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▶ JANUARY - MARCH 2011



# fema



**RUKA JUU**

**& WIN!**

**Pata  
MKOPO**

Shindana na  
**ujifunze**

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Shindano bab'kubwa la  
UJASIRIAMALI  
liko njiani.



Kuanzia Machi 2011

ITV: Jumamosi Saa 12.30 - 1.30 jioni

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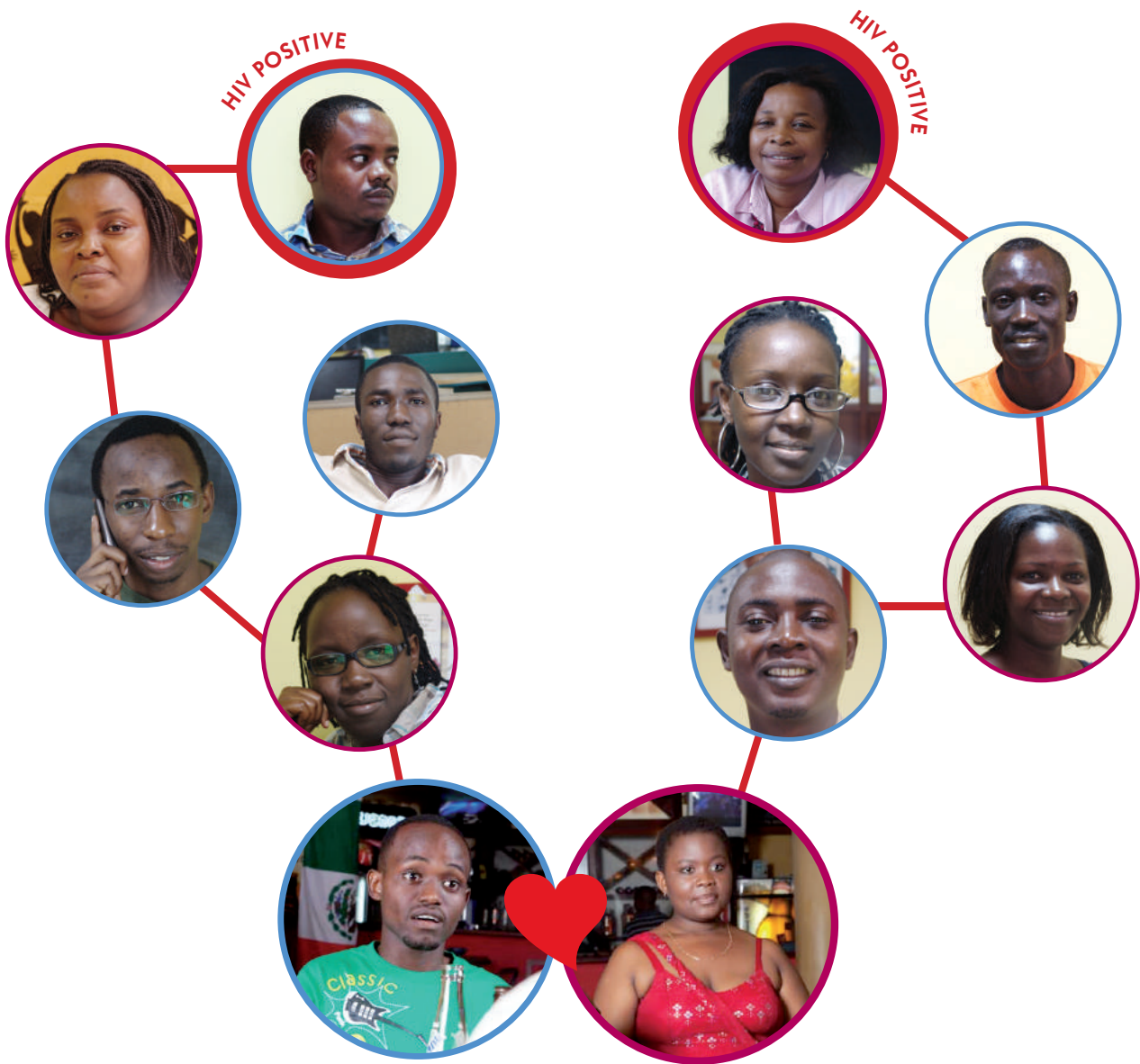
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Kama una mpenzi wa pembeni, nini kinakufanya ufikirie kama wewe ndiye wake pekee? Inawezekana kuwa wewe ni sehemu ya mtandao. Hata kama ni mtu mmoja tu kwenye mtandao huo ana VVU, kila aliyemo kwenye mtandao ana hatari kubwa sana ya kuambukizwa - na maambukizi husambaa kwa kasi.

**Mmoja anatosha. Inawezekana.**

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# YALIYOMO CONTENTS

## FROM THE EDITOR

Welcome to the Ruka Juu issue! Fema TV Talk Show is launching its Ruka Juu entrepreneurship competition in March! Excitement is in the air and lots of preparations have been made. For the last few months our Fema TV Talk Show team, this time with Amabilis in the lead, have been out scouting for entrepreneurs. They met with interesting youth who shared the challenges they face running businesses in rural areas. Six contestants were finally selected for the competition. We won't reveal who they are yet, but read more about the lessons we learnt so far about starting up businesses, about saving and loaning to invest, about failing but never giving up. It's all very exciting and 2011 will be the year we all change our mindsets, the year we get going and Jump Up!

Read in this issue about going back to school after the break, and valuing the investment in your education. Make the most of your schooling by being an activist, in Fema Clubs, in school committees and in your local community. We all have to take our future in our own hands, if you want something to change you can make it happen, but you have to work hard at it! Make sure you watch the Ruka Juu TV competition and get inspired. Lots of surprises, advice and fun are awaiting you!!

Ruka Juu!

*Natasha*



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# Tanzania, ni



NA TIMU YA FEMA  
PICHA SALA LEWIS

wakati wa

# Ruka Juu!

Ni wakati wa kuruka juu. Ruka juu na kubadilisha maisha yetu! Ungana na onyesho la Fema katika luninga msimu huu kwa changamoto chache, furaha na kuburudika. Tutakuwa tunawafuatilia wajasiriamali wachanga. Watakuwa wanashindana kwa nafasi ya kipekee katika maisha, atakayebahatika kuibuka mshindi atapata donge nono la tsh. milioni 5 kusaidia kuinua na kuendeleza biashara yake!

Onyesho la luninga la Fema hivi sasa linaandaa shindano la kwenye luninga litakalowaelimisha na kuwaburudisha mamiloni ya vijana na jamii nchini Tanzania. Sisi hapa Femina HIP tunafikiri ni wakati wa Ruka Juu! Tuna zaidi ya vijana milioni wanaomaliza masomo kila mwaka wenye matarajio ya kupata ajira. Lakini kuna nafasi chache za ajira na wengi wao inabidi wajajiri. Inabidi watafute njia zao wenyewe za kujipatia kipato kwa kuanzisha biashara zao. Je, wewe ni mmoja wao? Vijana wengi wanajaribu kuanzisha biashara zao. Lakini mara zote wanakumbana na matatizo ya kuendeleza na kuzikua. Kwa nini inakuwa hivyo?

Mazingira ya Tanzania hayasaidii biashara. Kutokana na maendeleo ya kisiasa nchini mwetu, hatuna soko imara la kukuza biashara binafsi za ushindani. Lakini kuna mambo mengi ambayo tunaweza tukafanya, tunahitaji kubadilika kimawazo Tanzania! Hatuwezi kuketi na kusubiri serikali itusaidie. Sasa lazima vijana wachangamke, waanzishe shughuli na kuwa wajasiriamali. Kuwa na elimu ni muhimu sana, lakini kuwa na kipato kizuri ni muhimu kwa mafanikio. Tunahitaji kipato kuwa na maisha mazuri na kujijengea hali zetu za baadaye.

Timu ya Femina HIP inataka kusaidia vijana kuona nafasi za kufanya biashara na kuwa wajasiriamali. Tunataka kuwaelimisha vijana jinsi wanavyoweza kutumia ujuzi na rasilmali kuanzisha na kuendeleza biashara na kuelewa jinsi fedha zinazofanyakazi. Tunataka kuwapa “Msaada wa kujisaidia mwenyewe” kwa sababu hakuna atakayekufanyia!

Kama kawaida kwenye onyesho la Luninga la Fema, tunaelimisha na kuburudisha! Kutakuwa na mambo mengi ya kujifunza kutoka Ruka Juu, lakini pia ushindani na zawadi ambazo zinaweza kuchukuliwa na yeyote atakayeshinda!

### Maandalizi ya Ruka Juu

Timu ya Onyesho la Luninga la Fema ikiwa na zana zake za kikazi kamera, vinasa sauti na kompyuta. Walikwenda katika wilaya zilizochaguliwa nchini Tanzania kutafuta washindani. Walikutana na wajasiriamali 60 katika maeneo mbalimbali. Wote walihojiwa na kupigwa picha. Timu hiyo ya Fema pamoja na mashirika shiriki kama Business Development Gateway (BDG) walichagua washindani wa mwisho watakaoshiriki katika mashindano.

Kupitia Onyesho la Ruka Juu tutawafahamu washindani hao sita na biashara zao katika jamii zao, mawazo na matumaini yao, masoko yao, wateja wao, jinsi wanavyosimamia fedha zao na wanavyochukulia kushindwa? Washivyondani hao watapewa changamoto mbalimbali kama vile jinsi ya kukuza biashara zao. Jinsi ya kuweka akiba. Kukabiliana na matatizo, uwa waanagalifu na kutafuta mtaji!

Haya yatatusaidia kuona kama wana mwelekeo, matarajio na ujuzi wa kuendesha shughuli zao na kufanya biashara zao ndogo kukua.

Mwishoni mwa onyesho pia tutakutana kwenye kambi (*bootcamp*), kambi ya mafunzo itakayokuwa Dar es Salaam. Watakutana na kufahamiana kila mmoja na wataalamu watawapatia ushauri na msaada wa kuendeleza zaidi biashara zao. Onyesho hilo ni nafasi ya kipekee ya maisha kwa washiriki na ya kuvutia kwa watazamaji ambao wanaweza pia kushiriki.

Walienda katika wilaya zilizochaguliwa nchini Tanzania kuafuta washindani



**Amabilis Batamula** atakuwa ndiye mtangazaji mkuu wa onyesho hilo la luninga. Amabilis ni mmoja wa wanachama muhimu wa timu ya Femina HIP. Atawaongoza washindani na watazamaji kupitia changamoto nyingi na kuwashirikisha katika majadiliano na maamuzi.



**Ann Kihengu** atakuwa mtangazaji mwingine. Akiwa na umri wa miaka 26, Ann ni mjasiriamali kweli ambaye anaendesha biashara yake mwenyewe ya nishati. Miogoni mwa bidhaa ambazo amekuwa akiziuza ni taa za nishati ya juu. Ana wafanyakazi wanane. Hivi karibuni alishinda tuzo ya kimataifa ya Cartier kutokana na kazi yake. Ann anaelezea uzoefu na maoni yake kuhusu changamoto za kuwa kijana na kufanya biashara Tanzania.



**Bahati Mdelele**, maarufu kama Dada Bahati, wote mnajua kutoka onyesho la luninga la Fema. Atakuwa na simu yake ya kiganjani akipokea maoni ya watazamaji na kura zao kupitia ujumbe wa simu na barua pepe.



**Bwana Ishi** pia yuko nasi siku zote. Anataka kuanzisha biashara yake ili aweze kumpa Tuli maisha bora. Anajaribu kujifunza yote awezayo kutoka kwa kila mtu kwenye onyesho hilo.

**ZAWADI**

**Zawadi kubwa ya Sh. milioni 5 itakabidhiwa kwa mshindi.** Ruka Juu imeteua majaji wenye uzoefu ambao watatusaidia kuwaelekeza na kuwasaidia washindani. Majaji hao pamoja na nyinyi watazamaji, watawapa alama (maks) washindani baada ya kila changamoto. Kura zitapigwa kupitia SMS. Hii inamaanisha kuwa unaweza kutoa ushawishi wa kubadili matokeo kwa kumpigia kura nyingi mshindani unayempenda. Mshindani mwenye alama nyingi ndiye atakayeibuka mshindi. Hivyo hakikisha unaangalia na kushiriki katika kupiga kura! Utakuwa na nafasi ya kushinda zawadi mbalimbali zitakazotolewa katika kipindi chote cha mashindano. Moja ya zawadi hizo ni kifurushi cha mjasiriamali kilichojazwa vitu mbalimbali muhimu vya kufanya biashara yako ikue!



**Vigezo vya kuchagua washiriki**  
 Washiriki walichaguliwa baada ya utaratibu makini wa usali  
 Kati ya miaka 18-30 wanaume watatu na wanawake watatu  
 Wamekuwa wakifanya biashara kwa zaidi ya mwaka mmoja.  
 Wajasiriamali 60, waliteuliwa na taasisi washirika kama SIDO, Business Development Gateway (BDG), WISE, CAMFED, UN HABITAT, Wanatoka katika wilaya zifuatazo zilichoguliwa: Kibaha, Kilindi, Tanga, Njombe na Rufiji



## TANZANIA, IT IS TIME TO RUKA JUU!

It's time to Jump Up, Ruka Juu and change our lives! Join Fema TV talk show this season for new challenges, fun and excitement. We will be following six energetic and passionate young entrepreneurs. They will compete for the opportunity of their life time and the lucky winner will get 5 million Tsh to boost and develop his or her business!

Fema TV Talk Show is currently producing a reality based TV competition that will educate and entertain millions of youth and communities across Tanzania. We at Femina HIP think it is time to Ruka Juu! We have over a million youth leaving school every year hoping to find employment. But there are few employment opportunities and most have to become self employed. They have to find their own ways of earning income by starting their own businesses. Are you one of them? Many young people are trying to start up small businesses. But they often have difficulties developing and growing them. Why is that?

The environment in Tanzania has not been very supportive of business. Because of the political development in our country, we have lacked a strong market economy that promotes private, competitive businesses. But there are lots of things that we can do, we need a mindset change in Tanzania! We can't sit around and wait for the government to assist us. Today young people have to be active, take initiatives and become entrepreneurs (wajasiriamali). Being educated is very important, but having a healthy income is key to success. We need income to make healthy lifestyle choices and build our own future.

The Femina HIP team wants to help young people see opportunities in doing business and becoming entrepreneurs. We want to educate youth on how they can use skills and resources to build and develop businesses, and better understand how money and finances work. We want to offer 'Help for Self Help! Because no one is going to do it for you! As usual on the Fema TV Talk Show, we edu-

cate and entertain! There will be lots of lessons to be learnt from Ruka Juu, but also fun competitive elements and prizes to be won by everyone!

### The making of Ruka Juu

The Fema TV Talk Show team packed their cameras, microphones and laptops and headed out to selected rural districts in Tanzania scouting for exciting contestants. They met up with over 60 young entrepreneurs in different communities. These were all interviewed and filmed on camera. The TV team and a few partner organisations like Business Development Gateway (BDG) then selected the final contestants.

On the Ruka Juu show we will get to know the six contestants and their businesses, in their home communities - their ideas and hopes, their markets, their clients, how they handle money and how they deal with failures. The contestants will be exposed to different challenges, such as How Do You Promote Your Business? How Do you Save Money? Managing a Crisis, Taking Care of Yourself! Finding Working Capital!

These will help us judge if they have the vision, aspirations and operational skills to make their small businesses grow.

At the end of the show we will also meet the contestants at a bootcamp, a training camp in Dar es Salaam where they all get to meet each other for the first time and experts who will offer them advice and support to further develop their businesses. The show is a chance in a lifetime for the contestants and exciting for the viewers who can also participate.

### The presenters

Amabilis Batamula is the main presenter of the TV show. Amabilis is a key member of the Femina HIP team. She will guide the contestants and the viewers through the many challenges and engage us all in lively discussions about business and life choices.

Ann Kihengu is the co-presenter. At 26. Ann is a real life entrepreneur who runs her own renewable energy business. One of the products she promotes, is solar lamps. She has eight people working for her. Recently she won an international award, for her work, the Cartier Prize. Ann shares her own experiences and views on the challenges of being young and doing business in Tanzania.

3. Bahati Mdetele, aka Dada Bahati, you all know from the Fema TV Talk Show. She will be glued to her mobile phone receiving all the viewers feedback and votes through smses and emails.

4. Bwana Ishi is with us as always. He wants to start his own business so that he can offer Tuli the good life. He is trying to learn all he can from everyone on the show.

### Prizes

A grand prize of 5 million Tsh will be awarded to the winner. Ruka Juu has appointed expert judges who will help us mentor and support the contestants. The judges will together with you, the viewers, give the contestants different scores after each challenge, the voting will be done by SMS. This means that you can INFLUENCE the outcome of the competition by voting for your favourite candidate. The contestant with the highest score wins.

So make sure you watch and participate by voting! You will also have the chance to win various prizes throughout the Ruka Juu competition. One is an 'entrepreneurship back pack filled with all kinds of surprise goodies necessary to make a business grow and flourish!

Partners that have contributed to the show include:  
Business Development Gateway (BDG), SIDO, University of Dar es Salaam Entrepreneurship Centre (UDEEC), Women in Entrepreneurship (WISE), CAMFED, UN HABITAT, International Labour Organization (ILO), National Microfinance Bank (NMB), AON insurance brokers, Financial Sector Deepening Trust (FSDT).

The Femina team wants to help young people see opportunities in doing business and becoming entrepreneurs



Washirika sita wanaoingia hatua ya fainali wanatoka Kibaha, Kilindi, Tanga, Njombe na Rufiji

## Biashara ndogo ndogo za Tanzania yote!

NA TIMU YA FEMA

Timu ya kipindi cha luninga cha onyesho la Fema ilisafiri sehemu mbalimbali za vijijini Tanzania kutafuta wajasiriamali vijana wa kushiriki katika kipindi kipya cha shindano la Ruka Juu. Tulikutana na zaidi ya wajasiriamali 50 wakiwa katika maeneo mbalimbali na kuangalia biashara wanazofanya. Tulibaini mambo ya kushangaza. Wengi wao wanajihusisha na utoaji wa huduma za bidhaa za msingi ambazo ni muhimu kwa maisha na soko lake lipo. Biashara hizo zinakua katika sehemu mbalimbali za Tanzania. Sote tunahitaji kula, kunywa, kuvaa na nishati. Tunahitaji kuchaji simu zetu za kiganjani na mwanga vyumbani mwetu ili tuweze kusoma na kuelewa mambo ya dunia!

Washiriki sita wanaoingia hatua ya fainali waliteuliwa kwa misingi ya vigezo kama vile; kuwa na umri kati ya miaka 18 - 30: kuwa ndiyo wamiliki pekee wa biashara husika; kuiendesha biashara hiyo kwa zaidi ya mwaka moja. Ulikuwa uchaguzi mgumu na wanawake watatu na wanaume watatu ndiyo wamefanikiwa kuingia katika hatua ya fainali ya shindano la Ruka Juu. Wanajihusisha katika sekta zifuatazo.

### Mshindani wa kwanza anatoka Tanga na anasambaza vinywaji

Maji ni muhimu kwa maisha na katika hali yetu ya joto tunahitaji kunywa maji mengi. Ni raha iliyoje kunywa kinywaji kitamu! Soda zinapendwa hata katika maeneo ya mbali vijijini, na watu wako tayari kutumia fedha zao kununua soda. Mshiriki wa kwanza aliona soko la soda na maji kwa wateja wake.



### Mshindani wa pili kutoka Tanga anaendesha duka la vipodozi

Kuwa msafi ni hisia na hali ya msingi kabisa. Ni muhimu kuwa na afya na kudhibiti bakteria na vijidudu vingine na magonjwa. Wote tunapenda kunukia na kuoneka vizuri. Wanawake hasa, wanapenda kuonekana wazuri na wasafi, tunapata hedhi kila mwezi na tuna changamoto ya kuwa wasafi. Mshindani wa pili anauza vipodozi na amegundua soko linakua.



## Mshindani wa nne anatoka Kibaha anaendesha biashara ya kinyozi

Kila tufanyalo tunahitaji kuonekana kuwa safi na nadhifu. Wanaume wanahitaji kukata nywele zao na kunyooa ndevu ili waonekana safi. Ukizingatia kuwa kila mmoja anahitaji kukata nywele zake mara kwa mara, mshindani namba nne anaona kuwa hilo ni soko kubwa la uhakika.



## Mshindani wa tatu anatoka Njombe, yeye ni fundi cherehani - mshonaji nguo

Katika kila kijiji Tanzania kuna mshonaji nguo na soko la nguo lipo kwa sababu kila mtu anahitaji kuvaa, iwe sare za shule na nguo za matumizi ya nyumbani kama shuka na pazia. Mshindani wa tatu siku zote anakuwa na kazi nyingi kuwatimizia wateja wanaopenda kubadilisha mitindo ya nguo.



