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# SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

## VSLA Refresher Training Report



FEBRUARY, 2018

THE  
UNIVERSITY  
OF RHODE ISLAND  
GRADUATE SCHOOL  
OF OCEANOGRAPHY



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*The Coastal Resources Center*

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*Ghanalinks.org*

<https://ghanalinks.org/elibrary> search term: SFMP

*USAID Development Clearing House*

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**Cover photo:** Participants witnessing a VSLA savings meeting at Ankobra Sanwoma (Credit: Hen Mpoano)

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Resonance Global: <https://resonanceglobal.com/>  
SNV: <http://www.snvworld.org/en/countries/ghana>

## **ACRONYMS**

CRC	Coastal Resource Center
CSLP	Coastal Sustainable Landscape Project
DQF	Daasgift Quality Foundation
HM	Hen Mpoano
SFMP	Sustainable Fisheries Management Project
URI	University of Rhode Island
USAID	United States Agency for International Development

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## **SECTION 1: BACKGROUND**

Hen Mpoano, under the Sustainable Fisheries Management Project (SFMP) sponsored by the United States International Development Agency (USAID) and implemented by the University of Rhode Island Coastal Resources Centre (URI-CRC), is working at the Ankobra River Estuarine and Mangrove ecosystem to integrate community fisheries management and resilience plans. During SFMP Fiscal year one, a climate vulnerability assessment for the Ankobra estuarine communities and mangrove ecosystem was conducted. After the assessment, it was revealed that, these communities- Sanwoma, Ajomoro Eshiem, Eziom, Adelekezo and Kukuavile- are made vulnerable by their high dependence on the natural resources for food and income, as well as lack of effective natural resource management practices at the community level. There was the need to organize members of these communities to empower them to manage their natural resources.

One way to do this was the introduction of the Village Savings and Loans Associations (VSLA). The VSLAs are self-selected groups of 15 to 25 persons whose capacities have been built to be able to mobilize savings to increase household security; provide opportunity for loans for additional livelihoods and other investments e.g. School fees and create a social fund for relief of members experiencing emergencies e.g. sickness

Hen Mpoano established two VSLAs at Ajomoro Eshiem and Adelekazo as part of the early actions to organize these community members into groups to develop the attitude of savings and build community cohesion to manage their natural resources. In year three, Daasgift Quality Foundation (DQF) also formed 2 additional associations in Kukuavile and Eziom. During the fourth year of the project implementation, however, the supervision of all the 4 associations was entrusted to Hen Mpoano.

A monitoring visit to the communities revealed that some of the VSLAs were not functioning; procedures in conducting meetings were not followed, laid down rules in their constitutions were flouted, and some of the groups even had no constitution at all. As a result of these reasons, a two-day refresher training was organized to refresh the various groups on the VSLA procedures, share experiences and challenges and the way forward for the groups.

### **1.1 Workshop Objectives**

The objectives of the workshop were to:

- Train participant on VSLA Modules
- Share experiences and challenges faced by the various groups
- Way forward for the various groups

### **1.2 Expected Outcomes**

Expected outcomes of the workshop included:

- VSLA members refreshed on VSLA procedures
- Experiences and challenges of the various shared and addressed.

## **SECTION 2: WORKSHOP METHODOLOGY**

The two-day VSLA refresher training was organized at Wantapa Hotel at Esiama in the Western Region of Ghana from the 5<sup>th</sup> to the 6<sup>th</sup> of February, 2018. A total of 20 participants (9 males and 11 Female) from the four SFMP VSLA groups were trained. The participants comprised selected leaders of each of the groups (Chairperson, Secretary/Record keeper, the Box keeper and Money Counters) and some active members.

The training method was based on structured learning experiences, group/plenary discussions, role plays, group exercises and field learning. The workshop was facilitated by Adiza Ama Owusu, Alex Amoako and Emmanuel Obeng Dekyi, all Staff of Hen Mpoano. The course materials used included the standard VSLA programs guide manual and other supporting materials. Topics treated include the following;

- Group leadership and elections
- Development of policies and rules for social fund, share-purchase/savings and credit activities.
- Development of Association constitution
- Record keeping and first share purchase/savings meetings
- First loan disbursement meeting
- First loan repayment meeting
- Share-out/action-audit and graduation
- Team building
- Leadership skills and conflict management.

