



Training handbook for climate-adaptive, resilient livelihoods

Empowering women and transforming gender relations
in the Volta delta, Ghana



Climate & Development
Knowledge Network



UNIVERSITY
OF GHANA



[INTEGRATED DEVELOPMENT PROGRAMMES]





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INTRODUCTION TO THIS HANDBOOK

WHO IS THIS HANDBOOK FOR?

This training handbook has been prepared as a means of strengthening the resilience of women in rural Ghana. It is intended to be used by facilitators to build women's capacity to use land more productively, generate improved financial returns, and add value to the agricultural sector by:

- *processing agricultural products*
- *accessing microfinance*
- *strengthening management practices.*

BUILDING ON STRONG FOUNDATIONS: THE STORY OF THIS HANDBOOK

This handbook was originally developed as a guide for training women and other groups of people who face local climate change impacts and related economic challenges in Ghana's Volta delta region. Following the handbook's use in this original context, this edition has been prepared for more wider use throughout Ghana.

In the Volta delta region, coastal erosion and the salinisation of groundwater and lagoons have adversely affected communities' fishing and agricultural livelihoods. The lack of opportunities to earn a living locally has led to the migration of able-bodied males, and the highest number of female-headed households in Ghana. Women are left to take care of their families. At the same time, the patrilineal inheritance system in the Volta region makes it difficult for them to access and hold tenure over land.

Most of these women experience economic difficulty, arising from:

- *inadequate knowledge of how to use the land productively and efficiently;*
- *lack of access to regional markets;*
- *limited knowledge about the cultivation of seasonal crops;*
- *lack of alternative livelihoods;*
- *limited skills in business management and marketing;*
- *lack of expertise in packaging agricultural products.*
- *climate change*
- *lack of access to and knowledge of financing options*

A study entitled *Deltas, vulnerability and Climate Change: Migration and Adaptation (DECCMA)* in the region found that climate change has exacerbated women's economic struggles.

The study also found that access to microfinance and/or loan schemes would provide the women with resources to support their livelihoods and aid their climate change adaptation efforts. However, many women are unable to access microfinance because they lack of collateral and knowledge of financing options.

A follow-on project, entitled Empowering Women and Transforming Gender Relations in the Volta Delta, Ghana, was conceived. The project aimed to improve women's capacities and skills in land use and management, as well as their business and marketing skills and financial knowledge and access.

This handbook provides a guide for training women and other groups of people who may face similar economic challenges. The handbook provides presentation materials and guidance for group exercises that can be carried out in a facilitated, workshop setting. Delivered as an integral training programme, the materials in this handbook support the implementation of the Ghana National Climate Change Policy Master Plan (GNCCP) 2015-2020 and the National Climate Change Adaptation Strategy 2012, and related policies such as the Coastal Development Authority Act 961 (2017) and the Gender Policy (2015).

The pilot training programme, for which this handbook was first developed, targeted women's groups in the towns of Keta and Sogakope in the Volta delta region. The authors first undertook a baseline study of women's socioeconomic status and climate-related risks, and followed this with a needs assessment study. The handbook and training course were accordingly tailored to meet the women's training priorities (see Box 1).

The handbook presents the training programme that was piloted in Keta and Sogakope. The material comprises:

- *the suggested length of each session, to help training facilitators to schedule and pace the delivery of the course*
- *guidelines on facilitators, purpose, expected outcome and training method*
- *relevant graphics*
- *concepts and definitions boxes*
- *discussion questions that session facilitators can use or adapt to suit local circumstances.*

The handbook also highlights where specialist professional input is advised: for instance, briefing or facilitation by the staff of regulatory authorities.

BOX 1**APPROACH TO DEFINING WOMEN'S TRAINING PRIORITIES IN KETA AND SOGAKOPE, VOLTA DELTA REGION****TARGET GROUPS**

The women who participated in the pilot training project were from: the Sitsofe Co-operative Women's Group (20 members) and Lolonyo Co-operative Women's Group (35 members) in the town of Keta; and the Hlevi Women's Group (62 members) and Fievie Women's Group (35 members) in Sogakope. All of the participating women were over 30 years old and their highest level of education attained was Junior High School or Middle School. Their primary language was Ewe, although some also had a working knowledge of Twi and English.

In terms of economic activities, the women from Keta were mostly engaged in processing and selling fish, harvesting clams, and farming cassava, beans and vegetables (e.g. okra or okro). Some of the women were involved in food processing, such as the conversion of cassava tubers into cassava dough or *gari* (a fine to coarse-grained flour). In Sogakope, the women were mostly engaged in farming rice, cassava, vegetables (peppers) and maize, harvesting clams. They had varying levels of experience and indigenous knowledge, which they were able to draw on in the training.

KEY PARTNERS

The project targeted the following key partners for exchange of information with the women's groups: the relevant Customary Land Secretariat and Traditional Councils (CLSTCs), the District and Municipal Assemblies (South Tongu and Keta), the Food and Drugs Authority, the National Board for Small Scale Industries (NBSSI), the Food Research Institute of the Council for Scientific and Industrial Research, and microfinance schemes operating in the municipalities.

TRAINING NEEDS ASSESSMENT

In order to design appropriate measures to meet the women's needs, a needs assessment was conducted online for the women's groups in Keta and Sogakope. This assessment sought to investigate the livelihood and development needs of women who do not own land, but are able to access land.

The following needs were identified for women in Keta and Sogakope respectively.

TRAINING NEEDS OF WOMEN'S GROUPS IN KETA AND SOGAKOPE		
PRIORITY AREAS FOR TRAINING	KETA	SOGAKOPE
Value addition	How to improve the storage, packaging and marketing of their processed food products	
Business management	Keeping good records of group meetings	
Business financing	Financial management and bookkeeping	Business management and savings skills to enable them to save enough and purchase land for their ownership and access bank loans
	Access to loans without land as collateral	Access to loans without land as collateral
Women empowerment and leadership		Forming and maintaining group associations/cooperatives
		Women's leadership and empowerment

GETTING READY FOR TRAINING

PREPARING LEARNING FORMATS WITHOUT READING OR WRITING

The women's groups involved in the pilot training had low literacy levels – and so a training approach was developed that does not require the participants to read or write.