## Mshindani wa tano anatoka katika kijiji kidogo cha Kilindi na anasambaza umeme

Bila nishati, ya aina yoyote ile, iwe nishati ya jua, umeme, gesi au petroli maisha hayaeendi. Unaweza kufikiria tungekuwa tunafanyaje bila mashine? Kama tusingekuwa na mabasi, vyerehani, simu za viganjani na taa majumbani mwetu ingekuwa vipi? Maisha yasingesonga mbele. Mshindani namba tano amechukua changamoto hiyo. Kijiji chake hakimo katika gridi ya umeme ya taifa lakini watu wengi wanahitaji nishati. Aliamua kushughulikia suala hilo.

## Mshindani namba sita anatoka Rufiji anaendesha biashara ya chakula

Sote tunahitaji kula. Chakula ni nishati ya mwili na bila ya chakula hatuwezi kufanyakazi. Kiwe kimepikwa au la, sote tunapenda chakula kizuri kwani hakuna kinachotosheheleza kuliko mlo mzuri baada ya kazi na hata safari. Mshindani wa sita ameanzisha mgahawa kwenye njia kuu iendayo kusini. Kuna madereva wengi wa malori na wasafiri wanaopita na yeye huwadumia kila mmoja.





## POSITIVE THINKING

**D**ear Editor  
I would first of all like to congratulate your team on the educative and eye opening issue of July – September 2010 (Fema 17). It is a very impressive issue as it shares vital demographic information pertaining to life expectancy, shortage of social services, and employment opportunities in our country. I would also like to congratulate your team on plans to encourage entrepreneurial skills amongst youth, especially through the new TV programme. A lot of people, in particular the youth will learn, how best to acquire such skills. In real life, winning is not all about being the first but more to do with you doing your best at all times.

**ASHIRI MAPUNDA**  
NDANDA BOYS SECONDARY SCHOOL  
MTWARA

*Ashiri, We thank you for your letter. This shows that you read the magazine and think through the messages. You have won a Femina HIP t-shirt. Please come to our offices to collect it. Congratulations - Editor*



## NIMEELIMIKA

**M**pendwa Mhariri,  
Napenda kutumia fursa hii kuwapongeza watayarishaji wote wa jarida Fema. Toleo la 17 nimelipenda sana na kuvutiwa nalo, Limetoea elimu kuhusu Uchaguzi Mkuu wa Oktoba 31. Mimi nimeelimika kuhusu hili, na nina imani hata vijana wenzangu waliolipitia jarida hili wameelimika pia. Vijana tuamke na kujitokeza katika kutumia haki zetu za msingi. Mabadiliko katika nchi yanaletwa na sisi vijana.  
Asante Fema Magazine.



**BARUTI BOY A.K.A BEEBOY**  
DAR ES SALAAM – ILALA, BARUTIB@YAHOO.COM

*Baruti, tunashukuru kwa pongezi. Tunaomba uendelee kuhamasisha na vijana wengine kujitokeza katika kutumia haki zao za msingi ili kuleta mabadiliko nchini. – Mhariri.*

## NAOMBA MAJARIDA

**M**pendwa Mhariri.  
Habari Fema, mimi nimefurahishwa na masomo mnayotoa kwa vijana kama sisi. Nawapongeza sana. Zaidi ninaomba mnitumie majarida ili niweze kuendelea na kuelimika na kuelimisha jamii.

**RACHEL CHARLES.**  
S.L.P 141, MAGU, MWANZA  
RACHELCHARLES47@YAHOO.COM

*Asante Rachel kwa barua yako. Kuhusu kutuma majarida kwa mtu mmoja mmoja ni vigumu. Jiunge na klabu ya Fema ili kupata majarida kwa uhakika. – Mhariri.*

## STANDING TALL

**D**ear Editor,  
We at Twiga Fema Club, are happy to be part of the big Femina HIP family as we keep on learning more and more. We are extremely grateful for all the knowledge we have gained so far. We love you!

**SECRETARY, TWIGA FEM CLUB.**

*We thank you for your letter and are happy to learn that we are making a difference in your lives.*



## WAEIMISHENI WAELEWE

**M**pendwa Mhariri.  
Kwanza nawapongezeni kwa kazi nzito na ngumu ya uelimishaji. Endeleeni hivyo hivyo msife moyo. Mimi ni mmoja wa watu walionufaika na elimu itolewayo na familia ya Fema na nimekuwa nikijitahidi kwa kila mbinu kuhakikisha kuwa na wenzetu wananufaika pia. Tatizo ninalokabiliana nalo ni baadhi ya wasomaji wamekuwa wagumu sana kuelewa juu ya kazi inayofaywa na Fema na kudai kuwa tunapotosha jamii. Wanadiriki hata kuwakataza watu wengine kutosoma majarida ya Fema. Naomba muwafikie na mzungumze nao maana si wote wenye uelewa mzuri juu ya maswala ya kisiasa, kiuchumi na kijamii. Nawatakia kazi njema.

**ISAKWISA BUNUNU MWAKAMOJA.**  
NJOMBE BOYS HIGH SCHOOL.  
P.O. Box 144, NJOMBE, IRINGA.

*Nafikiri ujumbe wako umekwisha wafikia walengwa. Hata sisi pia tutaufanyia kazi. – Mhariri*

BARUA from you

## WRITE TO US

Do you have comments, views or opinions on the magazine's content or anything else which you would like other readers to hear? Please send them to:  
**FEMA - Your letters**  
P.O. Box 2065  
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# Salama Studs

mpya iliyo na ladha ya machungwa



Sasa inapatikana katika pakiti iliyoboreshwa ya rangi ya zambarau ikiwa na ladha ya machungwa.

**Salama Studs. Raha Zaidi, Kinga Imara.**



Tanzania

Healthy lives. Measurable results.



# Shindana na jifun

Nani asiyependa kuwa mshindi na kupata zawadi na kuwa kivutio wa kila mmoja? Sisi binadamu tunapenda mashindano mazuri, iwe mchezo wa mpira wa miguu, mashindano ya mwanamuziki nyota wa Bongo, uchaguzi katika chama cha siasa ama mashindano ya Klabu bora ya Fema ya mwaka. Tunaweza kuonyesha hisia na wakati mwingine kupambana vikali tunaposhindana. Hivyo kwa nini tunapenda kushindana?

**K**wa ujumla binadamu ni washindani. Mashindano ni jambo la kawaida kwa viumbe hai wanayoishi katika mazingira ya pamoja, hii ina maana pale inapotokea wawili au zaidi wanapowania kitu ambacho hawawezi kukitumia kwa pamoja. Sisi binadamu tunashindana rasilimali, maji, chakula na hata wenza. Wanawake na wanaume wanashindana kuvutia jinsia nyingine. Tofauti kubwa mara nyingi hutokea

miongoni mwa watu kwa sababu tunataka, utajiri, sifa na umaarufu.

Ushindani upo miongoni mwa tamaduni katika baadhi jamii yazidi nyingine. Katika hali ambapo kuishi kunahitaji tabia za ushindani, watu watahindana, watashirikiana kama kuishi kunahitaji tabia za ushirikiano, watu watashirikiana. Katika jamii ya leo tunawafundisha watoto, wakati gani wa kushiri-

kiana na wakati gani wa kushindana. Mambo hayo yote ni sehemu ya maisha ya kila siku.

## **Mashindano kama burudani**

Sekta ya burudani na hasa tasnia ya luninga nchini Tanzania inaendesha mashindano siku hizi. Tulikuwa na mashindano ya Kombe la Dunia mwaka jana huko Afrika Kusini ambayo yalitufanya kuangalia sana lun-



# ze!

**NA NATASHA K'OKUTANGILIRA**

inga wakati timu za mataifa tulizozipenda zilipokuwa zikishindana. Hata mashindano ya watu kama Big Brother Africa na Maisha Plus nayo yamekuwa kivitio.

Mwaka huu ni zamu ya Femina HIP kuanzisha mashindano kati ya wajasiriamali wachanga. Soma zaidi katika Ruka Juu kwenye toleo hili.

Shindano ambalo limekuwa na mvuto kwenye luninga Tanzania ni la kutafuta bingwa wa muziki wa Bongo - Bongo Star Search (BSS). Shindano hilo limekuwa likifanyika tangu 2007 na limekuwa na mvuto mkubwa Tanzania, hasa mikoani ambako waandaji wamekuwa wakipokewa kama

watu mashuhuri. Watazamaji huvutiwa na washiriki wa shindano hilo. Shindano hilo huwa na mchanganyiko wa changamoto furaha, wasiwasi pamoja na machozi. Hisia mbaya na nzuri huondolewa kwa washindani na majaji wa shindano hilo. Kadri washindani wanapwondolewa kwenye shindano, waliobaki hujitahidi na kujidhihirisha kuwa wao ndiyo wazuri zaidi wanaofaa kushinda zawadi kubwa ya shindano hilo. Sisi watazamaji huwa tunakuwa na shauku kubwa kutaka kuona washiriki tunaowapenda wanafanikiwa. Mshindi anapotangazwa huwa ni furaha kubwa kwa baadhi, na wengine huvunjika moyo.

Hivi nini hasa kinawasukuma vijana kuwa na mapenzi ya muziki na kuwania mwaka hadi mwaka kushiriki katika mashindano ya BSS wote wakitaka kushinda? Mtendaji Mkuu wa BSS, Rita Poulsen anafanua, "Pamoja na kuwa na zawadi mwishoni mwa mashindano, vijana wengi wanaoshiriki awali ya yote watakata kufahamika."

Wanataka kuonekana na kufahamika na ili kufanya hivyo inabidi wathibitishwe wenyewe. Katika BSS umewaona washiriki ambao walifikiri kuwa ni wazuri kweli, lakini waliambiwa kuwa hawawezi kuendelea kokote! Ouch! Jaji mmoja ambaye anaonekana zaidi katika maonyesho ya BSS ni Salama. Ni maarufu kwa maoni yake ya wazi. Kama jaji huwa hazunguki, husema ukweli kwa uwazi kabisa. Watu wanamuona kama mbaya lakini wanampenda pia. Rita anasema, "Washiriki wenyewe wanampenda Salama na hufanyakazi kwa bidii ili awasifite. Chochote asemacho Salama ni muhimu. Katika msimu wa pili na wa mwisho ambao Salama hakuwepo katika kundi la majaji, watazamaji waliokuwa wakimwona kuwa ni mkali walikuwa wakimuulizia Salama yuko wapi? "Bila shaka alikuwa kiungo cha onyesho hilo na walitaka awepe tena !

## Shindano na jifunze

Unapoamua kushiriki katika mashindano, lazima uwe tayari kukusiliza maoni tofauti ya kukosolewa. Woga wa kukosolewa unaweza kuharibu, lakini ukiwa na mtazamo mzuri, kupingwa au kukosolewa ni muhimu kwa kuboresha kipaji iwe kwa mwanamuziki au hata mjasiriamali. Ukosoaji mzuri unasaidia kujiweka sawa ili uweze kufanya vizuri kwa

chochote. Kama ukosoaji unataka urudie kazi tena, mara moja au kama unakupa mawazo mapya ya kazi yako, kukuhamasisha, au kunaibua maswali yasiyojibiwa yaliyokuwa yanakusumbua, unakuwa kitu kizuri.

Mashindano magumu ambayo washiriki wanakosolewa waziwazi ni kitu kipya Tanzania. Kwa kawaida tumekuwa hatukosoani waziwazi kwa mtazamo kuwa hiyo ni tabia mbaya. Ukosoaji ulikuwa ukifanyika kwa faragha. Lakini BSS imechangia kusafisha njia ya jinsi ukosoaji vyoweza kufanywa na tunavyoweza kunufaika.

Wengi wetu tulifikiri ilikuwa ni ukatili kumwambia kijana mwenye aibu lakini ana uwezo wa kuimba kuwa ameimba vibaya ama hana kipaji au ana kipaji kidogo cha muziki.

Rita anasema, "Watanania hawapendi kumbiwa ukweli unaouma, wanataka wapewe habari mbaya kistaarabu. Lakini inasaidia nini kumwambia mtu asiyejua kitu kuwa ana kipaji wakati ukweli mara moja ni kwamba hana kipaji badala ya kumpotezea wakati wake."

Unapoamua kushiriki katika mashindano, lazima uwe tayari kusikiliza maoni tofauti ya kusokolewa.

Rita anaamini kwamba ushindani ni kujifunza ukosoaji mzuri kutoka kwa mtu makini unayemheshimu na unaotolewa wakati nawe ukiwa makini ni muhimu kwa maendeleo yako. Katika miaka ameona vijana waliokuwa na aibu wakikua watu wazima wenywe kujiamini na wanaojua nini hasa wanataka katika maisha. Wakati mwingine mabadiliko hayo yanashangaza. Kutokana jinsi wanavyotembea, aina ya nguo wanazovaa, na maoni wanayotoa, hawabaki tena kama walivyokuwa na zaidi ya hapo wanapenda kuendelea na maisha yao.

Hivyo inaonyesha kuwa mashindano yanaweza pia kutufanya tujifunze na kubadilika. Hata katika mfumo wetu wa elimu ushindani ni kitu muhimu kwa kupata wanafunzi wanaofaulu vizuri.





**COMPETE AND LEARN!**

BY NATASHA K'OKUTANGILIRA

**W**ho doesn't want to be a winner, get the 'prize' and the adoration of everyone? We humans love a good competition, whether it is a football game, a 'Bongo star' search, an election or 'Best Fema Club' of the Year', We can become quite passionate even aggressive when we compete. So why is it we like to compete?

Generally speaking humans are competitive beings by nature. Competition is instinctive. It's about the urge to survive and be recognised. Competition occurs naturally between living creatures which co-exist in the same environment, that is when two or more strive for something which they can't share. We humans compete for resources, water, food, and mates.

A competitive element exists in all cultures and societies, some more pronounced than others. In some cases when survival requires competitive behaviours, individuals will compete, and if survival requires co-operative behaviours, individuals will co-operate. In society today we teach children both, when to co-operate and when to compete. Both elements are part of our daily lifestyles.

**Competition as entertainment**

The entertainment industry and especially television in Tanzania is splashed with competitions. We had the World Cup last year in South Africa which kept us all glued to our TV screens in a frenzy as our favourite national teams competed. Even the more people centred competitions are very popular ranging from Big Brother Africa to Maisha Plus. This year it is Femina HIPs turn to launch a competition amongst young business entrepreneurs. Read more about Ruka Juu in this issue.

*Constructive criticism helps you redirect your energies so that you perform better at whatever you are doing*

The most popular competition on Tanzanian TV has by far been the Bongo Star Search (BSS). The search for potential music stars has been ongoing since 2007 and has a big following in Tanzania, especially in the regions where the crew are received as celebrities. The viewers get passionately involved with their favourite candidates. The fun challenges offer lots of surprises on the show.

The best and worst of emotions are squeezed out of the contestants and the judges, as many contestants fall along the way side. The finalists then push themselves even harder to prove they are the best and worth winning the 'big prize'. The viewers are equally worked up as they wait to see if their favourite contestant will steal the show. When the winner is announced it is bliss for some, heartache for others.

So what is it that pushes young people with a passion for music to year after year take part in BSS where they all aim to win? The Executive Producer of BSS, Rita Poulsen explains, "Much as there is a prize at the end of the day; the young people who enter the contest each year are first and foremost seeking exposure. They want to be seen and known, and to do so they have to prove themselves". In BSS we have seen contestants who thought they were good, really good, but quite bluntly told they were going nowhere! Ouch! The one judge that has stood out on the BSS show is Salama. She is famous for her extremely frank opinions. As a judge she doesn't beat about the bush, she tells the blunt truth. People regarded her as a wicked witch but they loved her too. Rita says "The contestants themselves love Salama and worked as hard as they could so as to earn a compliment from her. Whatever Salama said was important. During one of the seasons when Salama was part of the panel of judges, the very same viewers who found her harsh and ruthless kept asking where she was." She was obviously the spice of the show and they wanted her back!

**Compete and learn**

Once you expose yourself to compete you have to accept the fact that you expose yourself to criticism. The fear of criticism can paralyze, but with the right attitude, it can be the most important tool for improving your talent as a musician or an entrepreneur. Constructive criticism helps you redirect your energies so that you perform better at whatever you are doing.

Tough competitions where individuals expose themselves to criticism openly is a new thing in Tanzania. Traditionally we have been totally discouraged from criticising as it is considered bad manners. At best it should be done behind closed doors. But BSS has contributed to pave the way and shown us how it can be done and how we can benefit. Many of us thought it was brutal telling a shy but promising singer that she sang off tune and had little or no talent for music.

Rita observes, "Tanzanians do not want to be told the bitter truth. They want bad news broken to them coated in sugar. But what is the point of telling a non starter that she has talent when that is far from the truth. Instead of wasting her time it is better she is told instantly."

Rita believes competitions teach. A helpful, productive criticism from a thoughtful person whom you respect and which comes to you when you are in the right state of mind to hear it can be a crucial aid to your personal development. "Over the years I have seen the young finalists grow from shy insecure youth to confident adults who know exactly what they want in life. The transformation is amazing. From the way they walk, their taste of clothes and the opinions they express, they are never the same again and most of all they want to move on with their lives," she notes,

So it seems competition can also make us learn, and bring out the best in people.





## LIGHT AT NIGHT

**F**or Tobias Rafael, a Kiswahili teacher at Micheni Secondary School in Mafia Island, his life changed when he literally saw 'the light', - Solata lamps distributed by D.light.

His prayers were answered as he sat in the school compound listening to a sales agent explain how the Solata lamp and other solar products worked using energy from the sun. Furthermore, he learnt how cost effective and safe they are.

As a teacher he needs to mark homework and exams as well as prepare lessons for the following day. "The solar lamp produces ample light and now I have no problem reading at night and I don't get smoke in my eyes from the solar lamp," he explains.

A bachelor, Rafael used to use up to one and a half litres of kerosene each week to light up his house. "After buying the solar lamp I have no other expenses with regards to lighting. I just have to make sure I charge the lamp daily." He has learnt he can do so from the windowsill and has no worries as he walks off to teach knowing that he will come back home and light up his home in the evening.

For Asia Haufi and Mohammed Abdalla, Form One students at the same school they now study for extra hours with the Solata lamps they each bought.

Asia whose lamp was bought by her father says "I like its bright light and I know I am safe while reading at night."

Mohammed whose lamp was bought by his uncle says, "My mother makes sure the lamp is charged while I am at school, ever since I started using the Solata my eyes no longer hurt when I read."

**"After buying the solar lamp I have no other expenses with regards to lighting. I just make sure I charge the lamp daily."**

All the three users are beneficiaries of an intensive school programme on Mafia Island, as part of the "Right to Safe Light Campaign."

The main aim of the campaign is to increase students' access to safe light, while teaching the rest of the community the benefits of solar power.

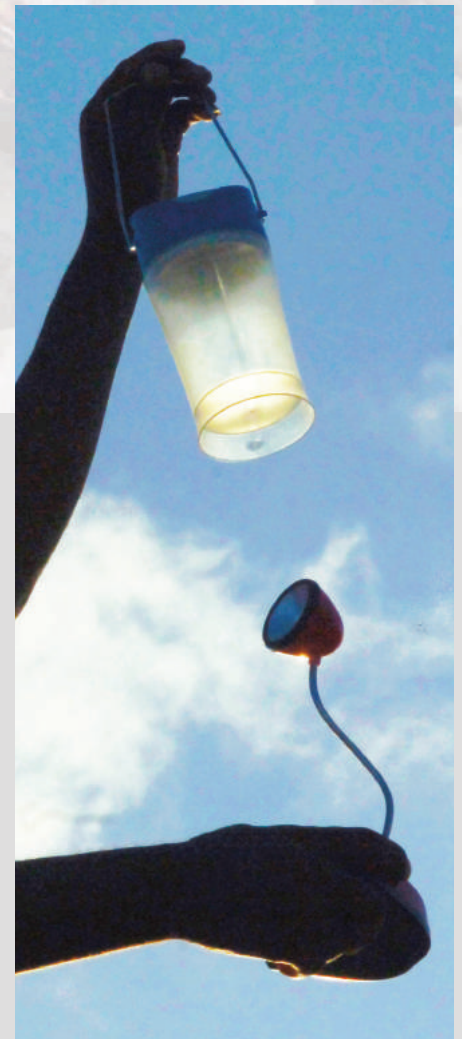
The campaign is supported by us at Femina HIP who are working closely with D.light who provide the solar lamps. Other partners include the local government and Solar Aid, a Non Governmental Organisation.

Dr. Moody, the official dealer for D.light in Mafia, did not need a lot of convincing to invest in the business. "The solar products are exactly what the people need on this island where electricity supply is a huge problem." According to him, "The most popular product so far is the Nova lamp that also serves as a charger for mobile phones. People on the island have a difficult time charging their phones."

With a population of 50,000 people Mafia is a small island off the southeast coast of Tanzania. Dr. Moody says the number one economic activity is fishing followed by coconut growing. Here most families depend on kerosene for lighting, a huge risk to their health and safety.

