

TIST

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Organizing for Success

Congratulations to all the small groups that have joined TIST! By joining TIST your group has the opportunity to learn best practices in small groups, in conservation farming, in sustainable development, in environmental improvement, and in reforestation. Your group has made a large investment of your time and your hard work by attending training on best practices, by establishing your tree nurseries and preparing the planting holes, and by starting to use "conservation farming" techniques for improved crops. Your group has measured fields and dug holes for tree planting, and measured other fields and dug holes for crops.

You now have created a large asset -- something of lasting value. Each day you can take actions that will improve the value of your assets. This article is the first of many that will help you make the most of the assets that you and your group have developed. In this article we will discuss how to protect your investment in trees, and how to do best practices in weeding your crops planted in the holes.

Taking Care of Your Group's Trees

Now that the rains have come, most groups are transplanting the seedlings from their nursery to the holes they dug. This is best done by following the earlier instructions in the 01 December HMM to protect the roots, remove the plastic planting bag, and put good soil around the seedling.

Now you can improve the chances that your trees will survive by protecting the trees from livestock with thorn branches over the tree, and by making sure the tree has enough water in sandy soil, and that it is not drowning in water in clay soil. You can

continued on page 2

CONTENTS

- Mfumo wa Mafanikio – 1
- Fedha Za Dharura – 3
- Taarifa Za Mwezi – 4
- Ulipaji Wa Mikopo – 6
- Roza Wiza - 6

Mfumo wa Mafanikio



Eneo la kikundi cha tumaini likiwa katika harakati za kupaliliwa majani (parishi ya kanisa kuu).

The site of tumain group in the process of weeding (at Cathedral Parish)

Tunawapa pongezi wale wote walioamua kujiunga na TIST! Kwa kujiunga kwako na TIST kikundi chako kimepata nafasi ya kujifunza Njia Bora kwa Vikundi vidogovidogo, Juu ya kuhifadhi au kutunza mashamba, katika kundeleva maendeleo endelevu, Kuboresha mazingira na kuhuisha misitu. Kikundi chako kimeutoa sana muda wake na kazi katika kuhudhuria mafunzo ya Njia Bora, kwa kuboresha vitalu vya miti na kuandaa mashimo ya miti, na kwa kuanza kutuma mbinu za "Utunzaji wa mashamba" Ili kuborereshwa mazao. Kikundi chako kimepima vipimo kwenye maeneo kwa ajili ya kupanda miti, na kupima pia sehemu za mashamba kwa ajili ya mazao.

Mnajua kuwa mmetengeneza rasilimali kubwa-kitu ambacho uthamani wake ni wa muda mrefu. Kila siku mnaweza kufanya tendo litakalo boresha thamani ya rasilimali yako. Habari hii ni ya kwanza kati ya nyingi, ambayo itawasaidia kufanya muweze kufanya rasilimali ambayo wewe na kikundi chako mmeianzisha. Katika habari hii tutajadili ni jinsi gani ya kulinda rasilimali yako katika miti, na jinsi ya

Inaendelea ukurasa 2

also add manure or mulch on top of the soil in the hole.

You should start weeding around the trees right now! Gently pull the small weeds out of the soft dirt in the holes. Do not let the weeds in the holes get more than 2-3 inches tall. When you pull the weeds, pile them up away from the trees so that they do not start to grow again. Also weed around the holes on the hard ground. You can use your hoe to cut the weeds and kill them. Keeping the weeds down this first year will improve the growth of the trees.

Improving the Yield of your Conservation Farming Plot

Right now, weeding is the most important thing you can do. You need to Weed the soft dirt in the holes by pulling the weeds out before they are more than 2 inches tall. Outside the holes, you can weed with the hoe in the normal way. The TIST members will be weeding often in their conservation farming plot because that will increase the yield and also increase the long-term value of the plot.

This is a time also to thin the maize plants. If you have more than 3 plants that germinated in one hole, thin the weakest plants until you have only 3. If you did not have 3 seeds germinate in a hole, plant drought resistant, fast growing seed exactly 1 inch into the soft soil now. Make sure that you are catching all the water around the hole into the hole. Rebuild the dirt dam around the hole if it has washed away. If you have more manure, you can put a small amount in each hole for extra fertilizer.

TIST members are careful to use all the best practices to improve their crops, and to improve their lives. Please pay attention to the suggestions that will come out each month. They will help you and your group have more success, fewer problems, and less work to feed you and your family!

