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# SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

## MSME Training Report: Eight Week MSME Training For Ankobra, Axim And Shama Fisherfolk



2015



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## **Acronyms**

CEDECOM	Central Region Development Commission
CEWEFIA	Central and Western Region Fishmongers Improvement Association
CLaT	Child Labor 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 Labor

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## OBJECTIVE

The objective of the program is to mobilize resources through savings, financial management, planning and credit activities with a view to improving the socio-economic conditions the community members for diversified livelihoods.

## INTRODUCTION

In line with Daasgift-led fisheries value chain improvement and livelihoods in Western Region focusing on Ankobra and Pra estuary, an 8- Week MSME Training has been organized in the three towns namely; Shama (Apo and Bentsir), Axim (Brewie and Fisheries) and Ankobra (Catholic School). The training focused on eight topics, that were developed from a Training Needs Assessment conducted for selected MSMEs in the three towns. A training Manual was also developed and used as a guide by the facilitators for the entire duration of the program. Three days were allocated in every week, that is, Tuesdays (Shama-Apo), Wednesdays (Shama- Bentsir and Axim-Brewie and Fisheries) and Thursdays (Ankobra).

Generally, the weekly training programme began with a brief orientation of the project and its objectives. Participants in all the venues were also taken through the contents of the " SFMP song sheet". A reminder of the topic treated on the previous meeting is normally done to enable participants be abreast with all the topics. Facilitation was also made easier with pictures and diagrams, which contributed to smooth and efficient running of the class. In order for the class to become lively, time was allowed for quick energizer by the class organizers. Time was also allocated for questions and contributions on the various topics. Attendance register was also used to monitor participants for the training programme.

A total of 204 MSMEs participated in the program with good representation among the three communities (Table 1 and Figure 1)

**Table 1 Total number of MSMEs registered for training**

Name of Town	Axim	Shama	Ankobra	Total
Number of MSMEs registered for training	81	55	68	204

## Percentage of MSMEs registered for training

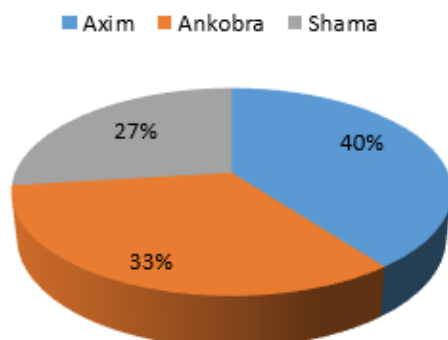


Figure 1 Percentage of MSMEs registered for training



Figure 2 Community Development and Micro Finance Services

### CURRICULUM PLAN

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.

Beneficiaries of Inputs after the training.

## **METHODOLOGY**

**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.

## **ACTIVITIES AND RESULTS**

### **WEEK ONE**

The first week training Program was organized on 4<sup>th</sup>, 5<sup>th</sup> and 6<sup>th</sup> August, 2015 in three towns namely Shama, Axim and Ankobra. The first program was held in Shama on 4<sup>th</sup>, followed by Axim and Shama on 5<sup>th</sup> and Ankobra on 6<sup>th</sup> August, 2015.

During the first week, participants shared their expectations for the training programme. They expected that at the end of the entire training programme, they should acquire knowledge in the following;

- Knowledge in packaging.
- Knowledge in savings.
- New skills in smoking.
- Improvement in financial management skills.
- Alternative livelihood skills.
- Knowledge in customer service.
- Business management skills.
- Improvement in financial literacy.

The first week of the training also took participants through group dynamics. Some characteristics such as open communication, understanding, unity, team work, tolerance and respect for one another were encouraged to be part of participants so as to ensure a smooth and efficient running of the training.



**Figure 3 Training sessions in some of the venues (Ankobra and Shama)**

***Objective***

- To take participants through group dynamics.
- Appoint class leaders and organizers who will see to the smooth running of the class.
- To seek the general expectations of the fish processors as far as the training is concerned.
- To set ground rules for the training program.

***Expectation of participants***

The program sought the general expectation of the trainees. At the end of the entire training program, trainees expect that knowledge and skills in the following areas would have been acquired:

- Knowledge in packaging.
- Knowledge in savings.
- New skills in smoking.
- Improvement in financial management skills.
- Alternative livelihood skills.
- Knowledge in customer service.
- Business management skills.
- Improvement in financial literacy.



