

# Sesame Business Network Newsletter



Issue 11 July 2016

## Amhara and Tigray region BoAs to boost sesame production

The Amhara and Tigray Regional Bureaus of Agriculture (BoA) are making determined efforts to boost the productivity and quality of sesame by rolling-out the 20 Steps sesame production technologies in their respective regional Agricultural Commercialisation Clusters (ACCs). The ACCs in the two regions include twelve sesame producing *woredas*, namely, Quara, Metema, Tach Armachiho, Mirab Armachiho, Tegede and Jawi in Amhara region and Kafta Humera, Tsegede, Wolkaiet, Tahtay Adiyabo, Tselemti and Asegede Tsimbla *woredas* in Tigray region.

### Rolling out '20 Steps': Massive trainings

Regional BoAs have started the '20 Steps' rolling out activities by organising massive training sessions for their agricultural professionals. In May 2016, the Amhara BoA organised ToT for over 300 professionals on improved sesame

production package and marketing of sesame. The training sessions were cascaded down to *woreda* and *kebele* levels. The trained professionals trained over 22,600 farmers. After the training, farmers took Competency Occupational Certificate (CoC) test and more than half of the trainees passed the test.

In the same vein, the Tigray BoA organised training sessions in a cascaded system. First, over 50 agricultural professionals were trained as trainers on sesame, sorghum and mung bean production packages at regional level. Then the professionals provided the training for about 340 development agents. The training was further given to 1,588 farmers at *kebele* level. Furthermore, 350 investor farmers were trained on sesame, soy and mung bean production in Humera and 65 others were trained on sesame production in Tahtay Adiyabo *woreda*.

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### ToT on financial literacy

About 50 members of selected sesame producer primary cooperatives from north Gondar and western Tigray zones participated in training of trainers'(ToT) workshops organised on 'cost recording and basic cost calculations'. The ToTs were organised at Gondar on 21<sup>st</sup> and 22<sup>nd</sup> ; and at Humera on the 24<sup>th</sup> and 25<sup>th</sup>, of June 2016. The topics

included in the training were: cost recording using logbook; calculating interest costs, total cost, total income, profit or loss; purchase of expensive assets and making decisions for next sessions. Trainees will go back to their primary cooperatives and each will provide training to 20 members of their cooperatives. It is planned to train about 1,100 farmers in this season.

Feedback from ToT participants on page 2

### About this newsletter

The purpose of the SBN newsletter is to provide relevant and timely information on the Sesame Business Network and its support project- BENEFIT - SBN.

In this issue we highlight the major activities that have been taken place between April and June 2016.

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## Running the '20 Steps' at FTC and farmers' fields

The Amhara Region BoA planned to implement the '20 Steps' at least in 75% of farmers' fields and 41 Farmer Training Centers (FTCs). In Tigray the regional government wants all sesame farmers to implement the '20 Steps'. However, with the support of BENEFIT-SBN, in western and northwestern zones of Tigray '20 Steps' demonstration is being conducted in 1,588 model farmers and 38 FTCs.

Mr. Kiros Bitew, head of Tigray BoA, said the regional government gives special attention to the production of sesame and rotation crops. He added in the Humera area, farmers produce sesame and rotational crops using the traditional way. Nowadays the regional government, together with stakeholders, is working hard to support farmers so that they can use improved production technologies.

Likewise, Mr. Worku Awde, Senior Crop Production and Protection Expert in

Amhara BoA, underlined the importance of rolling out sesame production package. He said as one of the six commodity crops in the region, in the 2016 cropping season, the regional government gives especial attention to sesame. "BoA together with ARARI, Agricultural Transformation Agency (ATA) and BENEFIT-SBN designed a comprehensive plan and currently we are in the implementing stage. At present, planting is undergoing in all areas" He added lack of modern row planter and some farmers' resistance to accept the technology are the challenges observed thus far."

## Collaboration agreement

The two regional BoA signed collaboration agreements with BENEFIT-SBN support project to roll-out improved sesame and rotational crops production technologies and improve yields, quality and marketing and thereby increase farmers' income. The collaboration agreement builds on the experiences of the last two years. The



Dr. Shemelash Yeshanew, from Amhara region BoA and Dr. Geremew Terefe from BENEFIT - SBN signing collaboration agreement

rolling-out activity is being conducted in cost sharing.

