

## NUTRITION SENSITIVE AGRICULTURE MODEL FARMER TRAINING FACILITATOR'S GUIDE



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## INTRODUCTION

### About the Trainer Guide

This guide is designed to assist in the training of model farmers in fruits and vegetable production, chicken rearing, dairy cow management, fattening, agricultural marketing and cooperative gearing to nutrition sensitive agriculture and farming as a business. It was specifically created to be a training aid for Growth through Nutrition (GtN) staff and partners when working with model farmer training supported by the GtN program. This guide can be adapted by other organizations and institutions for their own field training. It is a simple manual to use and gives various options for training facilitators. The main focus of the guide is on “learning by doing,” and this is conducted through in-class exercises and practical applications in the field.

This guide serves as a “roadmap” for training facilitators. It is designed to be used in conjunction with **A NUTRITION SENSITIVE AGRICULTURE TRAINING MANUAL FOR MODEL FARMERS**, which is the technical reference manual. This facilitation guide is focused on supporting the trainer in conducting the training and offers suggestions for approaches, in-field demonstrations, case studies, materials and time frame. The facilitator guide parallels **A NUTRITION SENSITIVE AGRICULTURE TRAINING MANUAL FOR MODEL FARMERS**, which encompasses fruits and vegetable, chicken rearing, dairy cattle management, fattening, agricultural marketing and cooperative.

### Overall Training Purpose

On completion of the full **5 CHAPTERs of the** training, participating households will be able to:

- Understand, demonstrate and invoke change in approaches to fruits and vegetable, chicken rearing, dairy cattle management, fattening, agricultural marketing and cooperative. Essentially, the model farmers will adopt improved techniques for topics stipulated earlier
- Be knowledgeable in the importance and role of nutrient dense food consumption for family nutrition and health
- Households will be better positioned to improve family health and nutrition through better feeding practices and increased production from their own produce; and
- Growth through Nutrition anticipates that through increased control and decision making about cash and farm management, supported model farmers will be more food secure and be able to use technologies that could maximize their benefits from their farming practices

## CHAPTER I: BASIC CONCEPT OF NUTRITION

Facilitator's key note	Facilitation protocol
<b>Session I: Basic Nutrition Education</b>	<b>Duration:</b> 1 hour <b>Learning objective (s):</b> After the training participants will be able to:
Basic concepts of nutrition	<ul style="list-style-type: none"> <li>▪ Define what a nutrition sensitive intervention is</li> </ul>
Malnutrition	<ul style="list-style-type: none"> <li>▪ List Five Agricultural-Nutrition Action Areas for Small holder Farmer Families</li> </ul>
Effects of undernutrition	<ul style="list-style-type: none"> <li>▪ Explain what dietary diversity is and why it is important</li> </ul>
Causes of undernutrition	<ul style="list-style-type: none"> <li>▪ Describe the STAR foods</li> </ul>
Dietary Diversity	<b>Teaching materials:</b>
Feed groups	<ul style="list-style-type: none"> <li>▪ Flip chart</li> <li>▪ Market</li> <li>▪ Colour printed copy of the food groups</li> <li>▪ Colour printed copy of the star group in Ethiopia</li> </ul>
	<b>Training Facilitation Methods:</b>
	<ul style="list-style-type: none"> <li>▪ Flip chart presentation</li> <li>▪ Question and Answer</li> </ul>
	Activity (ies):
	<ul style="list-style-type: none"> <li>▪ Break up into groups of three to five people.</li> <li>▪ Ask each participant to write the names of three different types of foods on small pieces of paper, one on each piece. Explain that this can be any type of food – animal source food, vegetable, fruit, etc. Each should be a separate food item, not a mixed item that has more than one ingredient.</li> <li>▪ Put all the papers in a basket and mix them up. Then lay out the prepared flip chart papers with the six food group categories. Ask each participant to pick 3 slips of paper from the basket and to put the foods listed on the corresponding flip chart food category</li> <li>▪ Check with the groups to ensure that the foods are put in the correct category</li> <li>▪ Once foods are put into the right categories, have participants mark the papers with foods that correspond to the correct STAR category</li> <li>▪ Then have participants list out why STAR foods are important to nutrition outcomes</li> </ul>

