COMMUNITY TRAINERS HANDBOOK ON SUSTAINABLE FISHERIES MANAGEMENT AND BUSINESS SKILLS

A field handbook for Malawi Fisheries Associations and Beach Village Committees
This handbook has been produced by DD International of the UK in conjunction with the Department of Fisheries of Malawi and is an output of the EU funded ACP Fish II Programme, Brussels. http://www.acpfish2-eu.org/.

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Acknowledgements

The Ministry of Agriculture, Irrigation and Water (MOAIWD) and the Department of Fisheries (DoF) wish to extend their gratitude to all those who contributed in one way or another to the development and production of this handbook. Especially the Fisheries Association representatives who were involved in the training needs assessment process and the trainers workshop.

The Ministry and DoF are particularly indebted to the European Union (EU) for the financial support granted through ACP Fish II Programme and technical guidance from Development Delivery International (DDI) of the United Kingdom and their fisheries development specialist Mr. Ansen Ward who developed the text for the handbook.

Special thanks to Mr. Steve Wemba of Paradise Communications for developing the handbook illustrations and Mr. Foster Gama and Henri Chilora of Malawi Institute of Education for translating the handbook into Chichewa.
### Abbreviations

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>ACB</td>
<td>Anti Corruption Bureau</td>
</tr>
<tr>
<td>ADC</td>
<td>Area Development Committee</td>
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<tr>
<td>AIDS</td>
<td>Acquired immune deficiency syndrome</td>
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<tr>
<td>BVC</td>
<td>Beach Village Committee</td>
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<tr>
<td>CO$_2$</td>
<td>Carbon dioxide</td>
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<tr>
<td>DDC</td>
<td>District Development Committee</td>
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<tr>
<td>DFO</td>
<td>District Fisheries Officer</td>
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<tr>
<td>DOF</td>
<td>Department of Fisheries</td>
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<tr>
<td>FA</td>
<td>Fisheries Association</td>
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<tr>
<td>FOREX</td>
<td>Foreign exchange</td>
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<tr>
<td>HIV</td>
<td>Human immunodeficiency virus</td>
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<tr>
<td>MCF</td>
<td>Malawi College of Fisheries</td>
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<tr>
<td>MFI</td>
<td>Micro finance institution</td>
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<tr>
<td>MK</td>
<td>Malawi Kwacha</td>
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<tr>
<td>NGO</td>
<td>Non Governmental Organisation</td>
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<tr>
<td>PFM</td>
<td>Participatory Fisheries Management</td>
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<tr>
<td>TNA</td>
<td>Training needs assessment</td>
</tr>
<tr>
<td>TV</td>
<td>Television</td>
</tr>
<tr>
<td>VDC</td>
<td>Village Development Committee</td>
</tr>
<tr>
<td>VH</td>
<td>Village Head</td>
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<tr>
<td>VNRMC</td>
<td>Village Natural Resource Management Committee</td>
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Foreword

In Malawi, around 1.5 million people earn their living from the fish that is caught from our lakes and rivers. Many people eat fish and rely on it as an important protein source. Fish provides over 70% of the dietary animal protein intake of Malawians and 40% of the total protein supply. Much of the fish is consumed in rural areas, contributing significantly to daily nutritional requirements. The Malawi National Fisheries and Aquaculture Policy which was drafted in early 2001 promotes community participation in resource management, an arrangement which allows user communities to make and participate in decisions on issues relating to the development, management and use of the resources as availed in the Constitution of Malawi.

Communities interface with the Government through elected office bearers in institutions known as Beach Village Committees (BVCs) which oversee the fisheries affairs at a Beach/village level. At the next level, Fisheries Associations (FAs) representatives are elected who assume a key role in fisheries development and management over larger areas of water bodies. To date a number of FAs and BVCs have been formed and are working with the Government to manage the fishery resources on various water bodies.

Despite having been promoted by the Government and supported by all available instruments the FAs and BVCs still experience challenges in resource management and governance. While FAs and BVCs are struggling to manage the resources, fishermen and fish traders are also facing challenges in business management specifically in identifying financial mechanisms to sustain and maximise the economic benefits from the nation’s fisheries.

The challenges faced by the FAs and BVCs are of different forms but major amongst them is a lack of knowledge on resources management. To this effect a Training Needs Assessment (TNA) meeting was conducted on 12th January 2012 at the Malawi College of Fisheries (MCF) to consult Fisheries Association representatives on specific needs and determine how best to address these through training. The outcome has been this community fisheries handbook that was later validated during a training of trainers workshop for Fisheries Associations in March 2012.

It is the Department of Fisheries wish that this handbook be used as a tool by all relevant stakeholders to strengthen fisheries management within the country.
CHAPTER 1: INTRODUCTION

1.1 Objective of the handbook
Good sustainable fisheries management depends on knowledge and understanding. This means that training is required for fishing communities and local fishery management organizations. Without knowledge on how to manage fisheries well or on how to form strong management groups then fisheries management becomes even more difficult and our resources will become over fished very quickly. This handbook on sustainable community fisheries management will help people involved in managing fisheries such as Fisheries Associations (FA), Beach Village Committees (BVC), village heads (VH), chiefs and local councils as well as fishers, processors and traders to learn why good fishery management is important and how it can be achieved. The handbook is also designed to be a training resource for trainers to train others in their communities or localities on the issues presented. It also will help people learn about how to improve their business skills and businesses so that the benefits we get from fisheries can be improved or sustained. The handbook includes pictures that help describe important messages we need to learn. These images can be used to educate those who are not so strong in reading and writing.

1.2 How to use the handbook
The handbook can be simply used as a resource for ideas and information by the reader or it can be used to help train others. As well as this introduction, the handbook has another 4 chapters and each chapter covers a different topic. These are: Chapter 2 why fisheries management is important; Chapter 3 how we can manage fisheries sustainably; Chapter 4 business skills; and Chapter 5 how to train others.

Each chapter provides information on the subject and then ideas on how to communicate the subject to others using “Trainers Tips”. These are often for use in conjunction with the images in the handbook. Those who wish to use the handbook for training should also refer to Chapter 5 which describes communication techniques and how to prepare for, and conduct, short training sessions. The entire handbook does not need to be used in one training activity as there are a lot of different things that are covered. It is estimated that training a community group in all the issues covered in Chapters 2, 3 and 4 will take 18 hours of
training time in the community. The trainer should use what they think is good for the group they are training at the time. Approximately 8 days of a “learning by doing” process are required to train trainers in the handbook content and how to use it for training at community level. At the end of the handbook is a list of sources of further information for those who want to delve deeper into some of the main issues.
CHAPTER 2: WHY SUSTAINABLE FISHERIES MANAGEMENT IS IMPORTANT

In this chapter we will learn about why we need to protect our fish, lakes, rivers and other water bodies and the importance of fisheries to our economy. We will also look at co-management or participatory fisheries management (PFM) and why it is important. Finally, we will discuss the roles are of BVCs, Fisheries Associations, the Government and local leaders in the PFM process.

2.1 Why do we need to manage our lakes and rivers well?

What we will learn about

- Why we need to protect our fish, lakes, rivers and other water bodies so they are sustainable
- Why fisheries are important

Our lakes and rivers are home to many different types of fish. Catching, processing and selling fish provides work, food and money for many thousands of Fishers, boat owners, gear owners, processors, traders, transporters, boat builders and petty traders. In Malawi between 1 and 2 million people earn their living from the fish that is caught from our lakes and rivers. Many people eat fish and therefore rely on it for food. We need to look after our fish and the lakes and rivers in which they live because if we don’t, then we will lose all the benefits they give us. If we catch too many fish then there will not be enough left to grow and produce more fish. If we don’t look after our lakes and rivers then fish will not grow well or even die. If we are not careful we can ruin our precious fish resources and leave nothing for our children. Sustainability of our fisheries is what we should aim to achieve. Our fisheries are sustainable when they are not under threat and can be fished to produce regular and consistent good benefits such as high fish catches, and income.

What problems do we face at the moment?

People need to eat and as the human population (number of people) increases more food will be required and this can mean more fish needs to be caught or farmed. The problem is that lakes and rivers can only produce a certain amount of fish and cannot keep producing fish for everyone to eat.
Sometimes we do not know much about our fish such as how many are in our lakes and rivers and how they are growing. This makes it difficult to make decisions about how many Fishers should be fishing and how much fish they should catch. But it also means we need to be extra careful about how much we catch. We sometimes also do not know how pollution and the water in our lakes and rivers are changing due to farming and other activities. Again, this means we need to be very careful about the way we fish. Also we need to know or understand what is happening in and around our communities, lakes and rivers and report anything bad we see to our leaders or government so they can try and solve any problems before it is too late. Remember we are the guardians of our future!

Some problems we face at the moment are:

- More people wanting to eat fish
- More Fishers wanting to fish on our lakes and rivers
- Fishers using under size meshed nets and gears catching small fish which don’t get a chance to breed and make more fish
- Fishers fishing at times when they are not supposed to fish and catching fish which are breeding such as during closed seasons. It should be understood that the breeding fish species produce more fish for us to catch in future
- Fishers using bad fishing gear which destroy our environment and harm our lakes and rivers
- Trawlers taking fisher’s nets and causing bad feelings leading to misunderstandings or conflicts
- Fishers catching fish in places where they should not be fishing, such as sanctuaries and parks, because these are places where fish should be left alone to breed and reproduce more fish for us
- Cutting trees and farming around our lakes and rivers can mean more soil and sand goes into the water and this can make the water shallower and we can lose good places where fish can breed
- If soil and chemicals are washed into the water it can change the water and make it bad for fish so they don’t grow so well and may even die

**Why are our fisheries important?**

Fish are very important and need to be protected by us in collaboration with the Department of Fisheries and other stakeholders. Here are 5 reasons why our fish, lakes and rivers are important:
Food
Fish provides many people with good nutritious food, which has a lot of protein and minerals we need to be healthy.