The major stakeholders in the implementation of the rolling out of '20 Steps' are regional, zonal and *woreda* bureaus, departments and offices of agriculture; regional Agricultural Research Institutes through Gondar Agricultural Research Center (GARC) and Humera Agricultural Research Center (HuARC) and BENEFIT-SBN.

## Feedback from the financial literacy trainees

...Continued from page 1

Muluwork Tigabu, a young accountant from Jansuma multipurpose cooperative, Tach Armachiho *woreda* said: "Farmers in our area often do their agricultural activities randomly.



They do not do cost benefit analysis. They give attention to their income not to their cost. They need to predict beforehand whether the cost that they incur can be profitable or not. I am ready to train 20 farmers. I will use the convenient time for farmers and give training using different methods." She added: "the training is a bit late; farmers already spent some money; I will go help them write the costs that they have already incurred; I will also help them record their future expenses and calculate their costs."

Mr. Mekonnen Mebrhatu, is an accountant from Kulemeday primary cooperative, May-dele *Kebele*, Tsegede *woreda*.



He feels that he is capable of training farmers based on what he has learnt. He said; "farmers in

my area do not usually calculate their costs but if they want to know whether they are making profit or not, they need to register their costs and do cost benefit analysis." He added; "I like the training very much. I have got important lessons. I am ready to go and capacitate the 20 farmers in my cooperative."

Mr. Zeleke Mamo, marketing manager of Metema Multipurpose Farmers' Cooperative Union, stated that the financial literacy training is very important for farmers. Recording and calculating their costs will help them learn which activities cost much and which ones cost less; and then make informed decisions on their farm activities. Zeleke believes that many farmers will learn from the trained fellow farmers in their areas.



## Support from projects

The training sessions have been organised by BENEFIT-SBN, C4C/SNV and Agriterra in collaboration with Metema, Selam, Dansha Aurora,



Participants working in groups

Setit and Lemelem Wolkalet Farmer Cooperative Unions. BENEFIT-SBN staff members are closely following up the training sessions and supporting cooperative members.

In order to further strengthen the economic and marketing activities in the SBN, BENEFIT-SBN employed a senior economist Mr. Abraha Gebremariam recently. Mr. Abraha has many years' experience in the sesame sector as a union manager. He is one of the organisers and trainers of financial literacy training. Mr. Abraha will engage more in the coordination of marketing and economic activities such as farmers' access to input and marketing credit, collaboration with cooperatives and unions, value addition activities etc.

## ARARI and TARI striving to improve the productivity and quality of sesame

Amhara Region Agricultural Research Institute (ARARI) and Tigray Agricultural Research Institute (TARI), through their Gondar and Humera Agricultural Research Centres (GARC and HuARC) are striving to generate and scale up improved agricultural technologies of sesame and other rotation crops that contribute to sustainable agricultural productivity, economic growth, food security and overall poverty reduction efforts in the country.

### New sesame varieties released

Recently, both GARC and HuARC have released new and improved sesame varieties called Gondar 1 and Setit-2, respectively. Gondar 1 is a high yielding than the standard check. It moderately resists water logging and withstand bacterial blight. Its colour and oil content is similar to that of the Gondar- Humera brand. Setit-2 is also high yielding compared to other varieties; it is early maturing and more whitish than the existing varieties. It is released for western and north western Tigray. HuARC in collaboration with Pawe and Assosa Research Centres and Haramaya University, released three other varieties for Assosa and Pawe, Afar and Babile areas.

Aside from this, GARC has recommended three different improved soybean varieties. These varieties have been taken up and are being rolled out in about 450 farmer fields with the support of 2SCALE and BENEFIT- SBN support projects.



### 2016 research activities of GARC and HuARC pertaining to sesame

Among the major activities that GARC is working on the 2016 cropping season are: sorghum, haricot bean and mung bean new variety adaptation trial; seed multiplication activity of sesame and rotational crops; demonstration of new fertiliser recommendations; soil analysis and interpretation; demonstration and practical training on pest identification and management options; analyses of the performance of sesame market channels in north Gondar zone; adoption of improved sesame technology packages in northwest Amhara; observation of organic fertiliser and trials and checking the marginal rate of return of the sesame full package.