## CHAPTER II: FRUIT AND VEGETABLE

### Session 2.1. Importance of fruits and vegetables in nutrition & livelihood improvement

Facilitator's key notes	Facilitation protocol
<p>Importance to achieve food and nutritional security</p> <p>Importance to boost income of smallholder households who have small plot of land</p>	<p><b>Duration:</b></p> <ul style="list-style-type: none"> <li>• 30 minutes</li> </ul> <p><b>Learning objectives:</b> At the end of this session trainees will</p> <ul style="list-style-type: none"> <li>• Understand the multifaceted importance of producing and consuming fruit and vegetable crops</li> <li>• Identify barriers for fruit and vegetable production and consumption</li> <li>• Sensitized to grow and consume fruits and vegetables</li> </ul>
<p>Importance for sustainable use of natural resources and implement intensive agriculture</p>	<p><b>Training materials:</b></p> <ul style="list-style-type: none"> <li>• Flipchart and marker</li> <li>• Edible parts of different fruit &amp; vegetable crops for display &amp; demonstration</li> <li>• Food groups poster (SURE training manual)</li> </ul>
<p>Importance to alleviate seasonal food shortage and deficiency diseases</p>	<p><b>Training methods:</b></p> <ul style="list-style-type: none"> <li>• Brain storming: Ask participants to tell or list importance of fruit and vegetable production and consumption. Write their responses on the flipchart, add what is not mentioned by them and reflect back to them with logical explanation.</li> <li>• Group discussion: Ask participants to list/ tell barriers for fruit and vegetable production and consumption in their area. Write their response on the flip chart and add what is not mentioned by them; summarize and reflect back to them with logical explanation. Finally ask trainees activities to be done by themselves and others to solve the barriers they have listed.</li> </ul>
<p>Feed, medicine and industrial raw material</p> <p>Creates higher employment opportunity</p>	<ul style="list-style-type: none"> <li>• Close this session by asking three participants to reflect what they have learnt from this session</li> </ul> <p><b>Activity</b></p>

## Session 2.2. Fruit crops nursery establishment and propagation

Facilitator's key notes	Facilitation protocol
<p>How do you select fruit nursery site?</p> <p>What are the major operation to raise fruit seedlings?</p>	<p><b>Duration:</b></p> <ul style="list-style-type: none"> <li>• 90 minutes</li> </ul> <p><b>Learning objectives:</b> At the end of this session trainees will</p>
<p>Fruit propagation by seed</p>	<ul style="list-style-type: none"> <li>• Understand fruit nursery site selection criterion and establishment activities</li> <li>• Understand how to prepare planting media</li> <li>• Understand fruit seedling management practices</li> <li>• Practice different fruit crops propagation methods</li> </ul>
<p>Fruit propagation by vegetative method</p>	<p><b>Training materials</b></p> <ul style="list-style-type: none"> <li>• Flipchart, marker &amp; LCD projector to show video</li> <li>• Fruit propagation tools</li> <li>• Fruit seeds, fruit seedlings &amp; scion</li> </ul>
	<p><b>Training methods</b></p> <ul style="list-style-type: none"> <li>• Brain storming: <ul style="list-style-type: none"> <li>▪ Ask trainees how do they identify or select a site for fruit nursery establishment? Capture their selection criterion on the flipchart, add what is not mentioned, summarize logically and reflect back to them.</li> <li>▪ Ask trainees what are the major activities they are doing to establish fruit nursery site and raise fruit seedlings? Capture their points on the flipchart, add what is not mentioned, summarize logically and reflect back to them.</li> <li>▪ Ask trainees the advantages and disadvantages of fruit propagation by seed and vegetative methods. Capture their points on the flipchart, add what is not mentioned, summarize logically and reflect back to them.</li> </ul> </li> <li>• Video show:</li> <li>• Show avocado grafting video to trainees for 30 minutes</li> </ul>
	<p><b>Activities:</b></p> <ul style="list-style-type: none"> <li>❖ Divide trainees into two group and provide them fruit grafting tools, rootstocks and scions and ask everybody in group one to practice grafting and everybody in group two to practice budding.</li> <li>❖ Close this session by asking three participants to reflect what they have learnt from this session.</li> </ul>

