

TADB changes lives of dairy farmers

By BERNARD LUGONGO

MR Kudra Tindwa is a small scale livestock keeper in Muheza District, Tanga Region, who depended on only one cow for meeting his family needs.

With his fellow 25 farmers in a group, they were taking the milk to Agricultural Marketing Co-operative Society (AMCOS), called by its acronym as CHAWAMU, to sell at a designated processing factory.

Upon milking the cow, Mr Kudra would receive seven litres of milk per day, which he would sell for income, that is, approximately 150,000/- (65 US dollar) per month.

Having a wife and two children, it was difficult for Mr Tindwa to cater for his family needs.

"Life was difficult, due to lack of capital, my only alternative was depending on one cow for living," he explained.

However, since last year when he came across the Tanzania Agricultural Development Bank (TADB) his life has taken a turn for better.

The bank loaned him one dairy cow, worth 1.7m/-, on a grace period of eight months before starting the loan repayment for three years with an interest rate of only 12 per cent.

The new cow gives him 15 litres of milk per day, which could earn him 324,000/- in a month after selling the milk.

"With this amount I am able to make a monthly loan repayment of 61,000/- to the bank and I can spend the remaining amount to buy farm inputs and needs for my family including paying school fees," he says.

He has also managed to send his first-born child to a private primary school, paying school fees amounting to over 800,000 annually.

"I pay the loan without difficulty and the interest is low. I really thank the TADB," Mr Tindwa explains.

Speaking of his future plans, he says after completing repaying the current loan he looks forward to seeking for another loan for additional dairy cows.

"My plan is to have at least seven cows to increase production and to one day be able to sell heifers to fellow farmers," he expresses his expectations.

In his recent speech to Minister of Livestock and Fisheries, Mr Mashimba Ndaki, a leader of the Tanga Dairies Co-operative Union, Mr Athumani Mahadhi, said three cooperatives of UWA-KO, UWAMKI na UWADAKI have already secured loan from the TADB for buying heifers.

"These cooperatives are expecting to get 80 heifers that are waiting for verification by experts," he said as he commended the bank for supporting the members of the cooperatives to increase their capital and production.

Speaking on the union's plan, Mr Mahadhi said that the union plans to have a big farm for livestock keeping and to be a training

naning factories will increase their capacity to buy more milk from farmers, thus creating more market for the raw milk in the country.

Njombe Milk Factory Company Limited, which is located in Njombe region, is one of the beneficiaries of the loan facility.

Factory's General Manager Shaihu Kassim reveals that the loan from TADB has helped their industry to improve processing capacity, thus increasing milk intake from farmers.

Njombe Milk Factory was financed 1.75bn/- loan for expansion of the company's dairy project.

The amount was spent to finance working capital requirements and the purchase of machineries and equipment e.g. cooling pumps and milk pumps.

Other improvements included construction of centres for collecting raw milk, buying distribution vehicles and improving storage facilities.

"The machineries and expansion of our factory has led to increasing capacity of milk processing from between 1500-1900 litres to between 3500-4000 litres per day," he explains.

Before improved capacity the factory was buying milk from 500 farmers, but now 700 farmers sell the milk to the industry. This means more smallholders are reached.

With the TADB loan the factory now collects the milk from farmers using the milk tanker, unlike previous when they used a pick-up vehicle and plastic gallons, which were sources of contamination.

According to Mr Kassim, the distribution vehicles that they bought after receiving the loan has been very helpful in making the products reach the market at a right time.

About 65 per cent of the factory products are sold in Dar es Salaam and 20 per cent is shipped to Zanzibar.

TADB loans to the Dairy Value Chain has played a vital role in the dairy value chain through financing activities across production and processing.

The bank has financed production activities within the dairy value chain for both capital expenditure and operating expenses. For example, purchase of heifers, machinery and equipment (purchase and installation of nitrogen plant).

In Tanga Region, the bank has financed the AMCOS of CHAUMWA by giving a loan amounting to 124.5m/- for the purchase of 51 Friesian heifers from Livestock Multiplication Unit in Mabuki-Misungwi.

The Mwangoi dairy cattle farmers' cooperative was financed 85.8m/- for the purchase of 25 Friesian heifers and construction of 13 cow sheds.

In processing, TADB has financed companies in capital expenses such as machinery, equipment as well as working capital.

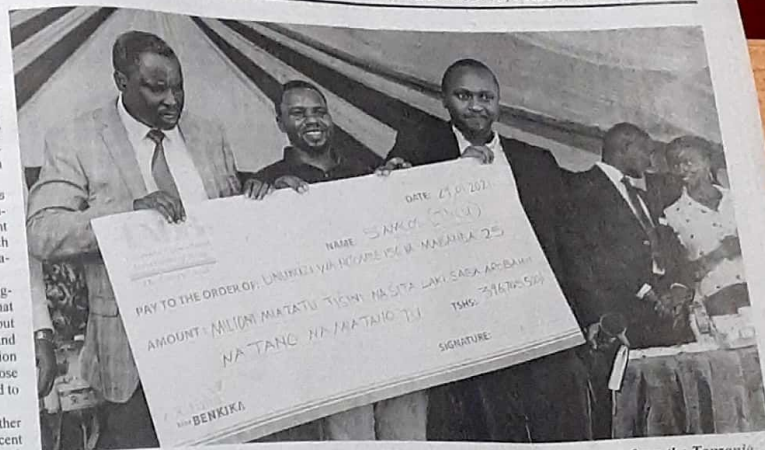
Tanga Fresh Limited, for instance, was financed with a capital expenditure to install

hours and WHO guidelines as we farmers productivity is low; as such, low volume of output leads to impaired livelihoods even with higher farm gate price.