HuARC, which is the national sesame research coordinator centre, is conducting different research activities on sesame. In the 2016 cropping season the main focus research

areas are: improving sesame and other important crops (producing improved pre-basic seeds in about 120 hectare and breeder seed of the newly released Setit-2 in two hectare of land); multiplying pre-basic seed of mung bean and breeder seed of sorghum; developing agro-ecology based new improved sesame varieties that can tolerate drought and insect pests; improving soil fertility and enhancing sustainable sesame production (searching for best options of rotation crops to sesame and estimating the most dominant blended fertiliser rates in western Tigray; working to enable organic sesame production by identifying appropriate rates of best organic fertilisers); demonstration of improved sesame production technologies (row planter, deep ploughing disc plows, sesame harvester and different packing materials etc.).

Both research centres are doing research activities in collaboration with BENEFIT- SBN and other partners and stakeholders in the SBN.

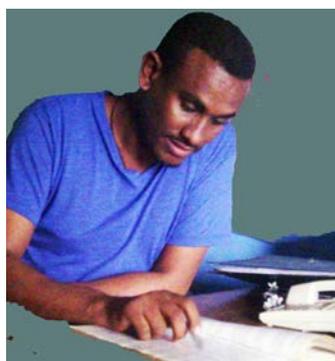
## ToT on rotation crops

Training of Trainers (ToT) workshop was organised to increase agricultural experts knowledge on improved sorghum and soybean production and management on the 28<sup>th</sup> and 29<sup>th</sup> of May 2016. The ToT hosted 22 professionals convened from *woreda* offices of agriculture of the north Gondar and western Tigray zones. The training cascaded down to *woredas* and *kebeles* of north Gondar zone. Accordingly, 94 development agents and over 990 farmers were trained.

Mr. Asnakew Zewdu, Selm union manager, said, after taking the training, about 660 sesame small

scale farmers in Tach Armachiho, Tegede and Mirab Armachiho *woredas* planted sorghum and soybean as rotation crops. He said in this production season, small-scale farmers, who are members of the cooperatives under Selam union, cover a total of 304

hectare land with sorghum and 252 hectare with soybean. Regarding market, Mr. Asnakew said: "the union is working



Mr. Asnakew Zewdu

to support farmers in marketing their produce. We are negotiating with factories for sorghum. We think the soybean can be sold in the ECX market. We are also trying to communicate with some Indian companies for soybean market."

The ToT was organised by GARC in collaboration with BENEFIT- SBN and 2SCALE.

Training sessions at *woreda* and *kebele* levels were organised by the *woreda* offices of agriculture.

## 7 Benefits of eating sorghum

*In this column we have been sharing with you important information on sesame cuisine and research findings about the important health benefits of sesame. We will keep on sharing with you what we have read about the benefits of sesame and major rotation crops.*

BENEFIT- SBN supports sesame farmers to rotate sesame with other crops. Sorghum is one of the major crops that farmers produce in northwest Ethiopia. It is the fifth most commonly grown grain crop in the world after wheat, rice, corn and barley. With its wonderful, nutty taste, sorghum is a terrific substitute for traditional grains consumed in everyday diets. Sorghum is an excellent source of energy, containing about 75 percent complex carbohydrate. It is a source of iron and zinc and is rich in B complex vitamins. It has many health benefits that make it worth including in your diet. The following are the seven benefits of sorghum. We hope you will enjoy reading this piece.

### 1. High nutritional value

Sorghum has a whopping 22 grams of protein in a 1 cup (192 gram) serving of the cooked, whole grain. A woman's daily recommended protein intake is 46 grams and a man's is 56 grams. On average, that means sorghum contains 43 percent of your daily protein intake. One serving also contains 47 percent of your daily recommended iron and 55 percent of your phosphorus intake. It's also a good source of magnesium, copper, calcium, zinc and potassium. A serving of sorghum also contains around 30 percent of your recommended intake of both niacin and thiamin. These two B-vitamins help us to metabolise and properly absorb carbohydrates and nutrients.

