SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

Business Skills Training

MARCH, 2017
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Cover photo: Participants from the Business Skill Training. (DAA)
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## ACRONYMS

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Full Form</th>
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<tbody>
<tr>
<td>DAA</td>
<td>Development Action Association</td>
</tr>
<tr>
<td>FtF</td>
<td>Feed the Future</td>
</tr>
<tr>
<td>GNCFC</td>
<td>Ghana National Canoe Fishermen’s Council</td>
</tr>
<tr>
<td>SFMP</td>
<td>Sustainable Fisheries Management Project</td>
</tr>
<tr>
<td>SMEs</td>
<td>Small and Medium Enterprises</td>
</tr>
<tr>
<td>USAID</td>
<td>United States Agency for International Development</td>
</tr>
</tbody>
</table>
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EXECUTIVE SUMMARY

Apart from fishing from the sea, which is predominantly a male activity, all other fishing related businesses are mostly undertaken by women. These women in their daily business activities continue to battle with proper record keeping and costing all inputs in their processing sector. Due to improper record keeping coupled with poor costing of processing inputs it had led to low income and low profit margins of most processors in the country. The situation had made standard of living in the fishing Communities very poor and the children are those that suffer since they go through child labor and trafficking due the hardship of the parents/guardians. In view of the above, DAA under the SFMP trained one hundred and fifty (150) SMEs on business skills advocacy training.
SECTION 1 INTRODUCTION

The role of women in the fishing and fish processing sector is enormous in supporting household income and livelihoods. However, the fishing industry is confronted with many challenges. Central among them is the management of the fishing business itself as a means of generating sustainable income to better their lives. Apart from fishing from the sea; which is predominantly a male activity, all other fishing related businesses are mostly undertaken by women. These women in their daily business activities continue to battle with proper record keeping and costing all inputs in their processing sector. Due to improper record keeping coupled with poor costing of processing inputs, these had led to low income and low profit margins of most processors in the country. The situation had made the standard of living in the fishing communities very poor and the children are those that suffer since they go through child labor and trafficking due hardship.

It is in view of the above that Development Action Association (DAA), under the Sustainable Fisheries Management Project (SFMP) with sponsorship from USAID, came on board to circumvent the situation by supporting some SME’s within selected fishing communities through facilitating Business advocacy training services to equip them with proper record keeping and better ways of costing items and products. The Business skills training took place at Gloriaka Hotel at Winneba junction. In all 150 SME’s were trained. The SME’s were divided into 3 batches for the training. The first batch was trained on the 9th to 10th March, 2017, the second batch 21st to 22nd March, 2017 and 23rd to 24th March, 2017 for the last batch.

1.1 Objectives
- To empower the women to be able to manage their businesses financially
- To reduce post-harvest losses through training in proper record keeping
- To observe good sanitation practices at the landing and processing sites
- To develop good customer relationship etc.
1.2 Expected Outcomes

Expected outcomes of Training included:

- To improve knowledge in basic record keeping.
- To train SMEs on costing and book keeping practices.
- To observe personal hygiene before, during and after processing fish.
- To develop marketing and packaging skills.
- How to create good customer relationship
- How to get good market for the processed fish.

1.3 Attendance

The business skills training was attended by 150 SMEs from Apam, Mumford and Winneba Communities of which 9% were Male MSMEs; while 136 MSMEs were Female SMEs.

SECTION 2 IDENTIFICATION, SCREENING AND NEEDS ASSESSMENT

Before the commencement of the training DAA identified and screened 180 SME’s in which 150 of the SME’s were selected for discussion of the training needs assessment with them. The meeting helped to discuss with the trainees the specific knowledge gaps.

Equally, trainers met and had discussions with DAA field staff to ascertain the training needs of the beneficiaries, in order to help facilitate the design of appropriate interventions in terms of training materials suitable to achieve the goal. The parties also agreed on the training venue, date and time appropriate for the training.

The selected beneficiaries were also screened before final selection, using SME’s identification and assessment tool provided by the SFMP.

The screening exercise took place at Apam, Mumford, Winneba, Akosua Village and Warabeba.