This informal approach to learning provides the basis for this updated handbook. The use of text in the training sessions is minimised or avoided as much as possible. Facilitators are encouraged to use drawings, photographs and videos. Participants can use sketches to express their views and to take notes.

Course facilitators should use the appropriate local language to deliver the training – and should also be creative in using anecdotes (including metaphors and local idioms) to answer participants' questions. Vivid illustration – in words and/or pictures – is likely to get the point across effectively. The challenge to learning is seldom participants' ability to comprehend the material – but rather, the lack of clarity of the instruction. Facilitators may also choose to structure the learning environment so that participants who are quick to understand can help others who are not.

The following teaching methods are recommended:



DRAWINGS

- The facilitator can add symbols and drawings to all titles and text. For instance, the facilitator can use drawings to illustrate items that participants use for farming or processing food. Drawing is often a helpful way to build upon a metaphor, too. For example, if a seed symbolises a business idea, then a tree can represent the business, and a forest can show the business community.*



STORYTELLING

- Storytelling is a powerful medium and a natural way to structure information, which helps listeners to retain information when they cannot read or write. It can also make lessons more interesting and fun. For example, the facilitator can create a story about a fictional businesswoman (in the pilot training course, she was called 'Daavi'), to illustrate points about business development and women's empowerment.*



COUNTING

- In the pilot training course, the participants could count, and mentally do basic calculations such as addition, subtraction, multiplication and division, without the aid of a calculator. The target group was also familiar with basic information technology, gained from their use of mobile phones. For target groups like this, illustrative examples with numbers were found to be helpful.*
- The facilitator may choose to use physical objects such as sticks and stones for counting. Participants can bring short sticks or pebbles for counting. Alternatively, the facilitator can move post-it notes around on a flip chart. These participatory methods will reinforce understanding of the illustrative examples, as participants can follow readily.*
- Use single digits in examples, as double digits make it impractical to move and count pieces. A single digit number can represent hundreds or thousands, as long as you explain to the participants what it stands for.*
- Avoid the use of negative numbers, especially in illustrating profit and loss, as this can be confusing. In the instance where a tree is used to illustrate a business, a dried or withered leaf can stand for a loss while a green leaf can stand for a profit.*



VIDEOS AND PHOTOS

- The use of photographs can create lasting impressions. Some photographs have been provided as examples for illustrations in the modules, below.*
- Videos in the participant group's primary language would be ideal for training purposes, but where they are unavailable, the facilitator can use videos that convey the message and s/he can provide further explanation in participants' first language. Some links to useful videos have been provided on page 37 of this handbook.*



PHYSICAL SAMPLES

- Samples of packaged items or materials can be made available for participants to examine. These increase participants' exposure to different options and give them the feel for different products.*

GETTING THE MATERIALS READY

The following materials are needed to conduct the training:

- a flipchart with paper and marker pens.
- post-it notes for moving around the flip chart.
- tape or other ways to hang materials on the wall.
- sticks or stones for each participant.
- a printed set of papers/documents for each participant, including cash record and business plan (see appendices)
- a pencil, pencil sharpener and eraser for each participant
- a personalised certificate to present to each participant at the end of the training
- snacks, lunch and water for the participants and facilitators.

PLANNING FOR DIVERSE ACTIVITIES

Training activities can be varied and may include several or all of the following:



INDIVIDUAL WORK AND REFLECTION

- Individual work provides the opportunity for participants to create and express their ideas. The participants are encouraged to avoid discussions during input sessions. In designated moments of silence, participants are encouraged to reflect on their personal experiences and insights.



GROUP WORK

- Tables may be arranged to seat 4-5 people per group. It is important to create groups around common interests, like the type of businesses participants currently do or would like to do. Once common interest groups are established, subsequent groups can be formed differently to perform other activities or host other discussions.



PLENARY DISCUSSIONS

- The facilitator may need to impart information to the whole group in plenary sessions. However, the facilitator should encourage questions and contributions from participants, to avoid the monotony of a single voice.



SONGS AND/OR GAMES

- Participants are likely to be familiar with local songs and games (e.g. fables of proverbs and riddles). The facilitator can solicit ideas for playing local games and singing local songs, which the participants can take turns to lead. Whenever participants look sleepy, these activities are effective energisers.



BREAKS

- Regular breaks are important to enable participants to use the washroom, stretch, have snacks and lunch – all useful ways to re-ignite energy levels.

SELECTING + PREPARING THE VENUE

It is important to consider the practical needs of women participants in selecting and preparing training venues. Some women participants could be pregnant, nursing or caring for young children. Others could be physically challenged. None of these factors should prevent or limit people's participation.

- Nursing mothers can be encouraged to participate by providing onsite daycare, nursing rooms and changing rooms. Participants could bring babysitters or arrangements could be made to hire a caregiver to occupy children during the training sessions.
- Toys and other play materials could be provided to occupy children who accompany their parents or guardians to the workshops. A separate room is required for a children's nursery.
- Access to clean washrooms with running water and hand washing facilities is also important to consider when selecting the venue for the training. These should be within five minutes' walk of the main meeting room.
- It is important to consider the travel distance from the training location to participants' residences, especially those with physical challenges. At the venue itself, participants with special needs should be able to move easily. This may include wheelchair ramps or step-free access and adequate physical supports in the washroom facilities.

SCHEDULING THE TRAINING HOURS

The scheduling should be gender-responsive. It should, for instance, avoid conflicting with women's economically productive and reproductive (housekeeping/caregiving) hours.

For example, in the case of the pilot training in the Volta delta region, the needs assessment highlighted that women were available for training on weekdays between 8:30am and 1:00pm, as long as the day did not coincide with their market days.