## Session 2.3. Fruit crops production and postharvest handling

Facilitator's key notes	Facilitation protocol
<p>Suitable agro-ecologies of major fruit crops</p> <p>What are the available improved technologies of major fruit crops?</p>	<p><b>Duration:</b></p> <ul style="list-style-type: none"> <li>• 75 minutes</li> </ul> <p><b>Learning objectives:</b> At the end of this session trainees will</p> <ul style="list-style-type: none"> <li>• Understand the suitable production agro-ecology of major fruit crops</li> <li>• Know improved varieties and production practices</li> <li>• Identify maturity indices of major fruit crops to exercise harvesting at its appropriate stage</li> <li>• Know safe fruit harvesting tools and postharvest handling practices to reduce postharvest losses</li> </ul>
<p>What are the major fruit crops management practices</p>	<p><b>Training materials:</b></p> <ul style="list-style-type: none"> <li>• Flipchart &amp; marker</li> <li>• Fruit pruning shear, pruning saw &amp; fruit harvesting tools</li> <li>• Pictures of immature, mature and over matured fruits; Drawings of pruned fruit trees</li> </ul>
<p>How do you know the harvesting stage of a fruit (maturity indices)</p>	<p><b>Training methods:</b></p> <ul style="list-style-type: none"> <li>• Brain storming: <ul style="list-style-type: none"> <li>▪ Ask trainees to list fruit crops suitable for Kola, Woyena Dega, and Dega agro-ecologies. Capture their view on the flipchart, modify if there is wrong classification and reflect back to them with explanation about its importance to increase productivity.</li> <li>▪ Ask trainees what are the major fruit management activities they are practicing? Capture their points on the flipchart, add what is not mentioned, summarize logically and reflect back to them with explanation about the importance of each activity to improve productivity and fruit quality.</li> <li>▪ Ask trainees to tell the name of varieties they are growing in each fruit crops. Capture their list on the flipchart, add name of improved varieties not mentioned and reflect back to them by explaining the advantages and disadvantages of each variety.</li> <li>▪ Ask participants how do they know the fruit is ready for harvesting. Capture their indices, add what is not indicated and correct if there are wrong indices.</li> </ul> </li> </ul>

- Ask participants how do they harvest and handle fruit crops? Capture all their points and explain to them the advantages and the disadvantages of each practice. Show them improved fruit harvesting tools and postharvest handling technologies.

What are the harvesting tools and postharvest handling practices to prevent loss

**Activities:**

- ❖ Organize trainees into small group and provide them fruit pruning tools and a branch, and ask everybody in each group to exercise fruit pruning.
- ❖ Close this session by requesting three participants to reflect back what they have learnt from this session to the group.

**Session 2.4. Vegetables seedling raising nursery management and propagation practices**

Facilitator's key notes	Facilitation protocol
<p>How do you select vegetable seedling raising nursery site? What are the major operations to establish a nursery site?</p> <p>What are the major management practices to raise healthy and vigorous vegetable seedlings Basic practices for vegetable seed production</p>	<p><b>Duration:</b></p> <ul style="list-style-type: none"> <li>• 120 minutes</li> </ul> <p><b>Learning objectives:</b> At the end of this session trainees will</p> <ul style="list-style-type: none"> <li>• Understand vegetable nursery site selection criterion and establishment activities</li> <li>• Understand how to prepare nursery bed</li> <li>• Understand key vegetable seedling management practices</li> <li>• Know basic operations required to produce and process vegetable seeds/ planting materials</li> </ul> <p><b>Training materials:</b></p> <ul style="list-style-type: none"> <li>• Flipchart &amp; marker</li> </ul> <p><b>Training methods</b></p> <ul style="list-style-type: none"> <li>• Brain storming:           <ul style="list-style-type: none"> <li>▪ Ask trainees how do they identify or select a site for vegetable nursery establishment? Capture their selection criterion on the flipchart, add what is not mentioned, summarize logically and reflect back to them.</li> <li>▪ Ask trainees what are the major activities they are doing to establish vegetable nursery site and raise vegetable seedlings? Capture their points on the flipchart, add what is not mentioned, summarize logically and reflect back to them.</li> </ul> </li> </ul>

- Ask trainees what are the basic activities to be done in order to produce, and process vegetable planting materials (seeds, tubers, cuttings, etc). Capture their points on the flipchart, add what is not mentioned, summarize logically and reflect back to them.

