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SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

Report On Business Development Training For MSMEs at Ekon and Komenda



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THE
UNIVERSITY
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GRADUATE SCHOOL
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Cover photo: Group Photo of the participants at the training. (CEWEFIA)

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SNV: <http://www.snvworld.org/en/countries/ghana>

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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EXECUTIVE SUMMARY

As part of the efforts to achieve its vision; (“Improvement of socio-economic status of rural women and wellbeing of children and the community as whole”), CEWEFIA with support from USAID/SFMP organized a Four-Day Business Development Training for fish processors, fishmongers, fishermen, and all those who are engaged in fisheries related businesses in Ekon and Komenda, in Central Region from Monday, 4th November to Thursday 7th November, 2019. The objectives of the training were to improve the business management skills of its members and to assess the need for improved access to finance and advisory support for maximum income. The training topics included: Financial Management Skills, Record Keeping, Customer Care, Calculating Profit and Cost Categorization. The training was facilitated by CEWEFIA Team. At Ekon, eighty- eight (88) (male: 2, female: 86) participants took part and at Komenda. they were fifty- seven (57) (male: 2, female: 55). In all a total number of one hundred and forty five (145) participants attended the training programme. Training in Business Development Training is a way of supporting the development of the MSMEs businesses. It is also an important means of achieving the Sustainable Development goals by addressing poverty and empowering the poor and the vulnerable groups in the two fishing communities.

The training ended successfully. It is therefore hoped that the knowledge gained from the training will be used effectively by the beneficiaries to maximize incomes.

1. BACKGROUND/ INTRODUCTION

Small enterprises in the fishing sector in Ghana have been identified as a vehicle to deliver broad government policy objectives of poverty alleviation and income generation for the rural population through developing coastal fisheries. 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 increase household income levels. Women are found to play a vital role in the fisheries value chain and as such there is the need to develop their business, nevertheless these women are faced with business risks and challenges that reduce their capital or cause them to lose their capital entirely. However not only women face such challenges but some men also do.

It is against this background, that CEWEFIA, under the Sustainable Fisheries Management Project (SFMP) provided technical support to women groups and men within selected fishing communities by training them in Business Skills Development and Management. This training program was to equip the participants with requisite skills to strengthen their business and effectively manage their finances. CEWEFIA has therefore organized a four-day Business Development Training for MSMEs at Ekon and Komenda.

The training commenced in the two communities from Monday, 4th November, 2019 to Thursday, 7th November, 2019

Attendance

One hundred and forty five (145) people participated in the training. Table 1.1 shows the number of participants who benefited from the training:

Table 1. Participants in the training

| Name of community | Male | Female | Total |
|--------------------------|-------------|---------------|--------------|
| Ekon | 2 | 86 | 88 |
| Komenda | 2 | 55 | 57 |
| Total | 4 | 142 | 145 |

1.1 Goal

To train and develop capacities of members of the project target communities to improve upon the knowledge in basic business management skills.

1.2 Training Objectives

- To strengthen managerial and entrepreneurial skills of the participants to improve their fishing business
- To enable participant to assess one's own capabilities and motivation in entrepreneurial career to develop business skills
- To enable participants gain the requisite skills to improve upon financial management

1.3 Expected Outcomes

Expected outcomes of the training included:

- Participants knowledge and skills in business development and management improved
- Participants ability to identify viable business opportunities enhanced

- Participants' ability to assess their own weaknesses, strengths, opportunities, fears and motivations in business initiation and management developed.
- Strategies to improving their access to finances and advisory support identified and also the general business environment improved
- The MSMEs' understanding of the demand for and the nature of existing support, the gaps, challenges and the potential negative side effects improved

2 TRAINING OUTCOMES

2.1 Training Orientation/Operation

At the commencement of the training, the trainers met with the fish processors to discuss the purpose of the training, the trainees' reasons for attending the training, their expectations and fears. This was done in order to ascertain their specific knowledge gap, identify their challenges in the fisheries post- harvest value chain, to explore how growth of the MSMEs could be promoted, and to set the enabling conditions for improving and developing the best practices for the fish business which facilitated the designing of appropriate interventions in terms of delivery methods and materials to achieve the intended goal.