## SECTION 3: WORKSHOP PROCEEDINGS

### 3.1 DAY 1

Adiza Ama Owusu welcomed all the participants to the training workshop and commended them for their active participation and contribution to the attainment of the SFMP goal. In her welcome statement, she reiterated the goal of the SFMP project and the need for everyone to continue to play their role in the achievement of a sustainable fisheries sector. She took participant through the objective of the training and what the learning outcome will be. She then introduced participants to the VSLA concept.

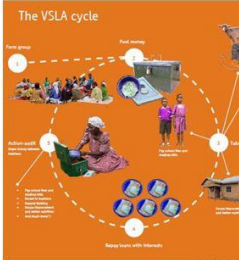

<p><b>THE VSLA CONCEPT</b></p> <ul style="list-style-type: none"> <li>• Started by CARE international in 1991</li> <li>• Reaching approximately two million very poor people in 22 countries</li> <li>• A Village Savings and Loan Association (VSLA) is a group of 10 - 25 people</li> <li>• Who save together and take small loans from those savings.</li> </ul>	<p><b>THE VSLA CONCEPT</b></p>  <ul style="list-style-type: none"> <li>• VSLAs are member-managed</li> <li>• Members save through the purchase of between 1 – 5 shares service charges).</li> <li>• All members have the right to borrow up to a maximum of 3 times the value of their shares</li> <li>• The monthly service charge for loans is determined by the members at the beginning of the Cycle</li> <li>• Loans are taken and repaid once every 4 weeks.</li> <li>• All loans should be repaid within a maximum of 12 weeks during the first cycle.</li> </ul>
<p><b>THE VSLA CONCEPT</b></p> <ul style="list-style-type: none"> <li>• The success of VSLA depends on             <ul style="list-style-type: none"> <li>– Discipline</li> <li>– Strict adherence to procedures</li> </ul> </li> </ul> 	<p><b>THE VSLA CONCEPT</b></p> <ul style="list-style-type: none"> <li>• VSLAs are member-managed</li> <li>• Members save through the purchase of between 1 – 5 shares service charges).</li> <li>• All members have the right to borrow up to a maximum of 3 times the value of their shares</li> <li>• The monthly service charge for loans is determined by the members at the beginning of the Cycle</li> <li>• Loans are taken and repaid once every 4 weeks.</li> <li>• All loans should be repaid within a maximum of 12 weeks during the first cycle.</li> </ul>

Figure 1: Slides from presentation on the VSLA concept



The basic principle of the Village Savings and Loan (VSL) system is that members of a self-selected group voluntarily form a VSLA and save money, through purchasing shares. The savings are invested in a loan fund from which members can borrow, repaying with a service charge added.

### **3.1.1 Introduction to VSLA Modules**

For any VSLA to succeed in its operations there is the need for the group to be very disciplined and strictly adhere to the VSLA procedures. During the first day of the training workshop, participants were taken through the first four modules a group needs to go through before they can successfully start with their savings activities.

#### **3.1.1.1 Module 1: Group naming leadership and elections**

This is the first module every group is introduced to. It is the stage the group is named and leaders (management committee) elected to steer the affairs of the group. The leadership positions include; chairperson, record keeper, box keeper and two money counters. Participants were refreshed on their specific roles and responsibilities to reinforce their duties. They were also taken through the election process.

#### **3.1.1.1.2 Module 2: Development of policies and rules for social fund, share-purchase/savings and credit activities.**

This module introduced participants to the social fund and the loan fund. It explained the purpose and the importance of these two funds. Members decide on the minimum amount of money (share value) that each member can save during each meeting. The usefulness of credit, the criteria and terms and conditions to access loans were all explained to participants.

#### **3.1.1.1.3 Module 3: Development of association constitution**

The constitution development spells out and defines the goals and purpose of a VSLA, specifies who governs the association and states how the people who govern the VSLA get their authority. The constitution also specifies election procedures; describes the policies that relate to the social fund, share-purchase/savings and lending and how the association shares out its money at the end of the operating cycle.