**Activities:**

- ❖ Divide trainees into small groups and ask them to extract and prepare tomato and pumpkin seeds, and prepare cuttings from sweet potato vines.
- ❖ Close this session by asking three participants to reflect what they have learnt from this session.

**Session 2.5. Vegetable crops production and postharvest handling**

Facilitator's key notes	Facilitation protocol
Suitable agro-ecologies of major vegetable crops What are the available improved technologies of major vegetable crops?	<p><b>Duration:</b></p> <ul style="list-style-type: none"> <li>• 90 minutes</li> </ul> <p><b>Learning objectives:</b> At the end of this session trainees will</p> <ul style="list-style-type: none"> <li>• Understand the suitable production agro-ecology of major vegetable crops</li> <li>• Know improved varieties and production practices</li> <li>• Know safe vegetable harvesting tools and postharvest handling practices to reduce postharvest losses</li> </ul>
Major vegetable production practices	<p><b>Training materials</b></p> <ul style="list-style-type: none"> <li>• Flipchart &amp; marker</li> <li>• Laptop and LCD for video show solar drier technology</li> </ul>
How do you know the harvesting stage of different vegetable crops?	<p><b>Training methods</b></p> <ul style="list-style-type: none"> <li>• Brain storming: <ul style="list-style-type: none"> <li>▪ Ask trainees to list vegetable crops suitable for Kola, Woyena Dega, and Dega agro-ecologies. Capture their view on the flipchart, modify if there is wrong classification and reflect back to them with explanation about growing of vegetable at its appropriate agro-ecology to increase productivity.</li> <li>▪ Ask trainees what are the major vegetable crops production activities they are practicing? Capture their points on the flipchart, add what is not mentioned, summarize logically and reflect back to them with explanation about the importance of each activity to improve the productivity.</li> </ul> </li> </ul>

- Ask trainees to tell the name of varieties they are growing for each vegetable crop. Capture their list on the flipchart, add name of improved varieties not mentioned and reflect back to them by explaining the advantages and disadvantages of each variety.
- Ask participants how do they know a vegetable is ready for harvesting. Capture their indices, add what is not indicated and correct if there are wrong indices.
- Ask participants how do they harvest and handle vegetables? Capture all their points and explain to them the advantages and the disadvantages of each practice. Show them improved fruit harvesting tools and postharvest handling technologies.

What are the harvesting tools and postharvest handling practices to prevent loss

**Activities:**

- ❖ Organize trainees into small group and ask them to collect necessary materials and prepare compost
- ❖ Show solar drier video to trainees
- ❖ Close this session by requesting three participants to reflect back what they have learnt from this session to the group.

CHAPTER III: LIVESTOCK PRODUCTION AS A BUSINESS

Facilitator's key notes	Facilitation Protocol
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**Session 3.1. ASFs to human nutrition and health**

- Why we care about the consumption of Animal Source Foods (ASFs)?
- Nutrition and health benefits of milk, meat and egg

**Duration:** 30 minutes

**Learning objective (s):**

- Trainees be able to understand why ASFs is a super food
- Trainees be able to understand the major contribution of foods of animal origin to human nutrition

**Training materials**

- Flip chart
- Marker

**Training Facilitation methods**

- Flip chart presentation
- Question and answer

**Activity (ies):**

- Ask trainees why they need to have ASFs of meat, milk or egg in their family's diet. Let them to brainstorm and generate ideas