School headteachers of the 34 primary schools and six secondary schools on the island were trained on the benefits of solar lighting. Students bought the lights at a special price. Dr Moody says everyone would love to have at least one solar product in their homes but for some families the initial cost of buying a solar product is expensive.

ADVERTORIAL BY FEMA TEAM



### Achievements

- More than 3,000 lights were sold in less than one week.
- Three in every ten households on Mafia Island gained access to solar lighting.
- Increased study time for children
- Improved health and safety for everyone

## PAPA ASEMA NDIYO

Papa Mtakatifu na Kanisa Katoliki siku zote wamekuwa na msimamo wa kupinga matumizi ya kinga kama kondomu. Hii imekuwa na athari katika nyakati hizi za VVU/ UKIMWI kwa vile waumini wengi hawakutaka kukiuka msimamo wa kanisa na kujikinga kwa kutumia kondom! Lakini hatimaye Kanisa Katoliki limeona hali halisi! Papa Benedict XVI alitangaza hivi karibuni kwamba matumizi ya kondomu sasa yanakubalika katika mazingira ambayo watu wamo katika hatari. Amekiri kwamba matumizi ya kondom yanaweza kupunguza maambukizi ya VVU, Mpango wa Umoja wa Mataifa wa VVU/ UKIMWI, UNAIDS umepokea matamshi hayo ya Papa kama hatua muhimu iliyochukuliwa na Kanisa Katoliki na kwamba waumini wanahitaji ushauri kama huu. Mijadala ya uadilifu ijumishe watu kujilinda.



## WAKUBWA WAONGOZA UPIMAJI WVU

Lilikuwa ni jambo la kutia moyo kuwaona mameneja na wafanyakazi walipojitokeza kupima kujua hali yao ya VVU/UKIMWI katika siku ya wakuu wa makampuni kupima mjini Dar es Salaam karibuni.

Ikiwa imeandaliwa na Umoja wa Biashara na UKIMWI Tanzania (ABCT), lengo kuu la tukio hilo lilikuwa ni kuinua uelewa kuhusu VVU/ UKIMWI miongoni mwa wafanyakazi.

Wakuu wa makampuni walionyesha mfano mzuri kwa kukubali kupima kwa hiari na kuonyesha matokeo yao jambo lililowahamasisha wafanyakazi kufanya hivyo pia.



## Not just a barbershop

The owner of this barbershop clearly understands the meaning of 'Ruka Juu'. His bold, cool and attractive barbershop is definitely an eye catcher. Even if you do not want to cut your hair you can charge your phone, hire out his music and even recommend him for your aunt's wedding to provide food (buffet) and decorate the hall.



## Sarah paints Dar es Salaam

Sarah Markes, the artist who helps us design Fema magazine, recently held an art exhibition on disappearing buildings and scenes of Dar es Salaam. A long term resident in the city, she has captured with her simple yet bold style, historic buildings in the city centre that are truly unique. Many of them are unfortunately under the threat of being torn down as developers put up modern high-rise buildings. A pity as the rich cultural heritage of Dar is buried in the rubble. Dar and her unique street life is changing with the times, Sarah has captured it for future generations. Check [www.darsketches.wordpress.com](http://www.darsketches.wordpress.com) to see some of the work. *Congratulations Sarah for your contribution!*

## ANN KIHENGU APATA TUZO UFARANSA

Ann Kihengu kutoka Tanzania alikuwa miongoni mwa wajasiriamali watano wanawake kutoka sehemu mbalimbali duniani waliopata tuzo maarufu ya 2010 Cartier Women's Initiative Award (Tuzo ya 2010 ya jitihada za wanawake ) nchini Ufaransa hivi karibuni. Kila mmoja alipata dola 20,000 na mafunzo ya mwaka mmoja kuwasaidia kupanua biashara zao.

Ann (27) alipata zawadi hiyo kutokana na juhudi zake za kuhamasisha matumizi ya bidhaa za nishati ya jua kama vile taa na chaja za simu za kiganjani katika maeneo ya vijijini Tanzania. "Nilikuwa na wazo la kupanua kukubalika kwa bidhaa hizo kwa kufanya maonyesho sehemu mbalimbali za vijijini. Nilianza kwa kuwatumia vijana wa umri wangu ambao hawakuwa na kazi. Tuliandaa semina za kuelmisha, maonyesho kwa wanavijiji jinsi taa hizo zinavyofanya kazi, hatua ambazo zilisaidia kupanua soko. Watu wanapenda kununua taa za nishati ya jua wanapotambua faida yake kiyafya na gharama. Wamechoshwa na taa za mafuta ya taa na wanaelewa kuwa nishati ya jua ni mbadala mzuri na salama.

Ann amefanya kazi na Femina HIP katika kampeni ya nishati ya jua shuleni na sasa ni mtangazaji mshiriki katika onyesho la luinga la Ruka Juu! Anaunga mkono vijana wanaoanzisha biashara na anawapa ushauri na uzoefu wake!



# Kurudi shuleni

NA NATASHA KORUTANGILIRA

Heri ya Mwaka Mpya kwa ninyi wote na karibuni tena shule. Kwa wanaopanda darasa chukulieni kuwa ni mafanikio. Kwa wanaorudia darasa chukulieni hiyo kuwa ni nafasi ya kujaribu tena kwa jitihada zaidi, na kufanya vizuri. Kadri unavyokuwa na mafanikio makubwa katika elimu, ndivyo unavyokuwa na nafasi nzuri kuboresha maisha yako. Hakuna namna nyingine ya kuelezea.

## Baadhi ya mafanikio ya elimu:

- Ufahamu ni nguvu na shule ndiyo chanzo chetu muhimu cha kupata ujuzi. Baada ya kuhitimu, tunachukua ujuzi tuliopata kujenga maisha yetu, au kwa kuingia katika biashara au kutafuta kazi. Ujuzi zaidi unapatikana kazini, lakini bila elimu inakuwa siyo rahisi.
- Elimu ndiyo inatufanya 'tustaarabike'. Inatuwezesha kuwa na mtazamo mpana wa maisha. Inatuwezesha kuelewa mambo yanayotuzunguka na kutuondolea mchanganyiko kuhusu mambo tunayojifunza. Inatusaidia kujenga maadili na maoni na kuwa na mtazamo wa kila kitu katika maisha. Inamfanya kila mtu ajiamini kufanya maamuzi, kukabiliana na maisha na kukubali mafanikio na

kushindwa. Inatufundisha tabia nzuri. Inatufundisha jinsi ya kuishi.

- Mafunzo yanatuwezesha kutofautisha utamaduni na mila. Yanatuwezesha kufahamu kuwa kuna utamaduni mingine wa wenzetu na kuwa kwamba watu wengine na maadili mazuri yanayoweza kuziboresha wetu pia. Tunajifunza kwamba watu wengine wana njia tofauti ya kufikiria na kufanya mambo na tunakuja kufahamu kwamba vitu vya nje vinaweza kupanua mtazamo wetu. Elimu pia inatufanya tutake kuwa na uelewa mpana zaidi, kusafiri na kujichanganya na watu wengine na utamaduni tofauti. Tunapowaelewa watu wengi, tunaboresha na kuimaniha ustahmilivu wetu.
- Uboza wa maisha unaongezeka un-

apokuwa na elimu na ujuzi zaidi. Unakuwa na nafasi nzuri zaidi ya kufanikiwa katika biashara au ukiwa mfanyakazi utakuwa na kipato kikubwa. Kwa kipato hicho utakuwa na uwezo wa kuwa na vitu vingi ambavyo siyo kila mtu anaweza kuwa navyo.

- Elimu nzuri inakuwa kama mtandao mzuri. Unapokuwa na ujuzi na ufahamu mkubwa, unajumuika na wenye hali nzuri. Kwa kujenga mtandao wa mahusiano, unapanua mtandao wa watu unaoweza kuwategemea unapowahitaji
- Ukiwa na elimu unakuwa na uwezo wa mazungumzo ya kuvutia! Unapokuwa na ujuzi mwingi unakuwa mtu mwenye mvuto. Unaweza kuzungumzia mawazo na matukio badala watu wengine na nini



kinauzwa madukani. Mtu aliyeelimika hazungumzii uvumi, bali anapenda zaidi kujadili mawazo na kusikiliza watu wengine wanasema nini. Mtu aliyesoma mara nyingi anajihusisha na masuala ya kijamii na kuchukua nafasi za kuongoza kubadilisha mambo kuboresha jamii. Unajiona kama mtu aliyesoma ?

### Changamoto katika shule zetu

Tunaweza kutaka kupata elimu nzuri lakini tunaipata? Ubora wa

Ubora  
wa maisha  
unaongezeka  
unapokuwa na  
elimu na ujuzi  
zaidi

elimu katika shule zetu nyingi Tanzania bado ni changamoto. Tunajua kuwa shule zetu nyingi hazina walimu na vitabu.

Idadi ya shule za sekondari imepanda kutoka 2,000 hadi 3,500 hadi mwaka uliopita, lakini wingi huo umeathiri ubora.

Wewe ukiwa mwanafunzi unaweza kufanya nini? Ni wazi kwamba inabidi ujitahidi uwezavyo. Mnaweza kujitahidi shuleni

kuhakikisha kuwa wewe na wenzako mnapata elimu ya kutosha kadri mnavyoweza.

Shiriki katika klabu ya Fema, soma jarida la Fema kwa makini, jadili na shiriki katika usimamizi wa elimu kwa kushiriki katika baraza la shule. Unaweza kuchanga katika kuboresha elimu katika shule yako. Kumbuka kuwa kila mtoto nchini Tanzania ni muhimu aweze kunufaika na haki yake ya msingi ya kupata elimu shuleni inayoheshimu, utu, kukuza ubunifu na kujifunza na kuboresha haki za binadamu na demokrasia.

Shiriki katika matukio ya ziada na pendekeza mapya. Shughuli kama hizi zitaimarisha muhtasari wa kazi za darasani, na kukufundisha wewe na wenzako ujuzi mwingine

muhimu kwa maisha yako ya baadaye.

**Changamoto za ujinsia shuleni**

Hakikisha kuwa unakuwa salama shuleni. Epuka vishawishi vya shinikizo la kujamiiana. Kama una rafiki wa kiume usilazimike kujamiiana kuthibitisha mapenzi yako au kulipia zawadi ulizopokea. Epuka! Njia nzuri ya kujilinda ni kujifunza jinsi ya kutambua hali na kuepuka kuingia katika hali ambayo utashawishika au kushinikizwa kujamiiana bila ridhaa yako. Kumbuka unaweza kupata mimba na kuharibu maisha yako!

Wenzako wengi hawamalizi shule. Idadi ya wanaoacha shule Tanzania inatisha kwa mujibu wa Wizara ya Elimu na Mafunzo ya Ufundi, kati ya mwaka 2004 na 2008, wasichana 28,600 waliacha shule kutokana na kupata mimba.

Hakikisha rafiki zako hawapati matatizo kama hayo

Hakikisha marafiki zako hawapati matatizo kama hayo. Wahimiza wanafunzi wenzako wasijihusishe na ngono mpaka baada ya kumaliza shule. Wanafunzi wanahitaji elimu katika masuala ya ujinsia. Lazima wajifunze masuala ya uzazi na jinsi magonjwa kama VVU yanavyoambukizwa.

Lazima wajifunze kuhusu kinga na mbinu za kuzuia mimba. Njia nzuri ni kusoma jarida la Fema kwa kuwa linaelimisha vijana kuhusu ujinsia na stadi za maisha.

**Maisha ya elimu**

Mafanikio yako katika maisha yatategemea zaidi mazingira ya shuleni, tabia yako shuleni na jinsi unavyomudu masomo yako. Usisahau jinsi unavyojilinda kijinsia na hadhi yako.

Kumbuka elimu haishii hapo. Kujielimisha mwenyewe kunaanzia unapomaliza shule na mfumo rasmi wa elimu.

**Nini kipya**

Hali ya baadaye ya taifa inakuwa salama katika mikono ya watu walioelimika. Elimu ni muhimu kwa maendeleo ya kiuchumi ya taifa. Inakuza kanuni za usawa na demokrasia.





## BACK TO SCHOOL

BY NATASHA K'OKUTANGILIRA

**A** Happy New Year to all of you and welcome back to school. For those of you who are stepping up a class consider it an achievement. For those of you who are repeating take this as an opportunity to try even harder, try to excel. Education lays the foundation of your life. The higher your educational achievement, the better your chances of creating opportunities for yourself and improving your quality of life. There's no other way to put it.

Some of the benefits of education:

- Knowledge is power and school is probably our most important source of knowledge. After graduation, we take that knowledge to build our lives whether we go into business or find employment.
- Education is what makes us 'civilised'. It gives us an informed perspective of looking at life. It helps create a clear picture of everything around us and we no more remain in confusion about the things we learn. It helps us build values and opinions and have points of view on everything in life. It builds in every individual, a confidence to take decisions, to face life and to accept successes and failures. It teaches us the right behaviour and good manners. It teaches us how to lead our lives.
- Studies expose us to different traditions and cultures. We come to understand that ours is not the only culture and that others have valuable insights to share, enriching our own. Education also makes us want exposure, to travel and interact with various people and cultures. When we understand other people, our tolerance level becomes much higher.
- Quality of life becomes higher with more education. You have a better chance of succeeding in business, or as an employee, and you will have a higher income. With it you can acquire material comforts not everyone can have.
- A good education translates to good networking. When you're skillful and knowledgeable, you get to 'rub shoulders' with

You can contribute to improving the quality of education in your school

people of similar backgrounds. By building a network of contacts, you enlarge your spheres of influence and hence the circle of people that you can rely on in time of need.

- By being educated you can make your conversations sizzle! When you have knowledge, you become a more interesting person. You can talk about ideas and events instead of just about other people and what's on sale in stores. An educated person does not gossip, having a preference to discuss ideas and to listen to what other people have to say. An educated person is usually engaged in social issues and takes on leadership roles to change things to the better in the community. Do you consider yourself an educated person?

### Challenges in our schools

We may all aspire to have a good education but are we getting it? The quality of education in many of our Tanzanian schools is still a challenge. We know that many of our schools lack trained teachers and adequate school books. The number of new secondary schools has gone from 2,000 to 3,500 in the past year, but quantity has made quality suffer.

What can you as students do? You can be active in the school setting and ensure that you and your fellow students get as much out of it as possible.

Be active in the Fema Clubs, study the Fema magazines, discuss and get active. Participate in education governance by involving yourself in the school council. You can contribute to improving the quality of education in your school. Remember that every child in Tanzania should be able to enjoy her or his right to basic education in schools that respect dignity, foster creativity and crucial learning and advance human rights and democracy.

Get involved in the extra-curricular activities that are offered and propose new ones. This kind of activity will strengthen your curricu-

lum based work in class, and teach you and your fellow many other skills that will be vital for your future.

### Avoid sex while in school

Make sure you stay safe in the school setting. Avoid falling prey to pressures to have sex. If you have a boyfriend do not feel obliged to have sex as a proof of love or in order to pay back for 'gifts' you may have received. Avoid them! The best way to protect yourself is to learn how to recognise and avoid situations where you may be tempted or pressured even forced to have sex against your will. Remember you can get pregnant and put your future at stake!

The dropout rate in schools in Tanzania is rather alarming. According to the Ministry of Education and Vocational Training, between 2004 and 2008, 28,600 girls left school because they were pregnant.

Encourage your fellow students to abstain from sex until they have finished school. Students need education on sexual matters. You must learn how reproduction occurs and how diseases like HIV/AIDS are transmitted. You must learn about protection and contraceptives.

A good way is to read Fema magazine as it educates young people on sexuality lifeskills.

### A life of education

At the end of the day your success in life will largely depend on your school environment, your attitude at school, how well you cope with your studies and perform. And not to forget, how wisely you protect your sexuality and your reputation.

### What's new?

The future of a nation is safe in the hands of educated individuals. Education is important for the economic growth of a nation. It fosters principles of equality and democracy.

# mpendwa ANTI



## TUANDIKIE!

Iwapo una tatizo lolote kuhusu mabadiliko ya mwili wako, afya yako, matatizo ya kifamilia, shule na hata marafiki tafadhali tuma kwa Mpendwa Anti:

**FEMA HIP**

P.O. Box 2065, Dar es Salaam

E-mail: info@femahip.or.tz

**M**pendwa Anti, Pole sana na kazi na ninashukuru kwa kuendelea kutuelimisha. Mimi ninaitwa M from Mwanza. Anti mimi nina swali, mwanajeshi wangu amepinda kushoto. Je huu ni ugonjwa au inasababishwa na nini?

**M. KASSIMU MWANZA**

**Asante M. Kassimu, kuhusu suala la mwanajeshi wako kupinda kushoto si ugonjwa na haisababishwi na kitu chochote, ila ni hali ya kawaida kabisa.**



**M**pendwa Anti, Naitwa Paris, ni msichana mwenye umri wa miaka 18, nipo kidato cha nne Jitegemee High School. Nina tatizo ambalo mara nyingi linatokea tatizo lenyewe ni kuwa siku zangu za mwezi hazieleweki na ni kiwa kwenye siku zangu naumwa tumbo na maziwa yanajaa. Naomba unisaidie.

**PARIS, JITEGEMEE HIGH SCHOOL**



**Hongera na masomo pia pole kwa tatizo linalokusibu. Hali ya siku kuto-kueleweka ni ya kawaida japo inotofautiana kwa baadhi ya wanawake. Wengine siku zao hazibadiliki na wengine hubadilika kama wewe. Wapo ambao wamezaliwa hivyo na wengine siku hubadilika kutokana na sababu mbalimbali. Mfano kubadilika mazingira, msongo wa mawazo na chakula.**



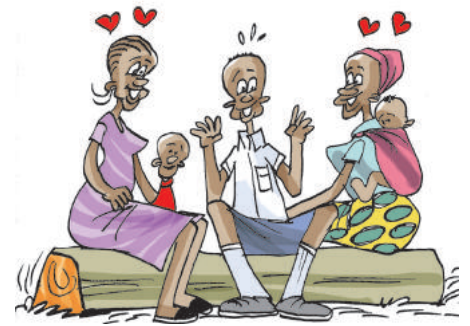
**M**pendwa Anti, Mimi ni mwanafunzi wa kidato cha sita katika Shule ya Lusangi Seminary. Napenda kujua eti ukizoea kunywa dawa wakati wa period baadaye kuna madhara?

**TUMAINI CHARLES, LUSANGI MORAN JUNIOR SEMINARY.**

**Suala la kuzoea kumeza dawa za kutuliza maumivu wakati wa period halina madhara yeyote ya baadaye, labda tu uve umemeza dawa ambayo si sahihi na kwa kipimo ambacho si cha kitaalamu.**

**M**pendwa Anti, Mimi ni mwanafunzi wa kidato cha nne nina miaka 23, shule moja inapatikana Nzega Tabora. Tatizo langu ni kuwa nimetokewa kupendwa sana na wanawake wazee waliozaa na kunitaka kimapenzi. Tatizo ni ucheshi wangu kwa kila mtu au nini? Na nifanye nini ili kuwaepuka?

**KASHINJE J. MATANA NZEGA, TABORA**



**Hongera kwa masomo, pia pole kwa kupendwa na wanawake waliozaa na kukutaka kimapenzi. Tatizo hilo halitokani na ucheshi wako kwa kila mtu, ila linaweza kuchangia hali hiyo kuwa na nafasi kubwa. Ila cha msingi elewa lipo tatizo la wanawake wakubwa au wanaume wakubwa kupenda wavulana wadogo na mabinti wadogo. Kumbuka wewe ni mwanafunzi, zingatia masomo yako na hata iki-tokea hali ya kulazimishwa kufanya hivyo ni vyema ukawashirikisha wazazi au walimu wako. Kumbuka kuna janga la ukimwi.**



**M**pendwa Anti, Mimi nina mpenzi tunapendana sana hakuna mfano na hii imesababisha mambo yangu hayaendi na imesababisha hata uwezo wangu darasani kushuka. Je, nifanyeje kukabiliana na hii hali? Naomba ushauri wako.

**SHILING KASOKO, P.O Box 37, CHATO**



**Kama hali hiyo inasababisha mambo yako kutoenda vizuri hasa kushuka kimasom, nakushauri uzingatie zaidi masomo kuliko ya mapenzi. Kumbuka ukianguka ki elimu gharama yake ni kubwa. Kuna msamiati unasema “mshika mawili moja humponyoka” au “mtaka yote hukosa yote”.**



**M**pendwa Anti, Mimi naitwa Kelege Revocatus. Tatizo langu ni kuwa nimekuwa nikipiga punyeto takriban miaka minane mpaka uume wangu umedumaa. Sasa nifanye nini kuipuka tatizo hili?

**KELEGE REVOCATUS.**

**Pole kwa tatizo la kupiga punyeto kwa muda mrefu. Ili kuepukana na hilo tatizo jaribu kutafuta shughuli nyingine zitakazo kufanya uwe bize kila unapohisi kupiga punyeto. Punyeto haiwezi kuufanya uume udumae. Elewa punyeto ni mojawapo ya ngono salama.**

**M**pendwa Anti, Mimi naitwa Bakari. Nina msichana ambaye nilianza naye mwezi wa sita mwaka 2009. Ila tangu tuanze haishi sababu pindi anapojua namuhitaji kimapenzi na anapenda kulazimisha kutimizwa mahitaji yake kuliko yeye kunitimizia. Je, Anti ananipenda kweli huyu?

