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# SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

## Report on Formation and Training of New VSLA Groups in CEWEFIA's Target Communities (Ekon, Elmina, Moree And Anlo-Beach)



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**Cover photo:** Group Photo of new VSLA group members (GROUP 1) at Anlo-Beach at their first meeting. With them is Hannah Antwi (Miss), VSLA Trainer, CEWEFIA (in ash T-shirt and blue jeans skirt, fourth person from your left). (Photo Credit: Rose Affel-CEWEFIA)

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## **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**

CEWEFIA continues with its effort to improve the socio-economic status of the fish processors and traders, their children and the society at large through several programs and projects including Village Savings and Loan Association (VSLA) program. Village Savings and Loan (VSLA) is a form of savings among limited self-selected number of community based people of common economic background. This gives the members the opportunity to accessing loans for additional livelihood in a convenient manner aside bank loan. In view of that CEWEFIA Team as part of the project activities has engaged the community members in Elmina, Ekon and Anlo- Beach to introduce to them the VSLA concept. After the engagement the groups were allowed to select members among them to form groups. Five new groups have been formed. CEWEFIA under the auspices of USAID Sustainable Fisheries Management Project (USAID/SFMP) has trained these groups in VSLA training module and are now making their group weekly savings. Total membership of all the five groups is seventy six (76). Two additional groups are yet to be formed into village savings and Loan Association Groups and trained; one group at Elmina and the another at Anlo-Beach.

It is of much hope that more groups will be formed especially in other project communities where there are no VSLA groups.



# **1. BACKGROUND**

CEWEFIA's vision to improve upon the socio-economic status of rural women and wellbeing of their children has propelled it to undertake several programs and activities with the aim of improving the standard of living of fish processors. Fish processors play a key role in the fishing industry. Significant among the lot include, being financiers of fishing expeditions, adding value to the fish product after harvesting and many others. Despite these roles they are often least considered in developmental issues including denial of access to credit facility.

Illiteracy levels coupled with poor management of business has led some of them losing their income and business as a whole leading to extreme poverty. Sources reveal that some fish processors depend on loans in running their business. Fish processors especially women are denied access to small loans since the conditions that go with the loans are sometimes beyond their capacity. CEWEFIA identified alternative means to accessing loans by developing a savings culture among the women to help them save towards the future. Village Savings and Loan (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. This scheme aimed at improving financial management and inculcating savings culture among fish processors.

CEWEFIA continues with its effort to help ensure financial sustainability among its members and by so doing helping to achieve the sustainable development goal 2. Some of the community Members after the initial engagement with them in in Ekon and Anlo-Beach communities showed interest in forming VSLA groups.

## **1.1 Objectives for the VSLA Formation**

- To form members especially fisher folks into VSLA groups and give them the opportunity to save and borrow loans at flexible terms to improve their business income.
- To assist the members to have financial plan for the future hence ensure financial security.
- To help members build self-respect, confidence and reliance.

## **1.2 Expected Outcomes**

- The groups formed and trained in Village Savings and Loan Scheme.
- New members identified and plans laid down to form and train them into VSLA groups.

## **1.3 Facilitation Team:**

The formation and training of Members into VSLA groups was facilitated by CEWEFIA trainee staff, and supported by Madam Beauty Agbenyegah , a VSLA Agent at Anlo-Beach.

## **1.4 Training Methodology**

- Discussion
- Participatory Lecturing
- Demonstrations
- Experience sharing from Moree VSLA groups

## **1.5 Training Materials:**

- Training manual
- VSLA kits
- Sticky note pad, Pens.

## 2. OUTCOMES

### 2.1 Attendance

The attendees were community members, CEWEFIA program Team and VSLA Agents from Anlo-Beach.

### 2.2 Initial Engagement With Community Members

CEWEFIA with the support from USAID/SFMP held an initial engagement with the community members in Elmina on 23<sup>rd</sup> July,2019, Ekon on 25<sup>th</sup> July,2019, Moree and Anlo Beach on 9<sup>th</sup> and 12<sup>th</sup> August, 2019 respectively to mobilize members for the VSLA. The purpose of the engagement was to introduce to them the VSLA concept. At the meeting the members were taken through the VSLA concept, its relevance and the criteria for the selection of group members. Some successes from the old VSLA groups at Moree were also highlighted. After the engagement the members were asked to self-select themselves and call for further VSLA training. In attendance were CEWEFIA program Team, VSLA Agent at Anlo- Beach and a VSLA Member from Moree.

