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SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

Report on Training of Trainers Workshop on
VSLA Formation Followed by Forming of VSLA
Groups in CEWEFIA Target Communities



AUGUST, 2018



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Cover photo: Group Photo of VSLA group at First savings meeting with Hannah Antwi, facilitator first from your left (Rose Affel-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
TOT	Training of Trainers
VSLA	Village Savings and Loan
CSLP	Coastal Sustainable Landscape Project

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CEWEFIA also acknowledges the support of the Anlo – Beach VSLA groups.

EXECUTIVE SUMMARY

A Training of Trainers workshop was organized for CEWEFIA staff on Village Savings and Loan Association formation (VSLA) at Takoradi from Wednesday, 30th May -1st June, 2018. Mr. Frederick Antwi, a VSLA specialist in Coastal Sustainable Landscape Project (CSLP) facilitated the workshop. The purpose of the training was to provide the necessary skills to enable CEWEFIA field officers to form Village Savings and Loan groups in its target communities. The workshop was composed of lectures/presentations and a field visit. The first and third day focused on power point presentations and discussions while the second day focused on a field visit to Anlo Beach. The trainees were taken through the VSLA concept, overview of VSLA, importance of VSLA, and VSLA Modules.

After the workshop, the CEWEFIA team officially engaged fish processors in the project communities (Moree and Elmina) to introduce the VLSA Concept to them prior to formation of VSLA groups from Tuesday 19th and 20th June, 2018. After that, interested members were grouped and trained to form associations and are making contributions. There are currently three VSLA groups formed in Moree with a total membership of fifty-two (52) members; group one consists of eighteen (18) members, group two fifteen (15) and group three nineteen (19) members. Group one has contributed a total amount of one hundred and seven Ghana cedis (GHC 107.00) to the social Fund and six hundred and ten Ghana cedis (GHC610.00) as share fund, group two contributed seventy Ghana Cedis (GHC70.00) to the social fund and three hundred and nineteen Ghana cedis (GHC319.00) share fund and group three contributed eighty-eight Ghana cedis (GHC 88.00) social fund and seventy-five Ghana cedis (GHC375.00) share fund. Currently the groups are monitored by the CEWEFIA team during their weekly savings meetings to ensure the procedures are rightly followed.

SECTION 1 BACKGROUND

CEWEFIA'S vision to improve upon the socio-economic status of rural women and the 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, such as financing fishing expeditions and adding value to the fish product after harvesting.

Low literacy levels, inability to keep proper business records and the informal nature of their business has led to their financial exclusion by some financial institutions. In instances where financial institutions will offer them working capital credit, the interest rates can be as high as 5% per month making them worse off.

CEWEFIA therefore identified the setting up of Village Savings and Loan Associations as a platform to improve access to finance by developing a savings culture among the women to help them save towards expanding their businesses.

VSLA is a form of savings among a limited self-selected number of community based people of common economic background. This enables them the opportunity to be members in accessing loans for additional livelihoods in a convenient manner aside from bank loans.

In view of that, CEWEFIA under the sponsorship of USAID/Ghana/SFMP organized VSLA training of trainers for CEWEFIA staff to equip them to set up VSLAs.

The training of trainers' workshop took place at Takoradi (NAAKOFF hotel), from Wednesday, 30th May - Friday, 1st June 2018. The staff reported at the hotel on Tuesday evening, 29th May 2018.

This report is composed of training of trainers and forming of VSLA groups in Moree community.

Attendance:

The attendees were CEWEFIA staff members, one-woman fish processor (Moree) and one representative of SNV, ACCRA. In all 8 members participated in the Training.

1.1 Workshop Objectives

- To learn the experience of VSLA from CSLP to help our women save on their own to improve their incomes for business.
- To limit the acquisition of loans from banks as capital.
- To learn practical lessons from existing VSLA groups.

1.2 Expected Outcomes

1. The trainees equipped with skills necessary for the formation of VSLA groups in their community.
2. Lessons learned from the shared experiences with the existing VSLA groups in Anlo-Beach.
3. Action plan developed to form the VSLA groups in the target communities.
4. VSLA groups formed in one of CEWEFIA project communities.

SECTION 2: TRAINING DELIVERY

2.1 Organization

The training for the training of trainers composed of two sections; presentations & discussions and field observation. The first and third day, (Wednesday and Friday) was focused on PowerPoint presentations, and discussions and on the second day. Thursday being the second day was scheduled for a field visit to Anlo-Beach community.

The presentations and discussions centered on the VSLA Manual.

2.2 Facilitation Team:

The training of trainers was facilitated by Mr. Frederick Antwi of Coastal Sustainable Landscapes Project (CSLP), VSLA Specialist, and Mr. Emmanuel Entiri a CSLP Assistant Director. The group formation and training was facilitated by CEWEFIA trainee staff

2.3 Training Methodology

1. Discussion.
2. Participatory Lecturing.
3. Demonstrations.
4. Practical session/Field visits.
5. Experience sharing from SNV representative.

