



Sustainable
Intensification of
Mixed Farming Systems



Financial Literacy for Sheep Fattening Youth & Women's Groups in Ethiopia

Training Report

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November 2022



Sheep fattening groups in Amba mote and Mehal Amba, Basona Worena; *Photo credit Tadesse Abinet*

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EXECUTIVE SUMMARY

This report of workshop held from 24-26 November 2022 in North Shewa Basona Worena, as part of efforts by the One CGIAR initiative of sustainable intensification on mixed farming system (SI-MFS) International Center for Agricultural Research in Dryland Areas (ICARDA) provided the market-oriented youth and women sheep fattening. The goal of the workshop was to enhance the technical capacity of entrepreneurship, business, and collective action skill in sheep fattening.

The training approach was interactive didactic sessions using overhead presentations, group discussions, and case studies to enhance participants' knowledge and skills on sheep-fattening entrepreneurial opportunities. The participants included youths and women selected for the sheep fattening activity. The community of practice members was available throughout all the sessions. A community of practice team facilitated and provided the training. The main outputs of the training workshop were enhancing entrepreneurial skills, collective action, and marketing strategy in sheep-fattening business.

1. General overview

The training given for youth and women groups established for market-oriented improved sheep fattening titled “Gender Inclusive Financial Literacy skill in sheep fattening” to build gender inclusive financial literacy skills on budget management, purposeful saving, cash flow management, forecasting, and investment planning. The was held at Basona Worena district of Gudoberet, Abamote and Mehal Amba from 25th – 27th Nov 2012. A total of 150 participants from three kebeles [See Annex I for list of organizations] participated in this training.

This training sought to impart participants with financial skills, create awareness of successful budgeting and decision making, and basic points on saving and loans. The training style was interactive since the trainers ensured that knowledge was not only imparted but accurately perceived, understood, and applied by the participants. To guarantee this, trainers engaged participants in open forum discussion for feedback, questions, and suggestions. These discussions and interactive sessions were supported by materials such as pre and post session questionnaires, PowerPoint presentations, and handouts on entrepreneurship skills and collective action in sheep fattening.

2. Training objectives

The objectives of this three-day training were as follows.

- To enhance the understanding of financial literacy
- To strengthen budget planning and management
- To improve the knowledge of purposeful saving and loans
- To strengthen the understanding and skills of future planning and investment
- To create awareness of financial record keeping

3. Participants

The 150 training participants were (75 male and 75 women) from the three kebeles Gudoberet, Mehalamba and Abamote of Basona Worena district. The participants were selected by the district and kebele governmental bodies based on the criteria set by the market-oriented sheep fattening committee of practitioners.



Kasu Mazjab, a member of the women-only sheep fattening group in Abamote. *Photo credit Tadesse Abinet*

4. Course structure

The training manual composes the theoretical and conceptual foundation for understanding the approach, process, and goals of participatory learning and effective facilitation. The course comprises seven subchapters focused on the practical financial literacy skills. The course is designed to follow the participatory learning approach.

5. Course implementation approach

The training course includes content on introduction to gender-inclusive financial literacy in cooperatives, budgeting, saving with purpose, future planning, and investment. The training technique offers successful facilitation along with interactive and experiential learning, which are critical for long-term knowledge and skill acquisition.

Participatory training encourages learners to discover and develop their skills and competencies. Trainees investigate and share their knowledge and experience, as well as critically conceive and reflect on solutions from which the facilitators develop learning materials and methodologies for corporate applications.

The participatory learning techniques including games, transect walks, focus group discussions, gender role analysis, use of drawings, posters, role-play, theatre, and songs, that enable the youth and women to share, analyze, and enhance their knowledge.

The team that delivered sessions during the training comprised two experts from job creation and training officers, a community of practice members of Basona worena District. Below are brief descriptions of the trainers and the sessions they conducted.

