



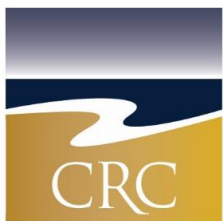
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SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

Business development training for 100 new Micro Small Medium Enterprises



JANUARY-MARCH, 2017



COASTAL
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Daasgift

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Cover Photo: A drama being performed to give a clear understanding of a topic. Credit: Daasgift Quality Foundation.

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SNV: <http://www.snvworld.org/en/countries/ghana>
SSG Advisors: <http://ssg-advisors.com/>

ACRONYMS

CCM	Centre for Coastal Management
CEWEFIA	Central and Western Region Fishmongers Improvement Association
CRC	Coastal Resource Center
CSLP	Coastal Sustainable Landscape Project
DAA	Development Action Association
DFAS	Department of Fisheries and Aquatic Science
DMFS	Department of Marine Fisheries Sciences
DQF	Daasgift Quality Foundation
FtF	Feed the Future
GIFA	Ghana Inshore Fishermen's Association
GIS	Geographic Information System
GNCFC	Ghana National Canoe Fishermen's Council
HM	Hen Mpoano
ICFG	Integrated Coastal and Fisheries Governance
MESTI	Ministry of Environment Science and Technology
MOFAD	Ministry of Fisheries and Aquaculture Development
NDPC	National Development Planning Commission
NGOs	Non-Governmental Organizations
SFMP	Sustainable Fisheries Management Project
SMEs	Small and Medium Enterprises
SNV	Netherlands Development Organization
SSG	SSG Advisors
STWG	Scientific and Technical Working Group
UCC	University of Cape Coast
URI	University of Rhode Island
USAID	United States Agency for International Development
WARFP	West Africa Regional Fisheries Development Program

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INTRODUCTION

The sustainable fisheries management project, a five-year project is in its third year and Daasgift continue to develop fisher folks to improve upon their livelihood. Hundred fish processors in the year were selected to undergo this training, 60 from Akyinmu community in Axim and 40 from Asanta all in the western region.

Terms of Reference

- Total number of MSMEs registered for training
- Week 1, topic - group dynamics,
- Week 2, topic -roles and responsibilities of group leaders/ executives,
- Week 3, topic - importance, formulation and adoption of regulations,
- Week 4, topic - savings culture/savings procedure/savings mobilization,
- Week 5, topic- business plan,
- Week 6, topic - loans procedure,
- Week 7, topic - financial literacy and records keeping,
- Week 8, topic - safety and healthy fish handling,

METHODOLOGY

The methods used for the MSME training were as follows.

Face to face / interactive training: The facilitators used marker boards, flip charts and projector for their teachings and presentations and as well allowed the training session to be more interactive were participants got chance to express their views and ask questions.

Group discussions: Participants were sometimes grouped for assignments and discussion to answer questions asked according to the manual with the help of the facilitator.

Role Play

REPORT ON TRAINING

The lack of business development and management skills among majority of fish processors to expand their businesses and also create an alternative livelihood is an important concern that can be addressed by business management training.

The general objective of the program was to provide business development and management training by educating fish processors to mobilize their own resources through savings and credit activities with a view to improving the socio-economic conditions of the community, their business, community members and creating alternative livelihood.

Some specific objectives of the course include helping participants:

- understand the background, current status and where their organization needs to go in order to accomplish vision and become better developed.
- to be abreast with money management, understanding and adopting a culture to save.
- to become credit worthy.
- to aid the members to know and appreciate the meaning of unified group and its role,
- to assist members to understand why it is necessary to have a leadership committee.
- to help them recognize the role of leadership committee and the different positions involved, to prompt members to define the responsibilities, qualities and mandate of their leaders, to elect leadership committee.
- To help members understand why it is necessary to have regulations.

- to discuss the modalities for the elaboration and adoption of the internal regulation.

The training was organized for 100 new fish processors, comprising 40 from Asanta and 60 from Akyinmu in Axim all in the western region. The 100 processors comprise 99 women and 1 man. The training was attended by majority of its trainees since its commencement in the month of January to the month of March 2017.

Table 1 Total number of MSMEs registered for training

Name of Town	Axim	Asanta	Total
Number of MSMEs registered for training	60	40	100

The following outcomes and impacts were expected as a result of the training received; good record keeping, savings culture, credit worthiness, good business planning, hygienic fish handling and packaging, increased income and marketing skills would be exhibited in the lives and businesses of the 100 fish processors.