2.2 Training Methodology

The Competency Based Economies Formation of Enterprise (CEFE) is a set of training instrument, using action-oriented and practical learning methods to enhance Business Management and personal competencies of a range of target groups. This approach is combined with participatory Rural/Learning Appraisal method.

Some of the tools used to deliver the training message include the following:

- Brainstorming
- Group discussions and presentations
- Role plays
- games
- Experience sharing
- Group exercises
- Energizers/ice breakers

2.2.1 Training Materials

The following materials were used during the training:

- Flip chart stand and flip chart.
- Stationaries (staplers, board markers, scissors, note books, pens, glue, A4 sheet, Manila cards, Rulers, balls, push pins etc.)
- Toffees.
- Matchboxes.
- Push board.
- Others.

2.2.2 Training Team

The Facilitation Team was made up of staff members of CEWEFIA who have undergone training in Business Management using the CEFE approach in teaching.

2.2.3 Area of Emphasis

2.2.3 Topics Treated

- Understanding Enterprise, Entrepreneur and Environment.
- Business Purpose and Operation.
- Characteristics of Entrepreneur.
- Systematic Business Planning.
- Cost and Cost Categorization.
- Financial Record Keeping (various books).

- Profit and Loss Analysis.
- Break Even Analysis.
- Savings/Banking/Resource Management.
- Credit Management.
- Budgeting.
- Investment.
- Livelihood Diversification.
- Customer Care.
- Environmental Safety and Hygiene.

3. TRAINING DELIVERY DAY ONE

3.1 Opening Day One

The training commenced at 9:00am each day in all the two communities.

The facilitators on the first day which was termed as introduction day, welcomed the participants and took them through the goal and objectives of the training as well as what was expected of them. On the other hand participants too did self-introduction and shared their expectations, fears, likes and dislikes. Ground rules for the training were also set.

Thereafter, a participant was made to mention the name of the person next to him or her before the participant mentioned his or her own name. This was again to facilitate friendliness and networking among participants.

The question “who do we network with?” was used to help the trainees know how networking is used to strengthen every business. They were again entreated to use the training as an opportunity to network among themselves. In the process, the participants came to a conclusion that networking among themselves and the stakeholders involved in the Fisheries Post Harvest Value Chain would help improve their fish processing business.

The participants were put into groups (five groups in Komenda and eight groups in Ekon) with an average number of ten in each group to facilitate group exercise and active participation.



Figure 1. A cross section of the participants at the training and with them is Josephine O. Addo (standing in front) leading the participants through the introductory session of the training

3.2 Understanding Enterprise, Entrepreneur and Environment

To understand the operations of an enterprise or business, participants’ were asked to share their knowledge on what an enterprise was to ascertain their understanding. Various answers were given. The facilitator took them through the factors that affect enterprise activities and how they correlate via the enterprise triangle which comprises of:

- The enterprise.
- The entrepreneur.
- The environment.

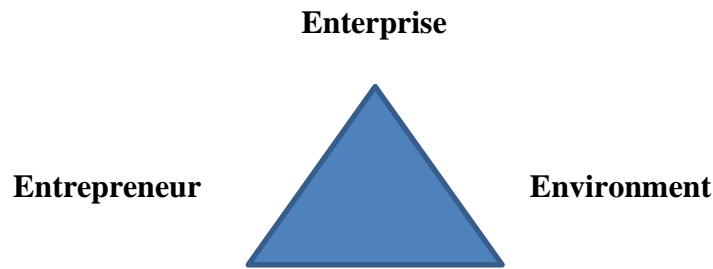


Figure 2. The Enterprise Triangle

3.3 The Enterprise

The participants were taught that Enterprise was a 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.

