

Appendix I. Beracah Impact Stories

November 2011

EXHILDA BWANDA

Exhilda is a widow looking after 9 dependents, six of her own children and three from her late sister. In 2010 she received a loan and planted 1 hectare of maize. She harvested 100 bags of maize from her field, in which 60 bags were sold to the Zambian Food Reserve Agency. Ten bags were used to host the wedding of her daughter and the remaining bags



Exhilda (top right) and some of her children

were reserved for household consumption. After repaying her loan from 2010, Exhilda took another loan to grow maize in 2011.

Exhilda also ran a small bean and groundnut trading business. She would buy the product wholesale, repackage and sell at retail prices, making a small daily profit. Unfortunately, Exhilda's son died of malaria this year and she could not support her business and pay the funeral cost. Cultural practice requires the family of the deceased to pay the cost of hosting all the family and friends that come to the funeral, often staying on after the funeral at great expense to the bereaved family.

Even with all the heartache, Exhilda has remained positive and looks forward to a prosperous year in 2012. She was even able to buy her family a new house with some of the proceeds from her maize harvest. Without the support and loan provision from Beracah, Exhilda's situation would be considerably worse.

LAWRENCE AND JUDITH



(lt. to rt.) Mary, Grandpa Lawrence and Martha at their home

Lawrence and Judith are the grandparents of Mary Mwape and her sister Martha Chalwe whose parents both died some years ago. They attend Church regularly and live in the village of Chipondo. Mary is in grade 8 at Poosa Basic School and Martha is in grade 3 at Musambeshi Basic School. Mary and Martha were both helping out with the household chores when we arrived. They are both orphans supported by Beracah with school uniforms,

supplies and some grocery items for their family.

In 2011, Lawrence and Judith received a \$30 loan for a kitchen garden, which they repaid with interest. In October, they received a \$100 loan for maize farming as well as subsidized maize inputs from the Farmer's Co-operative, of which they are members. Prior to receiving a loan they were only able to grow enough maize for household consumption. Now with the loan, as well as the support and training from Beracah and the Farmer's Co-op they hope to do better in 2012.

Lawrence expressed thanks and said "the loan has helped us a lot".



Mary and Martha pounding cassava that they grow on their farm

RUTHY KABASO



(rt. to lt.) Mom Ruthy, young Ruthy, Prudence and Rhoda

Ruthy Kabaso's husband passed away in 2009. He was a peasant farmer and the breadwinner for his family of 9. After he passed away their eldest daughter took in one of the girls and has been supporting her through school. She is now in Grade 9 in Kitwe. Ruthy and the remaining children live in Mubolela village. They were added to the Beracah program in 2009 and Rhoda, who is in 6th grade, is supported by Beracah for her school supplies. The youngest,

Ruthy, is 2 years old and has Down's Syndrome.

In 2010, Ruthy was given a \$30 loan for a kitchen garden. She grew tomato, collard greens and Chinese cabbage and was able to pay back the loan. She continues to maintain her kitchen garden and is part of a gardening club through the local Farmer's Co-op. After repaying her loan, she received another loan of \$60 for chicken rearing. She participated in the vaccination campaign in 2010 and all of her chickens survived enabling her to pay back her loan. This year she used some of the money she has earned to buy inputs from the co-op for maize farming as well as to hire someone to dig her a well on her property. Previously she had been getting water from someone else's well across the road. She is also eligible for another loan at this

time and would like to use it to buy goats to add to the 3 that she already has.



Ruthy drawing water from the new well

Ruthy is a very hard working woman with a lot of ideas for her future. She gets a lot of encouragement from Beracah, her church and her gardening club and all she needed was a little capital to get started. Ruthy said, "I want to thank you for the way that you are helping us, may you continue".

FRIEDA MWALE

Frieda Mwale is a widow who we have interviewed in the past. Her five children and twin three-year-old grandsons all live with her. Because her children are older, they all work together on her farm to provide for the family. Only one of her children, Kelvin, is still in school and he is sponsored by Beracah to attend Tea Estate High School where he is finishing up Grade 11.



(lt. to rt.) Kelvin, Florence with son Kapya, Shappy and mom Frieda

The whole family

attends church and lives in Bwendo village. Frieda's children, who speak very good English, told me that "Bwendo means something like a hole" and then they laughed. Her second youngest son, Shappy, was sponsored by Beracah to go to High School and completed at the end of 2010. He got his test results back in 2011 and received a high school certificate with "merit". He would like to go to Mpika School of Agriculture next year. Through her hard work on the loan program, his mother has managed to save up enough money for him to go in January, if he is accepted. The cost for Shappy's program is \$240 per semester for 3 years after which he will receive a diploma in Agriculture and he would then like to work for the government. This will be the first of her children to attend college and the whole family is very proud. Kelvin would like to also continue on for further schooling in agriculture after he completes high school.

Frieda has been on the loan program since 2009 and has successfully paid back 4 loans. She has focused on maize production and has managed to increase her farming area each year with savings from previous years plus loans. This year she bought all her agricultural inputs herself. She also grows millet, cassava, and groundnuts. She is now eligible for a \$300 loan which she wants to take to continue expanding her farm.

GLADYS MUSONDA



(clockwise from left) Mom Gladys, oldest daughter Doreen with her son, and youngest daughter Gladys

Gladys is a widow who lives in Bwendo village. She has seven children. The oldest, Doreen is 28 years and married. The youngest, Gladys, is 6 years old and will start Grade 1 in January. One of her children, Wilson, is supported by Beracah to go to Musambeshi just finished his Grade 7 exams this month and hopes to continue on to Grade 8 next year. He was at a friend's house when we arrived, so we weren't able to meet him. The family attends the United Church of Zambia (Anglican).

Gladys received her first loan in 2009 and has taken a total of 4 loans for agriculture which she has paid back. She is now eligible for a \$300 loan that she wants to use for trading. She does all her agriculture work herself with her children and has also been trained by the farmers co-op. Last year they taught her to make compost which she had been using to plant her maize this year and reduce on the amount of chemical fertilizer needed to grow maize.