Figure 1 Training session at Asanta with Michael Kankam (assistant project officer) leading facilitation



Figure 2 Training session at Asanta with Stephen Swanzy (project officer / M&E) leading facilitation



Figure 3 A trainee (Juana Adjei) allowed to do presentation on one of the courses learnt previously

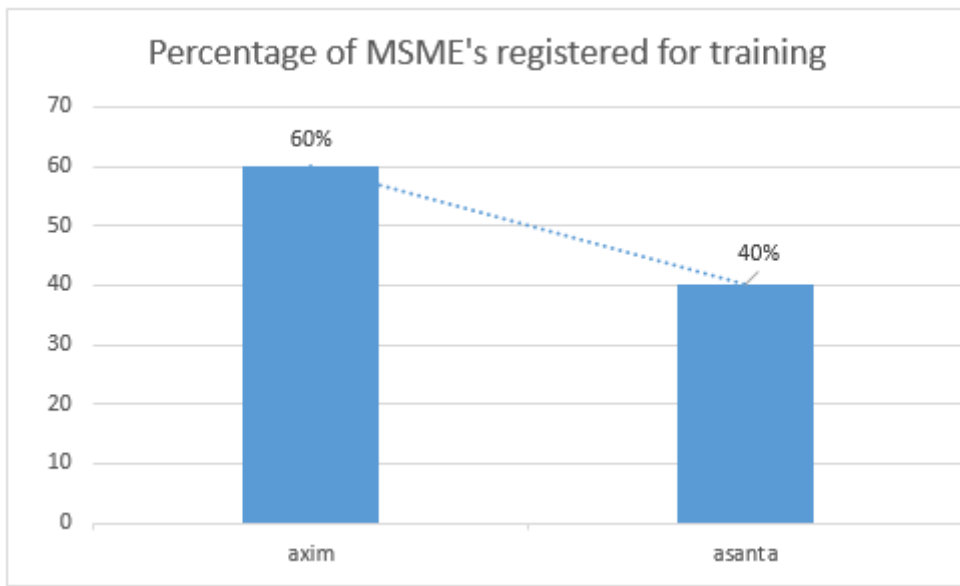


Figure 4 Percentage of MSME's registered for training



Figure 5 A drama being performed to give a clear understanding of the topic

Success Story

About 80% of the entire trainees have been assessed by the credit officer of Daasgift and result proves positive for them to access credit.

Lessons Learnt

- The members respond very well in group activities rather than individual assignments.
- They were committed to longer training period and have asked for more training and still call to find out for the next training even though training has ended.
- Previous trainings in the communities inspired some of the fisher folks to be engaged in the just ended training.

CONCLUSIONS

The training has envisaged financial ideas for establishing their mentality and orientation of their mindset to strengthen their businesses and for community development.

The eight week MSME training was well organized with all the trainees satisfied with lessons taught and knowledge acquired, they also appreciated the avenue of going in for loans and saving in the bank.

The eight-week training program was successfully held in both Axim and Asanta. It was one of the more exciting training programs because it became an eye-opener for the participants on the need to have a business plan.

Leaders were allowed to give their views on the program and to our amazement they wish for us to extend the date.

RECOMMENDATIONS

More such training can be organized to help the fisher folks and enlighten them on certain issues applying to their businesses.

The NGO's engagement in Micro, Small and Medium scale Enterprises should be a continual commitment which should even involve mostly the youth in the coastal regions and more especially youth fisher folks for them to be employable and as a way ease the huge burden on the sea.

NGO's can also improve the venue or centers where community meetings and trainings are held as part of aiding development.

Weekly awards for trainees who were very serious could also encourage the entire group to be more serious to bring absenteeism to zero, the next time such program is organized.

