.e. to acquire skills, knowledge and physical and other capabilities, the core idea of the concept of “social capital” is that if the amount of human interaction increases, people are more likely to help one another and to start identifying and defending their rights. Pierre Bourdieu, one of the fathers of the concept, stresses the value of a “durable network of more or less institutionalized relationships of mutual acquaintance and recognition.” (Bourdieu, “Forms of Capital’ 1983, p.249). The possession of a membership in a group is regarded as an actual or potential resource.

Based on and facilitated by the cash transfer, a number of protective arrangements have been developed. What follows are some of the main forms of these arrangements which exist in Kwa Wazee programs:

- Formation of mutual support groups. In the adult programs the mutual support centers mainly around savings and support in periods of illness (to cook, contribute with food, firewood, to bring people to the hospital or dispensary, to care for the grandchildren while the caretaker is sick) but increasingly also on income generation. The mutual visits play also a big role. In the TATU TANO program the mutual support centers more around household chores (fetching water, collecting firewood, weeding) and income generation. The cash transfers seem to release energy which enables the people to look beyond their own immediate needs, to tackle medium term needs and also to respond to the needs of others and to contribute in an emergency situation involving the group members.
- As mentioned above nearly all groups - children and adults – formed saving groups. The cash transfer makes it possible to make a small saving which can be used for protective and productive activities.
- People told us that they are now able to return in relationships of reciprocity (with neighbors, friends etc.), because they have now something to offer and to contribute. These relationships of reciprocity are a central mechanism for social protection and risk management. Two studies in Kagera region showed how poor people are marginalized from these mechanisms (De Weerd et al.: “Disentangling networks: Defining and analyzing cohesive subgroups” 2005, De Weerd: “Risk-sharing and endogenous network formation”, 2002)
- We know from the impact assessment in Kwa Wazee that the internal relationships between grandparents/grandchildren have improved which might release and even create additional energy and open new ways for intergenerational cooperation.

7. OUR (MAIN) CONCERNS

We are still very concerned about the security situation. The number of hijacking cars in our closer environment has increased in the last six months – the closest case was just some few kilometers from Nshamba on the way to Muleba. These increased security problems were the main factor to postpone the extension of the program in the Ngenge area. We hope that the situation will improve and that we can continue our work. We neither have the financial means to pay an armed security guard nor are we ready to work under such conditions.

A further concern is the list of waiting people, some of them waiting since two years. Kwa Wazee explains them that we have no funds to integrate them now but – if they want – we can put them on a waiting list. Of course – all of them want – and then they come to the office to ask why they are not yet considered.... But without reliable donors with a commitment over at least three years Kwa Wazee is not in the condition to increase the number of beneficiaries.

Another concern is the permanent overwork for most of the team members. Kwa Wazee has to discuss this seriously in this year – either to reduce the working areas (which is painful when you see the emerging opportunities) or to admit more staff with the corresponding financial consequences. Also we have to have in mind that our salaries are not very competitive to attract qualified staff!

8. TEAM NEWS

Visitors:

Although Nshamba is far away from Dar es Salaam and complicated to be reached we had the pleasure to receive a number of visitors:

- VSO sent a Canadian volunteer for an organizational assessment. In his report we can read about Kwa Wazee: “Kwa Wazee is a small organization but it has a tremendous impact on the community of Nshamba, particularly on the seniors and the youth. The organization is very well managed and staff has a high level of job satisfaction and autonomy. Based on the field visits from the VSO BCCD Advisory team, 3 main areas where improvements could be made were noted. Firstly, there is a strong reliance on senior management for direction and guidance in many routine areas. Secondly, although staff members are committed to their roles, additional job training is required, particularly for the accountant/cashier. Finally, within the area of funding, additional marketing is required to ensure continued operations of the organization.”
- Carina Salerno is the head of the “Swiss Agency for Development and Cooperation SDC”. She travelled to Nshamba and paid a visit to the Kwa Wazee office.
- We have been very pleased to obtain twice visitors from our neighbors SAWAKA in Karagwe who are also working with older people.
- Dr. Ruth Evans is a researcher working in the in the Economic and Social Research Council. She visited Kwa Wazee and requested our cooperation for a proposed

research program on "Young people who care: caring pathways and outcomes of care in South-Eastern Africa" to be undertaken in Tanzania and Malawi."

- As mentioned above Smart Daniel from HelpAge Tanzania travelled to Nshamba together with Stephen Barrett (Social Protection Advisor of HelpAge International) and Andie McPherson (Social Protection) in order to discuss the experiences of Kwa Wazee. They prepare the feasibility study in social protection in Tanzania.
- Mrs. Joaquine De-Mello, commissioner of the "Commission of Human Rights and Good Governance" paid a visit to the Kwa Wazee office and appreciated the work done by Kwa Wazee.
- Michel Ducommun and Flurina Derungs worked for two years in Nshamba as volunteers and supported much the development of Kwa Wazee. Michel Ducommun is now in the Board of Kwa Wazee Switzerland (and Flurina an unofficial fund raiser!). We have been extremely happy to host them during (too short) two weeks in our house and to brief them about the development of Kwa Wazee.
- Last but definitely not least: It was an enormous pleasure (and intensive time with many discussions) to have a delegation of HelpAge Germany (Lutz Hethey) and the Soroptimists Germany (Dr. Hanne Schaumann-Werder) for two weeks with us. They were accompanied by Christoph Goedan, photographer (who already spent three weeks here in 2006 and did the wonderful portraits for our exhibition) and Kristina Maroldt, journalist. They had a full program during the two weeks, climbed with children down to the river accompanying them to fetch water and to make a personal experience what water means for the daily workload of the grandchildren. One of the objectives of the visit was to collect material for a campaign in Germany for water (in March 2010) where the Soroptimists in cooperation with HelpAge Germany intends to get funds for supporting the construction of small water tanks for the households of the older people. The visit served also to strengthen the relationship between Kwa Wazee and HelpAge Germany.

