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# SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

Report on MSMEs Small Business Development  
and Management Capacity Building Training  
Workshop at Shama Anlo Beach, Elmina and  
Moree

August, 2015

THE  
UNIVERSITY  
OF RHODE ISLAND  
GRADUATE SCHOOL  
OF OCEANOGRAPHY



**Hɛn Mpoano**



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**Citation:** Opare-Addo, J., Smith, N. (2015). Report on MSMEs Small Business Development and Management Capacity Building Training Workshop at Shama Anlo Beach, Elmina and Moree from 17th-29th August, 2015. The USAID/Ghana Sustainable Fisheries Management Project (SFMP). Narragansett, RI: Coastal Resources Center, Graduate School of Oceanography, University of Rhode Island and Central and Western Region Fishmongers Improvement Association. GH2014\_ACT025\_CEW. 15 pp.

**Authority/Disclaimer:**

Prepared for USAID/Ghana under Cooperative Agreement (AID-641-A-15-00001) awarded on October 22, 2014 to the University of Rhode Island and entitled; the USAID/Ghana Sustainable Fisheries Management Project (SFMP).

This document is made possible by the support of the American People through the United States Agency for International Development (USAID). The views expressed and opinions contained in this report are those of the SFMP team and are not intended as statements of policy of either USAID or the cooperating organizations. As such, the contents of this report are the sole responsibility of the SFMP Project team and do not necessarily reflect the views of USAID or the United States Government.

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## ACRONYMS

CEDECOM	Central Region Development Commission
CEWEFIA	Central and Western Region Fishmongers Improvement Association
CLaT	Child Labour and Trafficking
DAA	Development Action Association
DSW	Department of Social Welfare
FoN	Friends of Nation
SFMP	Sustainable Fisheries Management Program
SNV	Netherlands Development Organization
USAID	United States Agency for International Development
WFCL	Worst Forms of Child Labour

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## **1.0 INTRODUCTION**

This report highlights the activities undertaken during the 6-Day Small Business Development and Management Training of MSMEs at Elmina in Komenda- Edina- Eguafo- Aberim Municipal Assembly, and Moree in the Abura- Asebu- Kwaman Kese District in the Central Region and Shama Anlo Beach in Shama District in the Western Region. This activity is under IR. 4: Fisheries Value Chain Improvements and Livelihoods Development. The training was facilitated by SNV.

### **Objective**

- To empower the women to be able to manage their businesses financially
- To reduce post-harvest losses through training in proper fish handling
- To observe good sanitation practices at the landing sites etc...

### **Attendance**

61 women selected from Elmina and its environs (Nyiaye, Terterkesim, Mpoben, Ayisa, Bantoma, Mbofra Akyenim/ Awonakrom), 58 women from Moree, and 45 women from Shama Anlo Beach.

## **2.0 METHODOLOGY**

### **Competencies Based Economies Formation of Enterprise (CEFE)**

Most of the women trained were illiterates and semi –literates so the facilitator used activities to introduce the various topics and Ghanaian language and little English language for the discussions. These were done in groups of four using a participatory approach.

In all, eighteen (18) days were used for the training workshop.

## **3.0 OPENING CEREMONY**

There was an opening ceremony in all the three targeted communities whereby the Executive Director of CEWEFIA who also doubles as Project Director for SFMP gave a welcome address. In her welcome address, she was very grateful and very appreciative for the fact that the participants were enthusiastic about the MSMEs Training Workshop by attending in their numbers. She advised them to take the training seriously since as fish processors they should have the desire to change their life situation. Again, they should know that they were entrepreneurs who should take great advantage of this training as opportunity to improve their lives. Finally, she told them that it was good for them to acquire knowledge and wisdom which would help them to maximize profit in their fish business. Mission and vision of the SFMP were also explained to the participants. At this juncture, the Executive Director asked the trainees to thank the Sponsors who were USAID/GHANA, Coastal Resources Centre of the University of Rhode Island and also corporate with the Resource persons to have fruitful deliberations throughout the training period. She then opened the ground for the start of the Workshop.

The moderator for the Training Workshop gave overview on all what the trainees were going to do for the next six days. The purpose and objectives of the Training Workshop were read to them.

Rules for the Six- Day Capacity Building Workshop for each targeted community were set by the participants themselves.