**BAKARI R MGUNYA TANGA.**



**Suala la msichana wako kuwa na sababu kila unapomhitaji kimapenzi na pia yeye kupenda kulazimisha kutimizwa mahitaji yake si sababu ya kuweza kujua kweli kama anakupenda au la! Ni vyema mkakaa pamoja na kujiwekea malengo na kila mmoja kuwa wazi kwa mwingine. Uwazi wenu utakusaidia kujua kama kweli anakupenda au anakudanganya. Kumbuka kufanya mapenzi si kipimo cha dhiti kujua kama mwenzi anakupenda kwa dhiti au anakudanganya.**

**M**pendwa Anti, Nimedumu na mpenzi wangu kwa muda wa zaidi ya mwaka mmoja sasa. Ndani ya muda huo ametaka tuachane mara tatu lakini nikamwomba tuendelee na mahusiano yetu akanikubalia, lakini kwa kumpima msimamo wake kwangu nikatafuta kigezo tuachane akawa tayari. Anti, nashindwa kuelewa, sijui ana msimamo wa kweli nami au vipi? Kwani kwa muda wote huo tulikuwa na malengo ya kuwa pamoja maishani. Kwa sasa yupo diploma nami naenda degree, wote 1st year!

**PETER LEONCE,**  
PETERLEONCE@YAHOO.COM

**Pole kwa suala linalokusumbua. Kudumu na mpenzi muda mrefu si kigezo**

**cha kuoana, inategemea mlikuwa na malengo gani. Ni vyema kumuuliza ili kujua ni kwa nini anaamua hivyo. Kama atakueleza jambo lolote litakalohatarisha mahusiano yenu ya baadaye ni vyema mkakaa pamoja na kuwekana wazi ili kila mmoja awe huru kufanya maamuzi mengine.**

**M**pendwa Anti, Pole kwa kazi. Naitwa Ladislaus Joseph Umri wangu ni miaka 19. Ni mwanafunzi wa kidato cha pili. Swali langu ni hivi, tangu nilipofikisha miaka 15 mpaka sasa sijawahi kuhisi hamu ya kufanya tendo la ndoa na ajabu wenzangu wanapojihusisha na jambo hilo mimi huwa sina hamu. Je, huo ni ugonjwa au kawaida, sijachelewa kwa jambo hilo?

**LADISLAUS JOSEPH,**  
HUMURA SECONDARY SCHOOL, P.O Box 155,  
RUBYA – BUKOBA.

**Asante, Suala la kutohisi hamu ya kufanya tendo la ndo si ugonjwa. Kutofanya ngono kwa wakati huu bado haujachelewa kabisa. Weve endelea na masomo yako. Ni vema pia ukatambua kuwa kuna gonjwa hatari la UKIMWI.**

**M**pendwa Anti, Hongera kwa utiifu wako kazini. Kisayansi kuna utaalumu ambayo mke hupata mimba pasipo kufanya mapenzi na mume. (mwanaume) Je, iwapo zile mbegu zitavunwa kwa watu wa aina tofauti, mfano Mchina, Mwafrika, na Mwarabu na kuzichanganya katika chombo kimoja halafu zikapandikizwa kwa mke. Ni mtoto wa aina gani atazaliwa?

**POTENTINE RWEGASIRA, KAKAU, S.L.P 1236 BUKOBA**

**Asante. Ni kweli kisayansi mwanamke anaweza kupata mimba pasipo kufanya mapenzi na mwanaume iwapo mbegu zake zitavunwa. Kwa swali lako itategemea ni mbegu ya nani iliwahi kukutana na yai lake. Mbegu nyingine hazitaweza tena kwani mara tu mbegu inapokukutana na yai, shingo ya mfuko wa uzazi unajifunga. Mtoto mmoja hawezi kuzaliwa na baba wawili.**

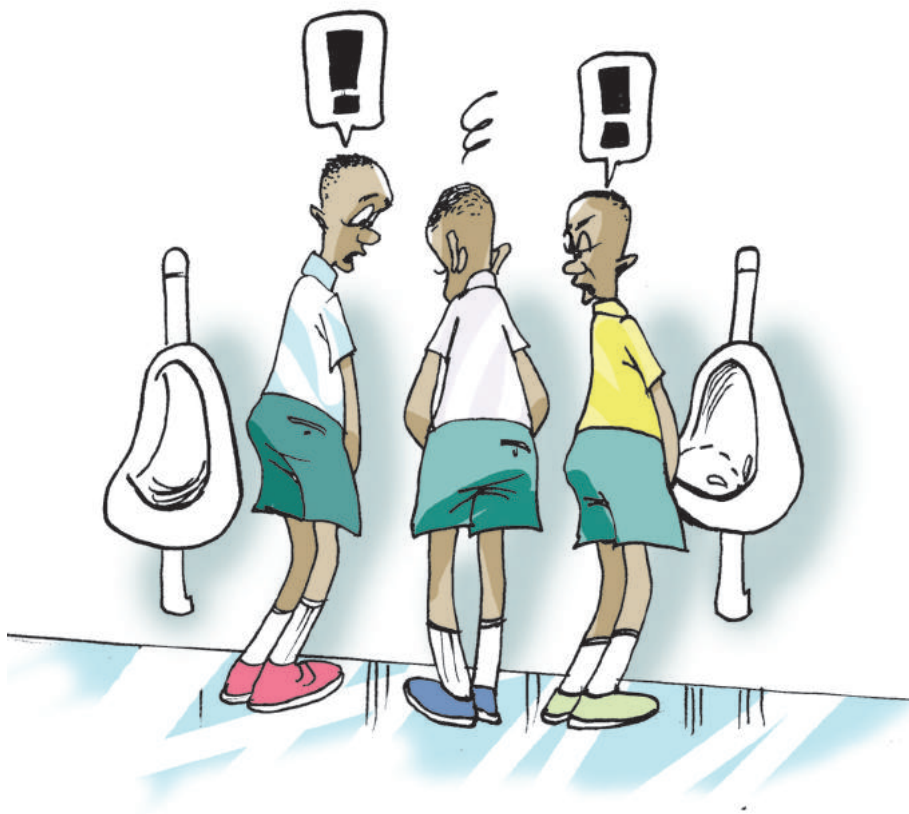
## Dhakari

Dhakari, uume wa mwanamume, unaojulikana kwa majina tofauti, uboo, ukuni, mti na mengine mengi tunayosikia yakitumiwa vijijiweni huanzisha majadiliano miongoni mwa vijana.

Ni vijana wangapi wasingependa kuwa na dhakari kubwa? Nikiwa kijana, kwa hakika nilitaka. Wengi wetu wanataka kujua ukubwa unaofaa kwa dhakari ni upi na hata upi ni wa kawaida. Baadhi yetu tunajisikia kama dhakari ni kubwa au ndogo au imepinda. Ngoja nikwambie kitu. Usilinganisha dhakari yako na nyingine unazoziona, hakuna haja. Ukubwa na maumbile yote ni kawaida, kama ilivyo ukubwa mbalimbali wa pua na sehemu nyingine za mwili. Kwa nini wote tunaguswa na ukubwa?

Kuna dhana kwamba ukubwa ni mzuri kwa sababu unaweza kumtoshleza zaidi mwanamke. Hii ni hisia potofu tu kwa kuwa uke wa mwanamke pia unatofautiana ukubwa. Hivyo kutoshelezana ndiyo jambo la kuzingatia na siyo ukubwa! Kutoshelezana ni

kuelewa kuwa mahusiano mazuri ya kujamiiana na kufurahishana si tu mwingiliano wa kimwili, bali unahusisha mbinu na staili za kumfurahisha, kumsisimua na kumtoshleza mwenzio. Mwanamume pamoja na mwanamke wanahitaji kutumia maneno ya mahaba, kupapasana na kushikanashikana kimapenzi pamoja na kuingiliana kimwili huweza kutoshelezana kimapenzi. Wote wanahitaji kujisikia kuwa wanahitajiana na kupendwa. Hapo ndipo uhusiano ya kijinsia, yanakuwa mapenzi, na ndiyo uhusiano wa mwanamke na mwanamume ambayo wote tunautaka. Hivyo ukubwa au udogo wa dhakari bila kuwa na mbinu na staili haufai kitandani. Usiwe na wasiwasi wa ukubwa, anza kushughulikia uwezo wako mwingine wa kufanya mapenzi. Jivunie kuwa mpenzi mzuri!



### \* kumbuka!

Kama dhakari ni ndogo sana au nene chini na ndogo mbele ama haiwi imara sana, kondomu haiwezi kuingia vizuri. Pata ushauri kwa mhudumu wa afya.

#### Baadhi ya ukweli:

- Kondomu ni nzuri kwa kuweka dhakari yako na afya nzuri na kulinda dhidi ya maambukizi ya magonjwa ya zinaa.
- Osha ngozi yako ya chini hasa kama hujatahiriwa. Kuwa msafi na ilinde dhakari yako iwe na afya na imara.
- Unafahamu kwamba tohara ya wanaume imethibitishwa kuwa kinga dhidi ya VVU/ukimwi kadri dhakari vyodinda mndivyo ngozi yake inakuwa ngumu na inakuwa vigumu kwa ugonjwa kupita.
- Dhakari iliyodinda inaongezeka kwa asilimia 60 ingawa kuna tofauti. Wapo wanaume ambao dhakari zao zinabakia katika ukubwa ule ule hata zinapodinda. Ongozeko hilo ni matokeo ya kuongezeka na kupanuka kwa misuli ya dhakari kutokana na kujaa damu baada ya kusisimuliwa.
- Utafiti umeonyesha kuwa wakati urefu wa kondomu ni wastani wa sentimeta 18, asilimia 75 ya dhakari zilizodinda huwa sentimeta 13 hadi 15. Kama kondomu inaingia katika sehemu kubwa ya dhakari, ni sawa, hata hivyo wapo wanaume wanaosumbuka kama dhakari ni fupi kuliko kondomu.
- Nehini Tanzania kondomu zipo kwa kiwango cha kawaida wakati katika nchi nyingi zilizoendelea kondomu zipo za ukubwa tofauti.

## Kitu kidogo

“Unapokwenda hospitali lazima ujiandae kwa kuchukua fedha kidogo zaidi rushwa ni tatizo sugu...” (mwanamume, mkazi wa Kibaha).



Rushwa ni sehemu ya maisha yetu ya kila siku Tanzania. Imezoeleka kiasi kwamba wanaotoa na wanaopokea rushwa wanaona ni tabia ya kawaida. Matokeo yake ni kwamba watu wengi wanaamini kwamba bila kutoa rushwa huwezi kupata tiba nzuri. Vijana wa kizazi chetu ni muhimu wakue huku wakitambua kuwa hiyo siyo sahihi na siyo mambo yanavyotakiwa kuwa.

Sikika ni taasisi ya kijamii inayoeleimisha vijana na jamii kuhusu haki zao katika sekta ya afya. Sote tuna haki za kuwa na habari na kupata huduma za bure. Sikika inahamasisha vijana kushiriki katika usimamizi wa afya, kuangalia jinsi huduma za afya zinavyotolewa na kuwahudumia raia. Watumishi wa afya lazima wawajibike. Bajeti inayotengwa kwa afya itumike kwa ajili ya dawa na kuboresha huduma kwa wananchi. Kwa bahati mbaya,

rushwa imekuwa kitu cha kawaida katika sekta ya afya na inapunguza uwezo wa watu kupata huduma za bure za afya, jambo ambalo ni suala la kufa na kupona. Unaweza kupata hatari ya kutohudumiwa kama huna ‘chai’ ya kulipa. Sote tumewahi kusikia habari za watu kufariki hospitalini kwa kushindwa kutoa rushwa na kuachwa bila kuhudumiwa. Hiyo ni mbaya na ni ukiukwaji wa haki za binadamu.

Sikika inaendesha harakati zake za uhamasishaji watu kuelewa kwa njia ya kujitolea. Hadi sasa kuna watu 75 wanaojitolea katika kata 15 za mikoa ya Dar es Salaam na Pwani.

Wanahamasisha usimamizi wa afya katika klabu. Wanafunzi wanahamasishwa kuwa na midahalo na mashindano ilikuinua ufahamu wao na wanafunzi wanatafuta habari za afya kutoka katika vituo vya karibu vya afya.

Sikika pia inaendesha kampeni kwenye vyombo vya habari ambapo hivi sasa wana kipindi katika Radio Free Africa kinachotangazwa kila Jumatatu kuanzia saa 10.00 hadi 10.30 jioni.

Sikika inalenga vijana kwa sababu inaona vijana ndiyo hali ya baadaye, inayostahili kuwekeza. Wakielimishwa na kuhoji utendaji katika vituo vya afya na kupambana na rushwa, wanaamini kwamba kizazi cha baadaye kitakuwa na uwezo mkubwa kuwawajibisha viongozi wa kuchaguliwa na kuleta mabadiliko.

Sikika imefanikiwa kuinua ufahamu miongoni mwa vijana na jumua kwa jumla. Mfano mmojawapo ni tukio la wanafunzi wa Shule ya Msingi ya Mbagala kupinga uongozi wa shule kutumia fedha zilizotengwa kwa ajili ya ujenzi wa choo na badala yake kutaka kujenga madarasa, wanafunzi hao walikuwa wakikabiliwa na uhaba wa vyoo na walitumia haki ya kuzungumza kutetea haki zao.

Hongera sana Sikika!!

## KAZA BUTI

Dada mmoja ameamua kubadilisha bishara yake.

Biashara yake mpya pamoja kwamba ina lipa zaidi huko amekutana na changamoto balaa aendelee au asiendelee? Soma stori ujue aliamua kufanya nini!!!



Duh, hadi sasa jua limefika utosini sijapata hata mteja mmoja! Sijui itakuwaje



Yaani huwezi kuamini, huyu ndo mteja wa kwanza tangu asubuhi!

Huyu tu! Acha utani.

Anti usijali, nitakuwa natembeza ndizi asubuhi kule vijiwani, jioni naendelea na ususi, nitarejesha tu, maisha ni kubangaiza.



Labda uje kesho, natarajia kupata pesa ya mchezo, naweza nikakuazima.



Naomba usiangushe, hii ni pesa ya mchezo, nataka kurejesha kila wiki.

Mh! Sijui ndizi zitatoka! Labda.



Usijali sista, hata tukikopa sie ni walipaji wazuri tu. Si unajua hata sie mshiko wa manati?



Oyaaa, mlipe bwana, si anakuambia leo ndo kwanza anafungua biashara?

Duh! Namuombe auze mzigo uishe, aweze kurejesha pesa ya watu.

Shost nakushukuru. Huwezi kuamini, nimemaliza mzigo wote.



Nilikwambia, ndizi zinalipa. Sasa muda huu hata ukipata wateja wawili wa kusuka si mbaya.

Poa, mie ngoja nikatize hapa nirejeshe pesa ya mchezo kwa shangazi. Nashukuru Mungu imetoka.



Poa shost. Mie ngoja niendeleo kubangaiza kijiwe kingine.



Tena uswahilini kwetu hapa! Nywele za buku tano anataka asukwe kwa jero!



Kama ni hivyo shoga, unaonaje asubuhi ukiungana nami tukatembeza ndizi, jioni ukasuka?



Nadhani hilo ni wazo zuri, nitadamkia kwa anti pale mgahawani, kama ana hela anikopeshe niunge tela.

Fanya hima ndugu yangu.

Mh! Asiporejsha, sijui nitasema nini kwa wana upatu!



Usijali, nitarejesha tu taratibu, rafiki yangu amehidi kuniunganisha na wateja wake, nitauza tu.

Siku ya siku ikawadia...



Tufanyie angalau mia unusu nasi tupate japo 'bati' bosu wangu.

hata mimi kwa sasa sijui duh!

Usijali, nitakupozea bei tajiri yangu.



Jamani, huyu ni rafiki yangu, mkimuungisha yeye mmeniungisha mimi.

Poapoa sista wetu, haina shaka.

Ama kweli n'gombe wa masikini hazai...



Shiiiiiii, kichwa hicho mwanangu.

Nikirejesha hii nitakuwa huru.

Mwanangu kaa fresh, lazima tuvune hapa.



Kimya!!!!

Duh, bila shaka tutaambulia mshiko kiasi.

Weziiiiiiiiiiii!



Toa mwenyewe simu huko ulikoiweka.

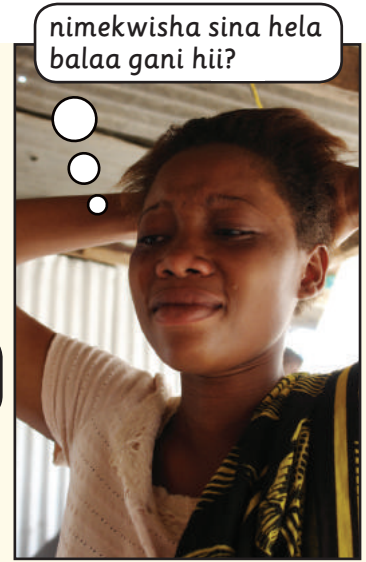
Oyaa, unataka sie tukale wapi?



Ole wako unyanyue mguu kabla hatujasepa.

Jamani eeeee, nitasema nini mie hela yenyewe ya mkopo!

Oyaa, fasta kabla hajakusanya nzi huyo.



nimekwisha sina hela balaa gani hii?



Uuuwi shangazi, huwezi kuamini, nimeporwa na vibaka, kila kitu wamechukua!



Asante shangazi.

Hatuna jinsi, itabidi tuchakarike wote hapa, turejeshe pesa ya mchezo, nitakuwa nakulipa mshahara kadri tunavyopata.



Miezi michache baadaye...

Mh! Halafu una homa kali! Mi naona twende hospitali.

Mh! Hicho kiakiba nilichokidunduliza kwa kazi za mgahawani nikakibwage hospitali! Nitaishije?



Ugonjwa wake haunihusu, ama anipe kodi yangu au arudishe chumba changu...

Mama, nisikilize kwanza, anaum...

Jamani! Hana hata huruma!



Baada ya dhiki faraja...

Shoga, siamini kama hatimaye tunamiliki saluni! Nimepitia changamoto nyingi!

Haya ni matunda ya uvumilivu na kutokukata tamaa. Bila nguvu ya pamoja na kuhifadhi kiasi cha kipato chetu tusingefikia hatua hii.

**USHIRIKI: UPAGARE SANAA**  
**HADITHI: UPAGARE SANAA NA AMANI**  
**PICHA: PENDO, REBECECA NA RAPHAEL**  
**UONGOZAJI: AMANI**  
**SHUKRANI: UPAGARE SANAA NA AMANI**

**\* kumbuka!** Tajiri yoyote anakutana na changamoto mara kwa mara, usikate tamaa usonge mbele. Chukulia hizo kama ni changamoto na funzo maishani



Halo wapendwa wasomaji mmejifunza kitu baada ya kusoma habari katika picha? Kikundi cha Sanaa cha Upagare kinachopatikana Ilala mtaa wa Arusha, CCM kwa Mbowe namini kimefikisha ujumbe sawa. Mbali na hayo kikundi kina michezo na nyimbo za asili, pia huigiza na kuimba jukwaani.

## Siku ya kupiga picha ilikuwa kivuto

Ilikuwa ni siku iliyojaa msisimko na vichekesho, tunakumbuka tukio la kuogopesha lilitokea katikati ya shughuli yetu ya kupiga picha ambapo ghafla tuliona magari mawili ya polisi yametokea na kuwazunguka vijana wa kiume na kuwachukua kwa tuhuma za ubakaji. Kila mmoja alishtushwa ambapo baada ya muda mchache baadhi ya wazee walianza kupigana na kaka zake mtuhumiwa. Lakini hata hivyo, hali ilitulia na tukaendelea na shughuli zetu.

Kuna sehemu ambayo kibaka alitakiwa kupigwa picha, jamaa huyo baada ya kujificha na kuvaa nguo kwenye kona, alipita mwanamke ambaye hakujua kinachoendelea alifikiri yule kweli ni kibaka na kuanza kuogopa na kukimbia mpaka tulipomsimamisha na kumwambia kilichokua kinaendelea.

Big up kwa kikundi chote kilichofanya kazi hiyo pamoja na timu ya Femina HIP, walitayarisha hadithi katika picha na kutupeleka katika vyumba vya kwa ajili ya kupiga picha katika maeneo tofauti. Siku ilikuwa ndefu sana lakini mzigo wenyewe si mnauona? Super! Shukrani pia zimuendee Amani, mwenyekiti wa kikundi ambaye si tu alisaidia katika script, lakini pia aliongoza kazi nzuri. **Big up to you!**

## Maswali

1. Ni ujumbe gani wa kwanza unaojifunza kutoka katika habari picha?
2. Umeishawahi kufanya biashara? Kama umewahi ni biashara gani?
3. Ni changamoto gani ambazo wanazipata vijana wanapofanya biashara Tanzania?
4. Kutokana na changamoto alizopata muigizaji mkuu, wewe ungekwenda kwa nani kuomba ushauri na utatuzi?