Other challenges towards profitability are: weak consumption plus insufficient raw milk input supply which lead to poor processor utilization.

To mitigate the challenges, it is recommended that demand should be viable, but to strengthen the sector and drive processor utilization interventions such as those taken by TADB are needed to unlock demand potential.

The organization further says with only 2.7 per cent of raw milk being processed, sufficient demand could be created through the substitution of raw milk for processed milk alone.



LIVESTOCK and Fisheries Minister Mashimba Ndaki (left) receives a dummy cheque from the Tanzania Agricultural Development Bank (TADB) for Tanga Dairy Cooperative Union (TDCU) during a recent event in Tanga region. From right is TADB Eastern Zonal Business Manager Jeremiah Mhada and the bank's senior business officer Furaha Sichu.

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Ethiopia: Joint ventures best for livestock sector growth

By Henry Mwangonde

ETHIOPIA has called on Tanzanian livestock keepers to form joint ventures to share knowledge and expertise on how they could benefit from untapped potential in the sector.

Yonas Yosef Sanbe, Ambassador Extraordinary and Plenipotentiary for the Federal Democratic Republic of Ethiopia, handed this advice in Dar es Salaam yesterday in an exclusive interview.

Ethiopia is one among countries benefiting from a large livestock sector, with official data showing that the sector contributes 12 percent of total Gross Domestic Product (GDP), and 33 percent of its agricultural component, providing livelihoods for 65 percent of the population.

The sector also accounts for 12 to 15 percent of total export earnings, the



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second in order of importance, he stated, elaborating that first there must be industries in place to take livestock end products for processing and subsequently to global markets. "But it takes the quality product to compete at global markets," he declared.

The envoy said there is need for Tanzania and Ethiopia to share experience and show each other the way through joint ventures and visits on what should be done to realise the sector's potential.

"Tanzania needs to do this through empowerment of livestock keepers and establishment of processing industries," he asserted.

During a recent visit at the Chato hometown residence of President Dr John Magufuli by Ethiopian President Sahle-Work Zewde, the two countries agreed to strengthen their long

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Wafugaji watakiwa kwenda na wakati

Na Renatha Msungu, DODOMA

KAIMU Mkurugenzi wa Taasisi ya Utafiti wa Mifugo Tanzania (TALIRI) Kituo cha Mpwapwa, Aluna Chawala, amewataka wafugaji kuzingatia elimu ya ufugaji wa kisasa inayotolewa na watafiti.

Chawala aliyasema hayo jana wakati akizunguza na Nipashe kuhusiana na utafiti mbalimbali wa mifugo wanaofanya ili kuiongeza thamani na kuwainua kiuchumi wafugaji.

"Naomba wafugaji mzingatie elimu ya ufugaji kisasa inayotolewa na watafiti, mtafiti anapotoa elimu ya ufugaji mifugo anakuwa tayari ameshaifanyia kazi na kuona inafaa kwa wafugaji kuleta matokeo chanya," alisema Chawala.

Alisema wafugaji wa eneo hilo wanapaswa kuzingatia elimu inayotolewa ana watafiti katika maeneo mbalimbali wanayokwenda kutembelea.

Naye Msimamizi wa Idara ya Ng'ombe wa TALIRI Mpwapwa, Deogratius Masao, alisema utafiti mbalimbali wanaofanya kwa mifugo, una lengo la kuhakikisha jamii ya wafugaji inabadilika ikiwamo kuinuka kiuchumi.

Masao alisema wamekuwa wakiwapa elimu ya upandishaji madume na kupandikiza kwa ng'ombe wa asili ambayo wakiizingatia itawasaidia wafugaji wengi kupata mifugo bora ambayo itakakuwa ikitoa maziwa mengi pamoja na nyama endapo itachinjwa.

Pia alisema wamekuwa wakielimisha jamii ya wafugaji kuhakikisha wanatumia teknolojia hiyo ambayo itawasaidia kubadilisha ufugaji wanaofanya kadri siku zinavyokwenda.

"TALIRI Mpwapwa tunajitahidi kusambaza teknolojia hii kwa wafugaji lengo letu ni kuona kila mfugaji ananufaika na teknolojia hii, lakini kipato kinaongezeka," alisema Masao.

Alisema wafugaji wanakila sababu ya kufanya mabadiliko ya ufugaji wanaofanya hasa kipindi hiki ambacho taifa liko katika uchumi wa kati, hivyo na wao wanapaswa kubadilika ili kuendana na hali ya sasa.

Mtafiti kutoka kituo hicho, Thomas Kabuni, alisema teknolojia ya kupandikiza mimba changa kwa ng'ombe jike itasaidia wafugaji kubadili aina ya ufugaji wanaofanya.

Alisema wamefanyia utafiti teknolojia na kuonyesha kuwa haina madhara endapo itatumiwa na wafugaji itawapa manufaa na kuiwainua kiuchumi kutokana na kuwa mifugo bora yenye uhakika wa kutoa maziwa kwa wingi.

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