Scheduling that is undertaken in consultation with the trainees, like this, will encourage full participation.

INVOLVING THE DISTRICT ASSEMBLY

The technical staff of the District Assemblies (within which the groups operate) could participate in the training as facilitators – if doing so enables them to certify or qualify the participants in specific skills, or simply provide them with important technical insights. In the case of the pilot workshops in Keta and South Tongu districts, the Business Advisory Centres of the National Board for Small Scale Industries (NBSSI) and also the agriculture extension offices within the two districts provided needed technical support for the training.

RECRUITING FACILITATORS

When recruiting facilitators for the training, the primary selection criterion should be the facilitator's ability to speak the primary language of the participants. When this is difficult to achieve, it may be necessary to hire a translator, instead.

Assuming that the target beneficiaries of future trainings include women, it is a good idea to consider a facilitator who understands gender sensitivity and the gender dimensions of small and medium enterprises (SMEs). Such a person could be male or female, although a woman may be preferred. Selecting women as facilitators has the added advantage that they serve as role models for women participants, especially with regards to empowerment.

**THIS TRAINING HANDBOOK
HAS BEEN DEVELOPED
TO STRENGTHEN THE
RESILIENCE OF WOMEN IN
RURAL GHANA**





Photo: CDKN & E-Mages Multimedia





Value addition

Module 1

Photo: Annie Spratt



30 MINS

WELCOME AND INTRODUCTIONS

The opening comprises: a welcome address – e.g. by a representative of the District Assembly – and introductions. For the introductions, the facilitator welcomes the participants, introduces her/himself and invites the participants to introduce themselves. The introductions may cover participants' names, the economic activities in which they are engaged, and expectations of the training. Optionally, participants can also describe their personality by using an object from nature as a metaphor. They can do this either by using a real-life object from nature (e.g. a stone, stick, leaf, insect) or equally, by drawing the natural object if it is not readily available to show.

MODULE 1: VALUE ADDITION



FACILITATORS

Facilitators for this session should be from the Food and Drugs Authority (FDA) and Food and Research Institute (FRI) of the Council for Scientific and Industrial Research (CSIR).

For the target beneficiaries to gain the full benefit possible from adding value to their products, it is important for them to receive training on the Progressive Licensing Scheme (PLS) of the Food and Drugs Authority (FDA). PLS is a three-stage licensing regime to support small business units to improve the safety, quality and wholesomeness of their products.

To assist participants to add value to their raw products and thereby gain more margin on their processed foods, the PLS offers a very appropriate solution.

FRI offers training on food processing and preservation, food safety, storage and marketing. FRI can facilitate the training on value addition to products, while the FDA can facilitate training on certification under the PLS.



PURPOSE

The purpose of this module is to equip participants with the food processing and packaging skills. This will enable them to obtain progressive FDA certification for their products and thus enter new markets for higher returns.



EXPECTED OUTCOME

Participants are equipped to improve their products for higher profit margins and to enter new markets.

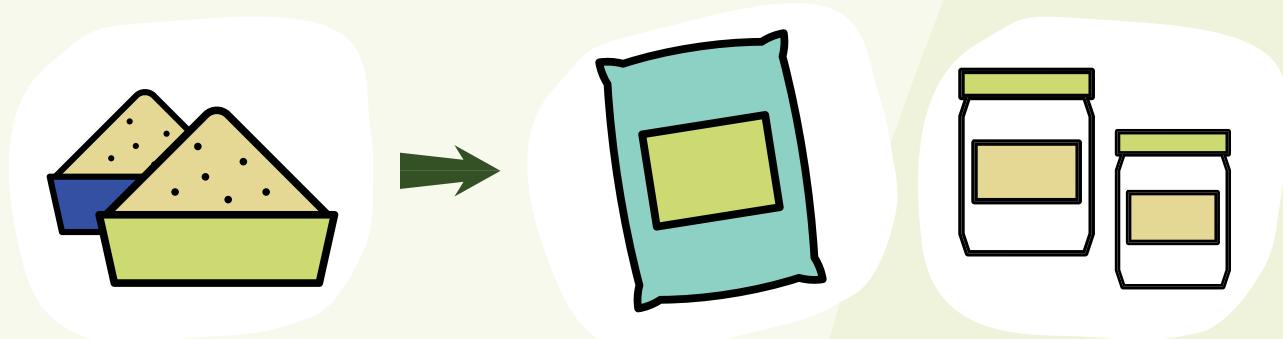


TRAINING METHOD

The facilitator explains the purpose and expected outcomes of this module to the participants, and explains why value addition is important. The facilitator showcases samples of certified value-added and well-packaged fish, rice, maize, cassava and vegetable products. Examples are provided in the pictures on the following page.