## \* kumbuka!

Hata kama unapata changamoto katika biashara usizikimbie badala yake zikabili. Mchumia juani hulia kivulini.

# VUMILIA atoboa



## Bado nachakarika

Heri ya mwaka mpya wapenzi wasomaji wa makala yangu. Ni miaka 16 sasa tangu nilipopima na kugundua kwamba ninaishi na VVU. Amini usiamini, sijafikia hatua ya UKIMWI, bado nadunda!

**K**wakuwa nafahamu kwamba inawezekana ikafikia wakati nikakosa nguvu, sijabweteka na nisingependa kuona nakuwa tegemezi. Nachakarika kuitafuta shilingi ili niendelee kujitegemea na pia kujiwekea akiba taratibu, ili inisaidie wakati wowote nitakapokuwa na shida.

Nimetoka mbali! Nilijaribu biashara ya nyanya, enzi hizo nikizisafirisha kutoka Iringa kuuza Dar. Biashara hii haikudumu sana kwani pia ilikuwa na changamoto zake. Kama umbali na nyanya kuharibika. Sikukata tamaa. Niliendelea kujaribu biashara kadhaa nyingine, kama kuuza vitenge, hatimaye hivi karibuni nimetoka na biashara mpya ambayo naamini itanitoa. Kwa kuwa katika toleo hili tunazungumzia ujasiriamali, hebu nami niku-shirikishe stori yangu.

### Iko hivi;

Ilikuwa ni miezi michache tu iliyopita, uongozi wa Manispaa ya Temeke ulitukusanya pamoja watu tunaishi na VVU na kutupatia mafunzo ya ujasiriamali. Nashukuru Mungu nilikuwa miongoni mwao.

Miongoni mwa mambo tuliyofundishwa ni namna ya kutengeneza sabuni ya maji, dawa ya chooni, mishumaa, maziwa ya soya, na hata namna ya kutengeneza bagia za unga wa soya. Nilivutiwa zaidi na mradi wa kutengeneza



sabuni na dawa ya chooni na ndiyo biashara ambayo kuanzia wakati huo niliichagua na kuanza kuchakarika nayo.

Mara tu baada ya kupata mafunzo nilijitengeneza bidhaa ya kutosha, nikatafuta namna ya kuipaki vizuri na papo hapo nikaanza kusaka wateja katika maeneo mbalimbali.

Nina masoko ya kudumu na masoko ya muda, yakihusisha wateja wakubwa na wadogo, nikimaanisha wateja wa jumla na wa rejareja.

Lililo muhimu kwangu ni kuhakikisha nategeneza biashara kwa kiwango cha ubora ambacho kinawaridhisha wateja wangu ili nisimpoteze mteja hata mmoja.

Kipato ninachokipata kutokana na biashara hiyo kinanisaidia kujipatia mahitaji lakini nahakikisha nahifadhi kiasi fulani cha fedha kwa kila mauzo ninayoyafanya ili niwe na akiba itakayoniwezesha kupanua mradi na pia kuweza kukidhi mahitaji yangu yapo baadaye. Nina akaunti benki ambako ndiko ninakohifadhi akiba yangu.

Nahitaji lishe, hivyo naweza kuulinda afya yangu kwa kula vizuri kutokana na kipato changu cha mauzo ya sabuni. Ushauri wangu kwa watu wanaoishi na VVU ni kwamba tusibweteke, tuangalie fursa zilizopo, tujishughulisha ili tupunguze utegemezi kwa jamii inayotuzunguka.

Hata wewe msomaji unaweza kuwa mteja wangu. Karibu ukipatie sabuni ya maji kwani ni nzuri kwa kufulia, kupigia deki na kuoshea vyombo. Dawa ya chooni ni nzuri kwa kusafishia chooni, kun'garisha sakafu, masinki na marumaru. Inaua wadudu na inakata harufu ya chooni.



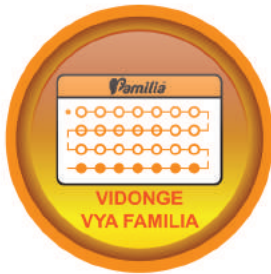




# Panga Uzazi. Timiza Malengo Yako.



Tumia Huduma na Bidhaa Bora za Familia.



**familia**<sup>TM</sup>  
TUPANGE PAMOJA

Kwa maelezo zaidi, nenda  
kituo cha huduma za afya

## Wachoraji tuwe makini

Mimi ni kijana mwenye umri wa miaka 27 Kazi yangu ni mchoraji. Kusudi la katuni zangu ni kuwakumbusha wachoraji wenzangu wawe makini. Hii ni kwa sababu wachoraji wengi wanakufa kwa ukimwi. Kazi yetu inavishawishi vingi sana, tuwe makini.

**ZEPHANIA  
PHILEMON  
0757343870,  
MWANZA**



## Walimu ni wazazi

Walimu ni wazazi. Nina wao mba walimu wote wa shule za sekondari na hasa walimu wakuu, wawe walezi, washauri na wadadisi wa tabia mbalimbali za wanafunzi. Wawe wazazi wa wanafunzi na siyo kuwafukuza wanafunzi shule na kusingizia kuwa ni kuwaondoa wako-rofi shuleni. Hii si kweli, kwani kuwafukuza wanafunzi shuleni ni kuongeza matatizo katika jamii kama vile ujambazi, umalaya na biashara haramu. Pia nawaomba wanafunzi wote wa shule za sekondari na vyo wabadilike na wakumbuke kuwa kinachowapeleka shule ni kusoma na si kufanya uhuni. Wajenge urafiki wa kimasomo na walimu wao na kuwa na ushirikiano baina ya wanafunzi kwa wanafunzi.

**STEPHEN ZAIKO MYUYI  
S.L.P 25 ROSANA, TARIME.**

## Teknolojia isituharibu

Siku hizi ukiwa na simu mambo yote bomba. Internet, muziki, video na mawasiliano ndiyo usiseme. Lakini mimi naomba tuwe makini na hizi simu. Vijana wengi tunazitumia simu vibaya. Utakuta simu ina picha na video za ngono, ambazo huchochea kuingia katika mahusiano pasipo kutarajia au kufanya ngono zembe. Matokeo yake ni kuharibikiwa kimaisha.

**MOSES FAUSTINE  
SHULE YA SEKONDARI MARA, S.L.P 193 MUSOMA**

## Ongeza ufahamu

Watanzania wenzangu, tujijengee tabia ya kujisomea. Katika dunia hii ya utandawazi suala la kuelewa mambo kwa ujumla ni muhimu. Ni wazi kwamba hatujisomei kwa kuongeza upeo na uelewa wa

maisha ya kila siku. Wengi wetu tukihitimu masomo hatuoni umuhimu wa kuendelea kujisomea. Hii inaathiri sana uelewa wetu juu ya mambo mengi. Wengi wetu tunaamini wanaopaswa kujisomea ni wanafunzi walioko mashuleni na vyaoni. Hata hao walioko shuleni na vyaoni wanajisomea kwa sababu wanajua kuna mitihani. "Ukitaka kumficha kitu mwaafrika kiweke kwenye maandishi" msemu huu una ukweli ndani yake kwa sababu waaafrika tunasema hatuna utamaduni wa kujisomea. Huu ni muda wa kubadilika sasa.

**NJILE NKUBA,  
Box 180, MAGANZO – SHINYANGA.**

## Mungu na mbio



Ni kipindi kigumu kwa miaka minne mpa-ka sita ambapo unakuwa bado unasoma na unakutana na vikwazo vingi. Mfano wanafunzi wengine kupata mimba, kufiwa na walezi wao, kujiunga makundi ya vishawishi na tamaa za aina mbalimbali. Kutokana na hayo nawashauri vijana wenzangu hasa wanafunzi tumtangulize Mungu ili atuepushe na kutulinda na hayo yote. Wanafunzi tupunguze au kuacha kabisa uasherati, uongo na kuibiana. Tukizingatia ibada na masomo tutaweza kutimiza ndoto zetu.

**FARAJA S MWALONGO,  
Box 7, NANDEMBO DISPENSARY, TUNDURU.**

## Pima afya yako



KIJANA JITAMBUE  
EPUKA KUFANYA  
NGONO ZEMBE.  
PIMA AFYA YAKO  
ILI UPATE USHAURI  
NASHAHA!



**CARTOONIST: SALUM NDONGO  
KIMBUNGA FEMBA CLUB  
KIGOMA**

## Sauti yako

ni ukurasa unaokukaribisha kuchangia mawazo yako binafsi. Unaweza kutuandikia kwa Kiswahili au Kiingereza. Usisahau kutuletea picha na maelezo yako binafsi. Karibu sana! Haya ni maoni binafsi yatolewayo na wasomaji wetu na sio lazima kwamba yanakubaliana na mawazo ya FEMINA HIP.



## SPEAKING UP THROUGH SMS

I don't know about you but I'm an SMS kind of guy. I probably send between five and 10 SMSes everyday. What about you? And how are you using SMS? Most of us use it to pass on all kinds of information to friends, family and many others on a regular basis. But how many of us are using SMS to empower ourselves and our communities?

This is something to think about if you have ever felt confined or frustrated because you have no place to express yourself and be taken seriously. Unfortunately the mainstream media does not print or broadcast every single opinion they get and have a tendency of not giving voice to the youth.

It's true that Google, Yahoo, Facebook and other social media networks have come up with cool and funky ways to communicate and express ourselves using email, chat and even share photographs and videos. And it's now getting easier to do all that from mobile phones. Still, SMS is the main technology most of us young people use with each other. It is simple, user-friendly and you don't need a fancy phone with Internet to use it!



Femina HIP recognizes the huge impact SMS has in communities, and the huge potential it still has to support social change. That's why we are soon launching an exciting project called 'Speak Up'. This SMS initiative will be a platform where youth and rural populations who don't often have much great access to internet and mainstream media, can have their voice be heard. Through exchange and interaction with Femina HIP via SMS, you will be able to share your opinions on what is most important to you and your community in everyday life. As a result, you will have the chance to help shape Femina HIP's media content, and also get quality information about healthy lifestyles.

'Speak Up' will be a tool for both the trendy young city guy who uses Facebook, and the shy young girl in a remote Tanzanian village whose only access to the rest of the world is via SMS.

In addition, Fema TV Talk Show's Ruka Juu entrepreneurship competition will challenge, as well as entertain young people in Tanzania and encourage them to vote via SMS from wherever they are for their favourite contestant.

We invite you to visit the redesigned [chezasalama.com](http://chezasalama.com) as we spice it up with a brand new look. And keep a look out for the website's new features, including the voices we gather from 'Speak Up'.



IT WITH FREDDIE





# Uanzishaji

NA TIMU YA FEMBA, PICHA WENDI ROWLANDS

Unakaribia kumaliza shule, unafikiria utafanya nini kujipatia fedha baada ya hapo? Unafikiria jinsi ya kuanzisha biashara? Hongera! Ni muhimu kupanga na kuanza kwa wakati muafaka. Kuanzisha biashara ni changamoto lakini kunaweza kutoa nafasi nzuri na hali ya uhakika ya baadaye. Unachukua hatua yenye hatari lakini kama umejiandaa unaweza kufanikiwa. Wakati timu ya Fema iliposafiri maeneo mbalimbali kutafuta wajasiriamali kwa ajili ya kipindi cha luninga cha Ruka Juu tulijifunza kuwa wengi waliofanikiwa, awali walipata vikwazo. Lakini walikuwa na kitu kimoja - hawakukubali kushindwa – walijitutumua na hawakuogopa kujaribu tena!

Drissa Mannah, ni mmoja wa wajasiriamali hao, alielezea uzoefu wake. Njia aliyopitia ilikuwa ndefu na yenye vikwazo, “Mwanzoni nilikopa fedha kuanzisha biashara ya kinyozi lakini nikashindwa kulipa mkopo. Hiyo iliniingiza katika matatizo makubwa. Sikujua jinsi ya kuendesha biashara na gharama zilipanda. Nilishindwa biashara lakini nilipania kutokubali kushindwa. Bila mpango mahsusi nilijaribu biashara mbalimbali nyingine ikiwamo kusafiri kwenda Arusha kuuza mahindi na mkaa. Kwa vipindi vifupi vifupi niliajiriwa kwenye shughuli za vinyozi kwa watu wengine. Baada ya miaka michache bahati yangu ilibadilika. Rafiki yangu

mmoja ambaye pia ni mteja wangu alinipatia mkopo ili niweze kuanzisha biashara ya kinyozi tena. Safari hii nilifanikiwa. Ningependa kujitayarisha vizuri kwa ajili ya kuanzisha biashara lakini nilijifunza kadri nilivyoendelea na biashara. Ushauri wangu kwa wanaotaka kuanzisha biashara ni KUPANGA.” Jaribu kupata habari kutoka kwa watu wengi na jipatie mafunzo. Hatimaye, usishindwe! Jandae kushindwa kwa kuwa ni sehemu ya safari ya mafanikio!

## Kupanga Biashara

Kila biashara inahitaji mpango. Mpango huo utakuongoza kila hatua. Utakusaidia kuamua, kujipanga na nini cha kufanya kuiendeleza.

### Hatua ya 1: Mpango wako wa Biashara

Andaa orodha ya mawazo ya aina ya biashara unazoweza kuziendeleza.

Kuna aina nyingi za biashara:

Fikiria kuhusu biashara na jinsi inavyoweza kukuzwa



- **Rejareja.** Kununua bidhaa kutoka kwa wauzaji wa jumla na kuziua kwa faida kwa mfano, kwenye grosari, duka.
- **Utengenezaji.** Kutengeneza bidhaa mpya kwa mfano, viatu
- **Utoaji huduma.** Kwa mfano, kuchaji simu za kiganjani.

#### Hatua 2: Uzaji (masoko)

Fikiria kuhusu biashara na jinsi inavyoweza kukuzwa. Tambua wateja na jaribu kubaini wanataka nini na mahitaji yao nini. Chunguza kama kuna wengine wanaofanya biashara kama hiyo. Je utakuwa na ushindani?

- Utaratibu wa kubaini soko utakuwezesha kutoa huduma au bidhaa zinazohitajiwa au kupanga bei nzuri na kuhakikisha upatikanaji wa bidhaa au huduma.
- Utafiti wa masoko unahusisha kuzungumza na wateja, wasambazaji bidhaa na marafiki wanaoendesha biashara, kuelewa washindani na kusoma magazeti na vyanzo vingine ilikupata mawazo na taarifa kuhusu biashara.
- Upangaji wa soko unazingatia mambo manne muhimu:
  1. Bidhaa (aina, ubora, rangi, ukubwa, ufungaji n.k.);

2. Bei;
3. Mahali (sehemu, usambazaji); na
4. Utangazaji/ ukuzaji (utangazaji, ukuzaji mauzo).

#### Hatua 3: Aina ya biashara

Amua kuhusu aina ya biashara unayotaka. Kila aina ina faida tofauti na matatizo:

- Biashara ya kumiliki mwenyewe
- Ubia- biashara inayoendesha na mbia mmoja au zaidi
- Ushirika - watu kadhaa waliojiunga pamoja kwa lengo moja.

#### Hatua 4: Wafanyakazi

Fikiria kama biashara itahitaji mfanyakazi yeyote na awe na sifa zipi kutokana na majukumu yatakayokuwepo.

#### Hatua 5: Kusajili biashara yako

Fahamu masharti ya kisheria yanayohitajika kwa biashara. Hatimaye utalazimika kuisajili na kuanza kulipa kodi. Hii ni muhimu kama utalazimika kupata mikopo kutoka benki au taasisi za fedha.

#### Hatua 6: Gharama

Angalia gharama zote za uzalishaji na au za uuzaji bidhaa or kutoa huduma. Hii itaku-

wezesha kupanga bei, kupunguza na kusimamia gharama, kuboresha utoaji maamuzi na kuwa na mpango ya baadaye.

#### Hatua 7: Mipango ya fedha

Hakikisha kwamba biashara yako itakuwa na fedha za kutosha za uendeshaji kwa kuandaa mpango wa mauzo, gharama na mpango wa mtiririko wa fedha. Hii ni muhimu mwanzoni wakati lolote linaweza kutokea katika biashara.

#### Hatua 8: Mtaji wa kuanzia unaohitajika

Angalia kiasi gani kitahitajika kuanzisha biashara yako. Hii ni pamoja na fedha za vifaa, kodi na mtaji wa kuiendesha biashara kabla haijasimama vizuri na kuwa endelevu.

#### Hatua 9: Vyanzo vya mtaji wa kuanzia

Angalia jinsi ya kupata mtaji wa kuanzia. Unaweza kuwa ni fedha za akiba au mkopo. Kutumia akiba yako kuna shinikizo kubwa. Matatizo ya mikopo ni kwamba unakuwa na shinikizo zaidi kwa ajili ya malipo, riba n.k.

Soma zaidi kuhusu benki na taasisi za fedha na wapi unaweza kupata mkopo katika kuras za Kazi na Fedha za 52 hadi 55.

## BUSINESS START-UP

BY FEMBA TEAM

**A**re you soon finishing school and thinking about what you can do to earn money once you're out? Thinking about setting up a small business? Congratulations! It's important to plan and start in good time. Starting a business is a challenge but can also offer good opportunities and secure your future. You take a risk but if you are prepared you can eliminate failures. When the Fema team travelled around Tanzania scouting for entrepreneurs for our Ruka Juu TV show we learnt that many of the successful ones had suffered serious set backs and failures in the past. But they had one thing in common - they had not given up, they had 'bounced back' and were not afraid to try again!

Idrissa Mannah, one of the entrepreneurs, shared his experience. His road to success was long and bumpy. 'In the beginning I borrowed money to start a barber's shop but failed to pay back the loan. That got me into big problems, I just didn't know how to run a business and the costs rose. I lost the business but was determined not to give up. Without a proper plan I tried out many other businesses, including traveling to Arusha to sell maize and charcoal. A few times I was even employed for on temporary basis other peoples barbers' shops. After a few years my luck changed. A loyal friend and client offered to advance me a loan so that I could open up my barbers' shop again. This time I succeeded. I wish I had been more prepared for the business start up but I learnt my lessons on the way. My advice to those who are planning to start up a business is to PLAN, find out as much as you can from other people, and try to get some training. Finally, never give up! You have to be prepared to fail; it is part of the journey to success!

Start-up capital can take the form of savings or loans

### Business Planning

Every business needs to follow a business plan. This will guide you through every step of starting a business. It will help you decide, organise and know what you have to do to get your business to work.

#### Step 1: Your business idea

Create a list of potential business ideas that you can develop and test.

There are different types of businesses:

- Retailing. Buying goods from wholesalers or suppliers and reselling them for a profit e.g. grocery store.
- Manufacturing. Making new products using raw materials e.g. shoe making.
- Service providing. Offering a service e.g. mobile phone charging.

#### Step 2: Marketing

Think about the business and how it could be promoted. Identify potential customers and find out what they want and what their needs are. Identify if there are many others running similar businesses. Will you have competitors?

- Marketing helps you offer the right product or service, set an affordable price and ensure adequate delivery and promotion of the product or service.
- Market research involves talking to customers, suppliers and friends running businesses; studying competitors; and reading relevant newspapers and other sources to get ideas and information about the business.
- A marketing plan considers the 4Ps:
  1. Product (kind, quality, colour, size, range, packaging, etc.);
  2. Price;
  3. Place (location, distribution); and
  4. Promotion (advertising, sales promotion).

#### Step 3: Form of business

Decide what form of business to adopt. Each form has different advantages and weaknesses:

- Self ownership of business

- Partnership, a business run by two or more partners.
- Cooperative - a number of individuals working together for a common goal.

#### Step 4: Staff

Consider whether the business will need any staff and what qualifications and skills they should possess by thinking of the tasks that will be required.

#### Step 5: Registering your business

Find out about the legal requirements of the business. In the long run you will have to register your business and start paying taxes. This is a necessity if you are to access loans from banks or microfinance institutions.

#### Step 6: Costing

Work out the total costs of manufacturing and/or selling a product, or offering a service. This allows you to set prices, minimize and manage costs, improve decisions and plan ahead.

#### Step 7: Financial planning

Ensure that the business will have enough cash to operate by preparing a sales and costs plan, and a cash flow plan. This is particularly important at the start when the business is most vulnerable.

#### Step 8: Required start-up capital

Calculate how much capital will be needed to start your business. This includes funds for equipment and rent, and working capital to run the business before the business can sustain itself.

#### Step 9: Sources of start-up capital

Find out how to obtain the start-up capital. Start-up capital can take the form of savings or loans. Using your own savings certainly takes a lot of pressure of your shoulders. The disadvantages with loans are that you have more pressure on you for repayments, interest rates, etc. on your shoulders.