Money
Fish gives us money. Many people, including gear owners, Fishers, processors and traders get money from selling fish and the Government gets some revenue through issuing of fishing licences. Some people in our communities also get some of this money from the Fishers and processors who use it to buy food and other goods and services. People also make money by selling things used in fishing and the fisheries industry.

Jobs and work/employment
Fishing, processing, trading, transport services, and other activities related to fishing and selling fish give people jobs and worthwhile activities to do.

Foreign exchange
Malawi has over 800 different types of fish and some of them like mbuna spp (ornamental fish) are sold live in different countries where people pay in US dollars or Euros giving Malawi some foreign money which is in turn used to buy other essential goods and services from outside.

Recreation
Some people like to catch fish for pleasure or a hobby. Some people like to go under water and watch fish swimming. Some people like to buy fish and keep them in tanks. These activities can create jobs and money and can be good businesses for people within the local community.

Biodiversity
Biologists most often define biodiversity as the "totality of genes, species, and ecosystems of a region". Water bodies, especially in tropical areas, have high natural levels of biodiversity. Biodiversity has many benefits such as keeping water clean, recycling nutrients, creating a large and varied number of fish species and aquatic plants. Malawi has nearly 15% of the world’s freshwater fish biodiversity.
Tips for trainers

Ask the group, if we don’t look after our fish resources well, what will happen?

Ask, why is looking after our fish, lakes and rivers important…ask the group to look at picture 1 and say what they see?

Ask the group to say what problems they can see with their own lakes and rivers
Picture 1: Five reasons why fish is important

Money

Recreation

Food

Employment

Forex
2.2 Co-management or Participatory Fisheries Management (PFM)

What we will learn about

- What co-management or participatory fisheries management (PFM) is and why it is important
- The roles of BVCs, Fisheries Associations and Government in the management process

Fishers and communities living along lake shores and rivers rely on fish and should have a large role in deciding how fish resources are managed. Management decisions of all sorts are often best made at the local level. But to do this, people must have the willingness, skills and knowledge to do so. Government is responsible for the health of the nation by protecting the country’s resources and making sure they are managed well. Co-management means the community, government and other interested groups work together to protect fish resources. In Malawi the community is represented by Beach Village Committees (BVCs) and then Fisheries Associations (FA) are made up of BVC representatives. Government has a responsibility to make sure communities are equipped with skills to enable them play their role as partners in fisheries management. In Malawi, the term Participatory Fisheries Management (PFM) is commonly used instead of co-management and is the term used in this handbook.

The idea of PFM came into existence after the Government and the communities had noticed that past management systems had not worked. These systems had relied on a top-down approach whereby government took all responsibilities for managing the resources including developing and enforcing regulations, without any involvement of the communities who utilise and rely on the resources for their livelihoods. This approach also proved to be costly for the government to implement.

PFM means that different people must work together to manage the fishery and give good results. People should know that what they do will affect the fish resources and the community. This includes not just fisheries activities, but also other activities such as agriculture, tourism and industries which can affect water quality, access to water and fish production.

PFM is not just protecting the fishery so as much fish as possible can be caught or that the most money as possible can be made. It is also about protecting the lake shore and water from damage and pollution, promoting conservation and making sure just enough fish is caught and enough is left to breed and provide more fish for the future.
For PFM to work we need what are called regulations. These set how many people can go fishing, how they fish, where they can fish and how much fish of what size they are allowed to catch. The following are some fishery management measures that can have regulations and by-laws:

a) Closed areas: to protect breeding areas e.g. Park area, reed belts and river mouths
b) Licensing: so only a certain number of Fishers can fish and use certain fishing gears or boats
c) Mesh size restrictions: to give the smallest mesh size or hook size to use
d) Fishing methods: so that only certain safe methods are allowed and harmful methods are prevented to avoid, for example, fish poisoning.
e) Fishing seasons and times: controlled so fishing does not disturb breeding times
f) Reintroduction or stocking of certain fish: to maintain the variety and numbers of fish

Copies of the latest regulations regarding mesh size, gear type, minimum size of fish to be landed, closed seasons and areas for your water body should be obtained from your District Fisheries Officers.

An important piece of legislation for PFM is the Fisheries Conservation and Management [local community participation] Rules, 2000 of the Fisheries Conservation and Management Act, 1997. This gives the powers of local fishery management to the BVCs and FAs.

**Stakeholders in PFM and their roles**

There are a number of different individuals and groups that have a direct influence on the way in which fisheries are managed and utilised. Under PFM we aim to enable these different stakeholders to work successfully together. The key stakeholders include:

- Beach village committees (BVCs)
- Fisheries Associations (FA)
- Department of Fisheries (DoF)
- Local government
- Traditional leaders
- Fishing communities
Police

What should BVCs do?
Beach Village Committees (BVCs) are the voice of the fishing community and communicate with the Department of Fisheries and with the other people in the community. They should be elected by the community and represent the fishing community and not be appointed by the local leaders. A BVC is elected by the community or communities in an area. A BVC should be made up of people who know about the fishery and it should make sure:

- no one fishes during the closed season
- fishers have transfer letters when they move to another beach
- that fishing licenses/permits are issued
- Fishers have a licence
- they organise fishers so they pay their licence fees
- records are kept of all registered fishing vessels and licenses issued
- fishers use the correct mesh size for their nets and the right type of fishing gears
- no one uses fishing gears which are illegal
- they make a note of any changes in the fishery and amount of fish and size of fish
- they warn, chase away, fine, fishers that break the regulations and report this to VH or DoF
- regular meetings are held with fishers to discuss the regulations with them and any other relevant issues they have
- they provide an opportunity for the rural community to identify problems and solutions
- they have a fund for the running of the committee
- they collect fees and account for these
- they represent fishers interests and views to Village Development Committee (VDC), Area Development Committee (ADC), District Development Committee (DDC) and DoF
- that as local level extension agents they work hand in hand with government extension workers
- they give reports on fishing activities and meetings to VH, Fisheries Associations and Department of Fisheries
• they are involved in looking after the environment on land as well as water and monitoring the effects of agriculture, tourism and industry development

Picture 2 can be used to discuss some of the activities of BVCs.

A BVC must be aware of the current by-laws and regulations for their water body and by inspections and patrols, monitor fishers activities accordingly. These by-laws must be developed by the BVCs and FAs.

What should Fisheries Associations do?

Fisheries Associations (FAs) consist of elected BVC members from a certain area. An FA should ideally represent a single district. This makes the interaction with district councils and other area development committees more straightforward. The FAs should focus on the long-term sustainable management of the fishery. The FA has a role to play in implementing a fisheries management plan. They coordinate the activities of the BVCs in their area and make sure that BVCs carry out their tasks well. FAs also:

• organise patrols to check that fishers are not breaking any regulations
• bring cases of infringement of regulations and by-laws to be dealt with by the appropriate authority
• monitor fish catches with help of BVCs
• hold meetings with VH, ADC, DDC to discuss fishery issues
• provide information and advice to DoF
• help solve conflicts amongst fishers and other groups or individuals which cannot be settled by the community
• monitor the environment and practices such as agriculture, tourism, industries and report any changes which are taking place to VH, ADC, DDC and DoF.

What should central and local government do?

Central Government via the DoF has a duty to:

• help the formation of BVCs and FAs by providing them with the capacity to work as resource managers
- draw up fishery management agreements with FAs transferring user rights and management responsibilities
- work with BVCs and FAs to develop fishery management plans and the associated regulations
- help in the enforcement of regulations and by-laws
- carry out fisheries research
- develop fisheries policies.

There should be Fisheries Inspectorate officers from the DoF to help BVCs conduct patrols with the Malawi police service.

Local Government in the form of the District Council and District Fisheries Offices have a duty to:

- carry out fisheries extension services,
- help the formation of BVCs
- licensing fishing gears
- pass district fisheries by-laws,
- provide funding to FAs and Chiefs.

The Fisheries Assistants should attend BVC and fisher’s meetings as well as help in community development activities. They should provide timely reports to the DoF.

**What should traditional leaders and their fishing communities do?**

Traditional leaders or village heads (VH) should:

- support the work and objectives of FAs
- oversee any case where fishery regulations have been broken.
- oversee and support the work of the BVC
- oversee any minor breaches of the fishery regulation bylaws
- deal with any local level conflict.
Fishing communities should:

- participate in regular meetings and BVC activities
- respect and abide by the fishery regulations and by-laws.

**Trainers Tips**

💡 Ask the trainees to discuss the different roles played by different groups or stakeholders and the challenges faced.