The Term *SWOT* which stands for Strengths, Weaknesses, Opportunities and Threats were explained to the participants. It was said that SWOT Analysis should be considered in setting up an enterprise. In doing so, it is a way of summarizing the current state of a company and helping to devise a plan for the future, one that employs the existing strengths, redresses existing weaknesses, exploits opportunities and defends against threats.

The participants were put into groups of four to analyze their business based on SWOT. This was followed by a presentation by each group. The outcome was good since after the exercise participants understood where to bridge the gaps in their businesses.



Figure 3. A participant making presentation on SWOT

3.4 The Entrepreneur

Participants were made to explain who an Entrepreneur was. Some understood it while others did not know. The Facilitator made the participants understand that an Entrepreneur was the sole person responsible for the successful start and running of the business. Participants were made to understand that they were all entrepreneurs and that they must see themselves as such.

3.5 Characteristics of an Entrepreneur

In this section, a group exercise was done to outline the characteristics of an entrepreneur. Each group presented their views. Afterwards, the facilitator outlined the key characteristics of an entrepreneur and discussed them. Below are some of the answers from participants. An entrepreneur:

1. Takes calculated risk.
2. Sets goal.
3. Acknowledges the effort of his or her workers as well as customers.
4. Pays attention to the business.
5. Has good business plan.
6. Is committed to work and time conscious.
7. Is disciplined.
8. Is knowledgeable about the bushiness.

Other characteristics according to the Facilitator, include:

- Set goal for the business
- Information seeking
- Networking and persuasion
- Innovativeness and resourcefulness
- Independence and self confidence
- Problem solving

The Facilitator used this exercise to explain to participants the need to have these qualities as fish processors and also be focused on the business. Distractions must be avoided when doing serious business.



Figure 4. A participant making a group presentation on Entrepreneurship Qualities

3.6 Demonstrations

Some demonstrations were used to further explained some of the qualities of an Entrepreneur

Touching the Ball: One tall participant was given a football. She raised the ball up and each member was asked to try and touch the ball. Some participants could touch it while others did their very best but could not touch the ball. Others did not try it at all with the view that the ball was too high to touch. This demonstration was used to explain Goal Setting, as was one of the entrepreneurship qualities. In business the Entrepreneur must do his or her best to reach the set goal despite the challenges encountered.



Figure 5. Participants are doing their best to reach their goal in business by touching the ball

Building a Tower: Two participants were blindfolded and made to build a tower with match boxes within a specified time frame. Each participant was made to mention the number of boxes she could arrange and record the number under the planned target. The exercise was repeated three times with different participants and the actual number of matchboxes arranged. Each was recorded under the actual target. It was realized that some participants reached their target within the time frame while others could not. Also some participants after reaching their target, stopped building while there was still enough time to build more towers. At the end of the exercise, there was a comparison between planned target and actual target. The facilitator used the exercise to explain that in doing business one must stay focused and be time conscious. Also one must aimed at achieving the business target and even go beyond where necessary.



Figure 6. Participants building a tower with Matchboxes

3.9 Business Purpose and Operation

The participants were informed that before setting up any business one must study the business, the environment and how he or she would operate the business that would be unique and serve the purpose for which it was established. Again, a Business Plan should be developed to guide the business. It was revealed that some fish processors processed fish because fish processing was the family business and that since he or she had inherited he/she might do it as and how the family used to do. The facilitators led them to understand that there was the need to add value to the business.

3.10 The Business Environment

The PEST Model was used to explain the Business Environment. It was explained that the environmental factors that could affect the business included political, economic, social and technology (PEST). Each of the factors was explained in detail to the participants:

- Economic Factors:
 - *High Inflation Rate*
 - *Low or high demand for fish and the high cost of fresh fish at the landing site*
 - *Consumption patterns, arbitrary increase in prices of fuel*
 - *Arbitrary increase in taxes*

- *Loans- high interest rate, etc.*
- Political Factors:
 - *Government policies such as ban on fishing pelagic fish, closed season, increase in fuel prices, increase in market tolls and other taxes etc.*
- Social Factors-
 - *What is fashionable now and in future?*
 - *Consumers taste preferences.*
- Technological Factors-
 - *Type of technology use, example, introduction of Ahotor Oven and FTT Oven*
 - *Is there other technology?*
 - *Would training be needed to upgrade skills?*