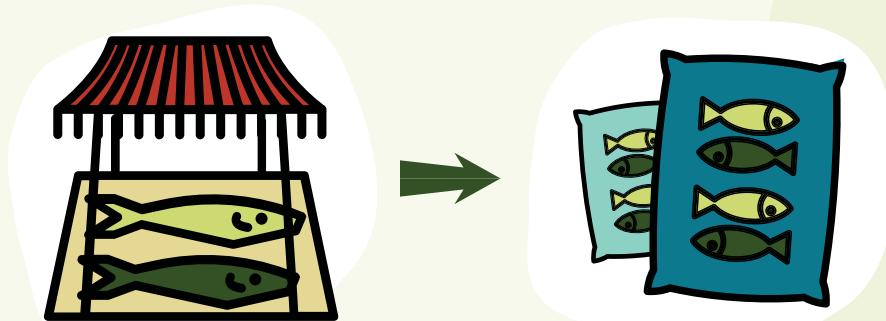
EXAMPLES OF HOW YOU CAN ADD VALUE TO CASSAVA, FISH AND TOMATOES

VALUE ADDITION FOR CASSAVA



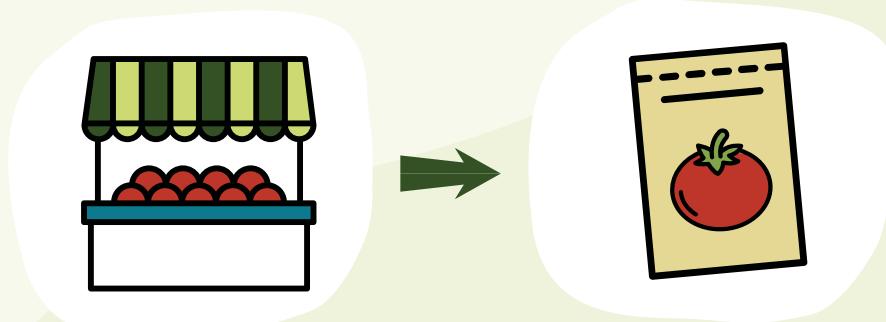
Taking ground cassava, you can package it in bags or containers to sell.

VALUE ADDITION FOR FISH



Fish from the fish market can be dried and packaged in sealed bags to sell.

VALUE ADDITION FOR TOMATOES



You can dry fresh tomatoes, grind them into a fine powder and package in sealed bags to sell.



90 MINS

SESSION 1: UNDERSTANDING VALUE ADDITION



CONCEPTS + DEFINITIONS

Value addition is the addition of features to a basic product for which the buyer is prepared to pay extra.



WHAT IS VALUE ADDITION?

The facilitator for this session is a food research technical staff member from FRI.

The facilitator asks the participants about their experiences and knowledge of the following:

1. Why is food production relevant to them?
2. What is value addition?
3. Why do they think it is important to process their food harvest?
4. What are some of the value-addition products they are familiar with?

Possible answers to question 3 could be: for preservation, to meet market demand, to obtain a higher price.

Examples are: processing cassava into *gari*, chopping vegetables and packaging them, processing fresh fish into a smoked or salted form.

WHAT LEADS TO VALUE ADDITION, AND ARE YOU GETTING GOOD VALUE FOR YOUR PROCESSED PRODUCTS?

For participants who are already familiar with value addition the question is: why they are not getting higher margins for their efforts? The facilitator takes participants through the following requirements:

Quality of the new product – the quality of the value added product should at least meet or even exceed the expectation of customers.

Functionality – the product must serve the purpose for which it was made.

Form – it must be presented in a form that is useful to the customer.

Place – it must be sold at the right place or in the right market.

Time – it must be available at the time it is needed.

Ease of acquisition – it must be easy for customers to get the product.

The facilitator will ask the women whether their products meet the above criteria. This will lead to the next topic on how to create value-added products.

STEPS FOR ADDING VALUE TO AGRICULTURAL PRODUCTS

NOTE TO FACILITATOR

After soliciting participants' views, the facilitator presents the samples by passing the products around the class for each person to scrutinise them. This is likely to generate some questions about the process and the products. The facilitator notes the questions on the board and answers them later in the course of the training. It is important to value each question, to generate confidence and interest from the participants.

1. Procurement of inputs, processing equipment and tools.
2. Converting inputs into products, including hygienic food handling, hygiene at the processing site, packaging, preservation and storage.
3. Marketing and sales, including transportation.
4. Supply chain logistics, including traceability.
5. Customer service activities, including feedback and product improvement.

QUESTION TIME

At this stage, the facilitator can solicit questions and comments from the participants. S/he can encourage other participants to answer questions and clarify issues or supplement answers.



HEALTH BREAK

15 MINS

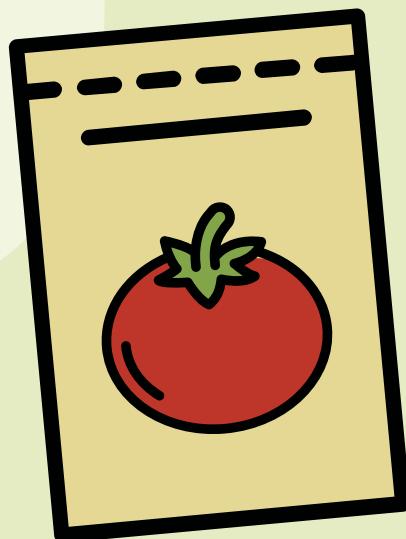


ENERGISER: THE RIDDLE GAME

10 MINS

One participant gives a riddle in the local language and the others are thrown the challenge of guessing what the answer is. The person to answer correctly takes a turn to give another riddle. This can go on until the time is up.

**YOU CAN ADD VALUE TO
TOMATOES BY CHOPPING,
COOKING AND PACKAGING THEM**





45 MINS

SESSION 2: REGISTERING PRODUCTS



CONCEPTS + DEFINITIONS

Certification is essential to demonstrate that your products are compliant with industry regulations and standards.

WHY SHOULD THE PRODUCT BE REGISTERED?

The facilitator for this session will be a technical staff person from the FDA who specialises in certification. The facilitator asks the participants about their experiences and knowledge of the following issues:

1. Are participants aware of any certification or food registration processes?
2. Would the participants like to share their experiences with registering a product, if they have any?



NOTE TO FACILITATOR

If there are no experiences to share about product registration, participants could share their experiences with registering for a form of government identification (like voter or health insurance card).

The essence of this activity is for participants to relate to certification as a community experience. It is not foreign, and at the same time, it is important to set one product apart from the other and guarantee consumer standards and rights.

KEY ISSUES

Good hygiene - this includes cleaning procedures for both equipment and food environment; waste management; pest control.

Food safety - this includes traceability (supplier and raw material monitoring and control); process control, including temperature monitoring.

Certification of venue - the process and facility should be designed to meet acceptable standards.

Certification of product - the product should meet acceptable standards.

Personal hygiene of food handlers - this includes effective hand washing; use of protective clothing; reporting and proper handling of infectious diseases, including diarrhoea and vomiting; absence of jewelry during preparation and service.

Capacity building for staff – routine training programmes for staff.