Inatoka ukurasa wa 3

kuweka ndani ya magunia ya mahindi au vyovyote unavyofikiri ni Bora.

Au mnaweza kuamua kutumia mkopo wenu katika kilimo kwa sababu mnafikiri mnaweza kuzalisha zaidi kwa kutumia pesa zote. Ni lazima mkubaliane kuwa pindi mtakapovuna mazao mtaweka pembeni asilimia kumi 10% kwa ajili ya pesa za dharura. Hii ikiwa ni sawa na asilimia kumi 10% ya mazao ya vikundi vidogo yaliyoamuliwa kutolewa Kanisani (Dhaka).

Watumishi wako, wafanyakazi wa Ofisi ya TIST, kwa hakika wanasubiri kusikia juu ya kipi unachofikiri ni Bora au Mawazo tofauti uliyonayo ambayo hayakuelezwa katika Makala hii juu ya Njia bora. Njia nzuri kuwafanya Ofisi ya TIST kile unachokiwaza ni lazima ukiandike kwenye fomu mpya za taarifa ya kila mwezi.

kutumia Njia Bora katika kupalilia miti yako na mazao yako uliopanda kwenye miti.

Jinsi ya kulinda Miti ya kikundi chako

Sasa hivi mvua zinanyesha, Vikundi vyote vinahamisha miti kutoka kwenye vitalu kupeleka kwenye mashimo yaliyo chimbwa. Hili ni jambo zuri kufuatana na maelekezo ya Habari Moto Moto katika kutunza mizizi, kuondoa viriba vya plastiki, na kuweka udongo mzuri kwenye miche yako.

Sasa unaweza kuboresha zaidi na kupata nafasi ya miti yako kuendelea vizuri kwa kuilinda na mifugo kwa kuweka matawi ya miti ya miiba juu ya miti yako, na kuhakikisha kwamba miti yako ina maji ya kutosha kwenye udongo wa kichanga na haielei kwenye maji sehemu zenye udongo wa mfinyanzi. Unaweza kuongeza mbolea na majani makavu juu ya udongo katika mashimo ya miti.

Unaweza kuanza kupalilia miti yako sasa! Taratibu ng'oa magugu madogodogo kutoka kwenye mashimo ya miti yako. Usiache magugu kwenye mashimo yakakua kufikia urefu wa zaidi ya nchi mbili hadi tatu. Unapo yang'oa magugu yatupe mbali na mashimo ya miti ili yasiweze kuota tena. Pia palilia kuzunguka mashimo kwenye maeneo yaliyochimbwa. Unaweza kutumia jembe la mkono katika kupalilia magugu na kuyaua kabisa. Kuangamiza magugu katika mwaka huu wa kwanza kutaboresha ukuaji wa miti.

Uboreshaji wa eneo lako ilikutunza shamba lako.

Wakati wa sasa palizi ni jambo la muhimu sana ambalo unaweza kulifanya. Unahitajika kupalilia ndani ya mashimo yako kwa kung'oa magugu kabla hayajafikia urefu wa nchi mbili. Nje ya mashimo unaweza kupalilia kwa kutumia jembe la mkono. Wanachama wa TIST watakuwa wakipalilia kwenye maeneo yao mara kwa mara kwa sababu hiyo itaongeza mapato na pia rutuba ya eneo lao itadumu kwa muda mrefu.

Huu pia ndiyo wakati wa kung'olea mimea ya mahindi. Kama ukiwa na zaidi ya mimea mitatu imeota kwenye shimo moja, ng'olea mimea iliyodhaifu mpaka utakapo bakiza mimea mitatu tu. Kama ikiwa hakuna mimea mitatu iliyoota katika shimo moja, panda miti inayovumilia ukame, mbegu zinazoota haraka kwa uhakika inchi moja kwenye udongo. Hakikisha kwamba mimea inapata maji yote yanayozunguka shimo lake. Tengenezea tena uzio wa kuzunguka shimo kama umeharibiwa. Kama una samadi ya kutosha, unaweza kuweka kiasi kidogo kwa kila shimo kwa mbolea ya ziada.

