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LOLWANE
survived tough credit laws

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SPECIAL SECTION
NAMPO 2008



Farming is about survival of the fittest. It takes a tough guy with a lot of faith to keep on farming when drought, hail and new credit laws start to hamper development.

During the 2006/07 cropping season Thando Lolwane of Gelukspan tried his best to prepare his lands in good time, as he usually does. He planted maize and sunflower when the moisture level was suitable, but follow-up rains didn't fall in time or in adequate quantities. Soil moisture remained insufficient for a good harvest, as would normally be the case and it was difficult to pay back his whole production loan to the bank – not to mention having enough money for everyday expenditure.

"I was forced to sell just about all my cattle and sheep to be able to keep my family going," says Lolwane.

TRYING TIMES

"During the 2006/07 season I also lost my father and my brother within a short time." When things start getting bad it usually ends up getting worse before it gets better.

"You know there was a day before when the Northwest Premier Edna Molewa and her former agriculture MEC, Duma Ndlaleni, visited my lands. Even some of my fellow farmers, together with the people from a certain commercial bank, took pictures of my sunflower and maize fields. They were very proud of my success. During such visits I felt that the people from the bank and our government officials were standing by us and supporting us. But when things go wrong, support and motivation wane and our friends at the bank and the government seem less interested in photo opportunities."

In a media report after Premier Molewa's visit she was quoted as saying about Lolwane's

"I have learned not to rely on promises, but to create opportunities, using what is available to me to succeed in my farming business."

– Thando Lolwane, a farmer of Gelukspan in South Africa's Northwest Province.

HOW LOLWANE SURVIVED

drought & tough credit laws

Thando Lolwane in his maize fields planted under centre pivot.

farm: "This is a good project that if it is implemented in the rest of the country, will increase food security."

The bank's head of crop finance at that stage said he was proud that the bank could provide this type of service to developing farmers at no additional cost other than the cost of mentorship and skills development.

Lolwane also remembers 21 August 2001 when a policeman who was supposed to secure his safety, tried to illegally take a cow from his kraal and wounded him with a firearm. This resulted in a costly and unpleasant court case, which Lolwane won, but his friends and family had to help him to pay the legal costs.

BORN TO FARM

Thando Lolwane was born on 10 October 1957 at Gelukspan in the Ditsobotla area. He attended Motsuenyane Primary School, where he only completed grade 6. After school he helped his father on the farm. From 1975 until 1978 he worked at a panel-beating shop, before becoming a miner.

But his childhood passion for farming remained and in 1983 he started farming with his father and brothers at Gelukspan. During those days they ploughed with a plough pulled by 10 mules and used a two-row planter. They used kraal manure together with regular fertiliser.

In that same year, his father joined a farmers' union and successfully applied for a loan at Agri-Bank in the former homeland of Bophuthatswana. This he managed to pay back after the following harvest. The following year Lolwane received a loan from Agri-Bank to buy his first tractor. In 1993 he managed to buy his second tractor.

Since then Lolwane bought a four-row planter, tractor-mounted spray, ploughs, chisel ploughs and all the equipment needed for a successful crop. In 1999 he joined Grain South Africa after attending several farmers' days and crop production and leadership training courses.

Lolwane is well-equipped and during training sessions on his farm shares his knowledge of crop production with fellow farmers. He had also managed to pay back his crop production bank loans in full until last year's drought, when chances of a profitable harvest became marginal.

The farmers arranged several meetings to look for solutions, but gained no support from either the Government or the bank. They refused loans to farmers who were unable to fully repay their loans from the 2006/07 season. During the last couple of months this brought many developing farmers to their knees.

and seeds and other necessities available and our project manager managed to arrange for seed, through a seed company, to plant 1 600ha of sunflowers.

"We decided that it was better to sell some of the cattle and sheep so that we could buy diesel and oil to proceed with our planting. This season (2007/08) it rained a lot and we were approached by white farmers who wanted to lease land. We used the opportunity to create extra income and to continue with our planting. Through this strategy, close to 50 of the 73 farmers who were part of the project, managed to plant more than 6 000ha of sunflower, maize and sorghum this season."



This photograph was taken at a recent farmers' day. At the back are, from left, Kobus Hurter (McCain), Mos Malo (a neighbour) and Johan Moolman (McCain). In front are Mosela Phayane (deputy director of the Department of Land Affairs) and Thando Lolwane.