#### **3.1.1.1.4 Record keeping and first share purchase/savings meetings**

This module explains how to keep good records and the procedure to carry out a successful savings meeting. Participants were taken through the various steps including sitting arrangement, constitution memorization and recital during each meeting and how the management committee manages a savings meeting.

### First share-purchase/savings

**Step 1:** The FO seats everyone in place, facing the Management Committee, with the Money-counters sitting on a mat in front of the Committee table (if the Association has provided a table).

**Step 2:** Each Key-holder is given all the keys to his or her lock and told to keep them in a safe place, bringing only one to each meeting. (S)he is told that she must never let anyone else have any of the spare keys but must send the key to the meetings with another member if, for any reason (s)he is unable to attend a meeting.



**Step 3:** The FO then explains to the General Assembly that from now on (s)he is only there to support the Management Committee, which is now in charge of meetings.

**Step 4:** The Chairperson calls on the Key-holders to open the box and the Record-keeper takes out the passbooks. The Record-keeper reminds everyone that they have been given a number and says that (s)he will call each person up and help them to prepare their passbook. Each member is called up by number, in turn and their names and their number are written on the cover of the passbook, along with the name and number of the Association and the value of a single share.

**Step 5:** The Committee conducts a share-purchase/savings meeting as per the steps laid out in Table 4.6 from the previous meeting.

**Figure 2: Steps involved in a savings meeting**

Participants were engaged in a group exercise to put all that they had learned into play. They formed an Association, elected their management committee and conducted a savings meeting.



**Figure 3: Participants conducting a savings meeting in an exercise**

### 3.1.2 Team Building

For every group/ association to function well, there is the need for coordination and team work from the members. Although every group might be faced with some form of challenges, it takes teamwork to overcome them. Participants were engaged in a team building exercise (tower building) to learn the values that keep a team together to work towards a common goal.



**Figure 4: Participants engaged in a tower building exercise**

After the exercise was completed, the lessons learnt by the participants about effective team building include;

- Communication
- Role play and division of labour
- Respect and tolerance of each other's views
- Sharing of ideas
- Unity
- Perseverance
- Adaptive learning
- Love
- Trust
- Capacity building
- Resource management
- Complementing each other's skills

### **3.1.3 Challenges**

Members shared challenges being faced by their various groups and ways in solving these challenges were discussed. Some of the challenges faced by the various groups include;

- Low attendance and lateness to meetings. Some members refuse to attend the weekly meetings, but still send their monies for saving.
- No constitution for the Eziom and Kukuavile VSLAs to govern their savings and loan activities
- Funerals and other social gatherings sometimes affect regular meetings
- Existing members do not recite constitution during meetings and do not brief new members making it difficult for new members to understand the rules and regulations governing the association

- Adelekazo group could not agree on a share value after their second share-out and hence have different share-values which will affect their share-out when the cycle ends
- Eziom group decided to stop giving loans to members because they were having problems with loan repayment
- Members find it difficult to make contributions during the lean periods.
- Need for financial literacy training

## 3.2 DAY 2

### 3.2.1 Field Trip to Sanwoma

Day two of the training workshop began with a field visit to one of the Coastal Sustainable Landscape Project (CSLP) VSLA groups (Nkabom VSLA) at Ankobra Sanwoma in the Western Region. This peer-to-peer meeting was organised for the participants to witness how the Nkabom VSLA group conducted their savings activities, to encourage, learn and also share experiences from their various groups. Some of the questions discussed spanned from, their constitution, loans disbursement and repayment, social fund benefits among many others.



**Figure 5: Participants witnessing the Nkabom VSLA group as they conduct their savings**

### 3.2.2 Leadership and Conflict Management

Participants were also taken through leadership skills and conflict management to appreciate the importance of conflict within a group and how they can manage conflicts as leaders when they arise in their various groups.

Topics treated under leadership included;

- Definition and explanation of a leader and leadership
- Types of leaders

- Leadership styles
- Qualities of a good leader.

Participants also learnt about:

- The term conflict and its explanations.
- Importance of conflict and understanding conflict
- Types of conflict
- Causes of conflicts.
- Conflict management/ ways of addressing conflicts.