- Write-down all the trainees' response on the flipchart
- Summarize the response in 3 minutes and tell trainees to follow up your next presentation attentively and link with their understanding on the importance of ASFs to human nutrition and health
- Deliver 15 minutes' presentation on the session
- Wrap-up by asking trainees what new information they got from this session and to take message home that "The nutrients in ASF are proven to improve growth and cognitive development in children"

### **Session 3.2. Chicken raising**

**Duration:** 2 hours and 30 minutes

- Chicken housing and important materials inside the chicken house
- Exercise cost estimation of the chicken house
- Chicken feed: what to feed? How much to feed? How much to drink?
- Simple chicken feed mixing and formulation techniques
- Chicken disease and health management
- Chicken vaccination and preventative healthcare

#### **Learning objective (s):**

- Trainees be able to construct separate and appropriate chicken house resourced with nesting box, perch, feeder and waterer
- Trainees be skillful on formulating chicken feed using local feed resource-base and get informed how much and what to feed
- Trainees be able to understand the periodic chicken vaccination program and preventative healthcare

#### **Training materials:**

- Flipchart
- Marker
- Model chicken house designs
- Local feed ingredients
- Color printed copy of the chicken vaccination calendar
- Vaccines, syringes and drugs used for chicken medication

#### **Training Facilitation methods:**

- 40 minutes' flipchart presentation
- Demonstration and practical work on chicken house, feed formulation; each for 40 minutes

**Activity (ies):**

- Deliver 40 minutes' comprehensive flipchart presentation on chicken rearing covering housing, feed, healthcare and management
- Divide trainees in 3 groups and let them to decide on the most appropriate chicken house model and task trainee to simulate selected chicken house and materials using locally available materials and finally ask each group representative to present the chicken house that their group made
- Let trainees to give feedback on the presented chicken house and finally make summary
- Again divide trainees in 3 equal groups, make sure that the new group is different from the previous group and provide them feed ingredients required to be formulated for baby chicken, grower and layers and tasked them to practice feed formulation

**Session 3.3. Dairy Cattle Raising**

**Duration:** 2 hours

- Considerations to construct dairy house
- What and how much to feed/drink?
- Simple techniques to dairy ration formulation
- Benefits of feeding mineral mixture
- Care of pregnant cow
- Calf management
- Heifer management
- Dry cow management
- General observation of dairy cattle
- Observing basic dairy cattle health management

**Learning Objective (s):**

- Trainees be able to understand the basic concept of dairy cattle management of housing, feeding, healthcare and breeding
- Trainees be able to do dairy cattle house which is comfortable, aerated, sufficient light, appropriate for feed and water provision
- Trainees be able to describe local feed ingredients used for dairy ration and being skillful to formulate dairy cattle feed using feed ingredients available in their locality

**Training materials**

- Flip chart
- Marker
- Printed copies of dairy cattle housing
- Local feed ingredients
- Vaccines, syringes and drugs used for dairy cow
- Printed color copies of dairy cow body condition scoring

**Training Methods**

- 45 minutes' flipchart presentation
- Demonstration and practical work on feed formulation
- Field visit to the fodder plantation sites
- Audio visual (Videos)

- General signs to observe in healthy dairy cattle during rearing and at point of purchase
- Activity (ies):**
- Ask trainees what is (are) the major challenges of dairy cattle raising in their past experience
  - Let trainees to brainstorm challenges that they remember and keep on writing on a flip chart
  - Finally make a summary of challenges and try to link with the presentation that you will make on this session
  - Deliver 30 minutes' flipchart presentation on dairy cattle management that includes housing, feed, healthcare and breeding
  - Open and display videos of belling, Urea Molasses Treatment (UMT) and Silage making (see annexed videos below)
  - Make summary notes on the displayed videos and ask trainees what they have learned from the session and conclude the session

**Session 3.4. Backyard Fattening** **Duration:** 1:30 hours

- Basic understanding of backyard fattening
  - Suitable areas or locations for fattening
  - Selection and purchase of fattener bull and ram
  - Sample fattener bull housing
  - Medications for fattener bull/ram
  - What to feed, how much to feed or drink fattener bull/ram?
- Learning objective (s):**
- Trainees be able to describe important and critical inputs required for fattening as business
  - At the end of this section trainees will be able to work fattening based on knowledge and using doable technologies required for fattening enterprise