Equipment safety and handling - planned preventive maintenance; use of correct tools; adherence to safety procedures.

QUESTION TIME

Solicit questions and comments from the participants. Allow other participants to answer questions, asked and come in to clarify issues or add to the answers.



PERSONAL REFLECTION

15 MINS

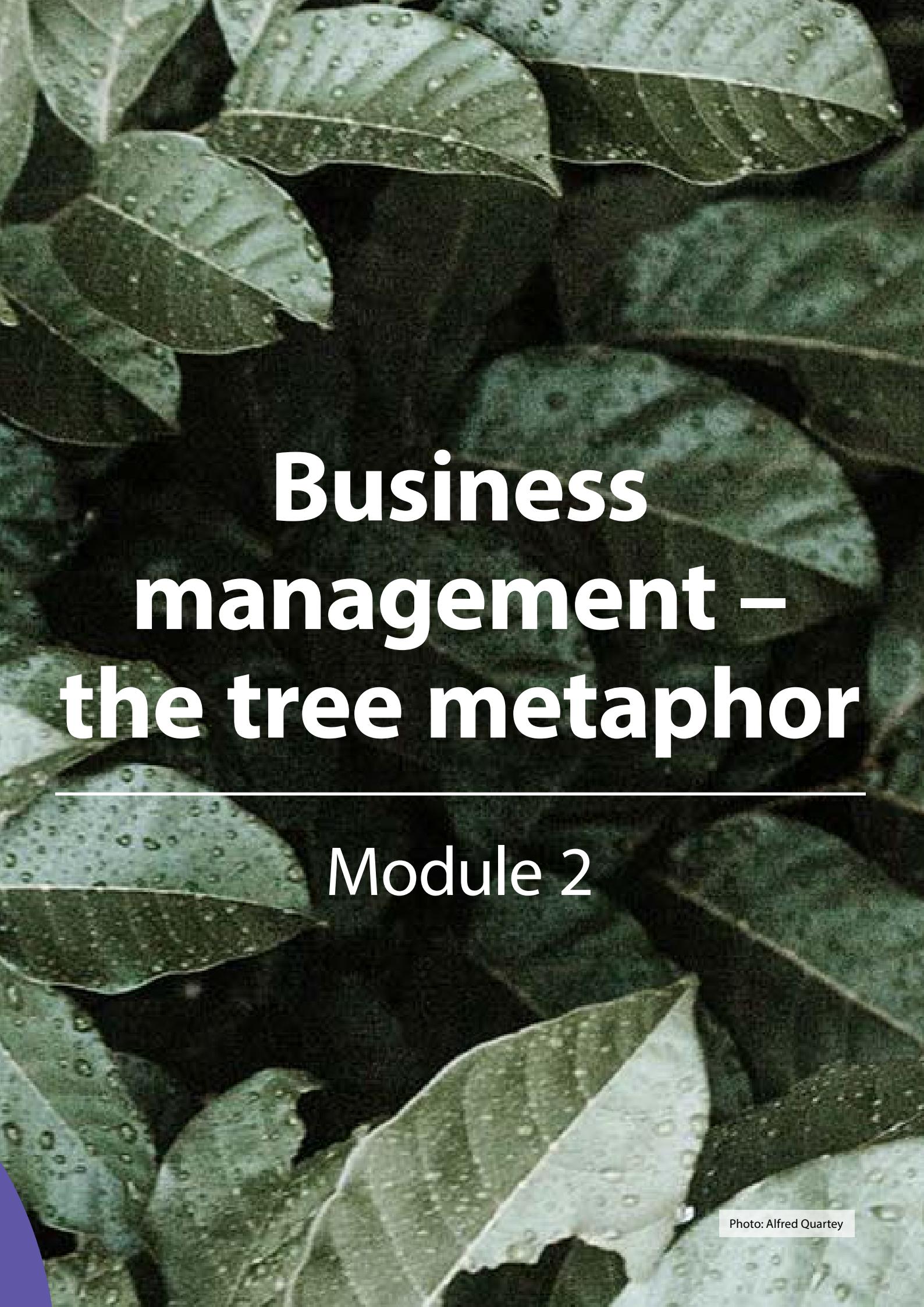
Allow the participants to reflect and prepare answers to the following questions using their drawing books:

- What product do you want to add value to?
- How do you want the product to be?
- What do you need to do this. e.g. equipment, space, raw materials?
- What is your target market?
- How do you reach your market?
- Which type of certification do you require?
- Add timelines to the plan, e.g. a stroke could represent a week or a month.



Photo: CDKN & E-Mages Multimedia





Business management – the tree metaphor

Module 2



30 MINS

OPENING



STEP 1

To begin this module, the facilitator:

1. Draws a tree showing all its parts on the flip chart.
2. Labels the parts, with the help of the participants, in the local language.

STEP 2

Participants take turns to describe the process of growing a tree. They begin with acquiring the seed and selecting a spot to sow the seed, and then describe the stages of nurturing, fruiting, harvesting and marketing.

STEP 3

The facilitator likens the tree to a business, and describes the parts of the tree in metaphorical terms, as follows:

seeds – business idea

tree – business

water – money (businesses require a continuous flow of money)

branches – activities (pruning, budding)

roots – sources

withering – loss

drought – bad times

flowers – marketing (attracting customers)

fruits – results

STEP 4

The facilitator uses these analogies as illustrations throughout the module, to make it easy for the participants to understand, memorise and recall the content. The tree/plant metaphor works as an inviting entry point into different business topics, such as markets, savings, book-keeping, balance sheets, cash flows, management and planning.



FACILITATORS

The facilitator for this session should be a district officer of the Business Advisory Centre of NBSSI.



PURPOSE

The purpose of this module is to equip participants with skills for managing their businesses.



EXPECTED OUTCOME

Participants are equipped to increase their profit margins and increased control over business operations.



