

## WAT Human Settlements Trust Housing Microfinance Program Tanzania

**Clients: Stanislaus Pius Mapunda and Agnes Mtibuo**

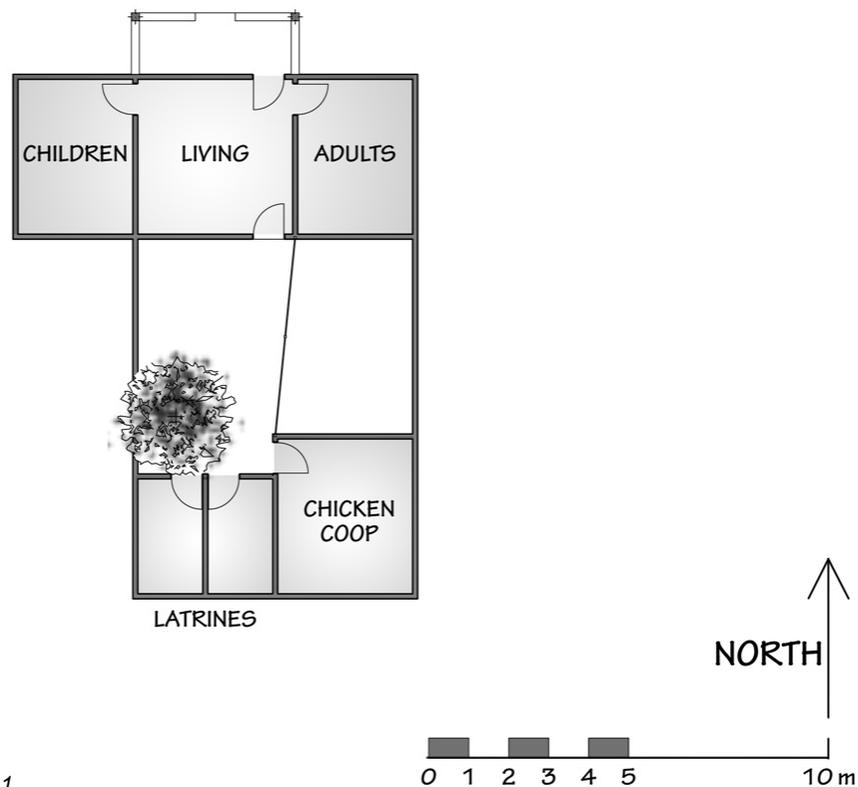
**By: Karla Kloepper and Richard Gillies**

Stanislaus Pius Mapunda, 33, and his wife Agnes Mtibuo, 35, are teachers at the Vingunguti Primary School in Vingunguti Mjumba. Three years ago, they moved into a house owned by the school. It had no electricity and was in need of a number of basic upgrades and renovations. The couple started saving to pay for renovations to make the house better able to meet their young family's needs.



**Mr. Mapunda and Ms. Mtibuo's house**

### Mr. Mapunda and Ms. Mtibuo's Site



*Image: R. Gillies, 2011*

Mr. Mapunda and Ms. Mtibuo borrowed TZS 500,000 (CAD \$303) through WAT's housing microfinance program. They used the loan to install an electrical connection in the children's room, living room, and adult bedroom, and to put doors on the bedrooms and on the chicken coop in the backyard.

Mr. Mapunda and Ms. Mtibuo are repaying the loan themselves, but are hoping to receive some reimbursement from the school administration. After all, their house belongs to the school. However, as Mrs. Mtibuo points out, the renovations have brought the family financial benefits that will allow them to recoup the cost of construction within a year. And improvements to the family's health, safety, and education are not measurable in monetary terms.

As a result of their home improvements, the family's combined monthly income has increased to TZS 550,000 (CAD \$333). They started a home-based juice and ice cream business, which generates a profit of TZS 50,000 (\$30 CAD) a month. The modifications they've made to the chicken coop have allowed them to start raising broiler chickens, which they will soon start selling. The improved refrigeration and on-site food cultivation mean the family is able to eat meat and dairy more regularly. And the electricity means the children are able to study after dark, and are doing better at school.

The family is also helping others with their extra income – they have welcomed an orphaned student into their home.

All of these developments have amazed the family's neighbours. "*The previous teacher lived here for five years in the dark!*" laughs Ms. Mtibuo. "*The neighbours are impressed by how much we have accomplished with so little.*"