

Make your soil better

John noticed that his maize plants were all different heights, and some were in poor health. He had planted all the same seeds at the same time, so the problem could not be because of the seeds or the time of planting.

He said that the side with good, tall plants used to be a cow boma. This means that the soil there would have a lot of manure on it, and so would be better than the soil on the other side, which has had no manure or fertiliser.

If you are worried that your soil is poor because your plants are not growing properly, you need to send the soil for a test. This is like sending a person to a doctor, so they can see what is wrong.

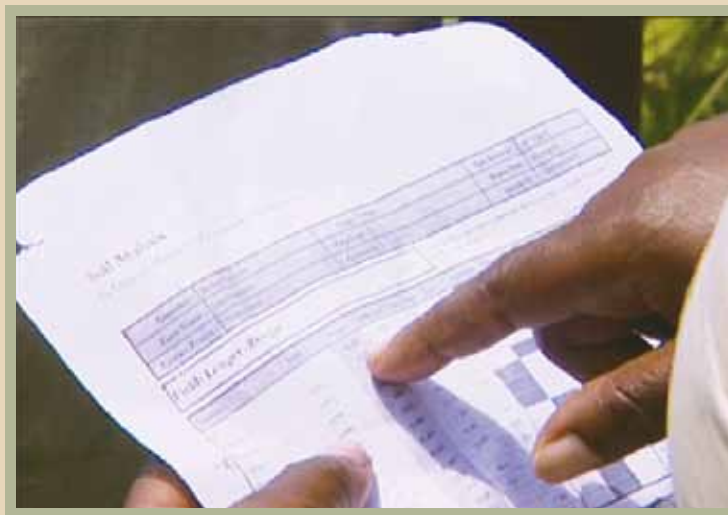
Take 5 to 10 samples of soil from all over your shamba, mix them together and send them to a soil-testing lab, like KARI, Daktari wa Udongo or Crop Nutrition Laboratory.

You will get a report telling you what the problem is and how to fix it.

For example, if you have low Phosphorous, you need to add more. You should add **Phosphorous** when **planting**—you can add one capful of **TSP** to each planting hole—mixed with one handful of **manure** from your farm, before you add the seedling or the seeds.



Remember to label your soil sample well



The soil test report will tell you how well your soil is, and how to make it better



Series 2: Episode 6

John and Miriam's farm - Nakuru

This leaflet contains information on: livestock feeding, loans for livestock, insuring your cow, youth farming, Agricultural shows and soil fertility

Youth farming

John and Miriam's daughter was concerned about her parents' shamba. She wanted to go home to help out on the shamba, and shape it up.

Many young people in Kenya go to town to look for work, because they think that being a farmer means you will be poor.

In fact, if you learn how to make a business out of your shamba, you can make more money from ½ an acre than you can from a job in town. Also, you will be producing your own food, so you can make sure you do not go hungry, and you can help to feed Kenya.



Staying on the shamba and helping to shape it up can earn more money for the family than looking for work in a town.

Getting free advice at Agricultural Shows

The EAGC had organised a show in Nakuru for farmers. These shows are free, and are very good places to go to get free advice.

At agricultural shows, you can meet experts, dealers, service providers, chemical companies, seed companies, banks, retailers and buyers.

Most importantly, you can also meet many other farmers from your area, and exchange ideas, or form groups to make selling your crop easier.

So, if you can't get an expert to your shamba, go to a show and meet many experts there!



Shows are great places to learn new ideas and meet many useful people

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Making more from your cows

John and Miriam had 11 cows. So we expected that they would have lots of money. Instead, we saw that the cows were not well, and there was not enough milk for the family, and none to sell. She only got 25 litres of milk from 11 cows per day. You should get 15 litres of milk per cow per day.

Choosing the right breed

The expert from Coopers looked at the herd and told John that his cows were not the right breed. Instead he had a mixture of milking and beef cows. It is better to have a few cows which make a lot of milk, than many cows which eat a lot but do not make much milk. Cattle are bred to make them very good at certain things. If you want to produce a lot of milk, you need cattle which are bred to give a lot of milk, like the Friesian, Ayrshire or Jersey.