## **4.0 OVERVIEW OF ENTREPRENEURSHIP.**

The facilitator gave the overview of Entrepreneurship and asked the participants to sit in a form of a circle to begin the main business of the day.

### **4.1 Outcome**

#### **4.2 Exercise 1- Yarn Throwing**

During the first session, participants were taken through the importance of networking in business. An exercise on the snowballing effect was used, participants were made to throw a ball of thread or twine to another and to mention their name and tell a secret of their business when the ball got to them. In the process, a net was created and the facilitator used it to explain to participants how a network was formed.

The question “who do we network with?” was used to help the trainees know how networking was used to strengthen every business. The yarn throwing exercise was also used to help participants introduce themselves and to prepare their minds for the training. In the process, they also learnt the importance of networking. They were instructed one after the other to throw the yarn to any of the participants by first mentioning her name and sharing one of her secrets with the others. This continued till the last participant took her turn. The trainees were then put into groups of four. The facilitator took participants through the following topics;

#### **4.3 The Enterprise Triangle**

#### **4.4 The Entrepreneur (entrepreneurial skills)**

##### **Exercise 2: Tower Building**

Two participants were blindfolded and asked to build towers using match boxes. Other participants were asked to observe and comment later on their progress. The facilitator used this exercise to explain to participants the need to have passion for their businesses and also to be able to study the business environment before making a move.

A small sketch was put up by some of participants to distract the attention of the two blindfolded women from building the towers .This sketch was done to let participants know that every business person must be focused. Distractions must be avoided when doing serious business.

The Enterprise: The participants were taught that enterprise was business and that it was any type of business that was involved in providing goods and services bearing in mind that one was earning profit.

#### **4.5 The Entrepreneurial Environment**

Here, the facilitator used the Enterprise Triangle (Enterprise, Environment, Entrepreneur.) to explain the concept of Entrepreneurship. The participants learned the entrepreneurial competencies that were skills necessary for an entrepreneur to; venture into business,

organize and manage an enterprise and competently realize the goal for which the business was established.

The facilitator then took participants through Personal Entrepreneurial Competencies and personal qualities as the keys to success as an entrepreneur such as:

- Opportunity seeking and initiative
- Persistence
- Commitment to work contract
- Demand for quality and efficiency
- Calculated risk taking
- Goal setting
- systematic planning and monitoring
- Information seeking
- Networking and persuasion
- Innovativeness and resourcefulness
- Independence and self confidence
- Problem solving.

### **Exercise 3: Beads Making;**

The facilitator used the beads making process as group exercise to teach them entrepreneurial competencies. A discussion was done on the characteristics to an entrepreneur's success which were ; decision making ability , visionary or foresightedness , wiliness to learn , planning and the ability to coordinate activities , passion etc..

Participants were made to plan on producing for a contract a number of different beads sizes. They later discussed what went into the planning session.

- Time
- Resources available

This exercise was done twice to highlight the reason why producers fail to produce through improper planning, and also not taking into consideration the above mentioned entrepreneurial competences.

The facilitator took the participants through proper planning when doing business. They were told to consider the following during planning; target or goal , work process , strategy , labour , division of labour , materials , time , production capacity , and finance. Also, in addition, contract specification, quality, quantity, time and size.

### **4.6 The Problem Solving Cycle**

This session covered the following:

- Experience a problem
- Understand the problem
- Define the objectives- what is my goal?
- Elaborate your strategies- how will I achieve it?

- Allocate resources – what materials do I need?
- Take action
- Evaluation – how was it?
- Success or failure
- Information seeking and creativity
- Setting realistic goals in business and their achievement

### **The Activity**

Two participants were blindfolded and made to build a tower using boxes of match spread on a table. The other participants were made to watch as they progressed. One of the participants had it right but the other's collapsed because she was only arranging the match boxes without figuring out the form it would take.

The facilitator enlightened the participants about the effective problem solving. It involved a number of steps outlined below:

- Experience A Problem
- Understand the Problem
- Define the Objectives
- Elaborate your Strategies
- Allocate resources
- Take Action
- Evaluation

### **4.7 Risk and Return**

The facilitator explained to the participants the different types of risk takers:

- Risk averse
- Risk lover
- Risk neutral

### **4.8 Exercise 4 The Dart board Exercise**

Participants were made to select the names of animals written on cards. The exercise was used to put them into groups of six. The participants were asked to select the amount of money they would want to earn on the Dartboard. Participants were then asked to throw a dart from a chosen distance to determine the amount of risk they could take and the return they could derive from it. The higher the risk, the higher the return or loss

## **Marketing**

### **Producing to meet customer needs**

#### **Exercise 5: The Mini Market**

Participants formed groups of four members to represent four companies. Each company was asked to plan on what to produce in an open market. Participants were given cards of items and were asked to produce the items. Some of the participants also played the role of buyers.