### 2. Rich in antioxidants

Sorghum contains a wide variety of beneficial phytochemicals that act as antioxidants in the body. In fact, the bran layer of sorghum has significantly higher amounts of antioxidants than fruits such as blueberries, strawberries and plums. Antioxidants help to slow down aging, and antioxidant-rich foods have been linked to a lower risk of heart disease, cancer, type II diabetes and some neurological diseases. Many studies indicate that whole grain consumption significantly lowers mortality from cardiovascular disease, and antioxidant phytochemicals are believed to be the main reason. They have been shown to reduce blood cholesterol and prevent arterial clotting.

### 3. Improves digestive health

Sorghum is one of the best sources available for dietary fiber. One serving contains 48 percent of your daily recommended intake of fiber. Fiber keeps your digestive tract moving and of course prevents constipation. But it also helps to regulate blood sugar, lower cholesterol, and prevent diverticulitis, hemorrhoids, gallstones and kidney stones.

### 4. Inhibits cancer

Certain phytochemicals in sorghum have also been shown to have cancer-inhibiting properties, particularly in gastrointestinal and skin cancers. Studies have shown that sorghum consumption is linked to lower incidences of esophageal cancer.

### 5. Gluten-free

Sorghum is also meeting gluten-free needs. It is safe to eat for those with celiac disease or a gluten-intolerance. Studies confirmed that gluten is absent in all varieties of sorghum. Sorghum flour is becoming a popular gluten-free substitute for wheat flour in baked goods.



### 6. Currently non-genetically modified

Another benefit of sorghum is that it is a non-genetically modified crop. Sorghum grains are grown from traditional hybrid seeds that combine several types of sorghum grasses. Although, there are attempts to develop a genetically modified (GM) variety, thus far sorghum is a non-genetically modified. Most plant genetic engineering to date has been to improve a crop's herbicide tolerance and resistance to pests.

### 7. Many uses

Sorghum is a very versatile grain. It is best eaten in its whole grain form to get the most nutrition. It can be prepared similar to rice. Try soaking whole sorghum for eight hours or overnight to first break down the enzymes and make it more digestible. Then boil it in three times as much water for about an hour or until tender. It can also be cooked in a rice steamer or slow cooker.

In some countries, sorghum is eaten as porridge or boiled directly into various dishes. The Ethiopian bread injera can be made from sorghum, as well as many gluten-free beers and even biofuels. As its popularity rises, sorghum is becoming much more common in grocery stores and markets. It's definitely a grain that deserves a place at our tables.

### Source

By Zoe Blarowski

<http://www.care2.com/greenliving/7-benefits-of-eating-sorghum.html>

## Sesame investor farmers discuss with officials and other SBN stakeholders on major production and marketing challenges

Representatives of investor farmers 'crop production and marketing cooperatives' at north Gondar zone discussed with higher officials drawn from government and private organisations in the workshop held at Gondar on the 7<sup>th</sup> of May 2016. The discussion was mainly held on sesame production and quality improvement, market development, credit facilitation and value addition. During the meeting, attention was given to the challenges pertaining to credit, marketing procedures at the ECX, technical support from *woreda* offices of agriculture, agricultural inputs etc.



Partial view of the discussion at Gondar

Participants were drawn from the four newly formed investor farmers' cooperatives from Quara, Metema, Mirab Armachiho and Tegede *woredas*; higher officials including H.E. Mr. Tefera Derbew, Minister of the Ministry of Agriculture (MoA); Mr. Shumuye Alemu, deputy head of Amhara BoA; Mr. Mulugeta Worku, north Gondar zone administrator and regional, zonal and *woreda* representatives from trade, transport, Cooperative Promotion Agency (CPA), ACSI, banks, GARC, ECX, unions and BENEFIT-SBN. The workshop was organised by Amhara BoA in collaboration with the regions CPA.

Meanwhile, from the 5<sup>th</sup> -7<sup>th</sup> of May 2016, similar discussions were held on production and marketing

challenges among investors of Kafta Humera and main stakeholders of the sesame sector in western Tigray zone. During the discussion, head of the western Tigray zone Mr. Tesfaye Yeebyo presented the work plan of 2016 agricultural activities and major challenges of 2015. In his presentation, Mr. Tesfaye pointed out that drought; limited use of input; limited infrastructure; investors reluctance of employing agricultural experts; pest and disease and failure to repay loans on time were the main challenges in the production of sesame and rotation crops. In the discussion, investor farmers mentioned that finance is still their number one challenge. Also, they mentioned that the weather - excess rain fall in

2014 and shortage of rain in 2015; production cost increment and market price decline are major challenges.