2.3.1 Training Materials:

- Training manual.
- VSLA kits.
- Flip chart stand.
- Flip chart sheet.
- Projector.
- Sticky note pad.
- Pens.

2.4. Training Delivery

DAY ONE

The Facilitator, Mr. Frederick opened the training with self-introduction of participants. The Assistant Director of Coastal Sustainable Landscape (CSLP) gave a brief welcome address. Indicating that, in CSLP about 70% members are on VSLA. He further charged the trainees to instill trust, respect and discipline from the onset. Regular meetings and purchase of shares should be encouraged among VSLA interested members. He ended by encouraging the trainees to make use of the lessons.

The facilitator took the trainees through power point presentations. The trainees' skills were built in the following topics;

1. Overview and definition of VSLA.
2. Purpose of VSLA.
3. Phases of VSLA.
4. Training modules.
5. Types of fund.
6. Calculating share out and loan out.
7. VSLA kits and content.

2.5 Overview of VSLA,

VSLA is a self-selected group of 15 to 25 community-based people who save through purchase of share decides by the group. The service charge is decided by the group and therefore are not higher than 10% and not below 5%. (5% to 10% service charge). VSLA was developed in 1991 by Moira Eknes of CARE Norge for CARE Niger Mata Masu Dubara (MMD) project. Over six million poor people are independently managing VSLAs worldwide.

2.6 Purpose of Village Savings and Loans (VSLA)

The purpose for the VSLA is to;

1. Improve on household financial security.
2. Provide opportunity for loan for additional livelihood.
3. Set up social fund to provide some relief for members who experience hardship.
4. Build the spirit self-confidence, reliance and self-respect among members.

2.7 Phases of VSLA

According to the facilitator, VSLA has four phases consisting of preparatory phase, intensive phase, development phase, maturity phase.

2.7.1 Preparatory Phase:

During the preparatory stage the VSLA implementing agency should meet the leaders in the community and enlist their support in organizing the community members to inform them on how the VSLA program works.

2.7.2 Intensive Phase:

At this section, the groups are taken through the training modules and are effectively supervised. This stage takes 14 weeks.

2.7.3 Development Phase

This is a phase where the group adopts and implements all the modules in the intensive phase. This usually happens in the space of 18weeks.

2.7.4 Maturity Phase

At this phases group is independent to manage themselves with little or no supervision from a field officer. The facilitator urged the trainees be patient with the groups at the preparatory phase.

2.8 Training Modules:

The facilitator led the participants through extensive discussion on the 7 modules referenced in the manual. The modules were;

2.8.1 Module 1

This module talks about group formation, leadership and election. At this section, the trainees were taken through individual self-selection criteria, election procedures and group naming and principles of VSLAs. The facilitator stressed that the self-selection characteristics must be emphasized for members to be aware before joining the group. He took the trainees through the election procedures. There was demonstration on how the election is done to enhance understanding. It was concluded on the note that five (5) Member Management Committee comprising of Chairperson, Record keeper, two Money Counters and Box Keeper are elected to manage the group. The election of the management committee should be conducted annually or after each share out.

2.8.2 Module 2

The module two focused on principles of; social fund, share fund purchase, credit policies and seating arrangement.

The Social fund popularly called “daily offering” is used to provide grants/relief to members who may encounter some difficulty, such as funerals or fire damage to property.

Share fund is the accrued shared amount for loan. Each member has the opportunity to purchase between 1 to 5 shares at each meeting. The recommended seating arrangement is circular or rectangular so that no one sits behind another. This seating arrangement allows all member to see all transactions taking place at each meeting.

2.8.3 Module 3

This also focused on development of a group constitution. The participants were taken through the sample constitution form in the manual. The facilitator explained that constitution governs the affairs of the group and should be developed with them.

2.8.4 Module 4

This module highlights on the first savings meeting. The first Savings meeting steps stipulated in the manual was discussed. Also the participants were taken through the weekly record of balances with worked out examples. The worked out example of weekly record of balances found in Table 1 below;

Table 1. Weekly Record balances of social fund& Loan Fund

Date	Cash in loan fund bag (GHC)	Cash in social fund bag (GHC)	Total cash (GHC)
30/05/2018	12.50	5.00	17.50
05/06/2018	100.00	20.00	120.00
12/06/2018	90.00	15.00	105.00

2.8.5 Module 5

This module constitutes of First Loan Meeting. The facilitator took the participants through the first loan meeting steps to help participants understand the loan record keeping. The first loan meeting takes place 3 weeks after the first savings meeting. Loans can then be taken and repaid thereafter every four weeks.