No.	Name	Designation	Session title
1	Afework Abera	Basona Worena District Livestock office head	Welcome Address and setting the stage
2	Asfaw	Basona Worena District Administrative Office	Opening and keynote speech
3	Tesfa Getachew	Debre Berhan Agricultural Research Center	Highlights on the progress of youth and women group sheep fattening practice in Menz
3.	Yohanis Goshu	Cooperative office	Collective action and financial management
4.	Elsa	Cooperative office	Saving, loans, future planning

6. Proceedings

Session I. Introduction to the training

The introduction and objectives of the workshop were explained by Muluken Zeleke from ICARDA. The cooperative expert Yohanis Goshu started by asking the participants for their expectations regarding the training. Then he underscored the significance of exchanging ideas and participating in the sessions. Then the participants were taken through a pre-training assessment.

Session II. Basic concept and relevance of financial literacy in cooperatives

- The relevance of working in a cooperative
- Principles, values, and criteria necessary for cooperative formation
- The role of financial literacy in cooperatives
- Gender inclusiveness in financial literacy

Session III. Saving

- Income planning
- How to enhance saving
- Steps to achieve saving goals

Discussion points:

Why should we save? How to start saving. Requirements for saving.



Abebech Eshete and Aweke Tewahado, members of Mehal Ambsa sheep fattening group in Mehal Amba.
Photo credit Tadesse Abinet

Session V. Loans

Things to be considered:

- Purpose of the loan
- Total cost of the loan
- Repayment plan

Session VI. Investment

Future planning and investment.

- Why invest?
- Types of investment (short, medium and long)
- Important points to be considered in the investment plan

Session VII. Financial Management at the cooperative level

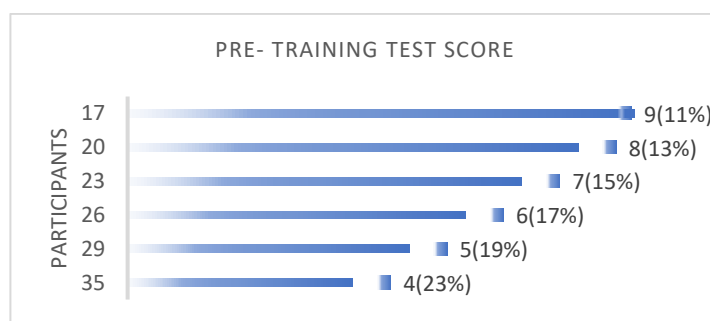
- Characteristics of cooperative
- Essential condition for the successful cooperative
- The principle of financial management
- Budgetary control
- Financial and management reporting in cooperative
- Cooperative Financial Reporting Regulations
- Best practice for cooperatives

7. Course evaluation

Before the training started, prior to the session, the community of practice team provided a pre training needs assessment survey to assess the participants competence in financial literacy. The team also conducted a post-test at the end of the session to evaluate training outcomes. These tests were in the form of questionnaires filled out by participants.

Pre-Training Assessment of the Participants

In the pre-test, three participants scored 10, thirty-five participants scored 4, twenty-nine participants scored 5, twenty-six participants scored 6, twenty-three participants scored 7, twenty participants scored 8 and seventeen participants scored nine out of 10 marks. The pre-test indicates that only 11 % of participants had basic knowledge of financial literacy. The participants indicated that the financial set of skills needed include money management, purposeful savings, future planning investment, communication capability, and financial record keeping.



Post-Training Assessment of the Participants

In post-test, thirty-five participants scored 10, twenty-nine participants scored 9, two participants scored 9, twenty-six participants scored 8 marks, twenty-three scored seven, twenty scored six and seventeen participants scored 5 marks out of 10 marks.

The participants valued the exposure to different business scenarios and the sharing of their experiences different circumstances that they have encountered. They found this to be very interesting to them. The participants were satisfied with the delivery of lectures and the reading materials provided to them.

