

A TSS Agent tells her Story

By Lucy Kyando¹

An interview with Lucy Kyando, TSS Agent with Biashara Mapema, in Makambako market in the Southern Highlands of Tanzania.

TSS Agent for Biashara Mapema



My name is Lucy Kyando. I was born in Njombe Region, Makete District. I've been trading in cereals for five years in the market in Makambako and I am a TSS agent for Southern

Highlands Biashara Mapema. The main grains that I trade in are: maize, beans, wheat, millet and I also buy cowpeas and groundnuts. I rent space in the market and I have a small store in town.

Getting Started

Before starting this business I was a hairdresser. One day I just came into the market and had a look around to see how people were doing their business and I looked for a space to rent. Women carry out the trading in cereals here; in fact if a man comes to do this business, it is us who wonder what he is doing here, and he will go away after a few days because he is surrounded by women!



Lucy at her market stall, Makambako

Finding Sellers; Farmers not Brokers

It is important to link directly with farmers and not with the brokers. The farmers are always passing by with their produce on their bicycles, so to get started when I saw one I would chase after the farmer and agree on a price. Once we'd agreed on the price, the farmer would give me the produce and I'd pay in cash; then we'd carry on like that on a continuous basis until that farmer became a regular supplier. There is a difference between buying from farmers rather than from brokers. I tell the farmers the market price and we agree on a price together and we both get a margin. But if I use a broker there is no margin for me, and a low price for the farmer.

Using Mobile Money

Now when I need produce from the farmers I use my mobile phone. Sometimes the farmers might not have time to come all the way to town to bring the produce, so I organise for it to be picked up from their farms, then I pay them using mobile money.

Finding Buyers

It is not difficult to find buyers- well there are so many! I can sell up to 50 (100kg) bags in a day. In fact I have also sold more. It is now (March) the start of the bean harvest and soon my store will be full. For people who buy and have no transport I hold the bags for them and they pay cash. For others, who take the crop immediately, they can pay later but always within two days. Recently a buyer called and paid on trust by mobile money for 15 bags of wheat and the transport. It took one year to build up that trust.

Finding Out About TSS

I didn't know about the Transaction Security Service (TSS) when I started; but two years ago Bahat came to the market, and he wanted to buy wheat. As he walked around the market he approached me to ask about my prices and he eventually bought the wheat from me. Then he kept on coming to the market and one day he found me sitting here with two other traders and he started to explain how TSS works to us, he came back later and asked what we thought about it. My friends were not interested, but I

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continued following up with Bahat. He was explaining to us about how business is done through TSS, but we weren't really understanding him, so he kept coming back to explain it to us.



Checking figures with Bahati in the market

One day Bahat called us to a workshop on TSS and that is when I understood it better. I realised that TSS is different from how we were trading. TSS is all about being prepared in advance to do business (*Biashara Mapema*).



Bahat Tweve in Makambako Market

TSS, a Good Relationship with Farmers

TSS has helped me in the way I'm conducting myself, so that the farmers keep coming back to do business with me. When you are doing business through TSS, the farmers prefer to bring their produce to you, rather than giving it to the brokers, what attracts the farmers is that we pay them cash-on-the-bag. The benefit I have seen for my business is that most of the time, we do business but we don't know how to go about it; we just get on with it. But with TSS, it was explained to us how to do business and

to be prepared in advance. We learnt how to approach farmers and how to talk to buyers.

The best thing I learnt for my business is how I should take care about the people who supply me with the produce; I need to be in a good relationship with the farmers. Doing business through TSS has allowed me to do that. I've learnt that I should talk to all the farmers in a better way than the way brokers talk to them, because this means that I can get a constant supply of produce from them, and once you have the farmers you're in business. There are always many buyers. They come from all over.

Improving the Network

TSS is good, I have acted as a TSS agent on the buyer's side for some recent maize deals (*+BT13-248 and BT13-249; see stories 190 and 191*). But now we need more volumes. It takes too long to get the produce from the farmers and this is too slow. We need to have a network in many places, not just one. We don't have enough agents on the farmers' side so I recommend that we increase those agents and do more business with TSS.



Lucy outside her store, Makambako with a buyer checking maize quality

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