

## « Testifies from SACCOS member »

# FERT

TANZANIA  
JANUARY 2011

**R**ose Gasper is a 29-year-old lady. She is married and has three young children. She lives in the village of Mungano, in the ward of Ruvu, south of Kilimanjaro region.

When the USHAMIRU SACCOS opened in her village in 2003, she did not join immediately.

It is only in february 2006, when she decided that she would try to farm by herself, that she decided to join the SACCOS. She got the member card number 198.

In november 2006, her request for agricultural loan was accepted by the SACCOS and she received a loan worth 80,000 TZS.

With this loan, Rose decided to grow half an acre of « fiwi » (local beans), on a plot located in the nearby irrigation scheme. The loan allowed her to buy seeds and pesticides, and to pay laborers for land preparation, weeding and harvesting.

She managed to harvest 15 twenty-litre buckets of fiwi, but the market price at that time was low and she had no choice but selling them at 7,500 TZS per bucket, which generated an income of 112,500 TZS. This income allowed her to pay back to the SACCOS the borrowed funds (80,000 TZS) and the interests due (24,000 TZS). This left her with a small profit of 8,500 TZS.

This first try was not very conclusive financially for Rose, but she and her husband, realised how much a credit,

when well estimated and utilised, could be useful for their social and economical development. At the beginning of 2007, her husband who is also a SACCOS member, decided to request for a loan worth 400,000 TZS to grow 1 acre of oignons in the same irrigation scheme. He used half to buy seeds, and the rest for fertilizers and other inputs.

Rose for her part, decided not to take another agricultural loan: she was pregnant and knew that field work would be difficult for her; also, she knew that agriculture is an uncertain activity and did not want her family to take too much risk.



Rose Gasper

But Rose already has other ideas to generate income: in september, she plans to apply for a business loan, the most appropriate for starting up a business activity. She wants to buy vegetables to her neighbors, and sell them in Same, the closest town.

legende