2.8.6 Module 6

This module talks about first Loan Repayment

The participants were taken through the loan meeting with first loan repayment entry procedures. The meeting takes place 4 weeks after the first loan disbursement. The participants were advised to teach group members how to properly calculate service charge percentage. The loan entry should be cancelled after the member has paid off the loan.

2.8.7 Module 7

The module 7 consist of Share-Out/Action-Audit and Graduation

This is where the accrued amount of the share purchases is shared out together with the loan interest. The procedures for the share out were reviewed in detail. The facilitator led in the share out calculations. It was concluded that share out is done at the end of the cycle, contribution not made during share out week. Below is the formula for calculating the share out:

$$\text{Share Amount} = \frac{\text{Total Loan Fund}}{\text{Total Shares}} * \text{Individual Total Shares}$$

SECTION 3: FIELD VISIT

3.1 Day Two

The second day was focused on a field visit to a VSLA group in one of CEWEFIA's intervention communities, Anlo Beach. The purpose of the visit was to observe the groups' proceedings at their meeting. They were a group of 25 members. The group share purchase was GHS 3 per share. The training participants were allowed to ask questions and answers. The group was also allowed to share their experiences and challenges since its inception. They also shared some of the rules governing their association. The chairperson of the group intimated that, prior to formation of the VSLA, it was difficult to organize the community members. Some members who did not understand the rules governing the association have also left the group.

The group requested from CEWEFIA team to give them education in one of their meeting days.



Figure 1. Cross section of VSLA Group at Anlo Beach

DAY THREE

The day started with recap of the previous day's activities.

The facilitator introduced the money Metal Box and its contents for the Village Savings and Loan

The following materials are found in the Metal Box;

- Calculator.
- Two bowls (of different colors).
- Two pens (red and blue).
- Stamp pad and Ink.
- 3 padlocks and keys.
- Long ruler.
- Record book.
- Pass books.
- Money bag (different colors).

3.2 Data Collection Form

Data collection form was also discussed. The data collection form is used by field officer to collect data every month to assess the group performance.

3.3 Training Evaluation

The training was evaluated using an evaluation form.

SECTION 4: VSLA FORMATION IN MOREE

4.1 Initial Engagement with Fish Processors On the Formation of VSLA in Elmina and Moree

CEWEFIA after the workshop initiated an initial engagement with its fish processors from Tuesday, 19th June to 20th June, 2018 to introduce the VSLA concept to them. At the initial engagement in Moree and Elmina, 121 members took part in the meeting comprising of 2 males and 119 females.

The interested members came together based on self-selecting criteria and were formed into groups. Three groups have been formed and trained in Moree and are currently making contributions. The groups are “Elamawusi (1)”, “Blessing (2)” and “Ebenezer (3)” with membership of 18, 15 and 19 respectively. These groups were taken through all the VSLA training modules. An average of seven training meetings were held with each group separately.

Blessing group has contributed fifty-six Ghana cedis (GHC56.00) to social fund and two hundred and fifty-seven (GHC257.00) share fund. Ebenezer group has contributed total amount of eighty-eight Ghana cedis (GHC 88.00) to social Fund and three hundred and seventy-five Ghana cedis (GHC375.00) as share fund. Currently the groups are monitored by CEWEFIA team during their weekly savings meetings to ensure the procedures are rightly followed.



Figure 2. Group Photo of Group two members (group 2) at VSLA First Savings Meeting at Moree with Rose Affel, Staff (first from the left)

SECTION 5: WAY FORWARD

- Exchange visit between VSLA groups in Moree and Anlo- Beach to learn from Anlo Beach experiences
- More VSLA groups will be formed in other CEWEFIA Project Communities.

5.1 Challenges

- Some of the members did not understand the rules governing the group and they left.
- Difficulty in getting a reliable person to support the group with their record keeping.

SECTION 6: CONCLUSION

Participants were unequivocal in their submissions recognizing that, the VSLA is the alternative means of accessing loans.

The training of trainers ended smoothly.

REFERENCES

VSLA Manual for Field Officers

Anlo-Beach VSLA group

APPENDIX



Figure 3. Trainees at the workshop discussing



Figure 4. Facilitator taking the trainees through the VSLA Training Manual



Figure 5. Facilitator (arrowed) demonstrating how the election is done



Figure 6. Trainees taken through Loan Payment procedures



Figure 7. Group member (on the left side) paying her shares and on the right side, a group member sharing experience on behalf of the group



Figure 8. Group Photo of the Trainees at Training of Trainers Workshop



Figure 9. Initial community engagement on VSLA at Nyiaye- Elmina



Figure 10. Members at VSLA training in Moree with Miss Hannah Antwi, CEWEFIA (arrowed) leading the discussion and Mr. Nicholas Smith



Figure 11. Group three members at VSLA training section



Figure 12. Group one members at VSLA training section with Facilitator, Hannah Antwi (Arrowed) making a demonstration with money bag