90 MINS

SESSION 1: HAVING A BUSINESS PLAN

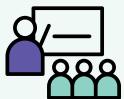


CONCEPTS + DEFINITIONS

A **business plan** is a description of your business ideas, and how you plan to start your business.

It is helpful because:

- It can help you to think ahead and avoid unpleasant surprises.
- It can help you decide if you need a loan.
- It can help you see what needs to be done, and when.
- It can help you decide whether your business idea is good enough to spend time and money on, or whether you should search for a better idea.
- It is a good way to explain your business idea to others, for instance, to a lender.



TRAINING METHOD

Participants sit in groups of five around a table. The groupings are based on the business interests of the participants.

The facilitator asks the participants their thoughts on what a business plan is and the use of the business plan. The facilitator uses the tree metaphor to explain the business aspects as indicated above.

In the groups, the facilitator guides the participants to develop group business plans by answering the following questions. Participants can draw their answers in the business plan templates provided as part of the appendix.

1. What product or service is your business going to provide? (Liken this to the seed.)
2. Who will be your customers or clients?
3. Who are your competitors?
4. Why will your customers come to you and not your competitors? What makes your product or service unique?
5. How will you market your product or service? How will you prioritise among low price, quality product, nearby place and attractive promotion? (Liken these aspects to flowers.)
6. What is the period of time you need to plan ahead? Take into consideration the lean season and bumper season, source of raw materials and time of delivery.
7. What input is required? Do you need any special equipment? (Liken this to branches.)
8. How much will the inputs cost? (Liken this to water.)
9. How much do you think you can make in terms of sales every month? (Liken this to water.)
10. After how many months do you think the business will start making profit? (Liken this to green leaves.)
11. How much money do you think will be needed to start and sustain the business until it starts making profit? (Liken this to water.)
12. Where are you going to get this money from? (Liken this to water.)
13. If you need to borrow money, how will you pay it back, and what security will the lender have?
14. What skills or experience do you have that will make you succeed? What extra skills do you need and how are you going to get them?
15. What will be your next five steps? When will you complete these steps?

Answers to these questions lead to the development of the business plan. The groups present their business plan to the entire group.



**THE TREE/PLANT METAPHOR
WORKS AS AN INVITING ENTRY
POINT INTO DIFFERENT BUSINESS
TOPICS**



60 MINS

SESSION 2: RECORD KEEPING



CONCEPTS + DEFINITIONS

Relevance of record keeping:

- to know how much you sold during a week.
- to know how much you took out for personal expenses.
- to know how much profit or loss you made.
- to know who your creditors and debtors are
- to know how much is owed you or how much you owe your creditors.

These records can help you to secure a loan from the bank.



FACILITATORS

The facilitator for this session should be a district staff person from the Business Advisory Centre of NBSSI.



PURPOSE

The purpose of this module is to equip participants with skills for keeping records about their business operations.



EXPECTED OUTCOME

Participants are equipped to improve their record-keeping.



TRAINING METHOD

For this session, participants can sit in different groups but maintain five members in each group.

The facilitator asks the groups to discuss the relevance of records and the ways in which members keep them. How do they remember how much credit or debit is due to their customers or creditors?

FORMS OF RECORD-KEEPING

In this section, record keeping is introduced as something that is easy to handle – and does not need to be considered as a daunting task. The facilitator can impress on participants that:

- It is important to keep records on a daily basis and compile weekly and monthly records. This ensures that you do not forget the transactions you have made.
- Records can be kept even by those who do not read and write. For example, records can be kept using jars or drawing books.

The participants can mention the various methods they have adopted to keep records for their businesses. Participants are likely to have innovative ways of remembering who owes them and how much is owed. The facilitator can guide the discussion to build on participants' experiences.

The facilitator then guides the participants through the practice of keeping business records by answering the following questions with them.

1. How much was made in sales in a day?
2. How much money did you use to buy goods or materials for the business?
3. How much money did you take out to buy food or personal items?
4. How much does each debtor owe you?
5. How much do you owe each creditor?
6. How much did you put into Susu?¹



NOTE TO FACILITATOR

The facilitator then asks the participants to list other expenses they incur during a day and to add this amount to the list of questions. Participants can use the cash record template (as provided in the appendix) to make the work easier. They can adapt the template to suit their own unique needs.

The cash record can be compiled on a weekly, then on a monthly basis. This gives a good picture of the state of the business and highlights any changes in the future that will require financial planning.

¹ Susu is a form of rotating savings and credit association, a type of informal savings club arrangement between a small group of people (usually people working in a small or medium enterprise or informal work environments) who take turns in taking the full contributions of the group at the end of the month. This is usually operated on the basis of goodwill among persons in the same or similar business or with a savings and loans organisation or other financial institutions.



Photo: CDKN & E-Mages Multimedia





Financing your business

Module 3



90 MINS

SESSION 1: UNDERSTANDING LOANS



CONCEPTS + DEFINITIONS

A **loan** is money that is borrowed and paid back. When you pay the money back, you have to pay additional money (interest).

Servicing a loan

- Each loan you take needs to be repaid with interest.
- Note that the longer you borrow the money the more interest you need to pay.
- Don't borrow money until you are certain you need to borrow.
- Pay back as soon as you can. This could even be ahead of the repayment time.
- The investment you make with the loan should give you more returns than the interest of the loan.



SOURCES OF LOANS

Where can you get a loan in the community?

In this session, participants discuss the sources of loans they are familiar with. They may discuss – as appropriate – sources such as banks, savings and loans companies, microfinance institutions, other collective associations, personal savings, group savings, Susu, family and friends.

LOANS

A loan is a way of putting money into a business. The facilitator is advised to find out, in advance of the training, the prevailing interest rates on loans, and the terms and conditions of loans offered by financial institutions in the participants' communities. These are important points to raise in the discussions.

The facilitator asks the participants their personal experiences of taking loans from banks, microfinance institutions or other financial institutions. The facilitator notes participants' positive and negative experiences and makes sure to touch on each of these points during the session.