**Recap questions**

Why should we protect our fish, lakes and rivers?
What is PFM?
What should BVCs and FAs do to make sure PFM works?
Picture 2: Activities of a Beach Village Committee

BVC holding fishers meeting

BVC acts as a bridge between fishers and government officials
CHAPTER 3: HOW CAN WE MANAGE OUR FISHERIES WELL

How well our fisheries are managed depends on how our Fisheries Associations and Beach Village Committees operate and conduct their activities. This chapter will help us learn about good leadership skills, how to work well as groups, how to generate funds and make sure they are used well, how to deal with corruption, conflicts and raising awareness of cross-cutting issues such as HIV/AIDS, gender and climate change.

3.1 Importance of local leaders

What we will learn about

- How local leaders can help in fisheries management
- How we can get local leaders involved

How can local leaders help?

There are a number of different reasons for declining catches. Some are from within the fishery, some are from outside. Some of the reasons are from within the village, some from outside. Village Heads (VHs) or local Chiefs have the power to help with some of the things that affect the fishery and therefore can help us manage our fisheries well. They can help by making sure:

- Fishery regulations are observed
- Legal gears are used
- Fishers don’t fish during the closed season
- Fishers don’t fish in closed areas
- People don’t damage the environment

Local leaders are also in a position to:

- be an example in fighting corruption
- support the formation of Beach Village Committees (BVCs)
- be an adviser to the BVCs
- endorse decisions made by the BVCs
- settle disputes among the fishing community
- approve the migration of Fishers in liaison with BVCs
- call for fisher’s meetings
- pass judgement to offenders
- take matters that cannot be solved locally to higher authorities
- keep confiscated gear until appropriate measures are taken (as specified in the constitution or regulations)

**How can we encourage local leaders to help?**

We should make sure that our local leaders know the importance of fishery management and how it can be achieved. We can achieve this by having regular meetings with local leaders and working closely with them. They need to be our “champions of change” and therefore fully support our aims and objectives.

**Trainers Tips**

💡 Ask the trainees to look at Picture 3 and discuss what they see and how they think local leaders can help in fisheries management.

**Recap questions**

How can we encourage local leaders to promote good fisheries management?

What can they help in doing?
Picture 3: Village chief having a meeting with fishers

A village chief educating fishers on the importance of using recommended fishing gears
3.2 Good leadership

What we will learn about

- What the qualities of a good leader are and how they should behave

Qualities of a good leader

A leader, whether of a community, the Chairman of a BVC or an FA has the power and ability to affect what people do and think. They have important powers and how they behave can affect everyone. They are leaders either because they have been chosen, elected or through inheritance. Some people may have become leaders by choice, default or through force. Some leaders are popular, some leaders are not popular. Some leaders are good and some are bad. If the leader is lazy, the community, BVC or FA will not function properly. Harsh leaders will make the group work with fear resulting in many members not knowing what to do. Corrupt leaders will make their groups despondent leading to the groups breaking up and resources being destroyed.

What we need are leaders who show good and exemplary behaviour and:

- Are hardworking and interested in development work
- Are knowledgeable about fisheries management
- Are honest, neutral and prepared to give everybody in the group an equal chance
- Are disciplined and active
- Are cheerful and patient
- Have authority
- Command respect but should not be pompous
- Respect the views of all people
- Can get people to follow him or her
- Are elected by the people to lead and guide them in various activities.

A leader will look after a community or group. They will be elected and carry out activities on behalf of others. They will act as a guide who works hand in hand with others. They will admit mistakes when they are wrong. Make decisions based on the views of the group. They will see others as being, just as, or more important than themselves.
Trainers Tips

Ask the trainees to look at Picture 4 and ask what the qualities of a good leader are.

Recap questions

Can you describe a bad leader and what they do?
Can you describe a good leader and what they do?
A leader respecting views of the majority and guide them in various activities.
3.3 Working as groups

What we will learn about

- Why it is good to work as a group
- How to form a group
- Group constitution

Why are groups good?

There are many different examples of groups of people working together. At the village level we have the Village Development Committee and the sub-committees such as BVCs. Fisheries Associations are also groups. Working as a group can be good. It can help a number of individuals to be:

- stronger and have a voice
- have more bargaining power when it comes to business
- reduce costs and negotiate better prices for products
- have more joy and comfort when working together
- able to have better access to credit
- able to operate savings schemes
- able to share ideas, information and experiences
- able to share resources and responsibilities
- more productive
- helpful to each other and advise each other

Organising a group

A group should have its own bylaws or constitution which says how it should be run. This can make sure that members are able to participate regularly and that leaders are elected according to their qualities and ability and not because of their wealth, connections
or social position. These rules should be enforced by the leaders or management committees. For groups to operate well and achieve their objectives, group leaders and members should understand their roles and responsibilities. Below are the key roles of the group leaders. Group leaders should run the groups democratically by following the rules and guidelines of the group. This is the group’s constitution. These rules are made as the group goes through a number of stages. Group members should accept that their behaviour has to change in order to ensure that the group grows. Table 1 outlines the roles of different group members.

Table 1 Group members and their roles

<table>
<thead>
<tr>
<th>Group member</th>
<th>Key roles</th>
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| Chairperson  | ● Overall in charge of the group  
               ● Decides agenda for meetings  
               ● Chairs meetings and decides duration of meeting  
               ● Is group spokesperson  
               ● Authorizes all the group’s financial transactions  
               ● Reports to FA, VH or VDC  
               ● Issues transfer letters |
| Secretary    | ● Calls meetings after consulting the chairperson  
               ● Writes minutes of all meetings  
               ● Keeps records of all group correspondences  
               ● Keep records up to date about group memberships and fishing activities |
| Treasurer    | ● Prepares and makes payments authorized by the management committee.  
               ● Keeps records of group’s financial transactions |
<table>
<thead>
<tr>
<th>Group member</th>
<th>Key roles</th>
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<tbody>
<tr>
<td></td>
<td>• Receives cash and makes deposits to group’s bank account</td>
</tr>
<tr>
<td></td>
<td>• Custodian of group’s property</td>
</tr>
<tr>
<td></td>
<td>• Presents financial reports to management for analysis and approval</td>
</tr>
<tr>
<td>Committee Members</td>
<td>• Participate in meetings and discussions</td>
</tr>
<tr>
<td></td>
<td>• Advise executive committee</td>
</tr>
<tr>
<td></td>
<td>• Perform duties given by Chairman</td>
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**ELECTING THE GROUP**

Elections should be held when members have learned and know more about Participatory Fisheries Management (PFM) and the roles of the BVC. The more the community knows about PFM and how it works, the more appropriate will the BVC members be and the more effective will the BVC work. In order to elect a person to a particular post, ask the community to propose three people for that post and then ask everyone to only vote for one out of the three candidates. Voters in favour of a candidate should be asked to raise their hands while their eyes are closed or whilst looking down. Once a person has raised their hand for a particular candidate, they must be asked not to repeat raising their hands for any other candidate for the same post. The procedure has to be repeated for every post voted for.

In order to conduct fair elections:

- The whole fishing community and the village head should be present on the day of elections.
- A local leader and the area Extension Worker should conduct the meeting.
- The person conducting the meeting should ensure that elections are held freely and BVC members are elected based on their good qualities.
- Three names should be proposed for each position and the voting process be based on the principle of one vote one person.
- The community holds an election using the method above

Elections should be conducted every 2 years or sooner depending on circumstances.

**Characteristics and behaviour**

Groups are made up of individuals and each will have his or her own characteristics and behaviour. People will often have good qualities and not so good qualities. Even though someone is difficult to work with, it should not mean they should be not part of the group. Sometimes difficult people can also have good ideas that can benefit everyone in the group. What is important is that the group leaders should observe everyone’s behaviour and identify the good characteristics of fellow members in order to capitalise on them to accomplish group objectives. Bad characteristics which cause bad feelings among other group members should be discouraged. Again, good leadership skills can help deal with bad behaviour and disputes between members especially if this is supported by group rules. So it is important to elect the right leader to be in charge.

Some problems that can happen in groups are:

- absenteeism (during meetings)
- gossiping
- lack of participation in group tasks
- lack of trust in group members
- corruption

How can we solve these problems?

- Discussing the problem with everybody concerned
- Chairman and other local leaders assist in solving our problems.
- Leaders can guide the discussions, but the final decision on what to do should be agreed upon by as many members as possible
- After something has been done to solve the problem always discuss how successful this was and what lessons can be learnt for next time

**Having a constitution**
A constitution is an agreed list of by-laws or principles drafted and signed by the committee members for the purpose of running their activities effectively and efficiently. A constitution should be properly agreed upon, written and signed by all members of the committee and other parties. Some of the information to be included would be:

- Name of the landing site (beach).
- Location i.e. village, traditional authority and district.
- Objectives of having a BVC
- Duties and activities of the BVC (i.e. having meetings with fishing community, gear inspections, license inspections)
- Qualification for membership i.e. be a citizen of the country, must have eligible fishing gear licence etc.
- The committee’s organisation i.e. size (not less than ten members), occupation of the office bearers i.e. gear owners, Fishers around the landing site, VH, Traditional Authority (T/A), that the composition of the committees members shall be the chairman and vice, secretary and vice, treasurer and vice, four committee members and the traditional leaders as patrons if applicable.
- Election procedures of the committee’s.
- Duties and responsibilities of committee members.
- Term of office for the committee members.
- Day, dates, time and place for committee meetings.
- Quorum for meetings.
- Source of funds and who is to manage the funds.
- Ways of using/utilising the committee funds.
- Assets of the committees i.e. register, stationery, a house, date stamps etc.
- Penalties for offenders
Trainers Tips

Ask the trainees to think of examples of good and bad behaviour by group members from their own experiences. Discuss how bad behaviour was dealt with. If it was not dealt with, what were the results on the group? Ask the group to look at Picture 5 and discuss the benefits of working in groups.