4. TRAINING DELIVERY DAY TWO

The second day started with a recap of the Day One's activities. Throwing of ball was used for the recap. Participants were lined up in a straight line. A ball was given to one participant who stood in front of the line. The participant mentioned his or her name and talked about any of the lessons learnt from the previous studies then threw the ball to any participant he or she liked which continued to the last person. After the recap the activity for the day was rolled out as planned.

4.1 Systematic Business Planning

The purpose of this section was to enable participants to recognize that planning was an essential management tool that had to be employed by every entrepreneur in achieving the growth. Failure to plan the business and its expansion often led to collapse among the small businesses. The participants were therefore introduced to planning and planning process particularly the problem solving cycle, to enable them identify the problems within the industry, analyze the cause and effects, and propose various strategies, subjecting various alternatives to cost benefit analysis and make decisions that is best and positively affect the business.

4.2 Cost, Pricing And Cost Categorization

The participants were introduced to costing, types and its categorization to enable fish mongers, Processors and fishermen take all costs into consideration before coming out with prices for their product. They were taken through Direct and Indirect Cost. It was observed that most of the fish processors did not consider indirect cost items in pricing their fish products. It was indicated that direct cost for one enterprise might be indirect cost for another. The participants were informed that in pricing their fish products, they should take into consideration both the direct cost items and indirect cost items.



Figure 7. Facilitator taking the participants through costing, and cost categorization

4.3 Budgeting

Participants learnt about how to translate all the planned components of a business into financial plan called budget where the plan is expressed in figures and projections made to serve as a guide in comparing planned with actual and be able to deduce reasons to help improve performance.

Group Exercise

The groups were given five thousand Ghana Cedis (GHC 5000.00) to budget for the amount and present it.



Figure 8. A Group seriously engaged in budgeting

4.4 Financial Record Keeping (Various Books)

Importance of record keeping was established in this section, and its use to improve business. It also serves as one of the requirements for the acquisition of loans.

Participants were advised to keep record of every transaction made, ensure periodic assessment of cash flow book. Lack of or poor record keeping can result in business loss. Those with little or low education background were advised to seek the assistance from the elite including their children to help them in record keeping.

The various books (e.g. cash flow analysis book) relevant for small business were identified and were taught how to keep them.

Group exercise

Groups were made to list items cost under cash- in and cash- out on manila cards. After that each group was made to paste their list one after the order on the push board under cash- in and cash- out category. The participants understood very well how the cash book was used for daily activity.

Pictorial images of cash- in and cash- out analysis. This image was used to teach the cash- in and cash- out analysis for easy understanding. The photo below is the pictorial image of cash in and cash out analysis.