After production, the participants were asked to send their products to the buyers. Some of the goods were sold but others remained.

After the exercise, the facilitator asked the women why some of the goods were not sold. Some of the responses are presented below:

- Some of the buyers were arrogant
- Some of the buyers did not need the products
- Some of the buyers already had the product

The facilitator explained that the aim of the exercise was to learn how to determine what customers need. He indicated that the producers in the exercise above produced from guesswork as they did not try to determine the customers' needs before producing.

Participants were then given pictures of customers with needs (a baby, a young girl, a woman and an old man). The participants were then asked to produce items in an open market, selecting their own customers to produce for.

#### **Recap of previous day's activities. (From known to the unknown)**

Participants were asked to say some of things they learned the previous day to refresh their brains. The facilitator quickly took them through some aspects of the topics that were treated the previous day.

#### **4.9 Marketing:**

This is an important part of starting and running a business no matter your product or service. Marketing never stops; all the time when one is running his or her business, one should listen to his or her customers' wishes and sell good products or provide good service.

#### **4.10 Market Research**

The facilitator explained to the participants that Market research was essential before beginning any venture because there was a risk that consumers did need or want the product, did not like it or its packaging and presentation.

#### **Several ways of carrying out market research:**

- Talking to potential customers, asking them what products or services they want to buy , what they think about your competitors.
- Study your competitors' business. Find out about their products or services, e.g. quality design, pricing, how they attract customers.
- Ask suppliers and business friends which goods sell well in their businesses, what they think about their business, what they think about your competitors' products.
- Read newspapers, catalogues, trade journals and magazines to get information and ideas on new products or services.

#### **Recap of the day before and previous day's activities**

The facilitator started the day by asking the participants to say some of the topics treated the previous day. After that he flipped through the topics with them to refresh their minds on what they did the previous day.

### **Exercise 6: The match sticks**

Participants were asked to leave the room. Match sticks were scattered at various places in the room; some in stacks and others were lying individually. Participants were then called back to search for the match sticks. It was realized later that some of the stacked match sticks were still lying where they had been placed. The main lesson from this exercise was that much effort must be put in market search.

### **The Marketing Mix**

The facilitator took the participants through the following:

- Product
- Price
- Place
- Promotion
- Person – personal branding , emotional intelligence

The participants named them the 5 P's. They also learned what went under the 5 P's : product ; quality, size, weight, quantity and taste, price ;competitive, cover costs, person; customer friendly, personal hygiene, personal branding, emotional intelligence, place; environment, hygiene, cleanliness, location, distribution, promotion; make buyers aware, advertising.

#### **Recap of the previous day's activities.**

Before the main business of the day, the participants went through all the topics treated the previous day with the facilitator. The facilitator also asked them some questions on what they revised. During the revision segment, the facilitator asked some of the participants to mention some of the things they learned and could remember.

### **Brainstorming and Idea Generation**

The facilitator explained brainstorming to the participants by a definition which was a tool that was used by teams to bring out the ideas of each individual and present them in an orderly fashion to the rest of the team. In short, it was an ingredient to promote an environment free of criticism for creative and unlimited assessment of options or solution.

Why should a team do brainstorming?

The participants understood that brainstorming helped a team break free of old, ineffective ideas.

Benefits of brainstorming:

- It expands one's thinking to all aspects of a problem or a solution. One can also identify a wide range of options.

- It encourages people to offer whatever ideas come to mind. It helps groups develop many ideas quickly.
- It provides an environment that encourages everyone to offer ideas. All ideas are recorded.

## **Exercise 7: Group**

### **How to generate ideas**

Participants were asked to sit in a circle. The facilitator then asked them to tell the difference between a product and a service (tangibility and intangibility). The facilitator then threw a ball at a participant and asked her to mention any kind of food and to throw the ball to the next person who was also expected to do the same. The ball went round until all the participants had mentioned a type of food. Participants were then asked to write down the unique aspects of the foods they had chosen

### **Creativity and Innovation**

#### **What it takes to be creative:**

The facilitator taught the participants what it took to be creative i.e. Time, Hard work, Mental energy.