Different stakeholders such as Commercial Bank of Ethiopia (CBE), Development Bank of Ethiopia (DBE), microfinance institutions, ECX, insurances and machinery suppliers presented opportunities and technologies they have. Afterwards, participants visited new technologies at the exhibition organised by HuARC, BENEFIT-SBN and four machinery supplier companies. Participants were able to see raw planters, ploughing machines, improved seed, production guides, posters etc.

### **"...Increasing labour cost; lack of technical support from the offices of agriculture; shortage of finance; lack of collateral are among the major challenges that affect our farm activities"**

Mr. Ejargachew Mulu, 45, an investor farmer in Delelo, Metema *woreda*, has been producing different crops including sesame, cotton and sorghum since he started farming in 2013. He has 250 hectares of land. In 2015, he planted sesame in 220 hectares and harvested 66,600 kg; he also planted sorghum in 30 hectares but he had no harvest due to shortage of rain. In this production season, he is cultivating sesame in 180 and sorghum in 70 hectares of his land. He said; "due to the sesame market decline in 2015, I cultivate sesame in a relatively lesser area than last year". He added: "since the rain started early this production season, I decided to cover a relatively wide area in sorghum"



Mr. Ejargachew Mulu

He has purchased 300 kg sesame and 200 kg sorghum quality seed from GARC. The 300 kg sesame

cover about 75 hectares of land and the 200 kg sorghum cover about 20 hectares. Despite his interest to buy and use quality seeds he could not find enough. Therefore, the remaining part of his land has been covered with the local seed varieties. Mr. Ejargachew said: "Apart from the problems of input such as improved seed, there are other challenges which affect our agricultural activities. Increasing labour cost; lack of technical support from the *woreda* office of agriculture; shortage of finance; lack of collateral for getting credit from the banks are among the major challenges that affect our farm activities."

## In the picture

In the picture entertains the profile of individuals, cooperatives, unions, and/or any other service provider organisation for the sesame business clusters in northwest Ethiopia. For this edition, we cover a story on the activities of Adeday Microfinance, Western Tigray zone.

### Adeday Microfinance supporting women sesame farmers

Launched under the Tigray Womens' Association in June 2014, the Kafta Humera branch of Adeday Microfinance has been providing credit and saving service to women in western Tigray zone. What makes Adeday saving and credit institution special is the fact that it gives particular attention to women. Currently, the microfinance has started providing its service to men too; yet 70% of its beneficiaries are still women .



Mr. Negasi Gebrewahd

The Kafta Humera branch Adeday Microfinance is formed with the objective of facilitating credit service and providing technical supports for women farmers so that they can develop their saving culture and be successful in their agricultural activities. The institution not only works to increase women's participation in the agricultural sector but it also encourages women to engage in other small and micro enterprise aspects and improve their living conditions; it thereby contributes to the reduction of poverty in the country.

Mr. Negasi Gebrewahd, manager of Adeday Microfinance, Kafta Humera branch, said: "The capital of the branch is over 14 million birr and the transaction of credit services reaches more than 20 million birr." The institute provides loan service for its beneficiaries using property and group collateral (group surety). In 2015, more

than 1,300 women got credit using property collateral and about 650 women take loan on group collateral. Those who get credit in group collateral took up to 10,000 birr per individual while those who have used their house or other property as collateral took up to 100,000 birr. Customers of the institution are mainly public servants, farmers, women's group and primary cooperatives.

Mr. Negasi said: "The interest rate of the institution is 12.5% and 14% for the group and material collateral, respectively. Women farmers are interested to take credit from Adeday because they get technical support near their home through women social affairs office and their associations." In addition to these organisations, Adeday Microfinance has been working in close collaboration with the *woreda* and zone administrations, office of

agriculture, cooperative promotion agencies and other governmental and non-governmental organisations. To capacitate women in agriculture activities and make them participate in small and micro enterprises, the institution has created strong linkage with Technical and Vocational Education and Training. It is after taking training that women get credit services from Adeday Microfinance.