Received training of staff members

Our training budget is unfortunately quite small. Due to the good performance and the innovative activities of Kwa Wazee we become interesting partners for organizations which give training. In this year Kwa Wazee signed a memorandum of cooperation with REPSSI in South Africa. REPSSI is interested in our experiences of the impact of cash transfer on the psychosocial well being of children (and carers) and the role of children as caretakers. REPSSI offered the following training possibilities in psychosocial support:

- REFA training in South Africa (2 weeks) (Jovinatha Joseph)
- Master Training in Nairobi (one week) (Lydia Lugazia, Jovinary Francis)
- Certificate Course "Children at Risk" (distant learning course directed by University of KwaZulu Natal) (Jovinatha Joseph and Jovinary Francis – Lydia Lugazia acted as mentor for the Nshamba study group of 13 students. Nshamba study group is one of the six study groups in Tanzania and the only one in rural area).

Lydia Lugazia was selected as a participant for an on-line course on "HIV/AIDS and Gender" implement by GTZ/inwent.

We congratulate warmly Lydiah Lugazia for the graduation in her Master Degree in Community Economy by the New Hampshire University and the Open University Dar es Salaam.

Given trainings by staff members of Kwa Wazee

- SAWAKA Karagwe: “IGA – animal husbandry etc.” (Lydiah Lugazia, Esther Majura)
- Ark Foundation, Kigoma: “Introduction in Psychosocial Support” (Lydiah Lugazia)
- Department of Social Welfare, Dar es Salaam: “Introduction in Psychosocial Support” (Lydiah Lugazia, Jovinary Francis)
- WOSCA, Nshamba: “Introduction in Psychosocial Support” (Lydiah Lugazia, Jovinary Francis)

Integration of the “REPSSI/Symphasis” program into the Kwa Wazee organization

Since 2007 the Novartis Foundation for Sustainable Development and – later – Symphasis via REPSSI supported a pilot program with People Living with HIV/AIDS and their children. There are a number of possible synergies between the two programs which justify the integration:

- Impact of cash transfer (practiced in both programs)
- Exploration of additional protective measures based on cash transfer (e.g. microfinance)
- Organization of the beneficiaries in mutual support groups
- Role of the children as caretakers
- Training material which is developed for one organization can be adapted and used by the other organization and the expenses can be shared
- In Kwa Wazee HIV/AIDS has increasingly become a topic – a number of old people got tested and some of them tested positive (and are partly on ART)
- Finally there is mutual support in terms of human resources in times of working peaks (e.g. pay day for Kwa Wazee, training sessions etc.)

Both “branches” of the organization will be financially independent and do their own fund raising. The integration has been discussed with the participants of the Symphasis program and with the Kwa Wazee Board and staff. The Board will in its next session decide about changes in the constitution.

9. THANKS

Finally we would like to express our sincere and warmest thanks to our donors and all the people who are interested in our work, among them

- Kwa Wazee Switzerland, our main donor, and a special thanks goes to Stefan Hofmann, the founder and chairperson of Kwa Wazee Switzerland
- Firelight Foundation for their committed searching for good ways of cooperation
- HelpAge Germany with special thanks to Lutz Hethey and Michael Buendte for their trust to select Kwa Wazee as one of their main projects
- REPSSI for signing the MoU and offering training
- Kinder International – thanks to Charlotte Ruth to support the TATU TANO program

- MIVA for offering a motorcycle
- HelpAge Tanzania, especially the director Necodimus Chipfupa and Smart Daniel for being our “ambassadors” in Dar es Salaam
- SAWAKA in Karagwe, our sister organization and their director Livingstone B. Byekwaso

And of course thanks for so many words of appreciation and encouragement we received in 2009. Asante sana!

Annex: Some figures

Although we think that figures have a minor role and significance compared with processes figures are indicators (among others) of performance of an organization;

Total older people receiving pensions (7'000 TZS per month)	855
Total grandchildren receiving children benefit (4'000 per child and month)	596
Total amount paid for pensions and child benefits paid in December 2009	TZS 8'691'500/=
Number of mutual support groups of older people	40
Number of older people participating in groups	440
Number of mutual support groups of grandchildren	56
Number of grandchildren participating in groups	365
Savings of groups of older people (end 31.12.09)	TZS 2'658'050/=
Savings of groups of grandchildren (end 31.12.09)	TZS 503'200/=
No. of loans to groups of grandchildren (end 31.12.09)	34
No. of groups of group of grandchildren who have paid back the loan	24
Amount of loans to groups of grandchildren including goats (total in 2009)	TZS 400'000/=
Amount paid back by groups of grandchildren (31.12.09) (+ 1 goat)	TZS 228'500/=
Amount of educational support (in TZS)	TZS 3'321'500/=
No. of Secondary School Students supported	50
No. of goats delivered in 2009 (as loan)	36
No. of goats returned in 2009	18
No. of improved stoves constructed (2009)	135
No. of houses constructed or repaired (2009)	12