**Training materials**

- Flip chart
- Marker
- Local feed ingredients
- Printed copy of body weight measuring picture
- Backyard fattening field visit (find at least 2 fattening stations)

**Training Methods**

- Flip chart presentation
- Field visit to backyard fattening station

- Management practices related to feed and feeding of fattener bull/ram
  - **Activity (ies):**
    - Deliver 30 minutes' flip chart presentation on the key points of fattening specified under this section
    - Divide trainees in 2 groups and tell them which backyard fattening to go and evaluate the fattening station they are assigned as per the lesson they had from the presentation
    - Ask trainees to check what works fine and what do not work fine and need improvement
    - After the field work, one group representative from the 2 groups should present their finding and let team member to add and other to ask questions on the groups presentation
    - The trainer should summarize the section by reminding trainees the basic messages on backyard fattening

## CHAPTER IV: AGRICULTURAL MARKETING

### Session 4.1. Basic concepts of farming as a business and agricultural marketing

Facilitator's key note	Facilitation protocol
Farmers should consider their farming activity as business venture	<p><b>Learning Objectives:</b></p> <ul style="list-style-type: none"> <li>▪ at the end of this session participants will understand importance of farming as a business and concepts of basic agricultural marketing</li> <li>▪ understand benefits of and key principles of farming as a business</li> </ul>
Farmers should understand the market system to earn profit from their farming activity	<p><b>Training materials:</b></p> <ul style="list-style-type: none"> <li>▪ flip chart</li> <li>▪ markers</li> <li>▪ sticking tape</li> </ul> <p><b>Training Methods:</b></p> <ul style="list-style-type: none"> <li>▪ Lecture presentation</li> <li>▪ Presentation of questions</li> <li>▪ Discussion on the questions</li> </ul> <p><b>Duration of the session:</b> 60 minutes</p>

**Activity:**

Ask the participants the below questions

- how they are doing their farming activity (subsistent or as a business venture)?
- what challenges they face in their farming activity not consider as a business? if farming subsistent
- how can this challenges be overcome? to work farming as a business
- wrap up the session by summarizing major points in the session

**Session4.2: Basics of Business Planning and Marketing Research to produce nutritious foods**

Facilitator's key note	Facilitation protocol
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Preparing a plan is important to run farm business effectively, efficiently and profitably

**Learning objective:**

- Help participants understand the benefits of business planning
- acquire knowledge to prepare business plan and how to conduct marketing research

Decision farmers taking about their farming activity should be based on market information and intelligence

**Training Materials:**

- Flip chart
- Markers
- Sticking tape
- Sample business plan formats

**Training Methods:**

- Lecture presentation
- Group exercise on business development
- Presentation of group work and discussion

**Duration:** 90 minutes

**Activity:** a model farmer selected by growth through nutrition project wants to start poultry farming with 100 pullets flock size

- divide participants in to appropriate group size
- tell them the above case of poultry farming
- identify the market information required to start the poultry farm and from where to get the information

- estimate the expected output/egg and expected revenue from the farm in one year and (no of eggs X price per egg)
- List materials required to start the farm business and their cost
- calculate the total cost required to run the farm business based on the material identified above (fixed costs and variable costs)
- identify customer requirements to sell egg and how to meet the requirements
- prepare the plan as per the simplified format attached in annex II of the manual
- let each group present their respective plan and discuss on the presentation