Recap questions

What are the advantages of working in groups?

What are the important things a group should have if it is to work well?
Picture 5: Benefits of working in groups

Group access loans easily

Reduces costs and negotiate better prices for products

United we stand, divided we fall
3.4 Generating funds and book keeping

What we will learn about

- Why Fisheries Associations and BVCs require funds
- Different ways of generating funds
- Simple book keeping to know our income and expenditures

What do we need funds for?

For a BVC or FA to run smoothly and to be more self-reliant it is helpful to have its own funds for:

- Transport and other meeting costs
- Cost of patrols
- Carrying out local training
- Election processes
- Stationery
- Honorarium for workers
- Office costs
- Maintenance of beach environment and cleaning
- Investment /savings to offer credit or cover emergencies

It is therefore important to work out an annual budget that shows how much you will require to carry out all the BVC or FA activities. This can be done with a work plan that shows what activities are planned for each month. For example, every month you may wish to carry out 1 patrol and 1 group meeting including DoF and local leaders. Work out how much this will cost each month. Multiply this by 12 to get the amount of money you need for a whole year. Add to this the other costs such as stationery, any payment for workers, maintenance and think about possible emergencies such as funerals or dealing with conflicts or a credit and savings fund. You will then need to work out how you will generate this money. Table 2 gives an example of an annual budget.
Table 2 Example of a proposed annual budget

<table>
<thead>
<tr>
<th>Item</th>
<th>Monthly Cost (MK)</th>
<th>Total Cost (MK)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly meetings 20 people per meeting x 12</td>
<td>3000</td>
<td>36000</td>
</tr>
<tr>
<td>Patrols x 12</td>
<td>7500</td>
<td>90000</td>
</tr>
<tr>
<td>Workers fees</td>
<td>1500</td>
<td>18000</td>
</tr>
<tr>
<td>Maintenance, office, communications</td>
<td>1000</td>
<td>12,000</td>
</tr>
<tr>
<td>Emergency fund/savings</td>
<td>10000</td>
<td>120,000</td>
</tr>
<tr>
<td>Total</td>
<td>23000</td>
<td>276,000</td>
</tr>
</tbody>
</table>

How to generate funds

Once you have a budget in mind then work out where the funds should or could come from. Discuss different fund raising ideas within the group and community. Different sources of funds include:

- Annual group membership payments
- Annual fishing permit fees from Fishers
- Landing dues based on amount of fish landed
- Penalties and fines from prosecutions of those who break by-laws/regulations
- District Assembly funding
- Department of Fisheries funding to assist capacity building, enforcement
- NGOs

Other ways of raising funds include:

- Video shows
- Drama, dance, big walks
- Donations from well-wishers
- Income generating activities such as provision of transport, vegetable growing, poultry keeping, soap making, livestock rearing, brick making, boat building, communal garden, tree nursery…
Work out how much you think you can get from these different sources and see if you are likely to get enough for your work plan for the year. Remember costs change and you should think about whether you need to change the cost of membership fees, permits, landing fees, penalties and fines, cost of transfer letters every year when you make a budget. An example is given in Table 3.

Table 3 Estimated sources of funding for the year

<table>
<thead>
<tr>
<th>Source of funding</th>
<th>Description</th>
<th>Estimated amount (MK)</th>
<th>Estimated expenditure (MK)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual membership</td>
<td>50 members in total each paying 300 MK each</td>
<td>15000</td>
<td></td>
</tr>
<tr>
<td>Fishing permits</td>
<td>200 Gillnets at 500 MK each, 20 long lines at 500 MK each, 50 traps at 300 MK each</td>
<td>100000 + 10000 +15000 = 125,000</td>
<td></td>
</tr>
<tr>
<td>Landing fees</td>
<td>1500 kg fish per month at 10 MK per kg</td>
<td>180000</td>
<td></td>
</tr>
<tr>
<td>Transfer letters</td>
<td>20 at 100 MK each</td>
<td>2000</td>
<td></td>
</tr>
<tr>
<td>Penalties/fines</td>
<td>2000 per month</td>
<td>24000</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>346,000</td>
<td>276,000</td>
<td></td>
</tr>
<tr>
<td>Balance</td>
<td>+70,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

In this example we have a profit of 70,000 MK. This could be held as savings or invested in equipment or training to help the association with its future work. It could also be donated to the community in some form to show appreciation for good collaboration.

**Simple book keeping**

When we record income and how much we spend we should make a record of the following:

- Date – when the transaction takes place.
- Item – where money is earned from OR what it is spent on.
- Cash-in - cash into the group from membership, permit fees etc
- Cash-out – any cash payment that you make for whatever reason, for instance money spent on a meeting
- Balance – cash at hand, this is the difference between cash-in and cash-out.
- Carried forward – this is the balance of the previous day, for instance the amount carried forward on 24/02/12 is 17,100 MK. This is also called "cash in hand".
Table 4 gives an example of some book keeping records.

### Table 4 Recording income and expenditure

<table>
<thead>
<tr>
<th>Date</th>
<th>Description (item)</th>
<th>Cash-in</th>
<th>Cash-out</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>21-2-2012</td>
<td>Carried forward</td>
<td></td>
<td></td>
<td>10000</td>
</tr>
<tr>
<td>21-2-2012</td>
<td>Membership fees 4 people</td>
<td>1200</td>
<td></td>
<td>11200</td>
</tr>
<tr>
<td>21-2-2012</td>
<td>Monthly meeting costs</td>
<td></td>
<td>3000</td>
<td>8200</td>
</tr>
<tr>
<td>22-2-2012</td>
<td>Fuel for patrol</td>
<td></td>
<td>2500</td>
<td>6700</td>
</tr>
<tr>
<td>23-2-2012</td>
<td>Landing fees</td>
<td>2000</td>
<td></td>
<td>9700</td>
</tr>
<tr>
<td>23-2-2012</td>
<td>Boat hire for patrol</td>
<td></td>
<td>2000</td>
<td>7700</td>
</tr>
<tr>
<td>23-2-2012</td>
<td>Cleaning equipment</td>
<td></td>
<td>1000</td>
<td>6700</td>
</tr>
<tr>
<td>24-2-2012</td>
<td>Fines from Fishers for use of illegal nets</td>
<td>10000</td>
<td></td>
<td>16700</td>
</tr>
<tr>
<td>24-2-2012</td>
<td>Fishing permits</td>
<td>10000</td>
<td></td>
<td>17700</td>
</tr>
<tr>
<td>24-2-2012</td>
<td>Wages for beach cleaners</td>
<td></td>
<td>600</td>
<td>17100</td>
</tr>
</tbody>
</table>
Trainers Tips

Ask the trainees to develop their own budget for a year and then an estimation of where different sources of income could come from and discuss these. Ask what will be challenging and what will be easy in terms of raising funds. Use Picture 6 to discuss different fund raising ideas and expenditures.

Recap questions

What are the main expenditures of a BVC or Association?
What should we do to make sure we know how much these expenditures will be?
What should we do every year when we make a budget for the next year?
Picture 6: Different sources of funds for groups and how the money should be used

- **Membership**
- **Patrols**
- **Meetings**
- **Penalties/fines**
### 3.5 Dealing with corruption

**What we will learn about**

- What is corruption and why is it bad
- How can we prevent corruption

**What is corruption?**

It is an illegal and dishonest behaviour aimed at getting personal gain and leading to bad management of fishery resources and the community losing out. Some examples are:

- Fishers giving cash to local leaders or Fisheries Staff to learn when the next patrol will be
- Local leaders receiving cash from fishers so they can get their illegal fishing gears back
- Fishers paying local leaders or Fisheries Staff so they can fish during the closed season

This sort of behaviour causes many problems:

- Fish resources could be destroyed because illegal practices are used and encouraged
- A few individuals benefit while many others suffer
- Reduces income for proper fisheries management activities
- Causes groups to fail
- Demoralises the community
- Weakens the ability of community to participate in fisheries management
- Slows down development process within the community
- It prevents the truth from being known by the community

**How can we prevent corruption?**

Clearly there are two sides to corruption: the giver and the receiver. Both are guilty. Both need to change their behaviour. To a certain extent education about why corruption is bad and selfish can help. If corruption is left to go on, then in the end everyone will lose out as there will be no fish left! The following are some of the things we need to do to stamp out corruption:
Good leadership is important. A good leader will not allow corruption.

It is important that all financial transactions are recorded and all parties (local leaders, DoF, BVCs, FA) are aware of what these are.

Any corruption should be exposed and publicised, not hidden and tolerated.

Do not be afraid to discuss issues of corruption with the community and the Department of Fisheries

Local leaders should take a leading role in discouraging corruption

Corrupt people should be reported to the relevant institutions (VH, BVCs, DoF, Police, Anti Corruption Bureau (ACB)) to be prosecuted

By-laws should be in place to enable those who practice corruption to be prosecuted

**Trainers Tips**

Ask the trainees to discuss examples of corruption from their own experiences and how they think it can be stopped.

**Recap questions**

Why is corruption bad?

How can we prevent corruption happening?