Looking after your cows

Cows will make more milk if they are fed properly, get lots of water and are warm and dry. You need to give your cows a shed with a roof and 3 troughs for fresh food, dry food, lots of clean water, and a dry floor which lets the manure drain away. You can use the manure for your shamba. If you make a gutter on the roof of the shed, with a small tank, you will not have to fetch water for your cows. Calves will need a small, dry and warm pen to live in so that they can grow well and not get sick. Remember to feed your cows well with lots of fodder chopped up into ½ inch pieces, dairy cow supplements and a mineral block lick.

Keeping the cows healthy

The expert from Coopers noticed that the cows’ fur was standing up, and fell out easily. This means that the cows had **worms**. Worms will steal the food from the cow, so it will not get fat or make much milk. You must de-worm your cattle every 3 months. **Coopers** makes a de-wormer called **Nilzan Plus** which you can use to keep your cows worm free. The cattle also had many **ticks**, which will make them sick, and weak. You can dip or spray the cattle with **Triatix** or **Grenade** from **Coopers**. When you milk your cow in a milking pen, clean your hands and the udders with warm water and **Bactergent**, then use **milking salve** to keep the udder free from mastitis. *Remember to always wear protective clothing when using any chemicals, and use them according to the instructions on the bottle.*

For more information, SMS ‘COW HEALTH’ to 30606



Friesian cows make a lot of milk, but need a lot of food



Ayrshire cows are also good for milking, and are quite hardy



Using the right medicines and sprays for your cattle will keep them healthy.

Getting a loan to buy new cows

Many farmers cannot afford to just buy a new cow. A good cow can cost a lot of money. Luckily, many banks in Kenya now offer loans to farmers to improve their business.

KCB offers livestock loans for farmers. They will help you to make a business out of your cows, choose the right cows, buy the cow and then the loan will also cover building a proper cow shed, and the right feed for the new cows. It is important to buy the right feeds for your new cows, as hybrid and dairy cows need different feed than beef cows.

You will have to have a bank account to apply for a loan – if you don’t have a bank account you can open one easily at your local branch. Once you have an account, the bank can help you to track how much money you are making from your shamba, and give you advice on how to make more money.

A livestock loan from KCB is usually for 18 months. Speak to your local branch about how to get a loan.

An example of how buying a better cow with a loan can work for you:

Get a loan to buy a new cow, build a good shed and buy good feed	Loan KSH 150,000
More milk so more money each month	Extra 15 litres @ 20/- per day = 9000 per month
Repay loan over 18 months	Repayment per month KSH 8,300 plus interest
Balance from the cow each month	Amount of money made from milk, minus the amount of loan repayment

For more information, SMS ‘LIVESTOCK LOAN’ to 30606

Insuring your cows

Imagine you are paying off your loan by selling milk from your new cows. What happens if your cows get sick, or they die? It will be difficult to pay back the loan, and afford to buy another cow when you are not selling any milk.

Now, you can get insurance for your cows, or any livestock, from many banks. KCB will help you to insure your cow for a small amount every month. If your cow gets sick, or dies, the insurance will pay the loan repayments for you, so you do not lose any money.

Usually, you will need to get a certified veterinary officer to value your cow. Then the bank will charge you 3.5% of the value of your cow per year to insure it. Then, if the cow dies or gets sick, the insurance will pay you an amount equal to the amount the cow is worth.

For example:
Value of cow: KSh 150,000
Cost of insurance per year: $0.035 \times 150,000 = \text{KSh } 5,250$
Cost of insurance per month: $\text{Ksh } 5,250 \div 12 = \text{KSh } 438$

If you do not insure your cow, and it dies or gets very sick, then the cost to you is the loss of income because you have no milk to sell:

Amount of money made from milk each month: KSh 10,000
Cost of the cow dying or being sick per month: KSh 10,000