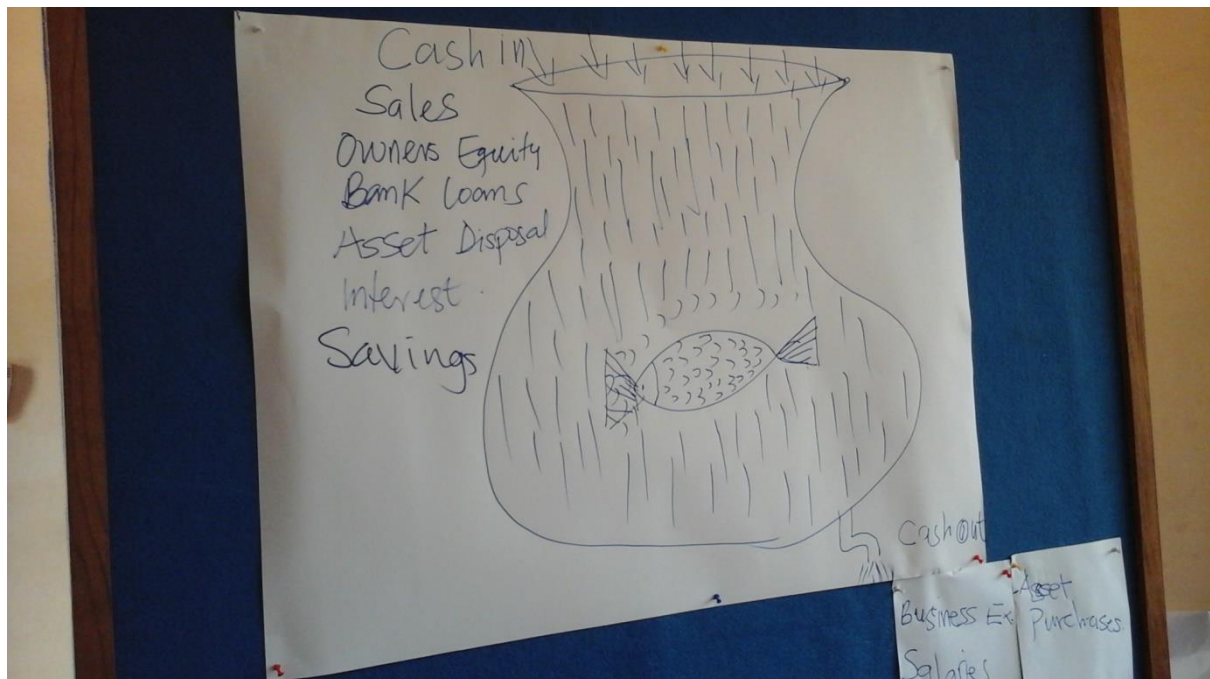


Figure 9. Output from cash exercise

5. TRAINING DELIVERY DAY THREE

The day started with participants registration followed by the recap of Day Two Activities. After that the business of the day continued.

5.1 Profit And Loss Analysis (Crown Exercise)

This is an exercise that summarizes all the processes a business goes through right from planning, budgeting, production, costing and marketing as well as determining profit. Participants went through this to produce crowns. They put into practice all that they had learnt from the previous days' lessons and exercises.

Group work

Each group was asked to make crowns based on the assumed specification of the customer. After the exercise some group ran at a loss while others broke even. The exercise was repeated until they gained profit.

5.2 Break Even Analysis

The exercise was used to explain the break even analysis. It was indicated that in business it was not always that one got profit. Sometimes one may lose or break even.

The Third Day's activity was brought to a close after the topics had been treated and understood by participants.



Figure 10. Participants busily preparing their crowns at Ekon



Figure 11. Sample crown made

5.3 Savings/Banking/Resources Management

The participants were taken through the importance of savings and were entreated to develop the culture of saving to help them especially in the lean seasons. Tips for Savings were taught which almost all the participants understood. Some of the participants during the discussion came to view that they were already making savings in various financial institutions while others were saving in money boxes at home. In conclusion, the participants were poised to save for the future.

Furthermore, the participants were of the view that processing more fish guaranteed more income. The facilitators told the participants that it was not only about quantity of the fish product processed that increased profit but rather ensuring quality of the fish as well as effective management.

5.4 Village Savings And Loan Association (VSLA)

Village Savings and Loan Association (VSLA) is a form of savings among limited self-selected number of community-based people of common economic background. This enables the members the opportunity to accessing loans for additional livelihood in a convenient manner aside bank loans. The participants were introduced to the VSLA concept as another means of savings and investment which gives them easy access to loans with flexible terms and conditions. The facilitator explained in details the VSLA concept, rules and regulations and practices, selection criteria and other important information to the participants. Some of the participants expressed interest and therefore self- selected themselves and were formed into groups and are currently undergoing VSLA Training.

5.5 Credit Management

Some participants had the view that only loan could help improve their business. They were informed that it was not only loan that could improve one's business but rather observing good business management practices such as effective management of business resources and finances, record keeping etc.