What are the challenges in dealing with corruption and how can we overcome these?
Picture 7: Examples of corruption taking place

A fisher corrupting a member of BVC during closed season

Consequences of corruption
### 3.6 How to solve conflicts

**What we will learn about**
- Why conflicts are bad
- How we can solve conflicts

**What is a conflict?**

A conflict occurs when two or more people oppose each other in a bid to gain power and or stop the other from achieving a competing objective. People may have different or conflicting objectives and are not cooperating. Conflicts in fisheries often result from friction or rivalry between different types of groups of Fishers competing for the same resource. For example when large scale or industrial Fishers fish in areas that are supposed to be only for small-scale Fishers or when some Fishers use illegal or destructive fishing methods and others try to prevent this. Another example is when there is a conflict between government and Fishers over the enforcement or lack of enforcement of regulations. Conflicts also occur between fishers and non fishers. For example fishers and farmers may have disputes over the use of water and land, fishers may not agree with industries which cause pollution of the water or have disputes with tourism plans and developers.

We can spend a lot of time dealing with internal and external conflicts. In fisheries management, conflict occurs:

- within a community group or organisation perhaps over decisions that need to be made
- within a community over leadership or access to resources
- between communities and outside institutions such as Department of Fisheries
- between Fishers from different communities or even countries
- with outside interests such as NGOs or developers.

There are different types and intensities of conflicts, but a conflict is usually not just a one-time dispute between two parties. A conflict is an ongoing dispute that can evolve and change and have an impact on individuals, organisations and institutions beyond the original parties.
Why are conflicts bad

Conflicts in fisheries can lead to loss of income for some, less fish being caught, environmental degradation and even loss of life. If we are involved in a conflict we can find it stressful and frustrating and it is made worse because we don't know how to solve it.

A conflict can be a warning sign of:

- things are not equal either in a group or between communities
- someone is going to suffer a loss which is not acceptable
- progress will be prevented or slowed down
- group wanting to take over something at the expense of others
- over exploitation of resources and environmental destruction

Internal conflicts within a community or group can be very distressing. They test friendships and relationships, and since they split people who are on the same side against one another, they lower the spirit and morale of the organization. Internal conflicts can lead to the formation of rival factions and subgroups which can destabilize and weaken management institutions. Any group locked in an internal conflict is essentially paralyzed – communications and decision making are negatively affected and members begin to lose trust in the organization and its effectiveness.

A conflict that we don't deal with can end relationships, lead to the breakdown of a community organisation or management group and even in death. Conflicts are generally a sign of something bad and people often try to avoid dealing with them. On the other hand conflicts if they are solved well can lead to changes for the better.

How can we solve conflicts?

If one group or side is not too powerful and if the different individuals or groups want to try and solve the conflict, here are some steps to take to help solve a conflict:

- Say you want to start a conflict management process
- Decide who needs to be involved in the process or discussion and how many people
- Get people to agree to be involved in coming to a solution
Each person or group gives their side of the conflict and how they want it resolved
Decide whether you will agree to come together to solve the conflict and whether you need someone to help you all discuss the solution
Try to come to an agreement together on how to end the conflict. Think about collaboration and compromise.
Apply what you have agreed and check to see if it is working
See how well the agreement has worked and make any changes

Leaders of groups and local communities should play an important role in solving conflicts. To do this needs good facilitation skills. Conflict resolution courses and training can help individuals to acquire the right skills and knowledge.

Dealing with conflicts is something which requires time and resources. A BVC or FA should think about using emergency funds to help with a conflict resolution process.

Trainers Tips

Ask the trainees to identify examples of conflicts and how they were solved, if at all. Were the outcomes satisfactory? Discuss the challenges in trying the resolve conflicts and ways of dealing with these. Use Picture 8 to help discuss ways of dealing with conflicts.

Recap questions

Why are conflicts bad?
How can we try to resolve conflicts?
Concerned parties are given a chance to say their side of the story
3.7 Cross-cutting issues

What we will learn about

- How HIV and AIDs can affect fishery communities and what we can do about it
- Importance of both men and women (gender) in fisheries management
- How climate change can affect our activities
- Changes in use of land and new developments and how these can affect our fishery and activities

What is HIV/AIDS

The human immunodeficiency virus (HIV) is a virus infection that is spread through exchange of blood and through unprotected sexual activity. It can also be passed from mother to unborn child during pregnancy. The virus can eventually make the person very weak and so they catch different diseases which make them very ill. When a person gets sick like this, they are said to have acquired immune deficiency syndrome (AIDS). HIV and then AIDS will normally lead to death if it is not treated with antiretroviral drugs.

Fishing communities are often high-risk groups in countries with high levels of HIV/AIDS infection. The spread of HIV in fishing communities is mainly due to sexual behaviour (unprotected sex with different partners). Another cause is the use of dirty needles with blood on them by medical staff giving injections. Because many fishers, traders and processors can spend a lot of time away from home they can get involved in sexual relations with different partners. Daily cash income from fisheries activities makes it easy for some to engage sex workers who are also attracted to fishing communities because of the ready cash circulating. Women in many fishing communities can be submissive to the demands of men. Impacts of HIV/AIDS are:

- It kills people and causes premature death;
- When people get sick with AIDS it puts a lot of pressure on the households as income and savings are spent on medical bills and the sick person can’t work very well and contribute to the household;
- For DoF, and businesses, long periods of illness of their staff and the purchase of anti-retroviral therapies can be very costly;
• If fishers and fishery managers (including community leaders) become ill it reduces management capacity, decreases productivity and efficiency;
• Development resources can get diverted into HIV and AIDS prevention;
• Health services get burdened by the costs of dealing with AIDS-related illness and resources are reduced for other health needs, such as malaria or maternal and child care.

How can we try and prevent HIV/AIDS

It is good to talk to your local health worker about the best way of preventing or dealing with HIV. They should be trained in what to do and to give good advice.

Local leaders should include HIV/AIDS discussions during their meetings with communities to raise awareness of this important issue.

Encouraging men to use condoms will help prevent transmission of HIV during sex. Being faithful to one sexual partner who is also faithful in return will also help prevent catching HIV. Getting tested to see if you are a HIV carrier lets you know your status and risk to others.

If you have HIV/AIDS then there is treatment available, but you must get treatment otherwise your condition will likely worsen.

Gender

Gender refers to the characteristics distinguishing between men and women and the masculine and feminine attributes (roles, rights, privileges) assigned to them. Gender is about the differences in roles and responsibilities of different gender groups such as men, women and youth. And is symbolised and driven by power relations which determine the access, ownership and control of assets, benefits, rights, privileges, freedoms in a given society, community or household.

Men and women contribute to fisheries production, processing and trade in different ways. Their different activities are a result of culture, social responsibilities like child care and access to money, land and relationships with other people and institutions.
For example the task of fishing is mainly done by men in many countries whereas women may be more involved in processing and trade. Without one, the other would not exist yet sometimes the role of women in fisheries is seen as "invisible". And women's involvement in fisheries management and decision making is also often small. Sometimes change in the fishery can affect the different activities of men and women. When improved fish processing facilities are introduced this can encourage more men to process fish and women can lose out.

Fisheries resource management must include all stakeholders as both men and women have important roles to play. It is important to look beyond women as processors and men as fishers.

Promoting gender equality
The DoF, local government, local leaders and NGOs have a role to play in encouraging a greater recognition of the role of women in fisheries activities and management. Women should therefore be encouraged to actively participate in resource management by being members of BVCs and FAs. Women should be well represented in decision making processes, training and other development activities. Women should also be enabled to directly access fisheries resources and their benefits which will lead to their social and economic empowerment.

Climate Change and fisheries

Global warming, where the earth's atmosphere is warming up, is leading to increases in temperature and changes in the weather. This change is called climate change and it can affect the temperature of lakes, rainfall levels and therefore water levels in rivers and lakes. Changes in water temperature and water levels can affect how fish grow and breed.

In Africa, climate change might lead to higher air temperature and less rain. Wetland areas and shallow rivers may dry up more quickly and for longer in dry seasons. Longer dry seasons and lower dry season water levels may make it more difficult for fish to breed.

If the environment changes, it is more difficult to catch fish and it is tempting to try and fish harder, deeper, farther from home, in poorer weather or with changes in gears such as decreased mesh sizes. This may increase catches at first but will have a bad affect on the fishery resource in the long run.
Fisheries activities also contribute to climate change as emissions from engines used in fishing, processing and transport all produce the gas CO₂ which goes into the air and causes climate change. Any management measures that encourage more use of engine power or more CO₂ emissions will add to climate change. Overfished stocks at lower densities and smaller individual sizes require vessels to exert more effort, catch greater numbers of individual fish, travel to more distant or deeper grounds or fish over a wider area, all of which would increase fuel use per tonne of landings.

**Impact of land use on fisheries**
Changes in use of land and new developments can affect our fishery and our activities. For example, farming and agriculture, if not practiced correctly around lakes and rivers can lead to soil erosion, siltation, and high loads of fertilizer run off into the water bodies. All these things can make it harder for fish to live and breed and lead to less productive fisheries. Deforestation leads to soil erosion and siltation. Industry development must also be done in a proper way so that any pollutants are not discharged into rivers and lakes. For example mining, if not carried out well, can lead to siltation and pollution. Lakeshores especially can be prime places for tourism developments such as hotels. These can be beneficial in that they can bring employment opportunities. On the other had hotels can sometimes prevent fishing communities from having access to traditional fish landing areas.