Wanachama wa TIST ni waangalifu sana wanapotumia njia zote bora ili kuongeza kipato cha mazao yao na pia kuboresha maisha yao. Tafadhali uwe mwangalifu kwa mapendekezo ambayo yatatolewa kila mwezi. Yatakusaidia na kikundi chako kitakuwa na mafanikio, matatizo machache sana na kazi ndogo itakulisha wewe na familia yako!

Emergency Funds

-What do you think is Njia Bora for Emergency Funds?

Every TIST small group exists to help people to grow spiritually and economically stronger. The groups meet together opening and closing in prayer and make prayer a regular part of their meetings. They take the chance to discuss the Bible together and to listen to what God has to say to them. The groups also discuss agricultural best practices together ensuring each other get the best harvest possible.

As part of the group members' fellowship and support of each other TIST groups have agreed that they will have an emergency fund in case anybody in the group, or the whole group needs help. What we would like to know is how you think the best way to set up the emergency fund is?

Each group could put aside 10% of the loan it has received, so if your group has 12 members, you could put aside 24,000/= of your loan. If you live near a bank then you might want to open an account to keep the money safe, or you could decide that somebody in the group might look after the money, or you could invest some of it in bags of maize, or whatever the group thinks is best.

Or you might like to use your entire loan for agriculture because you think that you can make more by investing all the money. You might then agree that when you make your harvest you would set aside 10% for an emergency fund. This would be as well as the 10% tithe of harvest that small groups have agreed to give to the church.

Your servants, the staff in the TIST office, are really looking forward to hearing your ideas on what you think is best or any different ideas you have, that haven't been mentioned in this article. A good way to let the TIST office know what you think might be on the new monthly report forms.

continued from page 5

will be any groups that are late in their repayment.

We would like suggest to every group who would like to repay all or a part of their loans by planting trees that it is better for them to start growing the seedlings right now while it is still raining instead of waiting until the dry season. Also if you dig your tree planting holes now it will be easier than digging holes in very dry hard soil after it has finished raining.

Fedha Za Dharura

-Unafikiri ni ipi njia bora ya kupata fedha za dharura?

Kila kikundi cha TIST husaidia watu kukua kiroho na kuwa na uchumi imara. Wanavikundi hukutana pamoja na kufungua vikao kwa maombi hii ni sehemu muhimu sana ya vikao vyao. Hupata nafasi ya kujadili Biblia kwa pamoja na kusikiliza Mungu anasema nini juu yao. Pia vikundi hujadili kwa pamoja njia bora za kilimo na kuhakikisha kuwa kila mmoja anapata mazao bora iwezekanavyo.

Kama vile sehemu ya uanachama wa vikundi na kusaidiana kila mmoja, vikundi vya TIST vimeamua kwamba viwe na fedha za dharura ikiwa kila mmoja katika kikundi au kikundi chote kinapohitaji msaada pesa hizo zitasaidia. Tunachopenda kujua ni jinsi gani na unafikiri ipi ni njia bora ya kuweka fedha za dharura.

Kila kikundi kinaweza kijiwekee pembeni asilimia kumi (10%) ya mkopo kilioupata, pia kama kikundi chako kinawanachama kumi na mbili (12), mnaweza kuweka pembeni shilingi ishirini na nne elfu 24000/= za mkopo wenu. Ikiwa mnaishi karibu na Benki mnaweza kufungua akaunti kuweka pesa zenu salama, au mnaweza kuamua kwamba mtu fulani katika kikundi anaweza kutunza fedha, au mnaweza

Inaendelea ukurasa 2

Inatoka ukurasa wa 5

tofauti tofauti kulipia mikopo. Baadhi ya wanavikundi wanaweza kulipa fedha taslimu kwenye kikundi, wengine wanaweza kulipa mazao, na wengine wanaweza kulipa kuamua kulipia kwa njia ya kukuza miche, kuchimba mashimo, na kuwa tayari kuipanda miti pindi mvua itakapoanza. Mambo yote hayo ni kwa kikundi kwa ujumla kuwa na fedha za kutosha, mazao na miti ya kutosha kwa ajili ya kulipia mkopo.

Kama unavyojua, kama kikundi kisipolipa mkopo wake mara tu ifikapo tarehe 15 mwezi juni mwaka 2001 kutakuwa na faini. Hii ina maana kwamba kikundi chako kitahitajika kulipa kulipa pesa zaidi, au nafaka zaidi, au kupanda miti zaidi. Unaweza kuangalia katika fomu ya maombi ya kuwa mwanachama wa TIST kwa maelezo zaidi kuhusu faini. Kwa sababu vikundi vyote vina muda wa kutosha kuamua ni jinsi gani vitaweza kulipa mkopo wao, TIST haifikirii kwamba kutakuwa na kikundi ambacho kitachelewa kulipa mkopo wake .