The screening entails vital statistics of the processors, kind of fish processing activities they engage in (smoking, salting, drying, frying etc.), and the type of processing technological methods employed by the processors. Market accessibility and business turnout were also captured in the screening, as well as the capital of the businesses.
<table>
<thead>
<tr>
<th>Name of fish processor Group</th>
<th>Total number of MSMEs Identified and Screened</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dwamaman Co-operative</td>
<td>25</td>
</tr>
<tr>
<td>Apam fish processors Association</td>
<td>16</td>
</tr>
<tr>
<td>ONO fish processors Group</td>
<td>23</td>
</tr>
<tr>
<td>Anomansah fish processors Group</td>
<td>26</td>
</tr>
<tr>
<td>Osakam fish processors group</td>
<td>20</td>
</tr>
<tr>
<td>Norvisi fish processors group</td>
<td>6</td>
</tr>
<tr>
<td>Adom Nnsa fish processors group</td>
<td>26</td>
</tr>
<tr>
<td>Boafo ye Nam fish mongers Association</td>
<td>16</td>
</tr>
<tr>
<td>Osimpam fish processors group</td>
<td>22</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>180</strong></td>
</tr>
</tbody>
</table>

Out of a total number of 180 MSMEs identified and screened, 75% of them smoke fish, 30 of them process salted and dry fish, 10 of them sell fresh fish at the landing beach, while 5 of them are inputs dealers.

**SECTION 3 TRAINING CONTENT**

Prior to the training, the trainers met to discuss the training materials relevant to make maximum impact on the trainees. This was very important since business skills training require proper planning. The participants were provided with key notes as well as reference, files, pens, writing pads etc. in adequate proportion.

3.1 Training Venue and Other Logistics

The training was non-residential for the participants and was conducted for eight hours for the first day, six hours for the last day. The venue was the Gloriaka conference room, which was spacious enough for movement and group exercises. The venue was easy to locate. The training materials were available, in correct specifications and were adequate. Snacks and lunch were also provided.

3.1.1 Organization

The beneficiaries were divided into three batches to enable easy facilitation and active participation. The training was organized by DAA and facilitated by Emilia Nortey, Nii Okaija Adamafio, Madam Lydia Sasu. Supporting facilitators Ibrahim Nassam and Bernard were Vasco Community Liaisons from Apam and Winneba respectively.
3.2 Training Delivery

Workshop Process Opening

The facilitator from Development Action Association, (DAA) Madam Emilia Nortey opened the training session with a welcome address. She went ahead to give a brief background of the Sustainable Fisheries Management Project (SFMP) as a 5-year fisheries food security project funded by United States Agency for International Development (USAID), under the mission’s Feed the Future (FtF) Programme. The project seeks to rebuild targeted marine fisheries stock (small pelagics) such as herrings, mackerel, anchovies and sardinella which are important to local food security; and supports livelihoods through the adoption of sustainable fishing practices. She encouraged the participants to take the training seriously by giving their full attention to the facilitators and asking questions for clarification.

Thereafter, a brief address on the purpose of the training was given and also urged all beneficiaries to see it as a privilege to receiving the training.

After this, the trainers were introduced to the participants and vice versa. During the introduction, their expectations, objectives, likes, dislikes, and ground rules were highlighted.

3.3 Expectations

Participants outlined their expectations of the training in the summary presented below:

- To improve knowledge in business skills.
- To know how to keep proper records.
- How to properly package fish for the market.
- How to make profits on the businesses they do?
- How to identify direct and indirect costs associated with their businesses.
- How to account for business inputs and outputs.
- To learn new skills, help my Business.
- How to create good customer relationship.
- How to get good market for my processed fish.
SECTION 4 METHODOLOGY

The methodology used for the training was combined with participatory Rural/Learning Appraisal method (PRA).

Some of the tools include the following:

- Brainstorming.
- Group discussions and presentations.
- Role plays.
- Experience sharing.
- Group exercises.
- Energizers.