What is important is that BVCs and FAs monitor changes in land use and the potential impacts it can have on water quality and fish health and productivity. It is important that BVCs and FAs work in an integrated way with other resource and land users and establish strong links with the Village Natural Resource Management Committees (VNRMCs).

**Trainers Tips**

Refer to Picture 9 and ask the trainees to discuss their experiences of HIV, gender and climate change.

**Recap questions**

What is HIV and why is it bad?
How can we stop the spread of HIV?
Describe the different ways men and women are involved in fisheries activities.
What is climate change and how can it affect fisheries activities?
Picture 9: Cross cutting issues: HIV/AIDS, gender and climate change

HIV and AIDS

Fish decline can be caused by climate change

Gender differences should be recognised
CHAPTER 4: BUSINESS SKILLS
Many fishers, processors and traders are already running their own businesses or are self employed workers. Some are already wealthy and have acquired successful skills in business. This chapter on improving business skills will help us to learn about how to plan well for business, how to start and manage a business, costing and pricing, ideas to improve marketing and the importance of savings and credit.

4.1 Qualities of a good business person
What are we going to learn?

- The characteristics of a good business person;
- The skills needed to be a good business person.

Characteristics of a successful business person
An individual's in-born talent, combined with inventiveness and hard work, can produce a successful business person. It is not always true that you must first have a lot of money to do business. As a business person you should be able to identify opportunities for business, get funds to invest in the business, recruit productive workers and get the information necessary to run a successful business.

To be a business person you need to:
- Believe in your own ability to make things happen;
- Make decisions that are based on careful planning;
- Make an effort to get to know yourself – strengths, weaknesses, opportunities, threats around you that will affect your business;
Accept failure as part of the learning experience;
Work towards a vision – know what you want to achieve through your business;
Put emphasis on what you can do best and get involved in activities that are important to your goals;
Manage your time in the best way possible and spend most of it on planning;
Be realistic about what you are personally able to achieve and have clear expectations;
Make an effort to be like those successful people you know. Find out what made them successful and apply it if you can;
Be aware that every person is different.

Good Business Skills

In order to develop into a good business person, you need these personal and technical skills.

Personal Skills

- Appearing in public as an organised, smart and focused person;
- Negotiating with skill so that others agree with you for the benefit of your business;
- Communicating clearly and cheerfully in order to convince your customers, suppliers and the general public.

Technical skills

- Record keeping;
- Saving money and investing it wisely;
- Marketing skills.
- Self confidence;
- The ability to be guided by the results you want in order to perform the task at hand;
- The willingness to take calculated risks;
- Possession of leadership skills,
- The ability to be forward looking;
- Flexibility- the ability to adjust the business operations according to the conditions in the market for your goods and services.

A business person is different from a sales person in that a sales person is more interested in selling something rather than being concerned with all aspects of a business.

**Trainers Tips**

💡 Ask the participants to look at Picture 10 and list qualities of a successful business person. The personal skills are like the front wheel of a bicycle which gives direction to the required path. The technical skills are like the rear wheel that enables the rider to carry things on the carrier.

**Recap questions**

The trainer should now use the following questions to recap and emphasise the main issues:

What skills should a good business person have?  
What is the difference between a business person and a sales person?  
How can you become good business person?
4.2 Business planning

What we are going to learn

- Things to think about when setting up a business;
- How to develop a business plan.

What to look out for before setting up a business

Before you start a business you need to take time to plan and obtain information on the business. Some of the important questions people should ask themselves when identifying a business opportunity include:

1. Can I do this activity?
   Ask yourself: Do I have knowledge, skills and time available to set up a business? Is the timing right?

2. Will people buy the products or services I want to sell?
   Ask yourself: Is there demand for the products or services - who will buy, can I sell all the year around, where do I sell? Can I obtain the necessary supply of the raw materials in the required quantities at the right time?

3. Will the business be profitable?
   Ask yourself: Will there be any money left when I have paid all the costs?

4. How much money do I need to start-up and operate my business?
   Ask yourself: How big is the business I want, how much money do I need to do it, how do I get this money?

After answering the above questions carefully, you can choose the type of business suitable to you.

Different business ownership types

Sole Owner
The ownership of this business is in the hands of a sole owner. You conduct the daily duties of the business personally.
## Advantages

- You can make decisions quickly
- Managing the business is simple
- Work moves faster as you don’t have to go through a long list of other people.
- You have personal contact with your customers.
- All profits go to yourself

## Disadvantages

- One person handles so many duties – sales, marketing, record keeping
- Difficult for the business to continue after you die.
- Business faces many problems when you do not have all the skills to run the business.

---

### Partnership

This business is owned by two or more people who agree to work together to make profit. A partnership can exist after you have written an agreement on how to run the business and share the profit. This agreement should indicate the following:

- Who the partners are;
- What business they are doing;
- What resources they have; money, land, buildings, equipment.
- The management of this business and what happens when it ends.

This agreement should be made with the help of a lawyer, to be binding.

<table>
<thead>
<tr>
<th>Advantages</th>
<th>Disadvantages</th>
</tr>
</thead>
</table>
| • Partners can raise more money and resources.
  • Work can be divided among the partners according to who can do what best.
  • Losses are shared by all partners | • Profits have to be shared by all partners.
  • Partners are responsible for all decisions made on their behalf by the other partners even when they were not present. |

After thinking about the type of business ownership, you should try to develop a business plan.
Tips for Trainers

Ask the group to look at Picture 11 and answer the following questions:

- Where are the different passengers going?
- How do the boat ‘driver’ and passengers feel, and why?
- What would have happened if the boat ‘driver’ had the journey plan?

Conclude by mentioning that if the people had a plan, they would solve their problem quite easily. Explain that sometimes our business fails because of a similar situation – if we operate without a plan.
The group has no plan of how they should proceed. A plan should have helped solve the confusion.
Developing a business plan

A business plan is important because it helps you to:
  - Identify what your business aims to do or produce;
  - Work towards achieving your aims;
  - Improve your business and how you satisfy your customers;
  - Help get access to credit and loans.

You are able to manage your time well through careful planning, decide on the resources you will need, plan how to get the resources and carry out activities. It also helps you understand who else is operating similar business and compare with what they do and how they do it so that you know how to compete with them.

A business plan is a document showing what should happen in your business in future. It describes:
  - Goal: Where you want to go? What business do you want to start or how do you want your existing business to develop?
  - Purpose: Why do you intend to start or develop this business?
  - Market analysis: What are your current products and which ones you want to introduce in the market. What is the market like? Who and where are your customers and how strong are your competitors?
  - Resources: What resources do you need to get to where you want to go, e.g. buildings, money and workers?
  - Work plan and budget: What activities will be done, when, by whom and at what cost. What income will there be, from whom and when?
  - Monitoring and evaluation plan: How will the progress of the business against plans be checked so that changes can be made if necessary?

The business plan should show:

The name of the business - e.g Mangochi Fish Youth Entrepreneurs. This is for identification purposes.

Physical location – e.g. Fish market, Lake Road, Sunrise Bay. This too helps with proper identification of your business and gives an indication that you are not a fictitious company.
Contact address – This is for communication purposes. It would include your postal address, your telephone number and if you have one – your e-mail address.

Introduction – Here you briefly state what type of business you have, what business you are in, what products you offer, how many employees you have and their skills and qualifications.

Background – This is a detailed history of your business. When was it formed? What has been your past business performance like (income, profits, etc?)

Objective - What do you hope to achieve (in the short, medium and long term)? Objectives should be clear, specific, achievable and realistic. It is also important to mention the time within which they can be achieved. For example, you could say, “The Mangochi Fish Youth Entrepreneurs” will buy and sell 20 chambo per day during the period of June to December 2011. “This will help to guide you throughout the planning period.

Production Plan - What resources do you need and what processes will you use?

- Labour: do you have enough skilled workers? If you don’t, you need to hire them.
- Raw materials: Where do you buy them? How much more do you need? What is the price and total increase in costs?
- Machinery and equipment: do you need new machines? If you do, what will be the purchase and maintenance costs?
- Premises: is the building big enough? Do you have enough storage or display space?
- The production process: what are the different steps in the process? E.g. will you need to increase them? Who is responsible for which process, and when?

Marketing Plan - What activities are you going to undertake to make sure that people get to know your product and buy it? You need to spend time examining the market for your product:
● What products do you offer to the market?
● Who buys from you and who does not, but would be willing to do so?
● Who are your competitors?
● What are the sales of your competitors compared to yours?
● What is unique about your product? Why should people buy from you and not from your competitors?
● What are your marketing activities and when will you do what? For instance you could plan to produce posters or to place radio adverts advertising your products.

**Work plan** - This is the actual implementation of a business plan. What activities do you plan to carry out, and when? This will normally be linked to the financial plan.

**Financial Plan** - The plan will have the following:

- Your source of funds – are you just going to plough your capital back or are you getting a loan from a microfinance institution or bank? Are you getting a donation, etc.? If you are getting a loan, what is your repayment plan?
- Sales: based on your past performance, you need to project what your sales will be on a monthly basis. Take into account seasonal changes like Christmas, and Easter, when business is good and bad, times like holidays, etc.
- Production: How much will you spend on producing your goods or services?
- Other incomes: show any other income outside your business that is expected – for example donation, etc.
- Expenses: List all these and spread them over a one-year period, month by month, include money you take out of your business as your monthly salary.
- Net profits: The difference between your monthly income and expenditure is either your profit or your loss.