Tungependa kutoa ushauri kwa kila kikundi ambacho kingependa kulipa mkopo wake wote au sehemu tuu ya mkopo wake kwa kupanda miti itakuwa ni vizuri kwao kuanza kuandaa miche sasa wakati mvua ikiwa bado inanyesha badala yakusubiri mpaka wakati wa kiangazi. Pia kama ukichimba mashimo kwa ajili ya kupanda miche yako kwa kipindi hiki itakuwa ni rahisi sana kuliko kuchimba mashimo wakati wakiangazi ambapo udongo huwa ni mgumu sana.

Monthly Reports

Help Find Njia Bora

By Vannesa Henneke

Starting in January 2001, small groups will begin to help identify njia bora. Every small group in the Diocese of Mpwapwa, whether it meets for Bible study, support, planning or any other purpose, should receive new forms called "Monthly Report Form for Small Groups -- Month of _____". The report forms will come with the January issue of Habari Moto Moto. This is an important form and we are asking your help in filling it out.

This TIST office is helping the Diocese of Mpwapwa collect and analyze activity of all small groups. By doing this, we will track small group activity, understand better exactly what the small groups are doing, and have a mechanism for receiving ideas and suggestions from the small groups directly. The quality of information given will help develop njia bora on what makes successful small groups.

The form asks questions about the weekly meetings of the groups. There is a place to put the month in the title of the report. There are places on the form for four meetings in a month. Included in the form are questions about what is the name of the group, the location, for what purpose does the group meet, the number of people attending the meeting, the leader and co-leader, what date and time the meeting was held, what topics were discussed, if there were any special guests or resource people, what action steps were reported since the last meeting and what action steps were planned.

There are additional questions for TIST groups only: use of the loan proceeds, actions taken to repay loan, seedlings started, holes dug and seedlings planted.

Each small group will receive three forms. After the group has turned in two monthly forms, it will receive three more forms. The information will be gathered at the TIST office and then given to the DMP office. If you haven't received forms, please notify the TIST office.

The forms will be a big addition to the Diocese of Mpwapwa. Everyone is eager to hear about the activity of the groups and to learn about ideas that can be passed from one group to another. Please help us in this new activity. If you have developed njia bora, please include it on your monthly form. You never know when njia bora your small group develops might be something that will help a group somewhere else in the Diocese!

Taarifa Za Mwezi

Husaidia Kuvumbua Njia Bora

Na Vannesa Henneke

Kuanzia mwezi wa kwanza mwaka 2001, vikundi vidogo vidogo vitaanza kusaidia kubuni njia bora. Kila kikundi kidogo katika dayosisi ya Mpwapwa, kinaweza kuwa kinakutana kwa usomaji wa biblia, kusaidia, kubuni au hata kwa madhumuni yoyote yale, lazima kipate fomu mpya inayoitwa "Fomu ya taarifa ya mwezi kwa vikundi vidogo vidogo -- mwezi wa _____". Fomu hizi za taarifa za mwezi zitaambanishwa kwenye jarida la Habari Moto Moto la mwezi wa kwanza. Hii ni fomu muhimu sana na hivyo tunaomba sana msaada wenu katika kuijaza.

Ofisi hii ya TIST inaisaidia Dayosisi ya Mpwapwa kukusanya na kufafanua shughuli zote za vikundi vidogo vidogo. Kwa kufanya hivyo, tutatambua shughuli za vikundi vidogo vidogo, kufahamu vema kikamilifu kuwa vikundi vidogo vidogo vinafanya nini, na njia ya kupokea mawazo na mapendekezo kutoka kwenye vikundi vidogo vidogo moja kwa moja.