On creativity, the facilitator outlined the rules of creativity as

- Be simple,
- Be crazy
- Think outside the box
- Never give up

#### **GROUP WORK**

The participants went into their usual groupings and were given sheets of paper and were asked to join three dots with three lines. After this, they were asked to join six dots with 4 lines. After the exercise the facilitators asked the participants to share their experiences. Most of them had difficulty joining the dots and the facilitator explained that one has to be creative to be able to do that. He added that, an entrepreneur should be able to explore new ways of doing things. Furthermore, the participants learned that for an entrepreneur to be creative, he or she might take certain things into consideration which were as follows: personal entrepreneurial competencies or skills. The rest are ; creativity , idea generation , innovative , planning , opportunity seeking , information seeking , self-confidence , determination , persistence , focus , independent minded , flexibility , hardworking , commitment to work contract , moderate risk taking , calculated risk , learning from failure , decision making, visionary.

#### **4.11 Innovation**

The facilitator took a mirror round and asked participants to look into it and to tell what they saw.

He explained that as an entrepreneur you should be able to DREAM:

- Dare
- Reach
- Embrace
- Achieve
- Motivate

### **Recap of previous Day's activities (from known to the unknown)**

Participants were made to give a brief summary of what took place the previous day. Some practical questions were asked on the fish business they were doing.

### **4.12 Financial Management**

The facilitator gave an overview of Financial Management as well as the Inflows and Outflows of cash.

### **Exercise 8: A case study of a business**

Participants were given a case study of a business where they had to identify which funds went into inflows, outflows and balance. Participants were grouped into four to solve the questions. During presentation, participants were able to identify their mistakes and to correct them on their own.

Participants were introduced to costs, expenditure and expenses they incurred in their fish processing activities. The purpose was to highlight the profit and loss accounts.

### **4.13 Record Keeping, Book Keeping and Accounting Financial Accounting**

The Moderator took the trainees through Financial Accounting, where he explained to them that business consisted of the buying and selling of goods and services. In their fish business, services were offered for sale. For that matter, any business accountant must be skilled at recording, summarizing, and reporting every financial transaction including revenue, expense, and profit.

### **Basic Book Keeping Structure.**

### **Exercise 9: At the Market (role play)**

A participant played the role of a fish seller. A woman bought fish from her and promised to pay back later. The woman went back to pay the money but did not send the right amount which generated into an argument.

After the role play, the facilitator pointed out that, because there was no record keeping, the woman had nothing to show as evidence. What an entrepreneur experiences when no records are kept are as follows; `losses, anger/ fighting, insults, confusion, death, arguments, enemies, loss of customers, court cases, indebtedness, collapse of business, lost revenue. On the other hand, when the entrepreneur keeps records of his or her business, it helps him or her to

manage his or her business well, keeps track of business activities, gain more customers, build trust, give happiness, see truthfulness and avoid arguments.

**Recap of the previous day's activities.**

**Source Documents (when do we issue them, when do we receive them)**

The facilitator presented to the participants commonly used source documents; receipts and invoices. He demonstrated to participants how those documents were used.

- Features of Source Document
- Importance of Source Documents
- Uses of Source Documents (invoice, credit note, debt note, payment voucher, check counterfoil, receipts, bank statement, petty cash voucher, and office memo.
- Inflows and Outflows Document

**4.14 Responses from the participants**

- When you buy things from a Supermarket or Shop
- At the hospital

**The Concept of Costs**

**Job Costing**

**Steps in Job Costing**

**Major Source Documents used in Job Costing Systems**

- Job Cost Record or Job Cost Sheet
- Materials Requisition Record
- Labour Time Record

**Exercise 10: Crown Exercise**

Participants were asked to produce crowns for sale. A buyer came round to buy some of the crowns and left the rest because they were either too small or too big.

**4.15 Fish Quality Control and Processing**

Here, participants were taken through the following:

- Why does fish go bad
- Food poisoning bacteria
- How to control bacteria
- Protecting the fish catch
- The Golden rule for keeping fish fresh

## **5.0 SANITATION**

The participants were taken through how to keep the landing sites clean, personal hygiene and sanitation at the fish processing areas. They were made to understand that the landing beach where fish was landed should not be used for throwing away rubbish and spoilt fish, defecation and washing.