Before the 2016 production season starts, Adeday Microfinance together with BENEFIT-SBN organised training for 100 women from Kafta Humera and Tsegedie *woredas* on '20 Steps' improved sesame technologies. The institute will support them by providing credit services (up to 10,000 birr for one hectare) to apply the '20 Steps'. Additionally, the institution will follow up the progress and provide technical support for women associations.

Mr Negasi believed that Adeday Microfinance institution is contributing to the improvement of the working and living conditions of women from different walks of life. He said the performance of the institution, has been recognised by different bodies. It has been awarded certificate of appreciation from the zone's women association, women affair office, Kafta Humera town municipality, administration and other governmental offices.

### Investor farmer- interview

...Continued from page 5

To meet these and other key challenges Mr. Ejargachew and his friends organised an investor farmers' cooperative which has about 425 members at Gendewuha town. Currently, Mr. Ejargachew is a chair person for this cooperative. He said they formed their cooperative to: "solve social and individual problems; meet challenges which could not be addressed individually; get better access to market and improved technologies; get support from government and non-government organisations."

Representing his cooperative Mr. Ejargachew attended a workshop

organised for investor farmers' at Gondar. He appreciated the endeavours made by the government and other bodies in supporting sesame farmers in particular and the SBN in general. "Attention has been given to investment farming; efforts have been made to meet the challenges of repayment and current credit problems; renewing agreement papers etc. However major challenges such as lack of credit, shortage of improved seed and marketing problems are yet to be addressed." He said.

### BENEFIT- SBN's support

In 2016 production season, BENEFIT- SBN is supporting sesame investor farmers' efforts

to employ the 20 steps improved sesame production technologies. For this, demonstration activities are being conducted in 14 (4 in North Gondar and 10 in Western Tigray zones) investor farmers' plots. In collaboration with HuARC and GARC, BENEFIT- SBN avails row planter for investor farmers. In north Gondar, the four investor farmers each planted five hectares of land using improved technologies. The 10 farmers in western Tigray, planted from two to four hectares of their land using the improved package. The support project will also work with investor farmers on organic sesame production, marketing and value addition activities.

### Meeting on financing the sector

Microfinance and bank managers from northwest Ethiopia had a two-day meeting on 'financing the sesame sector' with Rabobank International Advisory Services (RIAS), Terrafina Microfinance (TMF) and BENEFIT-SBN at Bahir Dar on March 31 and April 01, 2016. 18 participants convened from Amhara Credit and Saving Institution (ACSI), Dedebit Credit and Saving Institution (DCSI), Adeday Microfinance, CBO, CBE and Addis International Bank (AIB) attended the meeting.

The meeting was organised with the objective of sharing and discussing current activities and orientations of financial institutions; debriefing and discussing the results of the RIAS and TMF analysis and proposals for action; formulating common medium term vision for financing the sesame sector and prioritising and planning of practical actions.

The meeting was a follow-up event of the launching workshop and scoping mission which was conducted by RIAS, TMF and BENEFIT-SBN in October 2015. During the meeting the findings from the workshop and the scoping mission report and the recommendations were presented to the participants. Discussions were made on major challenges in relation to finance in the sesame sector. Savings, collateral, loan processing problems, informal moneylending practices etc. are among the major issues discussed during the meeting.

Bilateral discussions were made between each of the three participating local banks and RIAS, BENEFIT-SBN; and between ACSI, DECSI, Adeday and TMF; BENEFIT-SBN. The discussion focused on practical actions and possible collaboration areas. Discussants identified the areas in which the participating parties can work together; they decided to pilot agri-analysis tool and organise trainings to banks, MFI managers, credit officials, accountants etc.

### Training for bankers

Following the meeting, on the 24<sup>th</sup> and 25<sup>th</sup> of May 2016, bankers from CBO, AIB, CBE and DBE received a one and half-day basic credit training course

### Financing the sesame sector

on the three pillar-approach of RIAS. The approach, which includes business analysis, financial analysis and position of the banks, is believed to strongly promote a cash flow based lending. It will help bankers assess whether a credit request should be answered positively or not.