Read more about banks and microfinance institutions and where you can get a loan in the Jobs and Money on pages 52 to 55



## Capturing entrepreneurs in the field

After weeks and weeks of travelling to parts of Tanzania, endless interviews, joys and challenges the Fema Ruka Juu TV crew finally put the show together. See the highlights of the trip on the following pages.



**Taking technology to the townships and villages, the Fema Ruka Juu TV team searched for the contestants and recorded the programme.**





Young and old, boys and girls were all fascinated by the microphone as Amabilis and Ann interviewed wananchi.

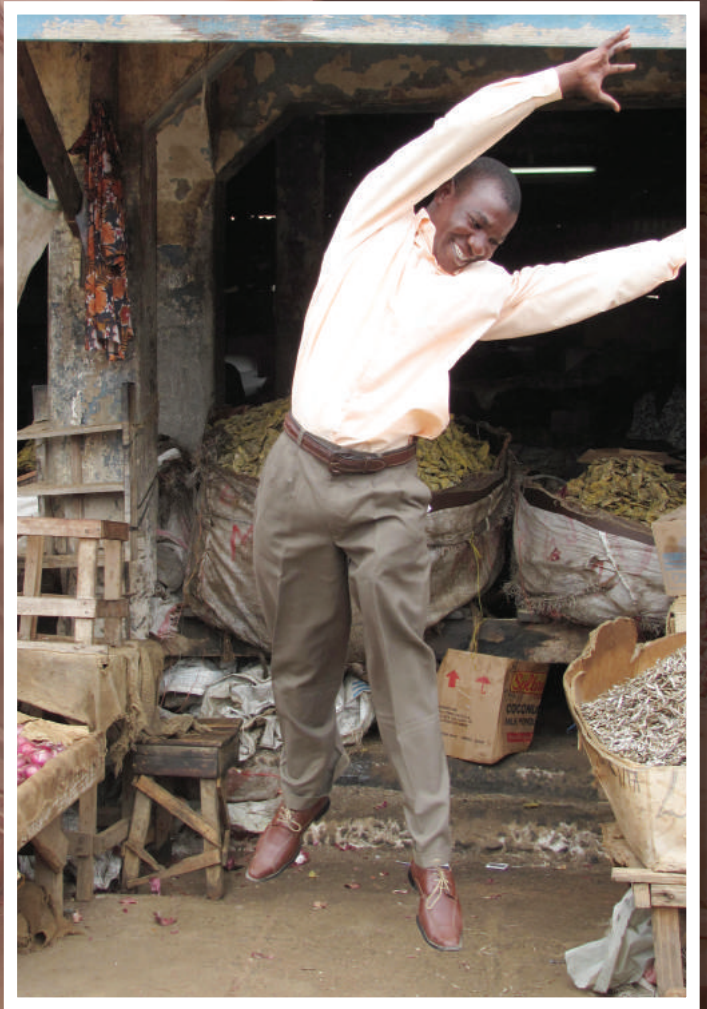




The sky is the limit, is what these contestants seem to be saying as they show us how high they can jump.



**Sometimes it does take a bit of a stretch to get up there. But whatever the case never give up!**





## Klabu za Fema zaleta mabadiliko ya

# kwele!

Klabu za Fema katika sehemu mbalimbali Tanzania zinaleta mabadiliko katika jamii zao. Timu ya Fema ilikutana na klabu mbili za Kantalamba Boys ya Rukwa na Klabu ya Fema ya Lugoba ya Mkoa wa Pwani kujua wanafanya nini na ni vijana wangapi wanaweza kuleta mabadiliko.

### **K**antalamba Boys hewani

Kila Jumamosi asubuhi saa 3.00 wasikilizaji hufungulia Radio ya Chemchemi FM 92.2 ya Mkoa wa Rukwa na kusikiliza sauti za vijana waelewa. Kipindi cha “Maisha na Vijana” Kinachotayarishwa na Klabu ya Fema ya Kantalamba Boys ni cha saa moja. Kila wiki wanafanya mdahalo kuhusu changamoto za kila siku zinazowakabili vijana na jamii nchini Tanzania. Wanajadili masuala kama stadi za maisha, VVU/Ukimwi, maisha na masuala mengine mbalimbali. Klabu ya Fema ya Kantalamba Boys ni moja ya klabu hai zenye ubunifu tunaajivunia.

Mwaka mmoja baadaye kipindi hicho kinapendwa

Mwenyekiti wa Klabu ya Fema ya Kantalamba Boys, Tulimwaga Mwampashi, mwanafunzi wa kidato cha pili, alifanua jinsi walivyoanza klabu hiyo:

“Zaidi ya mwaka mmoja uiliopita tuliandika barua kuomba kuwa na kipindi cha redio ambayo tutajadili, kuhamasisha na kuelimisha vijana. Maombi yetu yalikubaliwa natulipewa dakika 30 za kukiendesha kipindi. Tuliomba saa moja, lakini viongozi wa redio hiyo walikuwa na wasiwasi kuwa kipindi chetu kisingekuwa na mafanikio”, anasema Mwampashi huku akitabasamu.

Mwaka mmoja baadaye, kipindi hicho kinapendwa na muda wake umeongezwa mara mbili. Kipindi hicho cha redio kimekuza shughuli za klabu kwa

vile watu wengi sasa wanazitambua kama “Maisha na Vijana”.

Wanachama 80 wa klabu hiyo wanabadilishana kuendesha kipindi hicho chini ya usimamizi wa mwalimu wa klabu hiyo akishirikiana na mtangazaji wa Radio ya Chemchem. Kila wiki watangazaji wanya wanashindana kuwapiku wenzao waliowatangulia wiki iliyopita!

Kantalamba Boys wanatunza bustani ya matunda na mboga. Wanajitahidi kutembelea shule zote za karibu za Mkoa wa Rukwa na kujadiliana na kuhamasisha wanafunzi wengine kuanzisha klabu za Fema.

### **Klabu ya Fema ya Lugoba inapanuka**

Klabu nyingine ya Fema yenye nguvu ni ile ya Lugoba iliyoko Mkoa wa Pwani ama maarufu kama Tupime Tujue Club. Fenruari mwaka jana waliandaa tukio lililojumusiha



NA REBECA Z. GYUMI

shule 23 za Mikoa ya Dar es Salaam na Pwani. Shughuli hizo ni pamoja na upimaji wa VVU, elimu ya upigaji kura, maonyesho ya mitindo, muziki pamoja na ngo-ma za utamaduni.

Klabu hiyo ilikaribisha taasisi mbalimbali za kiraia na mashirika ya kimataifa kama Comunitate Volonteri per il Mondo (CVM), Restless Development na UNDP ambayo yalikuwa tayari kuwasaidia. Femina HIP nayo ilikuwapo katika kuunga mkono klabu ya Lugoba katika juhudi zake za kuhamasisha vijana. Lilikuwa tukio lenye mafanikio likiwa na majadiliano hai.

Klabu ya Fema ya Lugoba inafanya shughuli nyingi zaidi za kuandaa matukio. Mwaka 2010, baada ya kushiriki katika Mkutano wa vijana wa Femina HIP waliamua kuanzisha mradi wa ufugaji kuku. “Changamoto kubwa ilikuwa ni kukusanya fedha za kutosha kuanzisha mradi huo wa kujitegemea na kujifunza mbinu za maisha,” anasema mlezi wa klabu hiyo Mwalimu Thomoson Sanga. Kila mwachama wa klabu alichanga tsh. 300 na jumla ya tsh. 250,000 zilipataikana.

Klabu ya Lugoba inaendesha tovuti yake

Mwalimu Thomson Sanga, ambaye alichaguliwa Mwalimu Bora wa Femina HIP kwa mwaka 2009, anasema: “Mwanzoni mwa mradi huo tulianza kufuga kuku nyumbani kwa mwalimu mmoja. Tunashukuru Chama cha Kimataifa cha Wanafunzi cha Student International Health Association, (SIHA). Kwa fedha hizo Klabu iliweza kujenga banda la kuku lenye uwezo wa kuchukua kuku 450,” anasema huku akitabasamu.

Ukiacha kuku, Klabu ya Fema ya Lugoba pia inaendesha tovuti yake. Kwa msaada wa mwalimu ya Klab, walianzisha tovuti yao ya [www.tupimetujueclub.co.tz](http://www.tupimetujueclub.co.tz) wanatarajia itakuwa tayari mapema mwaka huu. Angalia!

Hawa wanachama wa klabu za Fema wametonyesha kuwa dhamira ikiwepo na mipango unaweza kufanikisha mambo makubwa.

Mwaka 2011 lazima uwe mwaka wa vitendo. Fanya jambo kubwa anzisha klabu na jiunge na familia ya Femina HIP!

Klabu ya Fema ni kundi la watu watano au zaidi wanaoamini kukuza na kuendelea maisha ya afya, walioungana kwa msingi za kujitolea.

Wanachama wa klabu za Fema hukutana mara kwa mara na kufanya shughuli mbalimbali kwa mfano, elimu ya rika, elimu ya jamii na shughuli za mazingira. Wanachama wa klabu wanahamasisha ushiriki katika shughuli za kiraia pamoja na kujenga utamaduni wa kujisomea. Hivi sasa kuna wanachama zaidi ya 600 wa Klabu za Fema nchini Tanzania. Ya kwenu itakuwa ya pili?

Kwa taarifa zaidi jinsi ya shule yako inaweza kuanzisha klabu ya Fema, wasiliana nasi  
Femina HIP  
Community Mobilisation Department  
P.O. Box 2065  
Dar es Salaam  
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## FEMA CLUBS MAKING A REAL DIFFERENCE

BY REBECA Z. GYUMI

**F**ema clubs across Tanzania are making real differences to their communities across Tanzania. The Fema team met up with two of the clubs, Kantalamba Boys in Rukwa and Lugoba Fema Club in Coast region for a chat about what they are doing and how young people really can make a difference.

### Kantalamba Boys on air

Every Saturday morning at 9 young listeners tune in to FM 92.2 on Chemchemi Radio in Rukwa region to listen to the voices of energetic and informed youth. The “Maisha na Vijana” by the Kantalamba Boys Fema Club is a one-hour radio talk show. Each week they debate day-to-day challenges facing youth and communities across Tanzania. They discuss issues such as life skills, HIV/AIDS, livelihoods and many other topics. Kantalamba Boys Fema Club is one of the most active and innovative Fema clubs and we are very proud of them.

The Kantalamba Boys Fema Club’s Chairperson, Tulimwaga Mwampashi, a Form III student, explained how they started doing radio, “Over a year ago we wrote a letter asking for airtime to have a radio talk show where we could discuss and educate youth. They responded very positively and gave us 30 minutes to engage with listeners. We had asked for one hour, but the radio people were worried that the show would turn out to be a flop”, says Mwampashi with a broad smile.

A year on, the radio programme has become very popular and the airtime has doubled. The radio programme has been a boost for their club activities as most people recognise them now as the “Maisha na Vijana” crew.

The Club’s 80 members alternate as presenters under the Club teacher’s supervision to-

gether with a Radio Chemchem presenter. Each week the new presenters aim at outdoing the previous week’s presenters!

Kantalamba Boys meet every week and they tend to their and fruit and vegetable garden. They try to visit as many nearby schools in Rukwa Region as possible to discuss and mobilise other students to start Fema activity clubs.

### Lugoba flie sky high

Another Fema Club full of energy is the Lugoba Fema Club in Coast Region, aka, Tupime Tujue Club. Last year in February they organized a big event bringing together 23 schools from Dar es Salaam and Coast regions. The

activities included a HIV testing session, education on voting rights, a fashion show, music as well as traditional dances. The Club invited different NGO’s and international organizations like the Comunite Volonteri per il Mondo (CVM), Restless Development and UNDP who were willing to support them. Femina HIP

was of course there to support Lugoba Club in their effort to mobilize the youth. It was a very successful event full of lively discussions.

Lugoba Fema club is doing more than organizing events. In 2010, after participating in Femina HIP’s youth conference they decided to start a poultry project. “The main challenge was to collect enough money to start the project for self reliance and learning livelihood skills,” says the Club patron Mwalimu Thomoson Sanga. Each club member contributed 300/- TShs and a total of 250,000/-TShs was raised for kick-starting the project.

Mwalimu Thomson Sanga, who was voted Femina HIP’s Best Teacher 2009, says: “At

the start of the project we kept the poultry at the home of one of the teachers. We are thankful to the Student International Health Association (SIHA). With the money the Cub will build a poultry house with the capacity for 450 chickens,” he says with a smile on his face.

Chickens apart, Lugoba Fema Club has gone cyber. With help from their award winning Club Teacher, they constructed their own website [www.tupimetujueclub.co.tz](http://www.tupimetujueclub.co.tz) they hope to have ready early this year. Check it out!

These fellow Fema clubbers have shown us that with determination and a plan in hand you can accomplish great things.

2011 should be a year of action. Do something great, start a club and join the Femina HIP

A year on the radio programme has become very popular and the airtime has doubled

A Fema Club is a group of five or more people who believe in promoting healthy lifestyles and livelihoods, brought together on a voluntary basis. Fema clubbers meet regularly they do a lot of different activities, for example peer education, community education and environmental activities. Club members encourage civic engagement as well as a culture of reading. Today there are more than 600 Fema clubs across Tanzania. Will yours be the next?

For more information on how your school can start a Fema club, contact us:  
Femina HIP  
Community Mobilisation  
Department  
P.O. Box 2065  
Dar es Salaam  
[Info@feminahip.or.tz](mailto:Info@feminahip.or.tz)

nataka  
nikuambie kitu...

ah..macho yako  
tayari  
yanaongea...

# MAHUSIANO HUIMARISHWA KWA HISIA ZA WAZI

Vunja Ukimya  
ZUNGUMZA  
NA MWENZIO





### Hardmad, imebaki stori

Msanii wa muda mrefu miondoko ya Reggae na Dancehall, Hardmad au Slim Wicked Lion anasema, "Siku zote mimba inaonekana na ukimya wangu ulikuwa ni kama mimba, watu hutarajia ujio mpya kutokana na hiyo mimba, so ni kwamba nilikuwa chimbo najiandaa na sasa mambo yapo tayari" anasema.

Msanii huyo aliyefanikiwa kutoa albamu mbili ambazo ni 'Sina Muda' na 'Ni Wewe'. Kwa sasa anasema, "Hii albamu itadhihirisha ni 'Nini Ninachokisema'." Albamu hiyo ya 'Imebaki Stori' ina nyimbo kama vile 'Ujio Mpya', 'Mpaka Lini' na 'Sema Unanipenda'.

### Mkanyia revives Afro Blues

Up coming artiste, Leo Mkanyia launched his first traditional Afro – Blues album titled 'Dunia Hii' (This World) recently in Dar es salaam accompanied by the Wao Band.



Through his rather unique style of music, he would love more Tanzanians understand what he is doing. "Most musicians go for other genres like Afro – jazz, Afro pop and we miss out on the rich taste of Blues which was taken away to America from Africa."

### Dance for life

The contemporary dance festival this year was held at Diamond Jubilee under the theme 'Hakuna Matata'. Dancers from around the world came together and displayed superb dance movements.



During the show, two physically challenged dancers, Iddy Tembo and Salehe Mbaya, members of 'Tunaweza' were cheered on by the audience as they were danced and swayed to the rhythm to the amazement of the audience.

Other artistes who participated included THT dancers from Tanzania, Cathereen Cabeen from the USA, Stephanie Thiersch from Germany, to mention but a few.

### Ali Keita na ufundi wa marimba

Mwanamuziki mzaliwa wa Ivory Coast ambaye makazi yake ni kule nchini Ujerumani, anayefanya muziki kwa kutumia ala asilia ya marimba, Ali Keita aliwachengua mashabiki wake hapa nchini pale alipoonyesha ufundi wake katika kukipiga chombo hicho kwa ufundi wa hali ya juu.

Msanii huyo aliyefanya onyesho lake ukumbi wa Alliance Francaise hapa Dar es Salaam. Alizikonga vilivyo nyoyo za mashabiki wa muziki ambao walifika kuona vitu vyake. Show hiyo pia ilitanguliwa na burudani kutoka kwa Zemkala band na Amani Ensemble.



Tupo pamoja hakuna kulala muziki juu.

### Diamond azidi Kung'ara

Busara na upole ndo hekima nilizo rithi kutoka kwa mama yangu" Ni kama mama amesikia sifa alizopewa na Msanii Diamond katika wimbo wake wa 'Mbagala' na sasa anataka kumzawadia.

Diamond ni msanii pekee kutoka Tanzania

aliyeingia katika Kinyang'anyiro cha MTV Awards Music Africa (MAMA) mwaka huu.

Diamond anapigania tuzo katika kundi la 'Brand New'. Hongera kijana kaza mwendo safari bado ni ndefu.



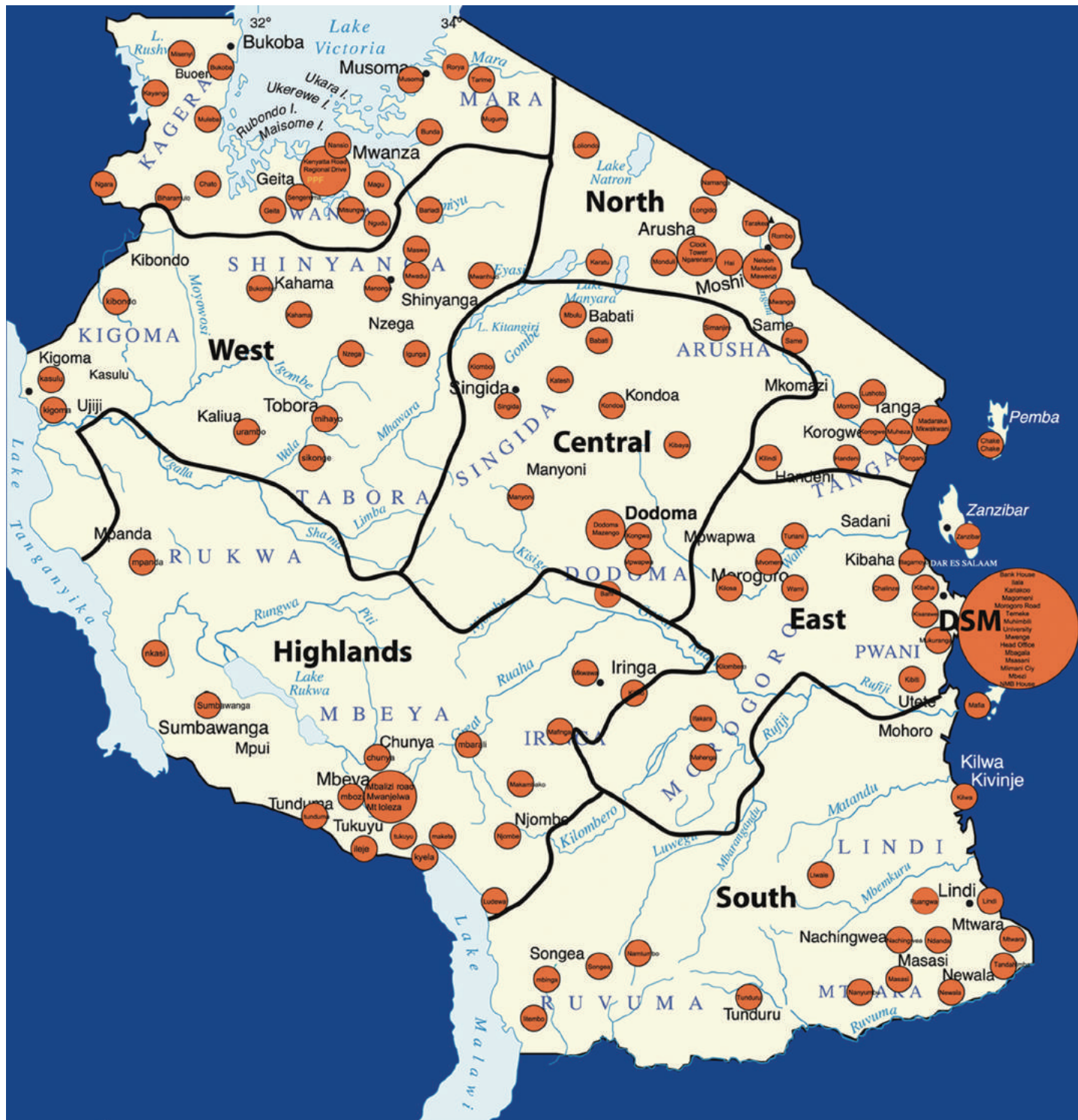
### Sugu moto chini

Alianza mbio zake katika gemu la muziki wa kizazi kipya, nyimbo zake nyingi zikiwa ni za kupigania haki na usawa kwa watu wote nchini na kuelezea waziwazi changamoto wanazokutana nazo vijana katika maisha. Nyimbo kama vile 'Hali halisi', 'Barua ya Wazi kwa Rais', 'Haki' ziliweza kumpa Sugu heshima.