Fomu hiyo inauliza maswali juu ya vikao vya kila wiki kwa vikundi vidogo vidogo. Kuna sehemu ya kuweka (kujaza) mwezi katika kichwa cha habari cha taarifa hiyo. Kuna sehemu pia katika fomu kwa ajili ya vikao vinne kwa mwezi. Katika fomu hiyo hiyo yamejumuishwa pia maswali juu ya, kikundi kinaitwa je, mahali, kwa madhumuni gani kikundi kinakutana, idadi ya watu waliohudhuria kikao, Mwezes haji na Mwezes haji mwenza, tarehe na muda gani kikao kilifanyika, agenda kuu iliyozungumzwa, kama kuna mgeni maalumu yeyote au mgeni yeyote kutoka ofisini, ni hatua gani zilizochukuliwa tangu kikao cha mwisho na ni maamuzi gani mliyobuni.

Kuna maswali ya nyongeza kwa vikundi vya TIST tu: matumizi ya mikopo yaendeleo, hatua zilizochukuliwa kulipa mikopo, uoteshaji wa miche kuanza, mashimo yaliyochimbwa na miche iliyopandikizwa.

Kila kikundi kidogo kitapata fomu tatu. Baada ya kikundi kuwa kimerudisha fomu za miezi miwili, kitapewa nyingine tatu. Taarifa zitakuwa zikikusanywa kwenye ofisi ya TIST na baadae ofisi ya TIST itawapatia ofisi ya TIST ya DMP. Kama kikundi kitakuwa hakijapata fomu hizi, tafadhari ijulishe ofisi ya TIST.

Fomu hizi zitakuwa ni nyongeza kubwa kwa Dayosisi ya Mpwapwa. Kila mtu anashauku kusikia juu shughuli za vikundi vingine na kujifunza juu ya mawazo au michango ambayo itawafanya wanavikundi wengine kufahamu jambo la kikundi kingine. Tafadhali tusaidie katika shughuli hii. Kama utakuwa umevumbua njia bora tafadhali ijumuishe kwenye fomu yako ya taarifa ya mwezi. Huwezi kujua pengine njia bora hiyo ambayo kikundi chako kimevumbua inaweza kuwa ni msaada kwa vikundi vingine katika sehemu mbalimbali za Dayosisi ya Mpwapwa.

group would bring to the TIST office the 240,000/=, and get a repayment certificate from the friendly TIST office staff showing that the loan was repaid in full.

II. In Crops

The group would repay in crops the full amount loaned to the group. The group would notify the friendly TIST office staff by sending the repayment form by June 1st saying that the group wishes to repay the loan by giving crops. The group will decide where it will store the crop, and will bag and prepare the right amount of crops to repay the loan. TIST will provide credit toward the loan amount at 20% more than the actual village price at the time.

For example:

If a bag of maize is worth 5,000/= in your group's village, then the TIST office will give credit of 6,000/= for it toward the group loan. Thus, if the group owed 240,000/= they could repay with 40 bags of maize. When a TIST representative came to the group and saw the bags of maize, and that the group had properly stored the maize, then the representative would give the group the repayment certificate that showed the loan was repaid in full.

III. Tree Planting

The group would repay by planting trees the full amount loaned to the group. The group would notify the friendly TIST office staff by sending in the repayment form by June 1st saying that the group wishes to repay the loan by planting trees.

For example:

To repay the loan of 240,000/=, the group would have prepared a nursery with 6,000 seedlings and prepared 6,000 good tree planting holes by June 1st. The group would keep the seedlings growing during the dry season, and then would be ready to transplant them at the beginning of the rainy season. When a TIST representative came to the group and saw the seedlings and the holes, then the representative would give the group the repayment certificate that showed the loan was repaid in full.

Some groups will want to repay partly in cash or crops, and partly in planting trees. That is also a good way. The form your group will receive in May will help you calculate how your group wants to repay the loan. This way, different members can choose different ways to help the group repay the loan. Some members might give the group cash, others might give crops, and others might choose to grow seedlings, dig holes, and be ready to plant trees when the rains come. All that matters is that the group as a whole has enough cash, crops and trees to fully repay the loan.

As you know, if the group fails to repay their loan by 15 June 2001 then there will be a penalty. That means that your group will have to pay more money, or more grain, or plant more trees. You can look at the group loan application form for the details of the penalty. Because all the groups have more time to decide how to repay, TIST doesn't think that there

continued on page 3

Hapa kuna baadhi ya mifano ni jinsi gani vikundi vinaweza kuamua kulipa mikopo yao.