On Personal Hygiene, the facilitator advised the trainees greatly to cultivate the habit of wearing clean clothes, wash their hands with clean water and soap after going to toilet and before handling fish and cover wounds.

Fish equipment must be washed with clean water, soap or detergent. The trainees must use brush to remove all dirt, rinse with clean water, leave equipment to dry naturally, and clean trays with brushes after use.

### **Fish Preservation**

#### **Exercise 11: Fish Salting, Fish Drying and Fish Smoking**

The participants were put into groups of four to describe how they dry fish, salt fish and smoke fish. After the exercise, there was a discussion on the appropriate ways to dry, salt and smoke fish.

## **5.1 FISH STORAGE AND PACKAGING**

Here, participants were taught how to store fish in different ways to add value to fish as well as how they could sell good quality fish to earn more money. We add value to a product to save time, reduce waste, increase profit, have more convenient payment method and better satisfy entrepreneur's customers. Moreover, processed fish should be stored in good conditions: dry, well ventilated, protected against infestation by insects and rats and lastly, not in contact with floor or walls.

## **THE DEPRECIATION TABLE**

### **A. Fixed assets. B. Cost Income Statement/ Profit and Loss Account The purpose of the Income Statement**

Participants were taken through the Depreciation Table. The facilitator explained that it was the wear and tear incurred in fish processing activities. The participants were then taught they should operate the fish processing as a profitable business. A business' revenue minus its expenses equals its profits. When one manages a business, one would receive revenue, the term used to indicate the money one takes in; and one will incur expenses, the cost of the items required to operate the business. The amounts of cedis that remain after all expenses have been paid represent his or her profit.

Terms used in Profit and Loss Account: revenues and sales; expenses and costs; profit and income. Revenue – Expenses = Profit

#### **Exercise 12: Outlining the equipment and tools for fish processing**

Participants were asked to outline equipment and tools used in fish processing such as smoking ovens, baskets, pans, trays. Afterwards, he explained that since these items wear out in the course of time, the processors should always set money aside to purchase new ones to replace the old ones.

## **6.0 CLOSING CEREMONY**

At the end the MSMEs Business Management Training Workshop, there was a closing ceremony for all the three targeted communities where the Executive Director of CEWEFIA gave a closing speech. She took the opportunity to render her sincere gratitude to all the trained MSMEs, the resource persons, and all those who made the training successful. In her word of encouragement to the participants, she advised them to apply whatever knowledge acquired during the six days training in their fish business to avoid post-harvest losses but rather maximize profit on all fish product sold. What would be the essence if those newly trained fish processors refused to put the knowledge acquired into good use in their fish business? It would mean that they had wasted their precious time, energy, efforts, strength and brains for nothing. They would have also wasted the hard won funds provided by USAID-GHANA SFMP for that very important program which other people were fighting but would not get. Last but not least, she stood in to distribute Polo T' shirts, Training Manuals and Certificates of Participation to all the trained MSMEs.

## **7.0 CHALLENGES**

- Some of the participants dropped out in the course of the training because they thought they were going to be trained in order to be given soft loans. Some too, thought they were illiterates and did not see the reason for any training.
- The Training Workshop was organized at the time that there was fish catch that made some of the participants attending the training to be sometimes late because they had to go and buy fish for processing before reporting for lectures. Others too made their young ones represent them, although it was not acceptable, which was also one of the rules they set for themselves on the first day for sanity to prevail at the meeting.

## **8.0 LESSONS LEARNT**

- The trained MSMEs proved beyond all reasonable doubt that being illiterate was not a barrier to upgrade oneself.
- The adoption of the participatory approach for the training workshop developed and sustained the interest of the participants throughout the training periods.
- It takes gradual process in building trust in the constituents.

## **9.0 RECOMMENDATION**

- Fishmongers' engagement should be timely with the fish season.
- Micro-finance project should be introduced to the Trained MSMEs to help them in their fish processing business since most of them are craving for soft loans.

## **10.0 WAY FORWARD**

The participants will be monitored to ascertain how they are applying the knowledge gained from the training and its impact on their fish business.