Mbali kuwakilisha katika muziki, Sugu sasa atawakilisha wananchi wa Mbeya Mjini na Watanzania wote kwa ujumla Bungeni. Hongera Mheshimiwa Mbunge Sugu.







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## Build your life with Ruka Juu

Fellow youth, we hope you started the new year energised and ready to go! What wouldn't be a better way than to kick the new year off with a Femina HIP Youth Conference? This year the three day Conference will take place at Belinda Resort in Dar es Salaam, and will once again provide an opportunity for students and teachers alike to exchange ideas and learn from each other and the Femina team. The contributions, opinions, voices from young people from all corners of the country mean a lot to us. Without these the Fema magazine wouldn't be the same. A media platform for and by youth!

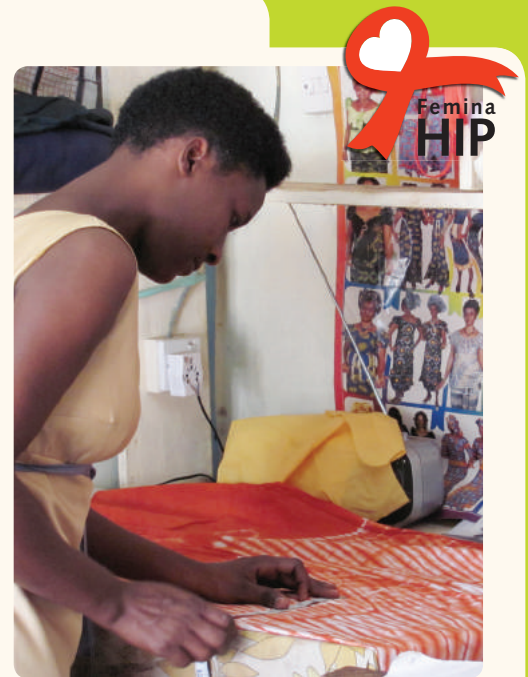
### New challenges for us all

Last year's Youth Conference was a success, we launched the 'Right to Safe Light' campaign and emphasised the need for students to learn livelihood and entrepreneurship skills in school. We discussed new energy sources like solar and how students can become involved in the distribution and spread of solar lamps. This year we have gone a step further. The theme of the conference this year is "Ruka Juu! Build Your Life!"

We at Femina HIP decided we need to talk the talk and walk the walk. For that reason we are introducing a new format of the Fema TV Talk Show. Ruka Juu na Fema TV Show is an exciting reality TV competition where viewers will learn from contestants about the challenges of setting up a business and earning your own income. The Youth Conference this year will include a launch of the new Ruka Juu TV show and lots of other attractive happenings. There will be lot of exiting guests and prizes for all to win!

We have invited an accomplished young businessman to speak to the students. He is going to serve as one of the judges in the Ruka Juu competition. He started off selling bananas on the street but has worked himself up into an accomplished businessman with a business set up to be admired. Never give up believing in yourself and your ideas, are his two main messages for success. You will be able to read more about his life story in the next issue.

We congratulate all schools that have started and sustained their Fema Clubs. We encourage all Fema Clubbers to be active and not shy away from engaging in activities that will help them first as students and then their communities at large. This year the Tupime Tujue Fema Club at Lugoba Secondary School in Chalinze is one of the clubs chosen to participate. They have taken income generating very seriously and they will share their experiences and challenges with students like you at the conference. So Clubs, keep up the spirit and good work and you will be awarded!



# Ruka juu!



## ZAWADI

Ruka juu, shindano la wajasiriamali katika luninga. Jiunge na washiriki sita ambao watahindana kupata shilingi milioni 5 kwa ajili ya biashara zao. Onyesho limejaa shangwe na matukio kibao ya kushtukiza! Usikose!

## ZAWADI

ITV Jumamosi 12.30- 1.30 jioni  
TBC 1 Jumapili 3.00 -4.00 usiku

Kuanzia Machi 2011 kwa wiki kumi na moja mfululizo. Kila wiki kutakuwa na saa moja kuburudika, kujifunza na ku 'feel' free maisha halisi ya washiriki. Ni shindano la wajasiriamali wachanga kutoka pande tofauti za Tanzania. Kuwa mmoja wa Watazamia milioni 3.4. wanaotarajiwa kuliangalia kila wiki

# WHAT'S UP

## FEMA Clubs



### Wapendwa Fema Klubbers

Wengi wenu wamekuwa wakiuliza kuhusu vyeti kwa wanachama wa klabu wanaohitimu. Kwa sasa klabu nyingi zinajitengenezea vyeti, kisha vyeti hivyo huletwa kwetu au hutumwa kwa njia ya rejesta, ambayo ni salama zaidi lakini si gharama sana kwa ajili ya sahihi na muhuri wa Femina HIP. Femina Hip imeandaa mfano wa cheti, hivyo kwa zile klabu zinazopenda kuandaa cheti tunaweza kuwatumia mfano wa cheti ili kuwa na kiwango bora zaidi, kwa email, au barua kama tutaambiwa mapema, lakini gharama za uchapishaji wa cheti ni za wanaklabu wenyewe.

Mwezi Januari tutakuwa na mkutano wa kitaifa wa klabu za Fema. Zile klabu zilizokuwa zina mawasiliano nasi zimeshapata mwaliko, nawakumbusha na wengine kutuma taarifa mara kwa mara ili nanyi msipitwe na mkutano huu muhimu. Tumetuma mwongozo wa uandikaji taarifa kwa klabu zote tafadhali utumieni. Nawatakia heri na fanaka mwaka 2011.



### Bold Lamadi

Lamadi Fema Club visited Kalemela Secondary School in the neighbourhood. They encouraged their fellow students to start a Fema Club in their school after explaining the benefits of having a Fema Club. The good news is Kalemela Secondary School loved the idea and started their own club.

**Well done Lamadi! Kalemela we hope to hear from you soon.**

### TIRAV HAWAUMI...

Pichani ni baadhi ya Wanaklabu wa Tirav Fema Klabu. Wao waliona kuwa vyema kwenda kuwajilia hali wagonjwa. Walitembelea hospitali ya Amana, Ilala jijini Dar. Hawakubahatika kupiga picha na wagonjwa. Hongera Tirav mzidi kuwa na moyo huo huo.





## MWANANCHI OYEE!

Luhanga Fema Klabu wakaamua kuanda tamasha ambalo walifanya siku mahafali ya kidato cha nne, lengo ilikuwa kuonyesha shughuli zao. Hao ni Wanaklab ya Mwananchi Fema Klabu ya Kigoma mjini wakiwa na Mwalimu wao Mlezi, Edina Danford.



## KIMBUNGA VISIT HOSPITAL

Maneno matupu hayavunji mfupa au sio jama? Wana Kimbunga Fema Club kutoka Kigoma walipiga hodi katika hospitali ya mkoa wa Kigoma katika wodi ya watoto. Mbali ya kuwapa faraja watoto ambao ni wagonjwa, walitoa pia na msaada wa miche ya sabuni.

**Huo ndio unaitwa moyo wa upendo na kujitolea au sio? Big up sana wana Kimbunga!**

## Nyamilama wapania

Kimya kingi? Ndivyo wanavyouliza wana Fema Klabu wa pale Nyamilama High School, toka Rock City. "Baada ya kimya cha muda mrefu tumerudi tena kufanya makubwa zaidi, ana sema Hezron Meshack mwenye kiti wa Klabu. Wamefanikiwa kuanzisha makundi ya burudani kama vile maigizo, ngonjera na sarakasi. Mbali na hayo wamefanikiwa pia kuongeza idadi ya wanachama kutoka wanachama 40 na kufikia 50 na wameanzisha mradi wa uoteshaji wa miche ya miti. **Keep it up**



## TUMBI ON THE MOVE

After joining the Fema Clubs Family, Tumbi Secondary School kindled the fire around Kibaha. In the photo, students from Tumbi and Kibaha Boys are participating in a counseling session, covering health and youth issues conducted by health personnel from Tumbi Hospital.

*We admire the team work.*



# Mkopo wa kuar



NA ANNA TEMU, PICHA RAPHAEL NYONI

Aisha ana biashara ndogo ya saluni ya nywele. Alipokuwa shuleni alipenda kutengeneza nywele za rafiki zake. Alipomaliza kidao cha nne kulikuwa na nafasi chache za ajira huko Kibaha. Lakini alijua kuwa kulikuwa na soko katika kazi ya saluni, kwa kuwa wanawake wengi wanapenda kutengeneza nywele zao. Alianza kufanya kazi kwa rafiki yake mmoja ambaye ni mkubwa kwake kiumri na alikuwa akiendesha biashara ya saluni nyumbani kwake. Alipata ujuzi mwingi. Rafiki yake alipoondoka kwenda Malawi kumfuata mume wake, Aisha aliruhusiwa kuendelea kutumia baadhi ya vifaa vya saluni ile. Alianza kujiwekea akiba ili kupata mashine ya kukaushia nywele na zana zaidi. Alikuwa amehamasika na kufanya kazi kwa bidii na lengo lake ni kuvutia wateja wengi na kupanua biashara yake.

**A**liweka akiba kutokana na mapato yake kutoka kipande cha ardhi alichopewa na mjomba wake ambacho alikuwa akilima viazi vitamu. Baada ya kuvuna aliweza kununua mashine ya kukaushia nywele na vifaa vingine. Biashara yake iliongezeka na alipata wa-

teja wengi zaidi kiasi cha kumfanya awe na msaidizi. Wakati wa harusi anakuwa na kazi nyingi. Alianza kufikiria kwa dhati jinsi ya kupanua biashara yake na kubaini kwamba alihitaji mtaji zaidi wa kuanzia ili kuweza kununua zana zaidi kuhudumia wateja zaidi na kulipia kodi ya saluni yake.

Aisha alijitahidi kuweka akiba lakini ilikuwa vigumu kuweka kiasi cha kutosha. Hatimaye alianza kufikiria kuchukua mkopo. Lakini alijua kuwa mikopo inahitaji umakini mkubwa na unaweza kuingia katika matatizo kama hujajua jinsi mikopo inavyofanya kazi.

# nzisha biashara



Anna and friend discuss business idea



Anna filling in forms to join Saccos

Aisha, ni mmoja wa wajasiriamali tuliozungumza nao wakati tunatafuta washiriki wa mashindano ya Luninga ya Wajasiriamali ya Ruka Juu TV. Wote walitambua kuwa unahitaji nidhamu na kuhamasika kujenga biashara na kwamba kupata mtaji wa kuanzia ni changamoto kubwa. Wajasiriamali wengi huanza biashara kutokana na akiba wali-zojiwekea, lakini siyo wote. Hatimaye baadaye wanahitaji mkopo kuendeleza biashara hizo. Wote wanahitaji ushauri, lakini siyo rahisi kuupata. Femina inataka kujaribu ku-saidia.

Hii inamaanisha kuwa kukopa kunagahrimu fedha. Unapokopa fedha lazima ulipe kiasi ulichokopa na riba

pwe katika kipindi maalum kilichokubaliwa. Mara nyingi mkopo hulipwa na riba ikiwa ni ziada ya kiasi kilichokopwa.

Hii inamaanisha kuwa kukopa kuna-gharimu fedha. Unapokopa fedha lazima ulipe kiasi ulichokopa na riba ambayo kwa kawaida hupangwa kwa asilimia ya mkopo.

#### Mkopo ni muhimu kama:

- Una nafasi ya kuwekeza. Mradi mzuri ni ule ambao utaingiza fedha zaidi, ili kukuwezesha kulipa mkopo na riba yake. Kwa mfano, Aisha anaweza kuchukua mkopo wa kununua mashine za kukaushia nywele ambazo ni muhimu kwa biashara yake ya utengezaji nywele; huu unaweza kuonekana kama mradi mzuri.

- Unaweza kuhitaji ada kwa ajili ya masomo kwa mfano, Chuo Kikuu.
- Unaweza kuhitaji fedha kwa ajili kununua kiwanja au gari ambalo ni muhimu kwa biashara yako.

Mkopo siyo muhimu kama :

- Utautumia kwa kitu usichokihitaji kwa sasa, au shughuli ambayo haitaingiza fedha kwa mfano, vazi jipya kwa harusi ya dada yako. Badala yake tumia akiba yako.

#### Nani anatoa mkopo?

Benki ndiyo watoaji wa kwanza wa mikopo. Taasisi nyingine zinazofanya kazi kama benki ni pamoja na ofisi za Posta, vyama vya mikopo, benki za ushirika, na taasisi za mikopo midogo. Tofauti yao kubwa ni kwamba zina taratibu na kanuni tofauti. Baadhi ya mifano ni CRDB, NMB, pamoja na FINCA, Pride na Tujijenge.

#### Hivyo mkopo ni nini ?

Mkopo ni fedha inayoazimwa na lazima ili-



Three months later loan approved



Cash in hand off to buy stock



Stock ready for sale

Watoaji wasio rasmi wa mikopo ni pamoja na klabu za akiba, benki za vijijini, vyama visivyo rasmi vya kuweka na kukopa vina-vyoitwa SACCOS. Hapa akiba inamwezesha mwanachama kukopeshwa. Makundi haya hayatawaliwi na sheria za benki; taratibu zake zinawekwa na kutekelezwa na wana-chama wenyewe, na zinafanya kazi kwa kutegemea wanachama wake waaminifu. Kuwa mwanachama kwa chombo kama hicho kunahitaji uaminifu na kuhudhuria mikutano kila wakati.

### Changamoto

Nchini Tanzania, benki na taasisi nyingine za fedha hazijasambaa nchini kote hasa maeneo ya vijijini. Hii ni kwa sababu benki zipo mijini na zinajielekeza zaidi katika biashara kubwa zenye faida na watu wenye ajira na kipato cha uhakika.

Wajasiriamali wachanga wengi tuliozungumza nao wanasema kuwa benki nyingi zina masharti ambayo si mazuri kwao na hayaungi mkono mawazo yao ya biashara. Sharti moja-

wapo la mikopo ya mablenki, ni kwamba biashara yako lazima iwe imedumu kwa muda fulani, uwe na mali au bidhaa zitakazo tumika kama dhamana ya mkopo ambazo lazima zitolewe ikiwa mkopo hautalipwa.

Kigezo kama hicho ni vigumu kutimizwa na vijana ambao wanaanza biashara. Hawana nyumba, samani na bidhaa kama hizo. Wanaziomba benki na taasisi nyingine za fedha kujaribu kuelewa vijana wanaotaka mikopo na aina ya mawazo yao ya biashara wanazofanya.

Kwa hiyo wajasiriamali wengi tuliozungumza nao, walibakia na uamuzi wa kuchukua mikopo kutoka kwa marafiki, majirani au ndugu zao. Mikopo kama hiyo kwa kawaida hutolewa bila riba na kama ipo basi ni riba ya kiwango kidogo. Unaweza kuishia kwa kugombana na jamaa yako kama hukulipa mkopo kama mliyokubaliana lakini suala hilo linaweza kumalizwa kwa mazungumzo ya kifamilia. Kuchukua mikopo aina hiyo ya binafsi ni njia salama kabisa. Lakini siyo ndugu na marafiki wote wenye uwezo wa kutoa mikopo.

### Kadiria gharama zako

Weka bajeti na kadiria gharama zako. Unahitaji kubajeti gharama zako zote unazotarajia katika biashara. Katika suala la Aisha itakuwa ni kodi ya chumba, umeme, maji, samani kama viti na vioo, mapambo, zana kama mashine za kukaushia nywele, visokoteo vya nywele na taulo. Bidhaa kama shampuu na virekebishaji nywele. Asisahau usalama kama kufuli kuhakikisha kuwa kitega uchumi chake kinakuwa salama. Bajeti itamwezesha Aisha kujua kiasi ambacho anahitaji kukopa. Toa fedha ulizoweka akiba kutoka katika bajeti uliyokadiria. Kiasi kilichobakia ndicho unachotakiwa kukopa. Kamwe usikope zaidi ya unachohitaji.

### \* kumbuka!

Kukopa ni nidhamu na dhamira. Fedha zilizokopwa lazima zirudishwe. Fikiria kwa muda mrefu na kwa makini kabla ya kukopa. Zaidi ya yote tumia fedha za mkopo vizuri.





## LOANS FOR START-UPS

BY ANNA TEMU, PHOTOS RAPHAEL NYONI

**A**isha has a small local hairdressing salon. When she was in school she loved plaiting her friends hair. When she finished Form IV there were few jobs to be had in Kibaha. But she knew there was a market for hairdressing, as most women wanted their hair groomed. She started working for an older friend who was running a salon from a little room in her house. She picked up a lot of skills. When her friend went off to Malawi to join her husband, Aisha was allowed to continue using some of the equipment. Aisha saw her chance. She started saving so as to get a hair dryer and more equipment. She was motivated and hardworking and her goal was to attract more customers and expand her business.

She saved hard from the income she earned from the piece of land her uncle let her use, where she grew sweet potatoes. After harvesting she was able to buy a hairdryer and other equipment. Her business picked up, and more customers came her way, and she had an assistant working with her. During weddings she is very busy. She started thinking hard of expanding her business and realized she needs more capital to be able to invest in more equipment so as to cater for more customers and pay the rent for her salon.

Aisha was saving hard but it was difficult to save a sufficient amount. Gradually she started thinking about taking a loan. But she knew that loans are a tricky business and that you can run into all sort of problems if you are not aware of how loans work.

Aisha, is one of the many young entrepreneurs we talked to when we were scouting for the final contestants for the Ruka Juu TV entrepreneurship competition. They were all very aware that it takes discipline and strong motivation to build a business and getting the start up capital is a huge challenge. Many young entrepreneurs manage from savings they have put together, but not all. In the long run they may need a loan to make their business grow. All expressed a need for advice, but said they seldom find it. Femina wants to try to help.

### So what is a loan?

A loan is money that is borrowed and should be paid back within a definite period of time. Most times a loan is repaid back with 'inter-

est' on top of the amount borrowed. This means that borrowing costs money. When you borrow money, you must repay the amount you borrowed plus an interest rate, usually calculated as a percentage of the loan.

#### A loan is useful if:

- You have an opportunity to make a good investment. A good investment is one that will bring in extra money, so as to enable you repay both the loan and the interest charges on the loan. For example, Aisha may take a loan to buy hairdryers vital for her hairdressing business; this would be considered a wise investment.
- You may need money for tuition for instance, at the university
- You may need money to buy your first plot of land or a vehicle that is vital for your business

#### A loan is NOT useful if:

You are going to spend it on an item that you do not need immediately, or an activity that does not bring in money e.g. a new outfit for your sister's wedding.

### Who offers loans?

Banks are the number one formal loan providers. Other institutions that operate like banks include post offices, credit unions, cooperative banks, and microfinance institutions. The main difference between these is that they operate under different rules and regulations. Some examples are CRDB, NMB, FINCA, Pride and Tujijenge.

Informal loan providers include savings clubs, self-help groups, village banks, the informal savings and credit associations called SACCOS. Here savings lead to an opportunity to access a loan. These groups are not governed by banking laws; their rules are usually made and enforced by members, and they operate largely on the basis of trust amongst members. Being a member of such clubs, means being disciplined, attending regular meetings and contributing consistently.

### Challenges

In Tanzania, banks and other financial institutions have a very low level of penetration across the country especially in rural areas. This is because most banks are found in urban areas and focus on bigger, profit making businesses and people who have employment and steady incomes.

Most of the young entrepreneurs we talked to argued that most banks have unfavourable conditions, and are not supportive of their business ideas. The banks have criteria for getting a loan, such as your business has to have existed for a certain period of time, you have to have collateral, meaning property or goods to be used as security against a loan, and which has to be given up if the loan is not repaid. Such criteria are almost impossible to meet by youth who are starting up their businesses. They don't have houses, furniture and such goods, yet. They appealed to banks and other financial institutions to take time and understand young loan seekers and the type of business ideas they do.

So most of the entrepreneurs Femina spoke to, opt for loans from friends, neighbours or relatives. Such loans usually come with very low interest rates or without. You may end up in a quarrel with your relative if you don't pay back as agreed but at least that can be handled within the family. Taking a private loan is definitely the safest way to go. But then not all have relatives and friends that can offer loans.

### Estimate your costs

Set up a budget and estimate your costs before you seek a loan. You need to budget for all your expected expenses in the business. In Aisha's case this would be rent, electricity, water, furniture like chairs and mirrors, decorations, equipment like hair dryers, rollers, and towels. Products like shampoo and conditioners. She should not forget security like locks to ensure that her investment stays safe. A budget will help Aisha determine how much she really needs to borrow. Subtract the money you have saved from the estimated budget. The amount that you are left with is the amount that you should borrow. Never take a bigger loan than you need.

### \* remember!

Borrowing is discipline and commitment. Borrowed money must be paid back. Think long and hard before taking on a loan. Above all use the borrowed money wisely.