**Monitoring and Evaluation of the Plan** – How will you see if you have achieved the objectives you set for yourself? This section describes the process that will be used for monitoring at every stage (e.g. at the end of each month) to see if what has been planned has been achieved. If not, you analyze the reasons why, and if necessary, adjust your plan. Monitoring takes place during
the entire planning period, evaluation takes place at the end. For effective monitoring and evaluation, it is important to keep records of sales and expenses in order to be able to tell for instance, if production, sales and profits have increased as planned.

**Tips for Trainers**

Ask the group to look at Picture 12 and answer the following question:

What is the group thinking about?

Conclude by mentioning that these are the things to think about when developing a business plan.

**Recap questions**

When identifying a business opportunity, what important questions should you should ask yourself?

Can I operate this business activity? - Will people buy the products or services I want to sell? - Is this business profitable? - How much money do I need to start up and operate my business?

What different types of business are there?

What should you put into a business plan?
Picture 12: Discussing a business plan

A group sitting down discussing a business plan
4.3 How to start a business

What are we going to learn?

- Preparing to start a business;
- Raising funds;
- Rules and regulations.

When you decide to start a business, you need to think about what you will need to do this. Different types of business need different materials. This will depend on the type of business activity (the product or service being provided), and its size. The basic things you need to start a business are:

- Workers: who can be family labour or hired labour;
- Land/Building/Space: this is a place where you operate a business;
- Money (Capital): needed to start or improve an existing business.

You will need to identify sources of money for your business if you do not have enough capital to start. These funds may be obtained from: personal and family savings, money lenders, micro-finance institutions, savings from social groups, loans from rural or commercial banks. Consider the following:

- High interests charged by money lenders;
- Conditions set by banks for lending money to poor people may be challenging;
- Long term costs of borrowing from micro-finance institutions, often seem attractive but could be expensive in the long run;
- Own savings in social groupings, this is less risky than using loans from banks.
Anybody who wishes to engage in the fishing business must follow and observe national laws and regulations. You might have to obtain different licences, make sure your product meets the required standards and pay taxes.

Trainers Tips

💡 Ask the participants to examine the images in Picture 13 and identify what things are necessary for starting a business?

Recap questions

- What do you need to have to engage in any fishing business?
- What are the different sources of funding for a business and what are the differences between each type?
- Discuss which of these requirements maybe difficult to fulfil and why?
Picture 13: What is needed to start a business?

- VEHICLE
- COOLER BOX
- ICE
- FISH STORE
- LABOUR
- SOURCE OF MONEY - RELATIVES
- SOURCE OF MONEY - BANK
- BANK
4.4 Working out costs and prices

What we will learn about

- Costing and pricing as part of business

Costing is the process of giving a value to the goods and services that you produce. This value is what results into a price for them. Pricing is the process of setting a selling price for your product. Profit is the cash balance after you have paid all your expenses.

The price will depend on:

- your costs in producing the good or service (raw materials, wages, labour etc);
- the current market price (you may not want to put it higher, people may not buy);
- the amount of profit you would like to add after the cost (for example, it may cost a fish trader MK. 4,000 to buy fish. The trader may want a profit of MK. 2,000. The price then becomes MK. 6,000);
- whether you are involved in a sales promotion (you might lower your prices for this).

Fixing the selling price of a product or service depends on

Direct costs + Indirect costs + Profit = Selling price

- Direct costs are costs of raw materials used to make the product like the cost of fish
- Indirect or running costs are those you pay while running your business such as rent, wages, transport, trading license, repairs and others.
Trainers Tips

Picture 14 shows different types of costs. Ask the group what costs they can see and what other costs they can think of that are associated with their businesses.
Picture 14: Different costs associated with fisheries business

- Boat
- Fishing store
- Water
- Net
- Packaging materials
Why should we work out the cost?

It helps you see the expenses you will incur in producing goods or services, so that you arrive at an appropriate price and it can also help you plan future production levels and help to see how you can reduce your costs. It also helps you to see which items in production (e.g. raw materials or labour wages) are the most expensive, so that you can look for alternatives and gives you a picture of the profit you may raise from the production process, since it may not be possible to charge higher than the market price.

Prices are influenced by the:

- competition between buyers - prices are likely to be higher and more profitable when there are many buyers competing with each other.
- information you have on prices in other markets so that you will be able to negotiate with buyers.
- quality of the product or service as buyers often offer higher prices to sellers of high quality products.
- quantity of fish for sale – periods when demand is high or low.

Trainers Tips

Use Picture 15 to discuss the things which affect the price of fish. Ask the group to say what they think can affect the price of fish and compare these to other goods and services.
Picture 15: Competition between buyers

Buyers competing for quality fresh fish

Bad fish sells for a low price
Working out your costs and profit
Calculating how much we spend on costs and how much we get from sales will help us know whether a business is successful (profitable) or not.

Table 5 below shows direct & indirect costs for the production of 200 bags of dried fish each bag weighing 20kg.

Table 5 Direct and indirect costs

<table>
<thead>
<tr>
<th>Direct Costs</th>
<th>Item</th>
<th>Quantity</th>
<th>Unit Cost</th>
<th>Amount MK</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Fresh fish</td>
<td>8000 kg</td>
<td>100 MK/kg</td>
<td>800,000</td>
</tr>
<tr>
<td>2</td>
<td>Sacks</td>
<td>200</td>
<td>150 MK</td>
<td>30,000</td>
</tr>
<tr>
<td>3</td>
<td>Drying racks</td>
<td>16</td>
<td>20000 MK</td>
<td>320,000</td>
</tr>
<tr>
<td>4</td>
<td>Uniform</td>
<td>5</td>
<td>5,000 MK</td>
<td>25,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>1,175,000</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Indirect costs</th>
<th>Item</th>
<th>Quantity</th>
<th>Unit Cost</th>
<th>Amount MK</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Workers wages</td>
<td>1 month x 5 people</td>
<td>100,000 MK</td>
<td>100,000</td>
</tr>
<tr>
<td>2</td>
<td>Repairs</td>
<td>1 month</td>
<td>10,000 MK</td>
<td>10,000</td>
</tr>
<tr>
<td>3</td>
<td>Rent for site and store</td>
<td>1 month</td>
<td>12,000 MK</td>
<td>12,000</td>
</tr>
<tr>
<td>4</td>
<td>Electricity</td>
<td>1 month</td>
<td>3000 MK</td>
<td>3000</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>125,000</strong></td>
</tr>
<tr>
<td>Total costs (direct + indirect)</td>
<td></td>
<td></td>
<td></td>
<td><strong>1,300,000</strong></td>
</tr>
</tbody>
</table>

The total cost for trading in the 200 bags is 1,300,000 MK. This means that the cost of trading in each bag is 6500 MK.
If we add a 10% profit margin, the selling price will be 7150 MK.

Determining the Profit:

If we sell 200 bags of dried fish at 7150 MK
Total sales would be: 200 x 7150 MK = 1,430,000 MK
Profit will be: Total sales – Total cost.
This is: 1,430,000 – 1,300,000 = 130,000 MK

**Recap questions**
What do we mean by profit and how do we calculate it?
What are the main types of costs in our businesses?
What can affect selling price?
Why is it good to work out our costs?
4.5 Marketing

What we will learn about
- what are ‘markets’ and ‘marketing’
- how to identify customers buying habits
- how to persuade the customers to buy our products rather than those of your competitors

Marketing is about understanding your customers’ buying habits and persuading them to buy your products rather than those of your competitors. It involves identifying, anticipating (planning for the future), satisfying and even exceeding customer needs, better than your competitors do. Marketing therefore includes:
- Finding out the needs of the customer;
- Producing a product or service that best meets that need;
- Pricing the product appropriately;
- Distributing the product or placing it within reach of the customer;
- Promoting it using such means as advertising and finally;
- Selling the product or service.

A simple way of understanding marketing is to think of the 4Ps: product, price, place and promotion!

Markets and marketing

Businesses sell a product or service to a market. If a product or service is needed by a person or a group of people, there is demand. The people who need the product or service, and are willing to pay for it, are customers. The customers are the existing market for a product or service. There may well be other customers, who could also be the market for the product, but at the moment they don’t know about the products and the producer may not know these customers exist!

A market is also the specific location where suppliers and potential customers meet. It is where supply and demand for a particular product or service comes together. Marketing is all of the activities that can contribute to selling a product or service for a better price. Marketing involves having good customer relations, advertising, promoting products and using good selling tactics. Good
marketing can help you sell more products. Marketing is also used to find more customers and also find customers for new products. Therefore your market is:

- The customers you have now;
- The customers you hope to get in future;
- The customers you lost but hope to get back.

**Product**
This is what you make and sell or what you provide in the case of a service. The following are some of the characteristics of a good product:

- Produced according to customer need and taste;
- High quality (able to last for a long time, good material, well finished, etc);
- Attractive (well shaped, relates to satisfaction, value, size);
- Modern (matches with current fashion);
- Diversified – produced in different sizes, material and design to suit the various needs of customers.

**Pricing**
The price you give your product is very important because it can determine your sales and profits. The price can either attract or send away customers to your competitors. The most important things to consider when fixing a price include:

- total cost of producing your product;
- price that your competitors are charging;
- income level of your customers, can they afford the product?
- profit that will keep your business healthy;
- The season – for example prices need to be lower during the harvest season for agricultural produce;
- Overheads/running costs e.g. electricity, water, security;
- Interest on loans.