8. Participants' feedback

In the end, sample interviews were conducted where participants were randomly asked two questions: how much they liked the training and what topics they expected in the next training. Overall, they liked the training and were of the opinion that it had met and even exceeded their expectations. For future training, participants asked for practical training on financial record keeping and recommended the organization of inter region training to facilitate the sharing of experiences with groups from other regions. The participants were of the view that the training should be expanded into regions not yet covered.

9. Lessons learnt and best practices

The changes made in the format of the workshop to include the committee of practitioners ensured the smooth running of the training.

The participation of multi-stakeholders in providing training creates enabling environment for participants to get a multi-disciplinary knowledge.

The trainers ensured more interactive sessions and practical exercises, which helped participants to grasp the training contents.

10. Conclusion and recommendations

One of the key planks of the Ethiopian federal government's economic development agenda is the creation of jobs with an emphasis on women and youth. The Amhara regional government in the North Shewa zone, and the Basona District Government have prioritized the improvement of the livelihood of women and youth. The Basson Worena district is currently implementing different job creation programs.

Since 2018 ICARDA has been working on creating market-oriented youth and women sheep fattening in groups in Menz, Bonga and Doyogena. Under one CGIAR initiative of sustainable

intensification in the mixed farming system, ICARDA is targeting to establish six groups of sheep fattening in Basona Worena. To make the youth and women group sheep fattening sustainable in the mixed farming system, ICARDA has established a multi-stakeholder platform called the community of practice to establish, sustain and improve the role of gender-inclusive financial literacy at the cooperative level in Basona worena district.

In collaboration with Basona worena district, ICARDA has trained youths and women on gender inclusive financial literacy in the selected kebeles of the district. The training was held for three days with the main objective being to undertake sheep fattening in a business-oriented way.

The participants totaled 150 in number. The training equipped the trainees with the basic skills of money management, the mindset of a purposeful saving, loans and investment, budget planning, and financial management.

Accordingly, close follow-up and the constant improvement of the market-oriented sheep-fattening business strategy is focused on fluctuations in the local economy is recommended to sustain sheep-fattening as a business in the changing economy and fluctuating climate situation.

Appendix I: Trainers

Trainers	Name & Surname	Institution
1	Yehuwanis Goshu	Cooperative office, Basona Worena District
2	Wubalesh Bekele	Cooperative office, Basona Worena, District

Appendix II: Agenda

Financial Literacy in Sheep Fattening to Youth and Women Groups

Venue: Basona Worena,

Dates: 24-26/Nov/2022

Time	What	How	Who
Day-1			
09:00	Registration		Tesfa Getachew
09:20	Introduction and Objective of the meeting	Speech	Muluken Zeleke
09:30	Welcome speech	Speech	Afewerk Abera
09:45	Opening speech	Speech	Asfaw Moges
10:00	Overview of sheep fattening in Ethiopia	Presentation	Tesfa Getachew
10:20	BREAK		
10:50	Basic concept and benefits of financial literacy		Yehuwans Goshu
12:30	LUNCH		
1:30	Group exercise: planning field implementation based on group discussion	Group exercise	All
2:30	Report back from each site	Presentation	
Day-2			
09:00	Recap		-
09:20	Saving and loans	Presentation	Wubalesh Bekele
10:20	BREAK		
10:50	Group work on Successful entrepreneur	Group exercise	All
12:30	LUNCH		
1:30	Report from the group		All
Day-3			
09:00	Investment	Presentation	Yehuwans Goshu
10:00	Financial management	Presentation	Wubalesh Bekele
11:00	Group exercise: planning field implementation based on group discussion	Group exercise	All
12:00	Report		All

Appendix III: Training evaluation

Participatory Planning						
#	Training evaluation	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
1	Overall training was good					
2	Exercises/Activities are fruitful					
3	Presentation easy to understand					
4	Participant handbook understandable					
5	Time for session is appropriate					
6	All topics covered					
7	Easy language in Handbook					
8	Break time was given as per agenda					

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