**Figure 4 Some of the trainees sharing their expectations**

***Group dynamics/roles***

Trainees were taken through some characteristics that are required of a group in order for it to progress. The following were issues considered for discussion:

- Team work.
- Tolerance.
- Unity and oneness.
- Easy to approach one another.
- Understanding.
- Open communication.
- Respect for one another.
- Common goals/shared values.



**Figure 5 Trainees being taken through group dynamics**

### **Ground Rules**

Ground rules were also set out by the trainees, to guide them through the entire training program. These rules were agreed by the trainees to be followed strictly during training sessions.

- No absenteeism without the necessary permission.
- No lateness.
- All phones must be switched off or put on silent.
- No movement during training sessions.
- Contributions in class must be encouraged.
- Permissions and complaints.

The trainees were charged to take the training program serious and adhere to the ground rules, as well as encouraged to be present at the meeting place when the time is due. They were also advised to maintain cordial relations with each other so as to make the training program a successful one.



**Figure 6 Group leaders (Shama and Ankobra) giving a word of advice to their colleagues on the need to take their lessons serious.**

### **Lessons Learnt**

The week one training gave the participants an insight on group dynamics. Trainees saw the need to tolerate one another as they pursue a common agenda. They shared their joy for being part of the training.

### **WEEK TWO**

The week two training programme was for the election of group leaders and executives who were charged to see to the smooth running of the training programme. It also enabled participants to know the various leadership positions available and to decide on whom to vote for during election of the group leaders. The election of group leaders commenced soon after the positions available to be contested for was made known.

A Senior Business Advisor from Business Advisory Center (B.A.C) Shama was present on day one at Shama-Apo. He addressed the group and explained that the district assembly was aware and interested in the training and that they will take the participants through the technical aspect of the training.

The second week training program was organized on the 11<sup>th</sup> 12<sup>th</sup> and 13<sup>th</sup> of August 2015.



**Figure 7 Trainees listening attentively and taking notes (Ankobra)**

**Objective**

- To take participants through roles and responsibilities of group leaders/executives.
- To bring to the knowledge of participants, the various leadership positions in a group.
- To help them decide on whom to vote for during the elections which were conducted soon after the class.



**Figure 8 Participants being taken through the week's topic (Shama, Ankobra and Axim)**

### ***The Various Leadership Roles in A Group***

The participants outlined a number of leadership positions, roles and qualities necessary in the administration of a group. The following were shortlisted for discussion:

The president:

- Assumes leadership of the group.
- Ensures the progress of the group.
- Represents the group to outsiders/ non- members.
- Resolves conflicts in group.
- Ensures the internal rules/ regulations are respected and adhered to.
- Must be honest, intelligent, reliable and dynamic.

The secretary:

- Gives accurate reports.
- Be well informed about group.
- Take minutes at meetings.
- Send invitations for meetings.
- Report group operations to relevant field officers.
- Capable of reading and writing, intelligent, attentive, regular and punctual at meetings.

The treasurer:

- Keeps record of monetary transactions.
- Ensures the security of group's fund.
- Keeps an approved amount for emergencies.
- Must use group fund for approved transactions and avoid embezzlement of group's fund.
- Must be able to count and calculate money.
- Must be honest, reliable and conscientious.

The organizing secretary:

- Mobilize members for meetings, events, etc.
- Ensure meeting place is in order.
- Collects fines where applicable.
- Must be energetic, smart, reliable, punctual and regular.

The trainees were encouraged to use the knowledge acquired and the criteria they outlined in the election of the group leaders; to vote for people competent to help them achieve their group objective.



**Figure 9 Elected group leaders/ executives being applauded (from left: Executive Director of Daasgift, The group president, treasurer, secretary and organizer; Axim- Fisheries)**

Mr. Amponsah together with a colleague from Business Advisory Center (B.A.C) Shama, were present on day one at Shama-Apo. He addressed the group and explained that the district assembly was aware and interested in the training and that they will take them through the technical aspect of it.



**Figure 10 Mr. Amponsah from B.A.C addressing the class at Shama- Apo**

***Lessons Learnt***

Participants recognized the need for them to have leaders who will see to the smooth running of the training sessions. They were also keen on maintaining a decent record as one of the efficient and well organized class, which they said, will depend largely on the performance of their leaders. Therefore, they were happy to be involved in the election of class leaders.