### 2.3 New VSLA Groups Established

Five (5) new groups have been identified, formed into Village Savings and Loan Association (VSLA) and trained at Ekon (Central Region) and Anlo Beach (Western Region). Three (3) groups formed in Ekon, with the total membership of 42 (group one; 15, group two; 15, group three; 12), and two groups formed in Anlo Beach constituting a membership of 34 (17 members in each group). All the groups have undergone the VSLA training modules and have started making savings. Detail of the groups and their contributions are shown in table 1 below:

**Table 1. VSLA Group membership and their contributions to Social Fund and Share purchase value per week at Ekon and Anlo-Beach**

<b>Community: EKON</b>						
<b>S/n</b>	<b>VSLA Name</b>	<b>Group</b>	<b>Group number</b>	<b>Membership</b>	<b>Social Fund(GHC)</b>	<b>Share-Purchase Value /stamp(GHC)</b>
1	Emmanuel	One	15	15	1.00	2.00
2	Peace	Two	15	15	0.50	1.00
3	Mbodzenbo	Three	12	12	1.00	2.00
	<b>Total</b>		<b>42</b>		-	-
<b>ANLO-BEACH</b>						
4	Milonevishi	One	17	17	1.00	2.00
5	Mutifashenani	Two	17	17	1.00	2.00
	<b>Total</b>		<b>34</b>			

### **3. CHALLENGES AND WAY FORWARD**

#### **3.1 Key Challenges**

- Lateness in attending meetings which delayed the training.
- It was not easy forming the groups. Not all members who were initially engaged could join the group.
- Some members were reluctant to join the group and they left.
- The understanding of few members on VSLA concept is still low which makes it difficult for them to fully comply with the group rules and regulations.

#### **3.2 Recommendations**

1. Regular monitoring meeting will be done to ensure the members comply fully with the group rules and regulations.
2. Further explanations and clarification will also be given when necessary.
3. Successes and lessons learned from the old VSLA groups will also be shared among the newly formed VSLA groups to foster understanding.

#### **3.3 Conclusion**

The groups are doing well in their weekly meetings as well as the payment of contributions. Their performance so far is very good.

Successes from the old VSLA groups shared also facilitated the understanding of the members which made it easier for the formation of the groups.

Another group at Tetermu, a suburb of Elmina is currently undergoing VSLA training and is therefore yet to be formed soon and that of Anlo-beach is undergoing self-selection.

#### **3.4 Way Forward**

1. The Additional two groups identified in Elmina and Anlo-Beach would be trained and formed into VSLA groups
2. More VSLA groups will be formed in other project communities.
3. Continuous monitoring will be done to ensure the members are following the VSLA group procedures.
4. Strategies would also be developed to address the challenges that may be encountered in the course of the formation.

## APPENDIX 1: PICTURES OF THE MEMBERS

### Initial Engagement Meeting Pictures



**Figure 1. Initial engagement with Ekon Community members on VSLA.**

With them is Hannah Antwi, VSLA Trainer (*standing in front*) explaining the VSLA concept to the members.



**Figure 2. Cross-section of the community members at the initial engagement on VSLA at Ekon**



**Photo of Group One members at their first VSLA training meeting at Ekon.**  
**Figure 3. Meeting with community members at Moree; Cross section of participants at the meeting**



**Figure 4. Photo of Group One members at their first VSLA training meeting at Ekon**  
With them is Miss Hannah Antwi, VSLA Trainer, (first from your immediate left) taking them through the rules and regulations of the scheme



**Figure 5. Group Two members at Ekon undergoing VLSA training with Miss Hannah Antwi (in black shirt, standing) taking the members through the share- purchase procedures**



**Figure 6. Group photo of Group Three members at Ekon at their first group meeting**

## Elmina



**Figure 7. Meeting with members at Tetermu-Elmina on VSLA. With them is Miss Hannah Antwi, VSLA trainer (In red dress in front) explaining VSLA concept to the members**

## Anlo Beach



**Figure 8. Group photo of VSLA Group one members at Anlo-Beach after their first group meeting. With them is Rose Affel, Assistant VSLA Trainer, CEWEFIA (in white T-shirt , fourth person from left)**



**Figure 9. Group Photo of VSLA Group 2 members at Anlo-Beach**



## APPENDIX 2: GROUP PHOTOS



Figure 10. Group photo of Group one at Ekon



Figure 11. Group Three members at their first training meeting at Ekon