### Session 4.3. Management of a farming business

Facilitator's key note	Facilitation protocol
<p>In managing farming business, preparing budget, calculating cost, price and profit are important issues to track the performance of the business</p> <p>Household labor should be managed wisely to run multiple farm activities in a household; defining who will work what and if there shortage when to hire</p>	<p><b>Learning objective:</b></p> <ul style="list-style-type: none"> <li>▪ understand how to manage a farm business effectively and efficiently</li> <li>▪ learn how to prepare budget, how to calculate cost and price of a farm product and what farm records to keep</li> <li>▪ learn how to allocate and manage labor resources in the household</li> </ul> <p><b>Training materials:</b></p> <ul style="list-style-type: none"> <li>▪ flip chart</li> <li>▪ marker</li> <li>▪ sticking tape</li> <li>▪ printed case story</li> </ul> <p><b>Training methods:</b></p> <ul style="list-style-type: none"> <li>▪ Lecture presentation</li> <li>▪ Group exercise on case story given</li> <li>▪ Presentation and discussion</li> </ul> <p><b>Duration:</b> 60 minutes</p> <p><b>Activity:</b> Group exercise on about a role model farmer selected by Growth through nutrition project wants to operate multiple farming activity- poultry on 20 pullets of flock size, vegetable on 0.25 Ha and Mango production on 15 plants</p> <ul style="list-style-type: none"> <li>▪ separate the participants in to groups of appropriate size</li> <li>▪ calculate the cost required to operate the farm activities separately</li> <li>▪ calculate the profit estimated from each farm activity separately</li> </ul>

- prepare a budget plan for each activity
- let the groups present their work and discuss on it

## CHAPTER V: SAVING AND CREDIT BASIC CONCEPT

### Session 5.1. 1: Basic Concept of saving and credit to model Farmers session

#### Facilitators Note

#### Facilitation protocol

**Duration: 1:30**

#### Learning objective

- Basic concept of cooperatives (coop definition, principles)
  - Basic concept of saving and credit
  - Importance of saving to the rural community
- To make the model farmers understand the concept of cooperatives (from cooperative proclamation and NSA manual)
  - To make the model farmers better understand the basic concept of saving and credit
  - To enable model farmers better understand the importance of saving to the rural community
  - To enable the model farmers, understand the types of saving products available in saving and credit cooperatives
  - Make the model farmers better understand Principles of Agricultural Credit

#### Training materials

- Flip chart and markers
- Nutrition sensitive Agriculture training manual (Saving and credit formation and management part)

#### Training Facilitation methods

- Brain storming
- Questions and answers
- Flip chart presentations (summary of discussions)

#### Activities

- The training facilitator request the trainees to explain the saving experience they have, in kind or in cash ,how they define saving and proverbs that the community use to encourage saving
- Are there financial institutions near by the community to save money, where do you save your money (In bank, micro finance, and saving and credit cooperatives, other), which one of these financial institutions easier for model farmers to save their money? Why? Discuss on major activities undertaken saving and credit cooperatives?
- The facilitators will instruct the trainees to make group and discuss the importance of saving in general and to farmer living in rural area? and finally summarize the discussion.

## Session 5.2. Basic concept of saving and credit for model farmers

### Facilitators Note

Types of saving (compulsory, voluntary, time deposit, share)  
Basic concept of leverage ratio (3.5:1) in saving and credit cooperatives  
Basic concept of credit  
Types of credit  
Principles of Agricultural credit

### Facilitation protocol

**Duration: 1:30**

#### Learning objective

- To enable the model farmers, understand the types of saving products available in saving and credit cooperatives
- Make the model farmers better understand Principles of Agricultural Credit

#### Training materials

- *Flip chart and markers*
- *Nutrition sensitive Agriculture training manual (Saving and credit formation and management part)*

#### Training methods

- *Brain storming*
- *Questions and answers*
- *Flip chart presentations (summary of discussions)*

#### Activities

- The training facilitator instruct the trainees to form groups and discuss on the type of savings that financial institutions are practicing (banks, micro finance institutions, saving and credit cooperatives), and make the trainees refer model bylaws of saving and credit cooperatives on the types of saving for better understanding. Make the trainees refer 3.5:1 ration from model bylaws for better understanding.
- The training facilitator will ask questions the basic concept of credit, how they understand credit, for what purposes do the model farmers need credit ,when and the source of finance for credit.
- The facilitator encourages the trainees to discuss on basic points to be considered before decision mode to borrow money from financial institutions? and recommendations by the trainees to strengthen loan repayment capacity, what important points to known by the borrower a head of loan application to the lender, the advantage of repaying loan on time