APPENDIX

BUSINESS DEVELOPMENT TRAINING

ATTENDANCE PER PARTICIPANTS

NO.	NAME	Number of Days for Attendance:8	Number of Days Attended	Number of Days Absented
	ASANTA			
1	DORIS BORSAH	8	7	1
2	REBECCA KOOMSON	8	8	0
3	LETICIA ASSAFUAH	8	8	0
4	SARAH AKPOH	8	6	2
5	LETICIA HOMIAH	8	1	7
6	REBECCA ANZE	8	8	0
7	CHARLOTTE ARMOO	8	8	0
8	MARGARET ELLEOY	8	6	2
9	JOYCE ENWOVEN	8	6	2
10	MERCY KWOFIE	8	5	3
11	EZUAH NYAMEKEH TANOE	8	5	3
12	BEATRICE TETTEH ARMAH	8	7	1
13	GRACE CHRISTIAN	8	7	1
14	COMFORT KWOFIE NOAFO	8	6	2
15	JOANA ADJEI	8	7	1
16	SARAH BROWN MANZA	8	3	5
17	HAGAR DUKU	8	8	0
18	COMFORT EBEMBE	8	5	3
19	ELIZABETH KWOFIE	8	6	2
20	THERESAH AMODIN	8	6	2
21	ELIZABETH AWUAH	8	8	0
22	OLIVIA QUAYSON	8	4	4
23	ELIZABETH NAWO	8	6	2
24	JULIANA CUDJOE	8	7	1
25	HANNAH QUANSAH	8	7	1
26	LYDIA ASUBONTENG	8	6	2
27	ROSE BORSAH	8	4	4
28	SUSANA BEWIEKA	8	7	1
29	ELIZABETH COBBINAH	8	6	2
30	MARY ARTHUR	8	4	4
31	TAYI YAABA	8	6	2
32	ABIGAIL KAKU	8	5	3
33	LYDIA AKPABENE	8	8	0
34	MARY AKPOH	8	6	2
35	VICTORIA MAIKAH	8	7	1

NO.	NAME	Number of Days for Attendance:8	Number of Days Attended	Number of Days Absented
36	ELIZABETH AMA NKRUMAH	8	5	3
37	PAULINA MANU	8	6	2
38	FELICIA NKETSIAH	8	6	2
39	THERESAH BAIDOO	8	5	3
40	VICTORIA YOUNG	8	4	4
41	JULIANA ANADJO	8	4	4
42	AGNES BENTUM	8	4	4
43	PHILOMINA ESHUN	8	3	5
44	MERCY MINNAH	8	4	4
45	CECILIA HOMIAH	8	2	6
46	DORITHY MENSAH	8	3	5
	AXIM			
47	MARY ACQUAH	8	5	3
48	MARGARET QUAICOE	8	8	0
49	MERCY ESSIEN	8	6	2
50	BLESSING QUAYSON	8	8	0
51	AMA OTUWA	8	7	1
52	AKOSUA ESSUON	8	6	2
53	AMA MMOABA	8	6	2
54	EMELIA BOTCHWAY	8	7	1
55	VICTORIA ROCKSON	8	8	0
56	EFUA ATTA	8	7	1
57	JULIET ARTHUR	8	8	0
58	NANA AMA ATTA	8	8	0
59	CECILIA ESHUN	8	8	0
60	ELIZABETH DONKOR	8	6	2
61	HELINA ANNAN	8	8	0
62	ELIZABETH ANNAN	8	8	0
63	CECILIA ANTWI	8	3	5
64	HANNAH MENSAH	8	6	2
65	MENA AKOSUA ESSUON	8	8	0
66	GRACE EDUAH	8	7	1
67	HANNAH BAIDOO	8	8	0
68	NANA AMA MENSIWA	8	8	0
69	COMFORT ABBAN	8	4	4
70	SARAH ACHEAMPONG	8	8	0
71	NSUKWA KETSEABA	8	8	0
72	AUGUSTINA ARMAH	8	5	3
73	ARABA KETSEABA	8	8	0
74	EKUA MANSA	8	8	0
75	COMFORT AFFUL	8	8	0
76	ESI KETSEABA	8	8	0
77	MARY BORLOH	8	6	2

NO.	NAME	Number of Days for Attendance:8	Number of Days Attended	Number of Days Absented
78	ELIZABETH QUAICOE	8	5	3
79	ESI EDUFUA	8	7	1
80	AMA KALAWA	8	4	4
81	SANDRA NYIMPAYIE	8	3	5
82	DIANA ABRAKWAH	8	4	4
83	SARAH ACKON	8	7	1
84	ROSE KOOMSON	8	7	1
85	ERNESTINA KWOFIE	8	7	1
86	AMA ADOMA	8	8	0
87	ADWOA ALAGYIRBA	8	8	0
88	EFUA NYAME	8	6	2
89	ELIZABETH APPIAH	8	7	1
90	ELIZABETH GOKEH ANSAH	8	3	5
91	EFUA TAWIAH	8	5	3