**WEEK THREE**

The third week training program was organized by Daasgift on the 25<sup>th</sup>, 26<sup>th</sup> and 27<sup>th</sup> of August 2015.

The topic considered for week 3 was importance, formulation and adoption of regulations and to bring them to the knowledge of the importance that the group stands to gain when it has its own regulations as well as to formulate and adopt regulations which would serve as a binding document for the organization and maintenance of the group's activities.



**Figure 11 Training sessions in Axim and Ankobra**

**Objective**

- To take participants through the importance, formulation and adoption of regulations.
- To bring them to the knowledge of the importance that the group stands to gain when it has its own regulations.
- To formulate and adopt regulations which would serve as a binding document for the organization and maintenance of the group's activities.



**Figure 12 Training sessions in Shama**

**Lessons Learnt**

The trainees understood the importance of regulations and so shared their joy after the week three training program, saying, they were very much delighted, having been able to formulate and adopt their own regulations which would guide.

**WEEK FOUR**

The fourth MSME Training Program was organized on 1st, 2<sup>nd</sup> and 3<sup>rd</sup> September, 2015 in three towns namely Shama, Axim and Ankobra. Day one was held in Shama on 1stand day



two on the 2<sup>nd</sup> September in The topic treated for the week was savings culture/savings procedure/savings mobilization.

The fourth week training took the trainees through the culture of savings, savings procedure and savings mobilization, so as to help participants understand the various steps that a person can take to make a successful savings plan and also highlighted the importance and the advantages of savings. It was an interactive session whereby participants shared ideas on how to make a successful savings plan



**Figure 13 Some of the group members making contribution to the topic (Axim, Ankobra and Shama)**

### **Objective**

- To take the trainees through the culture of savings.
- To help participants understand the various steps that a person can take to make a successful savings plan.
- To highlight the importance and the advantages of savings.

### **Importance of savings**

The trainees learnt the importance of savings, some of which were mentioned as follows;

- It allows one to meet your basic household needs such as buying food and clothing for yourself as well as members of the family.
- Savings increases one's future potential to spend.
- Prepares you to meet emergencies and unforeseeable events.
- Allows you to pay yourself before paying anyone else.
- It sends signals to financial institutions that you have the capacity to repay their loan.



**Figure 14 (Left) Trainees making contributions to the topic. (Right): Participants engaging in an energizer**

### ***Lessons Learnt***

After the training, the common misconception that savings is made after expenses are accounted for was removed. Group members in Shama made an agreement to commence a group saving scheme as soon as possible.

### **WEEK FIVE**

The fifth week training was organized on the 8<sup>th</sup> 9<sup>th</sup> and 10<sup>th</sup> of September, 2015.

The topic for the fifth week was on business plan. The topic was to enable participants understand the need to have a business plan and to highlight the uses of a business plan and the advantages that could be derived from developing a business plan. It was also developed to help participants develop a simple business plan.

### ***Objective***

- To enable participants, understand the need to have a business plan.
- To help participants to develop a business plan.
- To highlight the uses of a business plan and the advantages that could be derived from developing a business plan.



**Figure 15 Training sections in Shama, Axim and Ankobra**

***Lessons Learnt***

The trainees were able to learn the steps involved in the development of a simple business plan. Some of the view shared after the program was that, prior to the training, they were ignorant on the need to have a business plan which they revealed, could have taken their business some steps further. Based on that revelation, the participants were given a template and charged to develop a simple business plan for presentation.

**WEEK SIX**

The sixth MSME Training Program was organized on the 15<sup>th</sup> – 17<sup>th</sup> September, 2015 in three towns namely Shama, Axim and Ankobra.

The topic discussed in week six was on loan procedure. It enabled participants understood the concept of loans and the importance as well as the factors to consider in deciding to take a loan and the implications of borrowing.



**Figure 16 Training sessions in Axim and Shama**

***Objective***

The objective of the week six training program was to enable the trainees understand:

- The concept of loan.
- The importance and uses of loans.
- Factors to considering deciding to take a loan and the implications of borrowing.

***Topic Discussion***

There was a discussion by the trainees on the definition of loan, which was explained as money borrowed for use and repaid to the owner being individual, group or financial institution, after a defined time in the future, usually with interest or a fee charged for the use of the money.