The group discusses the following checklist of issues that anyone should consider before taking a loan:

1. What do you need the loan for?

2. How much do you need?
3. Are you sure the use to which you put the loan will generate income to pay back the loan?
4. For how long is the business able to pay back the loan?
5. What is the highest interest rate at which repayment will not be burdensome on the business?

DEVELOP A SCENARIO

The facilitator can make use of stories in this session and build on the story by developing different scenarios. Here's an example:

Daavi has heard that the bank in her area is giving out loans and quickly takes a form from the bank. Daavi prepared smoked fish for sale. Her business records from the previous month show that she made a profit of 200 cedis. She takes a loan of 500 cedis. She is going to pay 200 cedis each month plus 50 cedis interest for 3 months making a total of 750 cedis. Did she make the right decision on the loan?

Use the table on the next page to work out the loan repayment together with the participants.

NB: Use strokes to stand for the money: 1 slanted stroke = 100 cedis. 1 straight stroke = 50 cedis.



FACILITATORS

The facilitators of this section should be staff from the Business Advisory Centre of NBSSI and a financial expert from a bank in the community.



PURPOSE

To assist the participants to manage cash flow in their businesses.



EXPECTED OUTCOME

Participants are equipped to increase control of their cash flow.



TRAINING METHOD

The tree metaphor is used for this module. The facilitators liken money to water: watering a tree makes it grow.

The facilitators ask the participants what they think happens to a tree or crops when there is no water, and then, to liken it to a business without money. It is important to manage the cash flow of the business to avoid running out of money. From the conception of the business idea, you should know how much money is needed to sustain the business to the point where it can make profit. It is also important to plan the source of this money.

FINANCIAL RECORDS	PREVIOUS MONTH	MONTH 1	MONTH 2	MONTH 3
 200 cedis from business				
 Loan (500 cedis loan)				
 Repaying loan (200 cedis plus 50 cedis interest)				
 Money remaining			Not enough money to repay	No money to repay

DISCUSSION QUESTIONS FOR PARTICIPANTS

Let the participants discuss the following questions within their groups. The discussions will include what Daavi could have done better.

1. In light of this exercise, do you now think that Daavi made the right decision on the loan?

2. If she had invested the money in her business, would she have made some return?

3. Under what situation will the loan be beneficial?

4. If Daavi uses the loan of 500 cedis to buy fresh fish from the shore and is able to make profit of 100 cedis on it, is the loan a good decision?

Use the table below to work out the load repayment together with the participants.

FINANCIAL RECORDS	PREVIOUS MONTH	MONTH 1	MONTH 2	MONTH 3
 200 cedis from business				
 Loan (500 cedis loan)				
 Repaying loan (200 cedis plus 50 cedis interest)				
 Money remaining				



NOTE TO FACILITATOR

The facilitator can guide participants to discuss the terms and conditions of loans from each source, and hence, the advantages and disadvantages of each one. The decision to take a loan, how much to borrow, the availability and the conditions will determine how participants rate each source and whether they decide to take a loan.

This exercise can feed into the business plan started under the previous session.



CONCEPTS + DEFINITIONS

Group guaranteed loans – Community or village savings and loan associations:

- A Village Savings and Loan Association (VSLA) is a group of people who collectively support a structured process for saving money and offering loans at a local level. It is a community-based initiative, whereby the members of the group democratically prepare their own constitution for how the VSLA will be managed and the rules for members to obey.
- VSLAs provide a simple and accountable system for savings and loans for communities who do not have ready access to formal financial services such as banks or microfinance institutions.
- VSLAs can offer low interest rates on loans.
- Landed property is not required as collateral.
- Membership of VSLAs can be empowering for women.

CLOSING

The facilitator asks participants to reflect on the exercises of the session:

1. How did they do?
2. What have they learned?
3. What was difficult and easy?
4. How can it help them?

Participants who understood the content well can be encouraged to explain it and lead the discussion with their colleagues.



WATERING A TREE MAKES IT GROW: YOU MANAGE THE CASH FLOW OF THE BUSINESS TO AVOID RUNNING OUT OF MONEY.



Photo: CDKN & E-Mages Multimedia

Women's empowerment and leadership in associations

Module 4





Photo: John Mawer



45 MINS

SESSION 1: GROUP DYNAMICS



FACILITATORS

The facilitator for this session should be a staff person of the Business Advisory Centre of NBSSI.



PURPOSE

To strengthen women's groups and cooperatives, to broaden and deepen their leadership capacity and the leadership potential of others.



EXPECTED OUTCOME

Participants are equipped to work better in their groups or associations.



TRAINING METHOD

The facilitator is advised to guide this session and not to lead it. The participants should be encouraged to draw their own conclusions. The facilitator should only give suggestions (e.g. "I think it will work better if each member contributes...").

WHY WE JOIN GROUPS

For this session, the participants either move to an open space or push all the furniture to one side to make enough room for walking around. The facilitator asks the participants to walk in silence for 10 minutes and form four groups. No signs or other forms of communication are allowed.

Members of each of the four groups answer these questions:

1. Why did you join/choose your group?
2. How did it feel to join your chosen group?
3. What do you hope to achieve from the group you have joined?



NOTE TO FACILITATOR

The facilitator may add some reflections to the participants' answers, such as:

People join groups for various reasons. They can be influenced by various situations such as: which group the majority of people are joining, the influence of the group's leader, persuasion, their own preferences and behaviours, and the behaviour or attitudes of others.

DEFINING A GROUP

The training starts with a song on development, with which group members are familiar. First, only the leader of the group sings, while the other members watch. After this, all the participants sing the same song. Participants are encouraged to sing and dance together. The facilitator asks: which experience did they enjoy more?

The participants are then invited to discuss:

- What is a group?
- What makes one group different from the other?
- Why do people join groups?

One possible definition of a group is as follows, although participants may have other ideas to offer:

Groups consist of people interacting with one another and who are socially attracted to each other, most likely because they share common goals and have a shared identity. This shared identity is what distinguishes one group from the other and contributes to the dynamics of the group.