![Figure 3 Participants energizing themselves during the training](image)

SECTION 5. CONTENT OF THE TRAINING

During the training delivery a wide range of subject areas were covered. Participants were taken through the following topics:

- The meaning of Business.
- Business Ideas.
- When has a Business Failed.
- Avoid pitfalls for business collapse.
- The meaning of costing.
- Types of cost.
- Classification of cost.
- Pricing of goods/products and services.
- Profit and Loss analyses.
- Record keeping.
- The meaning of saving.
- The meaning of marketing.
- Key ingredients in marketing.
- Market analyses and good customer relationship.
SECTION 6. TRAINING OUTCOMES

Figure 4 Madam Mercy Frimpong sharing the importance Record Keeping with the participants

Madam Mercy Frimpong, a fish processor from Winneba shares the importance of record keeping with the participants. She said that last year Business Training helped her to improve upon her fish processing business. “I learnt how to keep records on my fish processing business, and I practiced that so now I am able to recall my transaction with customers, creditors and debtors. This helped me to crease profit margins and plan very well for business. I therefore entreat all trainees to practice whatever we learn seriously.”

Figure 5 Traditional Book Keeping by Fish Processors
Madam Grace Bondzie, a fish processor from Apam demonstrating how she keeps her records. “The Business Skills training organised by DAA under the SFMP has helped me to improve upon my customer relationship skills. I can now relate more cordially with my customers than before.”

A fish processor from Warabea, Madam Stella Quartey demonstrated to the participants how she keeps her records although she cannot read and write. She said that the Business Skills training has really helped her to improve upon the way she keeps records on her fishing business. “I now through this training can keep proper records to improve my profit and solve the argument between me and my customers.”
6.1 Training Workshop Evaluation

<table>
<thead>
<tr>
<th>AREA OF EVALUATION</th>
<th>GOOD</th>
<th>NOT SURE</th>
<th>NOT GOOD</th>
</tr>
</thead>
<tbody>
<tr>
<td>The training contents were suitable to my business needs.</td>
<td>141</td>
<td>3</td>
<td>6</td>
</tr>
<tr>
<td>The number of days were suitable for the training</td>
<td>142</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>The trainers/facilitators were effective and explained the modules well</td>
<td>140</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>The venue was appropriate and conducive</td>
<td>129</td>
<td>8</td>
<td>13</td>
</tr>
<tr>
<td>I am confident of putting into practise the things I have learned from this training.</td>
<td>141</td>
<td>5</td>
<td>4</td>
</tr>
</tbody>
</table>

From the Training Evaluation Table, 95% of the participants indicated that the training contents were suitable for their fish processing business, 2 participants were not sure if the training contents were suitable to their business needs; while 4% of the participants said that the training contents were not suitable for their business needs.

With the number of days for the training, 142 participants evaluated that the number of days were suitable for the training, 3% of them were not sure if the number of days were suitable for the training or not, while 3% evaluated that the number of days for the training were not suitable.

140 participants were satisfied with the facilitators as well as effectiveness of the facilitators in explaining the training modules to them. Four (4) participants were not sure of the effectiveness of the facilitators or the modules, while 4% of the participants were not satisfied with the facilitators as well as the training modules.

Also 86% of the participants trained evaluated good for the venue being conducive for the training, 5% of the participants were either satisfied with the venue or not, 9% of participants evaluated that the venue was not conducive for the training.

From the 150 participants trained, 141 of them confidently evaluated that they will put into practise the things they had learned from the training, 5 of them were not sure whether to practise things learned from the training or not, while 4 of the trained participants will not practise things learned from the training at all.

**SECTION 7. CONCLUSION**

7.1 Challenges

The training Workshop was organized at the time that there was fish catch; that made some of the participants attending the training to be late sometimes, others too made their young ones represent them although it was not acceptable.
7.2 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 period.
- It takes gradual process in building the trust in the constituent.

7.3 Recommendations

- Fish processors engagement should be timely with the fish season.
- Micro finance project should be introduced to the trained SMEs to help them in their fish processing businesses, since most of them are craving for soft loans.

7.4 Way Forward

The participants will be monitored to ascertain how they apply the knowledge gained from the training and its impact on them.