6. TRAINING DELIVERY DAY FOUR

Day Four which was the last day for the training as usual begun with recap of the previous three days' activities. The following topics were discussed after the recap: Investment and Livelihood Diversification, Customer Service, Safety Sanitation and Environment. The participants were awarded with items for participation including, Certificate, T-shirt, Aprons at the end of the Training Program. They were to receive Certificates of Participation but because the certificates were not available at the end of the training, they were awarded them later after the training.

6.1 Investment/ Livelihood Diversification

Most of the fish processors undertake little or no alternative livelihood activities. Some of them have the perception that fish processing business is the only business they have engaged in since ages and that they cannot divert into anything else apart from fish related business. The stories of others who have diversified and are successful shared their experiences with other participants to better motivate them. In view of that the participants were encouraged to pursue alternative or diversified livelihoods aside their fishing business so that during lean season or Government Fish Closed Season they could depend on to take care of the households. They were told to identify the need gaps in their communities and develop them into opportunities as livelihood activities. Alternative livelihoods such as Soap Making, Bakery, Charcoal Burning, iced water selling, Fish Packaging Materials, Fetching of Fuel wood to sell, Renting of their Smoking Sheds,/ovens and trays for processing fish etc. were discussed.

6.2 Customer Service

Participants were taught how relevant customers were to business development. It was further discussed that all effort should be made to understand the customer's wants and needs, and thereafter work towards delighting the customers. Various types of customers were identified and how their individual behaviors. The participants were entreated to respect and develop tolerant skills to tolerate every customer for the sake of their businesses. Tips to ensuring customer satisfaction were discussed and also how to handle customer complaints as word of mouth could be a good promoter of the business and same could destroy the business entirely.

ROLE PLAY /NARRATION OF INCIDENT

Two incidents were narrated on how a customer was treated at different shops. At one shop the shop owner exhibited positive customer care while in the other shop the owner exhibited poor customer care. The consequence of each customer care behavior was highlighted. After the narration the participants were asked to make their comments and learn lessons from them. At the end, the Facilitator urged the participants to take the positive lessons from the incident and apply them to their business.

6.3 Safety, Sanitation And Environment

Again participants were taken through safety measures to adopt to reduce work-place accidents and incidents. Personal and environmental hygiene was also discussed to avoid contamination of fish at the shore and during processing. It was emphasized that, safety and sanitation issues needed consideration right from the purchasing of the fresh fish from the landing site, the processing stage to packaging and even to the point of sale.

Another critical aspect is the effect of business activity on the environment. Businesses have to develop environmental consciousness about the use of resources and allow for regeneration where possible and also consciousness of smoke emission as a result of smoking, finding

positive ways of disposing waste water. The participants were again entreated not to dispose of rubbish or waste materials indiscriminately. In light of this the Class One Kitchen Standard was highlighted. Explaining all that a processor needs to put in place to meet that standard.

7. RECOMMENDATIONS AND CONCLUSIONS

It was recommended that such business education be extended to other fish processors who had not had the opportunity to undergo such trainings

It was recommended that CEWEFIA should source for funds to support participants with diversified livelihoods and Non-Formal Education should be organized for the non-literates among them to help improve their socio-economic lives.

CEWEFIA will look for market for participants who adopt the improved fish processing and management.

7.1 Evaluation of Training

The participants used questions and answers in evaluating the training, along the lines of evaluation framework. They indicated the training was worth organizing.

7.2 Way Forward

1. Constant follow-up visits and Monitoring of activities of trainees will be organised to ascertain the effect of the training on the MSMEs businesses.
2. Groups formed will be trained on the VSLA concept.

7.3 Conclusion

The training ended successfully. The participants were happy about the new skills they had acquired and expressed appreciation to the facilitators for their efforts and time to explain issues to their understanding. They were confident of using the acquired skills to improve upon their businesses. The VSLA groups formed will give the opportunity to monitor closely the progress of participants businesses.

APPENDIX: GROUP PHOTOS



Figure 12. Group photo of MSMEs Trainees at Komenda



Figure 13. Group Photo Of MSMEs Trainees At Ekon