### **3.2.3 Continuation of the Introduction to VSLA Modules**

Participants were then taken through the other three modules a group needs to go through before they can share-out successfully.

#### **3.2.3.1 Module 5&6: Loan disbursement and repayment meeting**

This module spells out all the conditions and requirements a member needs to know before he/she can take a loan. It also details out the repayment method and how it is recorded in member's passbooks. Participants were advised at this point to adhere strictly to the conditions for loan taking and repaying to avoid confusion and conflict within the groups.

#### **3.2.3.2 Module7: Share-out/action-audit and graduation**

This module details out how the loan funds are allocated to members proportionately based on the interest the group has been able to accumulate at the end of the cycle. Participants were shown how to calculate the amount of money due each member, based on the amount saved and also the interest the group has been able to accumulate.

They were made to understand that; the social fund is not shared-out. The social fund belongs to the association and it may be distributed at any time, in equal amounts to all members (because they have all contributed the same amount), however, any distribution of funds from the social fund must not be confused with the share-out of the association's loan fund.

## **SECTION 4: CONCLUSIONS**

Participants appreciated the need to adhere strictly to the VSLA procedures if their groups are to function well. They came to the realization that if their groups would be effective and sustained for a longer period, both the management committee and the general assembly must all take responsibility to work together as a team. Participants were encouraged to train members of their groups on the knowledge acquired from the training. It was agreed that, constitutions will be developed for the groups without one. Groups with the constitution were also advised to read it out during each meeting for all members to understand the laid down rules governing the association. Facilitators informed participants there will be more follow-up monitoring of the various groups to ensure all the procedures learnt at the training workshop are being followed.

## APPENDIX

# GHANA SUSTAINABLE FISHERIES PROJECT PARTICIPANTS ROSTER INFORMATION

Required in English

Please Print

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**ACTIVITY:** VSLA REFRESHER TRAINING WORKSHOP

**VENUE:** WANTAPA HOTEL -Esiama

**DATE:** 5th -6th Feb, 2018

**Length of Course:**                      Less than three days                                            Three days or longer

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5						

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Margaret	Kwofie	Adelekazo		0549542334				
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Georgina	Polley	Eziom					✓	
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Kennedy	K. Cudjoe	Kukuavile		0554142961	✓			
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Jemima	Ackah	Kukuavile		0551525707			✓	
Monica	Gyan	Kukuavile					✓	

**REFRESHER TRAINING WORKSHOP ON VSLA MODULES FOR THE 4 SFMP  
VSLA GROUPS  
WANTAPA HOTEL  
FEBRUARY 5<sup>th</sup> - 6<sup>th</sup>, 2018**

This training is aimed at refreshing the various groups on the VSLA modules, share experiences and challenges being faced by the various groups.

**Workshop Objectives**

- Train participant on VSLA Modules
- Share Experiences and challenges faced by the various groups
- Way forward for the various groups



## WORKSHOP AGENDA

TIME	ACTIVITY
<b>DAY ONE</b>	
8:30: – 9:30 am	Arrival/registration/Coffee break
9:30 – 10:30 am	Participant introduction and Expectations,
10:30:11:00 am	Overview of SFMP Objectives, The VSLA Concept
11:00 – 12:30	Module 1: Group Naming, Leadership and elections Groups exercise demonstrating how to elect leaders
<b>12:30 – 1:30</b>	<b>Lunch break</b>
1:30 – 3:00	Module 2: Social Fund and Loan Credit Module 3: Constitution Development Sharing of Constitution
3:00 – 3:30	Team building Exercise- Tower building
3:30 – 4:30	Module 4 – First Share Purchase Record Keeping in note books
4:30-5:00	Challenges faced by the various groups Way forward
<b>DAY TWO</b>	
8:00 – 8:30	Recap of day 1
8:30 – 10:00	Visit to one VSLA group at Ankobra
<b>10:30-11:00</b>	<b>Snack break</b>
11:00 – 12:00	Conflict management/leadership
12:00 – 1:00	Module 5: Expenses, Loan taking Module 6: Loan Repayment
1:00 – 2:30	Module 7: Action Audit& Share-out Monitoring schedules