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International Cooperation Possible with US\$ 261

In January 2005 I arrived in the semi-arid Zvishavane area in the southern part of Zimbabwe after an 8-hour bus ride from the capital, Harare. The main purpose of this visit was to investigate the progress of the Seed Loan Programme implemented by the local NGO Zvishavane Water Project (ZWP) with support from the Muscat Fund, which is our private assisting fund. As introduced in AAI News Vol. 28, 29, 36 and 38, the ZWP has been operating a number of water security/utilization projects at the community level in semi-arid areas. Its projects range from the construction of small/medium scale dams to support for collective vegetable cultivation called group gardens and kitchen gardens, to the collection/utilization of rainwater and soil/water conservation.

During this trip, I visited four group gardens and my findings include the following. For the last 2 years, the ZWP selected crops such as tomatoes, butter nuts (a kind of pumpkin) and sugar beans (a kind of pulse) as suitable vegetables for group gardens. Under the Seed Loan Programme, the ZWP has been providing an interest-free loan to 20 group gardens with 1,744 members to enable them to purchase vegetable seeds. It has also been providing technical advisory services. Farmers are obliged to pay back their loans after harvest. Although some group gardens may repay the money slightly late, to date there have been no un-recovered loans and the ZWP has been able to sustain the services without reducing its original capital. Assuming each member has an average family size of 5, at least 8,720 people have benefited from this loan scheme. Our interviews revealed that revenue from vegetable sales is used for education, medical expenses and purchase of furniture and other materials for the households. Some groups have formed a mutual financing group that operates during harvesting time. In this way, a new system of larger loans seems to have started functioning. Furthermore, farmers have started co-operative shipments of vegetables.

Despite its success, the loan system has been severely affected by the serious inflation rates. The amount of original capital of the loan scheme is 297,000 Zimbabwean Dollars, which is only US\$ 48 at the present official exchange rate. The ZWP has not been able to pay for fuel for vehicles nor expand its services to new groups that are also needing loans. The ZWP has been investigating the possibilities of increasing the original capital in order to extend loan services to an additional 16 group gardens and 50 kitchen gardens. Rather than just increasing the amount to purchase seeds, the organization was also feeling the need to increase the fuel budget and make a contingency budget in anticipation of further inflation. I asked the organization to estimate the necessary amount to realize its plans. The answer was US\$ 261. Judging from the past achievements we were convinced that this small amount would be used effectively by the members and agreed on further support from the Muscat Fund. I feel that we will be able to make much bigger contribution with this small amount of US\$ 216.

The ZWP established an experimental farm and started a seed harvesting project, collecting from all over the country Open Pollinated Varieties (OPV) of crops such as maize, tomato, okra and pumpkin. A ZWP staff member told me that seed cultivation is important as it is not possible to continue to indefinitely provide seeds to farmers under the Seed Loan Programme, and it is necessary to accumulate seed cultivation techniques and pass them on to the farmers. The ZWP also requested AAI to assist the technical corporation for seed cultivation and vegetable cultivation. I hope that with our support the ZWP will eventually lead to some ZWP members participating in the Special Course on Vegetable Cultivation Techniques for the Southern African Region organized by JICA in Tsukuba, resulting in human resource development for the organization and the country. Through this trip, I strongly felt that our small but continuous support for ZWP activities, which directly supports farmers helping them to gain skills and confidence without relying on the government, is the quickest way for realizing the farmers' self-reliance. By Ono (January 2005)



. Lively women members the right) and Project Officer Mr. Clever Khumalo (right).



Core staff of ZWP: Director MS Irene Dube (2nd from