# Malengo ya Maendeleo

Uchaguzi wa viongozi wa nchi yetu sasa umekwisha! Lakini kama una umri wa miaka 13 au zaidi utakuwa mpiga kura katika uchaguzi ujao, ifikapo 2015. Hii haina maana kwamba lazima usubiri hadi dakika ya mwisho kama raia kuanza kushiriki katika utawala. Anza kwa kutaka kufahamu jinsi mfumo wa serikali ya mitaa unavyofanya kazi katika kata na jamii yako. Mambo yanasimamiwaje katika halmashauri yako? Viongozi wenu wa kuchaguliwa wanafanya kazi vizuri? Wanawajibika kwa wananchi? Wanafanya kazi kuwakilisha wananchi na kusaidia kuendeleza rasilimali za nchi yetu kuboresha maisha ya jamii zetu, kulingana na malengo ya kimataifa ya maendeleo?

## MDG 1: ERADICATE EXTREME POVERTY AND HUNGER



Jaribu kuona wewe kama kijana unawezaje kushiriki katika siasa kuanzia ngazi za chini. Unajua kwamba vijana wana haki ya kuwakilishwa katika kila halmashauri ya wilaya? Njia nzuri ya kuanza ni kwa kujihusisha na Klabu ya Fema na kufahamu unaweza kufanya nini kwa shule yako na jamii yako kwa jumla.

## Mashindano ya Maendeleo

Nchi zote zinataka kuwa na maendeleo na mafanikio. Umoja wa Mataifa, Jukwaa la Viongozi wa Dunia, umeweka malengo ya maendeleo ya binadamu kuinua maisha ya

watu maskini kuwa bora. Yanaitwa Malengo ya Maendeleo ya Milenia (MDGs). Kiwango kimekwewa kupima jinsi nchi hizi zinavyopiga hatua. Mbio za kufikia malengo haya zilianza mwaka 2000 na ukomo wake ni mwaka 2015. Kama malengo hayo yakifikiwa, karibu nusu ya umaskini duniani utakuwa umepunguzwa na hivyo kuweza kuboresha maisha duniani kwa watu wote.

Je, Tanzania inafanya nini katika mashindano haya? Hadi sasa kumekuwa na maendeleo mchanganyiko.

ya watu wetu wanaishi katika kiwango cha chini cha kupata mahitaji ya msingi (wanaiishi kwa matumizi ya chini ya dola moja ya Kimarekani sawa na shs. 1,470) Ingawa tumekuwa na hali nzuri ya kukua kwa uchumi, idadi ya watu imeongezeka. Hivyo tuna idadi kubwa ya watu nchini mwetu hasa maeneo ya vijijini. Katika maeneo ya mijini umaskini unapungua, hasa Dar es Salaam.

Je, Tanzania inafanya nini katika mashindano haya?

Je, nini matumaini yetu? Tanzania ina uwezo wa kufanikiwa katika malengo ya kupunguza umaskini kutokana na ukuaji wa uchumi. Hii pamoja na uongozi mzuri na uboreshaji wa kilimo, tunaweza kufanikisha lengo letu.

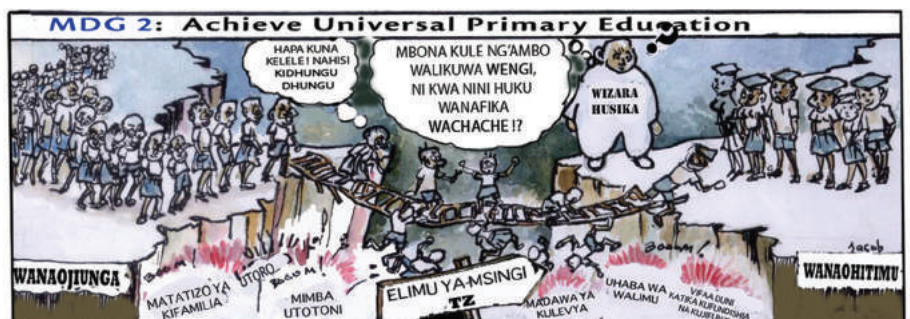
Baadhi ya mafanikio yameonekana katika maeneo yafuatayo:

## Upunguzaji umaskini

Kwa msingi wa kupunguza umaskini kufikia nusu ifikapo mwaka 2015, hatujafanikiwa sana. Bado asilimia 35%

## Elimu ya msingi

Uandikishaji katika shule za msingi umeongezeka kwa kiasi kikubwa katika miaka



# deleo ya Milenia

NA TIMU  
YA FEMA

MDG 3: PROMOTE GENDER EQUALITY AND EMPOWER WOMAN



ya karibuni na sasa umefikia asilimia 98% ya watoto wote. Elimu ya msingi kwa wote ni lengo ambalo tunaloweza kulifikia. Maelfu ya madarasa mapya yamejengwa, maelfu ya walimu wanaongezwa. Hata hivyo, ongezeko hili lashule haliendi sambamba ufundishaji mzuri. Ubora wa elimu uko chini, watoto hawajui kusoma na kuhesabu, wanajifunza kidogo. Uwekezaji bado unahitajika.

## Vifo vya watoto

Kuzaliwa bado ni hatari Tanzania. Kwa kila watoto 1,000 wanaozaliwa, 68 wanakufa. Juu ya hapo wanaonusurika wakati wa kuzaliwa, wanakabiliwa na tishio la utapiamlo na magonjwa kama malaria

ambayo yanatibika. Habari nzuri ni kwamba vifo vya watoto vimepungua Tanzania. Hii imetokana na mafanikio katika kinga ikiwa ni pamoja na chanzo dhidi ya surua, kupewa vitamin A na vyandarua vyenye dawa.

## Usawa wa jinsia

Hii inamaanisha kuwapatia nafasi sawa wasichana na wanawake katika jamii. Kumekuwa na mafanikio. Inafurahisha kwamba uchaguzi uliopita umeweze kupatikana Spika wa kwanza wa Bunge mwanamke, mheshimiwa

Anne Makinda. Pamoja na hilo, tuna wanawake wengi zaidi bungeni idadi yao imefikia asilimia 35% na haya ni maendeleo mazuri. Uandikishaji katika shule za sekondari kuna uwiano mzurikati ya wasichana na wawulana. Hata hivyo, jitihada lazima zifanywe kuhakikisha wasichana wanabaki na kumaliza elimu hiyo, kwani wengi wao wanaacha shule kutokana na mimba zisizopangwa.



Tanzania bado inahangaika na baadhi ya malengo muhimu ya MDGs:

Elimu  
ya msingi  
kwa wote ni  
lengo ambalo tuna  
weza kulifikia

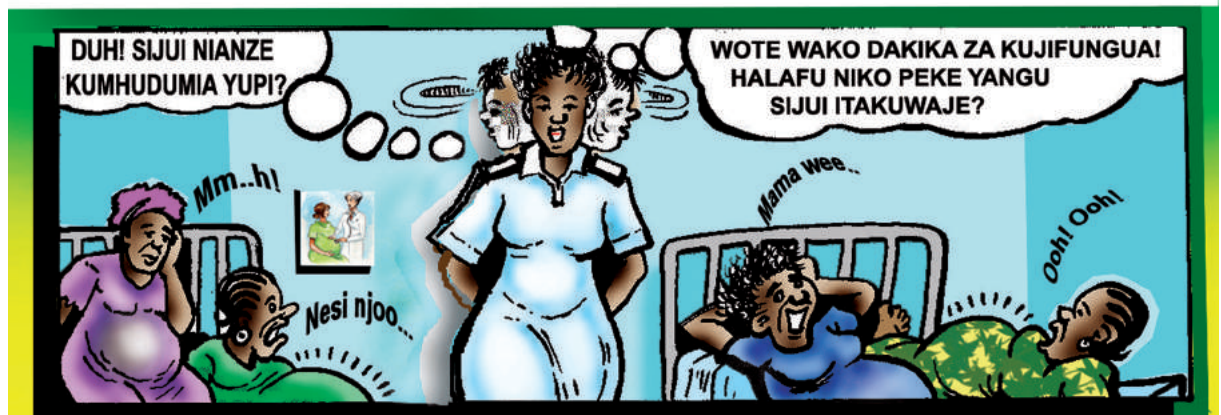
## Afyu ya uzazi

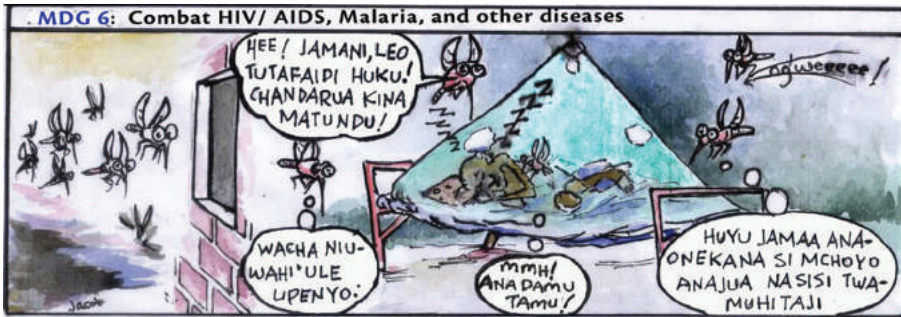
Bado ni hatari kujifungua Tanzania. Wakati wa kujifungua ni hatari kwa mwanamke ikiwa hatapata msaada wa kitaalamu. Hali halisi inaonyesha kuwa kumekuwa na maendeleo katika kupatikana kwa msaada huo. Vifo vya uzazi bado viko juu, 578 kwa 100,000 watoto wanaozaliwa. Wanawake 8,100 wanakufa kila mwaka kutokana na matatizo ya uzazi. Hii haikubaliki na afya ya uzazi lazima iboreshwe!

## Ajira kwa vijana

Vijana kati ya 15-25 ni asilimia 65 ya idadi ya watu wote. Ingawa idadi ya watu walioajiriwa inaongezeka, ukuaji wake ni mdogo. Vijana ndiyo wana kiwango kikubwa cha kutoajiriwa, hasa maeneo ya mijini. Ukosefu wa ajira kwa vijana ni changamoto kubwa ya ajira

MDG 5: IMPROVE MATERNAL HEALTH





inayokabili nchi yetu. Tuna vijana zaidi ya milioni moja wanaomaliza shule kila mwaka wenye matarajio ya kuajiriwa. Hata hivyo, hakuna kazi na wengi wa vijana hawa wanajajiri wenyewe.

Bado tuko mbali tunahitaji kuongeza juhudi zaidi. Tanzania bado ni miongoni mwa nchi maskini sana duniani. Ukweli kwamba tumepiga hatua katika baadhi ya maeneo ni uthibitisho kwamba tunaweza kubadili maisha yetu kuweza kufikia malengo ya MDGs lakini tunahitaji utashi wa kisiasa, uongozi wa dhati na kushiriki kwa wananchi! Kuna nchi duniani kama Vietnam am-

## MDG 7: ENSURE ENVIRONMENTAL SUSTAINABILITY



bazo zilikuwa maskini sana lakini zimeweza kupunguza hali hiyo kwa kiwango kikubwa katika kipindi cha miaka 10. Kama wao wameweza na sisi tunaweza! Tuanze kazi hiyo ! Ruka Juu Tanzania!!!

Bado tuko mbali tunahitaji kuongeza juhudi zaidi

- MDG 1. Kupunguza umaskini uliokithiri na njaa
- MDG 2. Kufanikisha elimu ya msingi wa wote
- MDG 3. Kukuza usawa wa kijinisia na kuwawezesha wanawake
- MDG 4. Kupunguza vifo vya watoto kwa kiwango cha 2/3.
- MDG 5. Kuboresha afya ya uzazi
- MDG 6. Kukabiliana na VVU/UKIMWI, malaria na magonjwa mengine
- MDG 7. Kuhakikisha utunzaji endelevu wa mazingira
- MDG 8. Kujenga ubia wa maendeleo duniani



## MILLENNIUM DEVELOPMENT GOALS

BY FEMA TEAM

**T**he election to find leaders for our country is now over! But if you are about 13 or older you will be eligible to vote in the next elections, come 2015. Exciting right? This does not mean you should wait until the last minute to get active in governance as a citizen. Start by finding out how the local government system works in your ward and community. How are things managed in your local council? Are your elected leaders doing a good job? Are they accountable to the people? Are they working to represent us citizens and help develop the resources of our country to improve the lives of the people, according to international development goals?

Find out how you as a young person can get involved in politics from grassroots level. Do you know that young people have the right to a seat in every district council? A good way of starting is by getting involved in a Fema club and finding out what you can do for your school and wider community.

### A Development 'Competition'

All countries strive for development and prosperity. The United Nations (UN), the forum of world leaders, have set up common goals and targets for human development to lift the world's poorest out of poverty. They are called the Millennium Development Goals (MDGs). A rate card has been set to measure how countries perform. The race to achieve these goals started in 2000 and the deadline is set for 2015. If they are achieved, global poverty will be cut by half and the world will be a better place to live for all of us.

So how is Tanzania doing in this 'competition'? So far we have recorded a mixed progress. Poverty reduction. In terms of the general goal of reducing extreme poverty by half by 2015, we are not doing so well. We still have around 35% of our population living below the basic needs poverty line (living on less than \$1 a day (1470 Tsh). Even though we have an impressive economic growth in our country. Currently, the number of people has increased dramatically because of population growth. So we still have a huge number of poor people in our country, especially in the rural areas. In the urban areas there has been a sharp decline in poverty, especially in Dar es Salaam.

So, what are our prospects? Tanzania has the potential to achieve our poverty reduction goal based on the fact that we have abundant natural resources. If that is complemented with good governance, anticorruption and a modernization of agriculture, we may well achieve our goal.

### Some success has been recorded in the following areas:

**Primary education.** Enrollment in school has increased quite a lot over the past years and now stands at 98% of all children. Universal primary education is a goal we may well achieve. Thousands of new classrooms have been built, thousands of new teachers added to the payrolls. However, these achievements in expanding schooling are not yet translating into proper learning. The quality of education in schools is low, children still lack basic literacy and numeracy skills, they learn very little. Investments still need to be made.

**Children dying (child mortality).** Being born in Tanzania is a huge risk. For every 1000 babies born, 68 die. On top of this those that survive childbirth are still threatened by malnutrition, stunted growth and diseases like malaria that are preventable. Good news is that child deaths have gradually been reduced in Tanzania. This is due to the success of preventive measures such as measles vaccination, vitamin A supplement, and the promotions of the use of insecticide treated bed nets.

**Gender equity,** which means providing equal chances for girls and women in society, have made some achievements. It was refreshing to see that our last elections brought the first lady speaker in parliament Honourable Anna Makinda. With it we also have more women that hold seats in parliament, it now stands at 35% and that is a positive change. Secondary school enrolment is also up with a near balance of girls and boys at entry. However, work needs to be done on the retention of girls, too many are dropping out, many because of unwanted pregnancies.

### Tanzania is still struggling with some important MDGs:

**Maternal health.** It is dangerous to give birth in Tanzania. Delivery can be compli-

cated and therefore dangerous for the woman if she does not receive skilled assistance. Access to such help has not shown much improvement. Maternal mortality (death) rate remains high at about 578 per 100,000 live births. We have about 8,100 women dying every year due to pregnancy related complications. This is unacceptable and maternal health must be improved!

**Youth unemployment.** Youth between 15-25 years of age comprise 65% of our population. While the number of people in Tanzania that are employed went up, the growth rate is slow. Youth have the highest rate of unemployment, especially in urban areas. Youth unemployment is the most serious employment challenge facing our country. We have over a million youth leaving school every year hoping to be employed. However, there are no jobs and most of these youth have to become self-employed.

We still have a long way to go. Tanzania still remains one of the poorest countries in the world. The fact that we have made progress in some areas is proof that we can transform our lives and achieve the MDGs but we need political commitment, good leadership and citizens involvement! There are countries in the world such as Vietnam that used to be very poor that have managed to reduce their poverty status dramatically in a period of 10 years. If they can do it we can! Lets get on with the job! Ruka Juu Tanzania!!!

- MDG 1. To reduce extreme poverty and hunger
- MDG 2. To achieve universal primary education
- MDG 3. To promote 'gender equality' and empower women
- MDG 4. To reduce child mortality by 2/3.
- MDG 5. To improve maternal health
- MDG 6. To combat HIV/AIDS, malaria and other diseases
- MDG 7. To ensure environmental sustainability
- MDG 8. To develop a Global Partnership for Development

# COMPETE & WIN

**Heri ya Mwaka Mpya** iwe juu yako! Mwaka mpya na mawazo yetu yawe mapya jamani. Lengo kubwa ni kupata kipato cha kutosha kukuwezesha kusongesha gurudumu la maendeleo yako. Mwaka huu ujasiriamali ndo mambo yote. Hivyo tujipange halafu mwisho wa mwaka tuambizane tukishahesabu faida tulizopata. Haya tuone uwezo wa ujasiriamali wako kwanza kujibu maswali yafuatayo. Karibu!

## Maswali

1. Nitajie taasisi tatu ambazo unaweza kupata mkopo
2. Nitajie dhana kuu tatu za kazi katika matengenezo ya kipindi cha Ruka Juu?
3. Taja faida mbili za kuwa na elimu.
4. Nitajie hatua ya saba ya mpango wa biashara.

## TAMBUA PICHA:

Niambie hii picha ipo ukurasa gani, ni nani na anafanya nini.



## Jibu kweli au si kweli

1. Kondomu si nzuri kuweka katika dhakari yako kwa kuwa ina maambukizi ya magonjwa ya zinaa
2. Mkopo si wa muhimu kama utatumia kwa kitu usichokihitaji
3. Mshindi wa shindano la Ruka Juu atapata zawadi ya shilingi milioni 20
4. Ann Kihengu ni mjasiriamali

## WASHINDI WETU WA TOLEO LA JULAI - SEPTEMBER 2010 NI;

Agnetta W. Willibaldi  
Shule ya Sekondari Ngenge, S.L.P 227,  
Muleba, Kagera

Atumpoki Mwakyoma,  
Shule ya Sekondari Msalato, S.L.P 933, Dodoma

Rose Daudi  
Shule ya Sekondari Lindi, S.L.P 1082, Lindi

Mohamed A. Mayuhana  
Shamba la Magereza, Box 356, Morogoro

Amon Edwin,  
Shule ya Sekondari Mpuu, S.L.P 338, Sumbawanga.

*NB: Washindi tutumieni ujumbe mfupi kwa namba 0715568111 tuwasiliane tujue jinsi ya kuwapatia zawadi zenu.*



## SHERIA ZA KUSHIRIKI: MTU YEYOTE ANAWEZA KUSHIRIKI

- Mtu yoyote anaweza kushiriki
- Unaweza kuandika maswali na majibu kwenye karatasi nyingine
- Unaweza kutuma majibu yako kwa barua pepe au Posta
- Majibu yatatangazwa katika toleo la tatu lijalo yaani baada ya toleo lijalo

# Haki ya Mwanga Salama!!

Ofa maalumu ya taa za sola kwa wanafunzi inaendelea mpaka tarehe 16 Februari, 2011!



Wanafunzi na Solata,  
Shule ya Kilindoni, Mafia Island

Taa ya D.LIGHT Solata kutoka  
Tsh 22,500 hadi Tsh 10,000 tu!

*"Nilikuwa ninatumia chemli, ambayo ina mwanga hafifu na inaniumiza macho na kifua. Pia nilikuwa ninasoma kwa saa moja tu na kutumia Tsh 400 kila siku kununua mafuta ya taa. Sasa, natumia Solata, ambayo haina gharama yoyote ukiisha nunua. Ninasoma saa nne kwa siku, nimeboresha kiwango changu cha elimu na nimewekeza kununua mahitaji yangu mengine."*

— Somoye Abrahaman, mwanafunzi,  
Shule ya Micheni, Mafia



## Na sasa: Ofa kwa walimu tu



Taa ya D.LIGHT Nova Mobile  
ambayo inachaji simu, kutoka  
Tsh 65,000 hadi Tsh 58,000

\* Ofa hii ni hadi Nova Mobile 12 kwa shule

*"Mwanzoni nilikuwa ninalipa Tsh 1,600 kila siku kupeleka simu yangu na ya mke wangu wilayani kuchajiwa, lakini na Nova Mobile, unanunua taa na hakuna gharama nyingine zozote. Sasa nasaidia majirani zangu kuchaji simu zao pia."*

— Ramadhan Nassoro



Mwalimu Ramadhan Nassoro  
na Nova Mobile,  
Shule ya Chemchem, Mafia



**Mrisho alisema:**

*"Kila mwanafunzi nchini ana haki ya kusoma kwa mwanga salama, shule lazima ziwe salama. Kupitia kampeni hii tunategemea kufanya mabadiliko na kuboresha maisha ya wanafunzi nchini."*

Kwa maelezo zaidi uliza utawala wa shule  
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www.dlightdesign.com



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# *kwangu mimi, uhuru unamaanisha unafuu*

Kwetu sisi Airtel, inamaanisha viwango nafuu vya kupiga simu nchini kwa Sh 1 kwa sekunde masaa 24 na ofa kabambe za simu bora kwa bei nafuu kwa kila mtu.

***Nategemea umepata msaada wakutosh, James!***