In addition to the formal training session, the training includes a field visit. Participants of the training from CBO Metema, Humera and Gondar branch together with BENEFIT-SBN

concepts presented in the training. The challenge, he said, is that the banking industry is somewhat infant and banks often averse to take risks.

Mr. Frank Bakx, one of the trainers from RIAS said some of the trainees have made very good progress in business analysis for larger farmers and cooperatives. They also improved their interviewing techniques and implicitly learn about customer relationship management.



Trainees while practising at the field

representative and trainers from RIAS went to the field and assess the businesses and finances of two primary cooperatives (Maernet and Aydolla) and three investor farmers. They discussed with investor farmers and managers, board chairpersons and other responsible bodies of the cooperatives on the basics of their business (years of experience, member size, loan demand etc.). After having discussions, visitors labelled the businesses as average, good and excellent based on the theories they get from the training. The training helped participants to identify the kind of questions that they should ask and the points in which they should look at when doing business analysis.

Trainees have very good impression about the training. Mr. Habtu Berihanu, one of the participants from AIB, Gondar branch manager, said the training was very interesting and important for banks working in the sesame sector. He believes banks will be successful if they can take the risk and work in line with the

### Training for MFI

Similarly, 44 individuals from ACSI, DECSI and Adeday microfinance institutions were trained on sesame loan product concept and agri-assessment tool at Gendewuha and Humera from the 13<sup>th</sup> -19<sup>th</sup> of June 2016. Topics covered during the training sessions were: the 20 Steps sesame production technology; relevance of developing client oriented loan products and the proposed new loan products for sesame, including the agri-assessment tool.

Mr. Abebo Ayalneh, manager of Gendewuha branch ACSI, said: "the training was very nice. It will add in the efforts made to improve the sesame sector. We have learnt on how to choose our customers; about the importance of providing credit phase by phase, following the steps of sesame production. We have also discussed on the major challenges in availing credit. To try the agri-assessment tool, we are about to choose 25 customers and work with them based on the lessons that we have learnt."

## Women and young farmers trained on 20 Steps improved sesame production technologies

Over 362 women and young farmers were trained on 20 steps sesame production technologies from the 31<sup>st</sup> of May to the 3<sup>rd</sup> of June 2016 at Quara, Metema, Tegede Humera, Tsegede, Wolkiet *woredas*. The objective of the training was to create awareness on '20 Steps'; improve the participation of women and youth in sesame production; and enhance and promote gender sensitive practices in the SBN.

During the training sessions, trainees were made to see the '20 Steps' movie which gave them chance to see the practice while other women farmers like themselves are applying the different steps of sesame production. This helps them believe that they too can adopt best practices.



Thas Aregawi a young farmer from Adebay, believes that the training on '20 Steps' is very important for her and her

friends. She said this kind of training

will help improve the living standard of women and youth in the area. Trhas learnt that the improved production techniques will help get high yields from a small area.

"Here in our *kebele*, women and youth face challenges. The working environment is difficult for women. Our farms are far from where we live.

Most of us apply traditional farming practices. This training will help us improve the productivity of sesame. It also encourages women and youth to do their own job and thereby contribute to decrease the high migration of youth to other places."

Young farmer Leye Negussie, from kokit *Kebele* said: "the training was very good I was not wise previously; I used local seed varieties. I used to sow using broadcasting. After I took the training, I use row planting. At present, I am doing the first weeding; my sesame is very nice." He said one of the important lessons that he got from



Women sesame farmers attending the training

the training is the fact that using improved sesame varieties will increase production.



**BENEFIT-**SBN, in collaboration with the *woreda* offices of agriculture and women affairs office, organised the training sessions. Gender analysis and young farmers' situation analysis will be carried out and these farmers will participate by providing information.

### Upcoming activities

- Following up the '20 Steps' rolling out activities
- Monitoring the marginal rate of return experiment
- Organising training on 'Agronomic decision making using weather and climate information'
- Following up cascaded trainings on financial literacy by Farmer Cooperative Unions and Cooperatives
- Action research on local processors
- Organising field days

### Contact us:

For more information, questions and comments you can contact us through: [sbnethiopia@gmail.com](mailto:sbnethiopia@gmail.com)

More information about the SBN and its support project can also be found on the SBN website: <http://www.sbnethiopia.org>

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