90 MINS

SESSION 2: GROUP EXERCISES

GROUP WORK

In this session, the participants sit in their chosen groups.

The facilitator assigns a separate exercise to each of the groups as follows:

Group 1: Identify your leaders (group leader, assistant and secretary). Choose a task you want to perform and complete it e.g. preparing gari.

Group 2: Choose a task you want to perform and complete it. Group decisions are to be made at all times. There is no leader and every member must make an equal contribution.

Group 3: Group members are to assign roles to each member of the group and together perform a task. Each member will play a role.

Group 4: Group members are to rotate leadership among themselves. The leader whose turn it is will select a quick and simple task for the group to perform together.

Plenary

In the larger group, each of the groups shares their experiences with the others. The facilitator may use the following questions to prompt the discussion:

1. How were decisions made? Did they reflect the choice of the majority of the members? Was each member given the opportunity to speak?
2. How was your experience having various leaders? (NB: Discuss the roles and not the personalities.)
3. How did you respond to the various leadership structures?
4. What were the importance of time, tasks, roles and territory for organising and shaping the group?



CONCEPTS + DEFINITIONS

Leadership is the ability to motivate yourself and a group of people to achieve a common goal. It is not a position, neither is it status. It is a service.

Participants then reflect on their own leadership potential and skills. On an individual basis, not as a group, participants share their experiences of authority, power and leadership during the exercise and what they have learned as individuals from the exercise.



NOTE TO FACILITATOR

The facilitator can encourage individuals to reflect specifically on the following:

- Individual roles in the context of the exercise.
- Experience of dialogues/peer discussions.
- Experience of decision-making.
- Experience common goal/objectives.
- Experience conflicts and conflict management.
- Fears and challenges in leadership roles.



HEALTH BREAK

45 MINS



60 MINS

SESSION 3: UNDERSTANDING TEAM DYNAMICS

The participants come back to plenary and are invited to watch three short videos in succession:

1. Working together <https://www.youtube.com/watch?v=4duPBWzf46E>
2. Story of the geese <https://www.youtube.com/watch?v=-TBwdLG4jc>
3. Team work <https://www.youtube.com/watch?v=KT2TQGFWcko>

The facilitator first screens the videos uninterrupted and gives an explanation in the local language afterwards. Then, the participants watch a second time and ask the facilitator to pause, when needed, to provide intermittent interpretation.

The facilitator then guides a discussion on the following points:

- the types of leadership seen in the videos
- the dynamics of groups
- discovering individual leadership skills
- discovering the skills and potentials of other group members
- ability to be involved in dialogues and decision-making
- how working together achieves more.



ENERGISER: THE PROVERB GAME

10 MINS

One participant gives a proverb in the local language and the others are given the challenge of providing the meaning. The person to answer correctly takes a turn to give another proverb. This can go on until the time is up.



45 MINS

SESSION 4: UNDERSTANDING LEADERSHIP



60 MINS

SESSION 5: PERSONAL REFLECTIONS AND NEXT STEPS



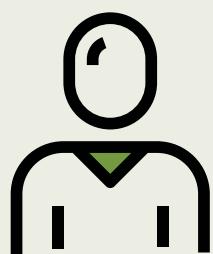
CONCEPTS + DEFINITIONS

Leadership is the ability to motivate yourself and a group of people to achieve a common goal. It is not a position, neither is it status. It is a service.

This session involves two principal discussions about the preceding exercises and videos.

1. The facilitator asks the participants to share their thoughts and experiences on leadership. They then identify the leaders they saw in the videos and discuss the roles the leaders played.
2. The facilitator then asks the participants to share their views on the leadership skills demonstrated in their groups during the session on group dynamics. They can link it to their experiences within their associations.

1. In silence, participants think through the activities of the day for 10 minutes and note any changes they would like to make to the individual roles they play in their respective associations or groups.
2. In groups, the facilitator guides the participants for 20 minutes on how to develop plans to improve their groups' activities. For example:
 - Using lessons learned in the sessions on keeping records without writing or reading, participants come up with an easy way of using drawings and symbols to record proceedings of their group meetings. This should take a form that is easy for all members to understand and use.
 - Participants develop a plan to support loan guarantees for each other without resorting to using landed property as collateral.



**LEADERSHIP IS NOT A POSITION,
NEITHER IS IT STATUS.
IT IS A SERVICE.**



Photo: CDKN & E-Mages Multimedia

APPENDIX

BUSINESS PLAN TEMPLATE

01		What product or service is your business going to provide?	
02		Who will your customers or clients be?	
03		Who are your competitors?	
04		Why will your customers come to you and not your competitors? What makes your product or service unique?	
05		How will you market your product or service? How will you prioritise among: low price, quality product, nearby place and attractive promotion?	
06		What is the period of time you need to plan ahead? Take into consideration the lean season and bumper season, the source of raw materials and time of delivery.	
07		What input is required? Do you need any special equipment?	
08		How much will the inputs cost?	
09		How much do you think you can make in terms of sales every month?	
10		After how many months do you think the business will start making profit?	
11		How much money do you think will be needed to start and sustain the business until it starts making profit?	
12		Where are you going to get this money from?	
13		If you need to borrow money, how will you pay it back, and what security will the lender have?	
14		What skills or experience do you have which will make you succeed? What extra skills do you need and how are you going to get them?	
15		What will your next five steps be? When will you complete these steps?	

CASH RECORD TEMPLATE

MONEY IN	Day I	Day II	Day III	Day IV	Day V
Week I					
Week II					
Week III					
Week III					
TOTAL MONEY IN FOR THE MONTH					

MONEY OUT	Day I	Day II	Day III	Day IV	Day V
Week I					
Week II					
Week III					
Week III					
TOTAL MONEY OUT FOR THE MONTH					



Photo: CDKN & E-Mages Multimedia





Photo: Caroline Beaumont