**Figure 17 Participants engaged in an energizer**

### ***Lessons Learnt***

The lessons learnt by the participants at the end of the training program were the following:

- A loan is not a gift, there is commitment to repay according to the agreed terms.
- Understand the key components of the loan before signing for it.
- Avoid multiple loans as this can lead to indebtedness.
- Only take a loan when you are sure of the reliability of source of repayment.

### **WEEK SEVEN**

Week seven MSME Training Program was organized on 22<sup>ND</sup>, 23<sup>RD</sup> and 25<sup>TH</sup> September, 2015 in the various towns namely Shama, Axim and Ankobra.

The topic discussed in week seven was records keeping and financial game. The session also gave participants an insight into how to manage finances and the need for records keeping and continuous recording of transactions. This was also an interactive session in which participants were made to mention some of inflows and outflows and how to manage these in separate portfolios.

### ***Objective***

The objective of week seven training program was to:

- Enable participants acquire knowledge in how to manage finances.
- Help participants recognize the need for records keeping and constant recording of transactions.



**Figure 18 Training sessions (Axim, Shama)**

***Topic discussions***

Participants were allowed to mention some examples of inflows that give life to their businesses. With the aid of diagrams participants were taught how to manage inflows and outflows properly to ensure that their businesses thrive all year round. The participants were also taught how to keep proper records by recording daily transactions in their appropriate portfolios.



**Figure 19 Facilitator and trainee in a short skit on the topic being discussed**

***Lessons Learnt***

At the end of week seven training, participants understood the importance and the need to keep records on business transactions and also to keep an eye on business outflows so that the direction of the finances of the business could be kept on track.

## WEEK EIGHT

The week saw the participants learning new ways of handling fish in a healthy manner which are expressed as follows. They realised the implications for the failure to handle fish in a healthy manner.

When working with fish it is important that appropriate handling and storage are used to reduce the risk of food-borne illness and ensure a quality product. You cannot see the harmful bacteria on the fish so you must handle it as if it is present. Salmonella and E. coli are bacteria that can cause food-borne illness and are sometimes found on fish. Follow the guidelines below to ensure safety against food-borne illnesses when handling fish.

### ***Contamination Prevention***

**Cleanliness:** A clean working environment is essential in the prevention of contamination when working with fish. Be sure to wash hands thoroughly before and after handling raw fish. The work area, cutting boards, and utensils must be thoroughly cleaned with hot soapy water after being exposed and should not be used for other foods until properly cleaned. This will prevent cross contamination of bacteria from the fish to other foods.

When working with other foods at the same time as preparing and cooking fish, be sure to use different utensils for each food. Do not use the same platter for cooked fish as was used for the raw meat, unless it has been properly washed and dried before using. If any preparation of the fish is done on a cutting board, it should be thoroughly scrubbed with hot soapy water after each use and periodically cleaned with a bleach solution consisting of 1 tablespoon of bleach per gallon of water.

**Handling Market Fish:** Fresh or frozen fish should be purchased just before leaving the market so it is exposed to unsafe temperatures for as short a time as possible. It should be placed in a plastic bag to prevent any leakage from contaminating any other foods. Bring a cooler along to store the fish in while traveling home or pack the fish in ice. To maintain the quality of the fish, it needs to be kept at a temperature under 40°F. Do not allow the fish to set in a hot vehicle for any length of time unless stored properly. After purchasing it should be taken home and refrigerated as soon as possible.

### ***Lessons Learnt***

- 1. Fishes should never be put on the bare ground.
- 2. Platform or boards need to be used for cutting large fishes.
- 3. Aprons and scarfs need to be put on when smoking.
- 4. Utensils need to be washed with soap and hot water thoroughly as well as hands.
- 5. Working environment need to be kept neat at all times.

## **BENEFICIARIES OF INPUTS**

Daasgift has supported 23 MSMEs with inputs to aid in their business operations.



**Figure 20 Beneficiaries of MSMEs display inputs supplied after successfully completed 8 weeks of Business Development Training at Shama-Bentsir.**

## **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 all the three towns; Axim, Shama and Ankobra. It was one of the exciting training programs because it became an eye-opener for the participants on the need to have a business plan. The training was well organized in all the venues.

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

## **RECOMMENDATIONS**

More of 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.