I. Kulipa kwa fedha taslimu

Kikundi kinaweza kulipa kwa fedha taslimu kama kilivyokopeshwa. Basi kabla ya taarifa 15 mwezi juni, kikundi kinatakiwa kuleta shilingi 240,000/= kwenye ofisi ya TIST na kitapatiwa stakabadhi kutoka kwa wafanyakazi wa ofisi ya TIST ili kuonyesha kuwa kikundi kimekwisha lipa mkopo wake.

II. Kwa njia ya mazao

Kikundi kitalipa mkopo wake kwa mazao kwa kuthamanisha na kiasi kile kile kama kikundi kilivyokopa. Kikundi kinatakiwa kuwajulisha wafanyakazi wa ofisi ya TIST kwa kupeleka fomu yao ya malipo tarehe 1 mwezi juni inayoonyesha kwamba kikundi kinatarajia kulipa mkopo kwa njia ya mazao. Kikundi kitaamua ni wapi kitahifadhi mazao, na kujaza kwenye magunia na kuandaa kiasi kinachotakiwa kwa kulipia mkopo wao. TIST itaongeza thamani ya bei kwa asilimia 20% zaidi ya bei itayokuwepo kwa wakati huo.

Kwa mfano:

Kama gunia la mahindi linauzwa shilingi 5000/= katika eneo lile ambapo kikundi chako kipo, basi ofisi ya TIST itaongeza bei na kuwa shilingi 6000/= kwa ajili ya kulipia mkopo. Hivyo basi kama kikundi kinadaiwa 240,000/= watalipia mkopo wao kwa magunia 40 ya mahindi. Wakati wawakirishi wa TIST wakija kwenye kikundi na kuona magunia ya mahindi, na kuhakikisha kuwa ni kweli kikundi kina magunia yaliyo hifadhiwa vizuri sawa na kiwango wanachodaiwa, hapo wawakirishi wa TIST watawapatia stakabadhi kuonyesha kuwa kikundi kimekwishalipa mkopo wake kama kilivyokopeshwa.

III. Upandaji wa miti

Kikundi kinaweza kulipa mkopo wake kwa kupanda miti kwa kiwango kile ambacho kikundi kilikopeshwa. Kikundi kitawaarifu wafanyakazi wa ofisi ya TIST kwa kupeleka fomu ya malipo tarehe 1 mwezi juni inayosema kuwa kikundi kinampango wa kulipa mkopo wake kwa njia ya kupanda miti.

Kwa mfano:

Kulipia mkopo wa shilingi 240,000/=, kikundi ni lazima kiandae kitalu chenye miche 6,000 na kuandaa mashimo 6,000 kwa ajili ya kupanda miti ifikapo tarehe 1 mwezi wa sita. Kikundi kitatunza miche hiyo ikuwe wakati kiangazi, na baadae kuwa tayari kwa kupandikizwa mwanzoni kipindi cha mvua inapoanza. Wakati wawakirishi wa TIST watakapokuja kwenye kikundi chenu na kuona miche na mashimo, basi hapo wawakirishi watakipatia kikundi stakabadhi ambayo inaonyesha kuwa kikundi kimekwisha lipa mkopo wake.

Baadhi ya vikundi vinaweza kuwa vinataka kulipa mikopo yao kiasi katika fedha taslimu au kwa mazao, na kiasi kwa kupanda miti. Hiyo pia ni njia nzuri. Katika fomu ambazo vikundi vyenu vitapata katika mwezi wa tano ziwatasaidia kutafuta ni jinsi gani vikundi vyenu vinataka kulipa mikopo. Njia hii, wanavikundi mbalimbali wanaweza kuchagua njia

Inaendelea ukurasa 3

Loan Repayment

Over the last few weeks the TIST office has been busy making loans to over 400 TIST groups. Good stewardship of your group's resources suggests that now is a good time to start discussing in your small groups what the best way (or combination of ways) would be for your group to repay the loan .

For new loans made as part of the Year 2000 program, the loan repayment is due by 15 June 2001. There will be three ways for your group to repay: in Cash, Crops and in Planting Trees. On May 1st, along with the May issue of the Habari Moto Moto, the TIST office will send each group a form to decide how your group will repay the loan. By June 1st you will need to give the TIST office the group's decision by filling out the form and sending it to the office.

Your group repays the loan as a group, not as individual members. The amount the group repays is based on the amount of the loan that was given to the group, and that amount was based on the number of members in the group. So, if your group had 12 members, your group received a loan of 240,000/=.