SURVIVING DROUGHT

When things get as bad as this, people normally give up. How do you get back on track if you have no reserves? Most of the developing farmers haven't got any property as security and the value of their possessions are rarely sufficient to secure guarantees at any financial institution.

"We reached the conclusion that if we did not have any money and we were still in debt, no institution would give us any finance to proceed with crop production. We then took stock and every one present recorded what they had," recalls Lolwane.

"The big issue seemed to be fuel, because some of us still had fertiliser

DOING A REALITY CHECK

Lolwane considered his situation after the past season:

- He made a loss on his crops because of the devastating drought.
- He was unable to service the total amount of his production loan from the commercial bank.

He realised that he could lose everything he had worked so hard for. He took stock and when the first rains fell, he ploughed almost 150ha using the money he got from the sale of cattle and the support of his family to buy the diesel he needed. Fortunately he had enough fertiliser, seed and herbicide left

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By WILMA DEN HARTIGH

have already been infected. Then it is far too late.

FSA: How does OBP make vaccines accessible to the developing farmer?

VP: Our vaccines are available in the form of “small packs” from all farming co-operatives across the country. We are aware that some farmers cannot afford large quantities of vaccines and the small packs have been designed for this purpose. We supply co-operatives with free OBP-branded fridges for the storage of vaccines. The fridges also make it easy for the farmer to identify OBP vaccines at the co-operative. The availability of vaccines at co-operatives countrywide means farmers do not have to travel long distances and so save costs.

FSA: OBP recently conducted research among farmers in KwaZulu-Natal and the Eastern Cape. Why was this?

VP: The organisation wanted to get a better understanding of developing farmers and their knowledge and methods of treating diseases. We wanted to determine which drugs were being used to cure sick animals and whether farmers understood vaccination and knew the different vaccine brands. We also surveyed farmers’ awareness of veterinary products. This information will help us to focus on areas in need.

FSA: What were the findings of the research?

VP: Overall, the survey found that there is a dire need for education, assistance and guidance for farmers. Farmers indicated they needed assistance in knowledge of diseases, clinical signs and management, breeding and production management, development of manuals and access to veterinary services and products. Our new integrated approach will cater for this. We have assigned a qualified veterinarian to focus on assisting emerging farmers and women in their agriculture and development. The OBP farmer-support initiative will target resource-poor and semi-commercial or developing farmers. The initiative will, among other things, analyse the needs and provide solutions to the needs of farmers within the target group. It will also establish a “farmer-support” forum to drive the programme. Within the forum veterinary services directorates will provide ongoing veterinary support to the identified groups.

FSA: What is your message to farmers?

VP: Not all farmers understand that prevention is better than cure. It is preferable to administer preventative medicine to a sick animal, instead of trying to cure them after the disease has already been contracted. To help farmers realise the importance of this, OBP plans to run radio talk shows on community radio stations in local languages. Through this medium we hope to communicate our message of recognising and preventing diseases. Farmers should vaccinate their animals regularly and if they are unsure, they should seek help. The OBP is willing to offer advice and even give demonstrations on vaccinations in your area.

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from the previous season to be able to plant that quantity.

During mid-December 2007 the 75ha of sunflower were already flowering and 69ha of maize were also close to flowering. The sunflowers had already been evaluated as enough to cover the outstanding amount of all his debt from the previous season and it became clear that he was going to succeed.

Lolwane then decided to

REGAINING CREDIT STATUS

When the bank received a report on his performance during early December they were willing to consider a loan. They took the crops he had already insured as security and gave him a production loan to plant 18ha of maize under the pivot. This season Thando succeeded in planting 180ha sunflower, 69ha white maize under dry land conditions and 18ha yellow



When things went well for Thando Lolwane. He was photographed here in 2005 with Ndlaleni Duma, former MEC for Agriculture in Northwest, and Edna Molewa, Premier of South Africa's Northwest province.

lease 218ha of his dry land to a white farmer, because at that stage he was totally unable to do anything further because of the lack of money.

He used the rental to extend his crop and to insure his crop against hail damage. Lolwane also managed to switch on the electricity of a farm he bought from the Department of Land Affairs. He then arranged to lease half of his 36ha pivot to a potato-processing company and also planted maize.

maize with irrigation.

This would not have been possible if he did not have the determination to succeed and to free himself of the debt and interest rates that kept him awake at night.

Thando survived very difficult times in the knowledge that he could only rely on God to help him to keep going and not to rely on people or institutions that support you when things are going well, but turn away when the first sign of trouble appears. 🌍

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