Here are some examples of how different groups could decide to repay the loan:

I. In Cash

The group would repay in cash the full amount loaned to the group. So, before June 15th, the

continued on page 5

Ulipaji Wa Mikopo

Kwa muda wa wiki chache zilizopita ofisi ya TIST imekuwa na shughuli ya ugawaji wa mikopo kwenye vikundi zaidi ya 400 vya TIST. Uangalizi mzuri wa rasilimali ya vikundi unapendekeza kuwa huu ni wakati mzuri wa kuanza kuzungumzia katika vikundi vyenu kuwa ni njia ipi bora (au muunganiko wa njia) ambazo kikundi chenu kitatumia kulipia mkopo wake.

Kwa mikopo mipya iliyofanywa kama ni sehemu ya mpango wa mwaka 2000, Ulipaji wa mikopo hiyo utakuwa ni tarehe 15 mwezi wa sita mwaka 2001. Kutakuwa na njia tatu za ulipaji wa mikopo kwa vikundi vyenu: Kwa njia ya fedha taslimu, mazao au kwa kupanda miti. Tarehe moja mwezi wa tano, katika jarida la mwezi mai la Habari Moto Moto, Ofisi ya TIST itakipatia kila kikundi fomu ya kuamua jinsi gani vikundi vyenu vitalipa mikopo. Tarehe 1 mwezi wa sita utahitajika kuipatia ofisi ya TIST maamuzi ya kikundi kwa kuijaza fomu hiyo na kuipeleka katika ofisi ya TIST.

Kikundi chenu kinatakiwa kulipa mkopo kama kikundi, na wala si kwa mwanakikundi mmoja mmoja. Kiasi ambacho kikundi kinatakiwa kilipa kinategemeana na kiasi ambacho kikundi kilikopeshwa, na kiasi hicho pia kinategemeana na idadi ya wanakikundi katika kikundi. Hivyo, kama kikundi kina wanakikundi 12, kikundi chenu kilipata mkopo wa shilingi 240,000/=.

Inaendelea ukurasa 5

ROZA WIZA

My name is Roza Wiza, I was born in 1963 in a village called Kisima in Mpwapwa District, Dodoma Region. I studied and completed my primary school education from 1971 to 1977.

I didn't get chance to proceed to secondary education so I am currently a housewife. I am a Christian and a member of the Anglican Church. I was baptized in 1963 and confirmed in 1977.

At the moment I am living in Pwaga village, where I got married, my husband is a teacher at Pwaga primary school. I am a church adviser in Pwaga Parish, my normal job is to work on our farm.

I first heard about TIST two years ago in 1999. I joined a small group called Ukombozi. This year we have started digging holes using Njia Bora. Last year we planted the trees without using Njia Bora, unfortunately there was little rainfall and our trees died. So this year we resolved to use Njia Bora.

ROZA WIZA

Jina langu ni Roza Wiza, nilizaliwa mwaka 1963 katika kijiji cha Kisima Wilaya ya Mpwapwa katika mkoa wa Dodoma. Nilipata masomo ya shule ya msingi kuanzia mwaka 1971 hadi mwaka 1977 ndipo nilipo hitimu elimu yangu ya msingi.

Sikuweza kufanikiwa kuendelea zaidi na masomo ya shule ya sekondari. Kwa hivi sasa mimi ni mama wa nyumbani na pia ni mkristo wa kanisa la kianglikana. Nilibatizwa mnamo mwaka 1963 na kupata kipaimara hapo mwaka 1977.

Kwa hivi sasa ninaishi kijiji cha Pwaga mahali ambako nilimeolewa, mume wangu ni mwalimu wa shule ya msingi ya Pwaga. Pia mimi ni mzee wa kanisa katika parishi ya Pwaga. Kazi yangu ni mkullima wa kawaida.

Kwa upande wangu mimi, TIST nilianza kuisikia toka mwaka jana yaani mwaka 1999, na nilijiunga na kikundi kimojawapo kiitwacho Ukombozi. Tulianza kuchimba mashimo kwa kutumia Njia bora za mfumo wa sasa hivi, kwa sababu mwaka jana tulipanda miti bila kutumia njia za kisasa, hivyo kutokana ukame uliosabisha ukosefu wa maji miti ilikauka. Hivyo kwa sasa tumeamua kutumia njia za kisasa yaani njia Bora.