Remember that both under-pricing and over-pricing will have a negative effect on customers. Under-pricing will do this because the customer will often relate the price with poor quality while over-pricing will tend to drive customers away to your competitors.
Promotion
This includes activities you do to attract customers to buy your product. These are:

**Sales Promotion**
This involves giving specific samples or making offers to customers to increase awareness and attractiveness of your product. Examples include:
- Goods given free as samples or at a low price;
- Goods offered at a little lower price, to give an impression to customers that they are cheaper e.g. 999 MK instead of 1000 MK;
- Special offers at different occasions e.g. Christmas or Eid cards;
- Special discounts e.g. when a customer buys in large quantities or pays cash;
- Display and sell products that go together at a reduced price e.g. toothbrushes and toothpaste, shoes and shoe polish, etc;
- Offer an additional service with your product e.g. transportation of a good to the house of a customer.

**Advertising**
This is aimed at increasing the knowledge of your products to the target market. It is therefore, a set of techniques that include radio, television, cinema, posters, village notice boards, village meetings.

**Public Relations**
This involves all activities that are aimed at creating and maintaining a positive image to ensure interest and demand for your products. This can be sponsoring an event or making a donation to something.

**Sales Techniques**
- Giving good treatment to customers before and as they buy;
- Being honest and helpful;
- Telling customers about the benefits of the product;
- Ask about customers’ requirements, so that you can direct them to the right product;
- Name the advantages of your product over others, mention quality, design and what attributes other satisfied customers have said.
Place
This is where your business is located. The place should be:
- easily accessible for your customers e.g. near the road, in a trading centre, etc. Accessibility also includes opening hours that are regular and convenient to your customers;
- safe, clean, attractive environment in order to attract customers;
- in a good place for distributing your product;
- appropriate for the type of business e.g. own shop, sell through agents or have mobile salesmen.

Trainers Tips
Ask the group what they can see in Picture 16.

Then ask: what are the different ways of marketing your products or services in your area?

How do you think you can improve the marketing of your products thinking about the 4 Ps?

Discuss the answers given.
Picture 16: 4 Ps of marketing

LIMBE MARKET
BIG FRESH CHAMBO
K500.00 / PACKET

Product, Price, Promotion and Place
Knowing your market

Knowing about your market will help your business to prosper and grow and will make sure you can always supply your customers with the products they want. You should try to know:

- Who are your customers?
- Where are they located?
- What are their specific needs (what type of products do they want)?
- What preference do they have with regard to your product?
- How often and how many products do they want to buy?
- When do they buy – what particular times of the day, the month or year?
- How much are they willing and able to pay for the product?
- How will the product reach the customer?
- Who are your competitors?
- What is the quality of your competitors’ products and their prices?

Carrying out market research can help you understand more about your market and new markets. You can do this in different ways:

- Through your customers – listen to their comments, complaints, observe them and ask them questions;
- Ask questions about your product – what do customers like and don’t like about them? Ask for suggestions on improvement;
- Listen to radio, watch television and read newspapers to find out the current tastes and preferences/fashions, etc. of the market;
- Participate and display your products in a trade fair or exhibition;
- Observe your competitors’ business (prices, quality, number of products, type of display, product promotion). What do people say about products by your competitors?
- Conduct a market test for new product – display a sample of a new product in your shop, take it round and ask for people’s opinion.
Trainers Tips

Ask the group what you need to know about your market to do good business?

Ask how do we think we can get this information?

Ask the group what they can see in Picture 17 which shows market research ideas (asking your customers questions, listening to what customers say, watching TV, observing customers and competitors, listening to radio and reading newspapers).

Ask the group if they have carried out their own market research and to give examples.

Discuss how the group could carry out market research and why.

Recap questions

What are the 4 Ps?

What do you need to know from your market to do good business or make your business grow?

How can we do our own market research?
Picture 17: Market research

Radio

Asking from customers

Television

Enquire from friends about fish prices

Newspaper
4.6 Managing a business

What we are going to learn

- what a well-organised business is;
- the advantages of good organisation;
- the importance of time management;
- how to organise people in their business;
- the importance of keeping records;
- different types of records used in business.

There are different things to manage well in a business:

- Work place
- Time
- People
- Finances

A business person who organizes their activities well will earn more money with the same amount of labour, money and time than another one who organizes their activities poorly.

Work place management

Your work place is where goods and services are produced or sold, such as your shop, market stall or family store. Managing your work place well helps you to be efficient, create comfortable and safe working conditions, reduce material damage and loss and prevent work-related accidents.
Making the best use of your time

A good business person needs to organize his/her time carefully, balancing between work and family activities. Time management is the process of controlling how you use time to get the most benefit from it. In order to save time and use it well, you need to be organized. This means being clear about what you would like to achieve on a daily basis, and writing it down. Normally, people who can’t keep time do not keep other promises either. Here below are some of the reasons why some people do not keep time:

- Doing the work late does not seem to have any bad effect.
- African time! Some people think Africans can get away with being one or two hours late. This one hour can make a difference between you getting a very profitable business opportunity and loosing it.

Good Time Management

• Always deliver your product on time;
• Give yourself a time limit for any task that you do;
• Learn to ask others to help in case you cannot do the work in time;
• Decide on what is good for your business and what is not and say NO to what is not important – do not waste time on it.

People Management

Your workers and customers are your most important resources. Their working conditions, well-being and satisfaction should be taken seriously.

Workers: There are various ways to motivate workers. You can pay them a good wage. You should also show them that what they are doing is important and thank them for doing a good job. A worker who believes that what he does is important will enjoy his work more.

To serve your customers well you need to ensure:

• Speed of service; not keeping them waiting;
• Value for money; making sure that the money they pay suits what you offer;
• Personal presentation; looking appealing through personal cleanliness and your approach to them;
• Public relations and communication; being friendly, convincing, honest and welcoming.

**Trainers Tips**

Ask the group to look at Picture 18 and say what they can see. Ask why is it important in any business to act like the people in these pictures?
Picture 18: Good working place management

Look after your workers well
Keeping Track of Your Money

It is important that you keep records of all the money earned and all that you spent or lent out. This is called record keeping. It means writing down correctly the money your business receives and pays out on a daily basis. The things you need for keeping good records are:

- A receipt book, for recording each transaction in which the business receives money;
- An expense book, for recording money spent;
- A cash book, for recording all the money transactions, both amounts received by the business and amounts paid out by the business.

These are called cash records. You can use an exercise book to write all the information you need. For example:

- when the transaction happened (date);
- the person or company who brought or who sold the item;
- the price and total amount.

Advantages of keeping records

Records enable you to:

- Know how your business is performing;
- Know what you spend money on and how much it costs you;
- Successfully apply for a loan.

When we record income and how much we spend we make a record of the following:

- Date – when the transaction takes place.
- Item – where money is earned from or what it is spent on.
- Cash-in - cash into your business that you receive from business transactions.
- Cash-out – any cash payment that you make for whatever reason, for instance money spent on lunch while at work.
- Balance – cash at hand, this is the difference between cash-in and cash-out.
- Carried forward – this is the balance of the previous day, for instance the amount carried forward on 24/02/12 is 21050 MK. This is also called “cash in hand”.

Table 6 Recording income and expenditure

<table>
<thead>
<tr>
<th>Date</th>
<th>Description (item)</th>
<th>Cash-in</th>
<th>Cash-out</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>21-2-2012</td>
<td>Carried forward</td>
<td></td>
<td></td>
<td>1000</td>
</tr>
<tr>
<td>21-2-2012</td>
<td>Sales – 4 kgs of fish @ 250</td>
<td>1000</td>
<td></td>
<td>2000</td>
</tr>
<tr>
<td>21-2-2012</td>
<td>Transport</td>
<td></td>
<td>1000</td>
<td>1000</td>
</tr>
<tr>
<td>22-2-2012</td>
<td>Worker’s pay</td>
<td></td>
<td>800</td>
<td>200</td>
</tr>
<tr>
<td>23-2-2012</td>
<td>Sales – 8 kgs of fish @ 250</td>
<td>2000</td>
<td></td>
<td>2200</td>
</tr>
<tr>
<td>23-2-2012</td>
<td>Firewood</td>
<td></td>
<td>1500</td>
<td>700</td>
</tr>
<tr>
<td>23-2-2012</td>
<td>Water for the week</td>
<td></td>
<td>300</td>
<td>400</td>
</tr>
<tr>
<td>24-2-2012</td>
<td>Sales – 5 kgs of fish @ 2,500</td>
<td>1250</td>
<td></td>
<td>1650</td>
</tr>
<tr>
<td>24-2-2012</td>
<td>Sales – 4 sacks of dried fish @ 5,000</td>
<td>20000</td>
<td></td>
<td>21650</td>
</tr>
<tr>
<td>24-2-2012</td>
<td>Packaging materials</td>
<td></td>
<td>600</td>
<td>21050</td>
</tr>
</tbody>
</table>

Recap questions

Why should a business person organize his/her activities well?
What are some of the things that make up a well organised business?
4.7 Savings and credit

What are we going to learn?

- Importance of saving;
- Types of saving;
- The need for credit and types available;
- What to think about before applying for credit;

Savings

Savings can be defined as setting aside part of one’s income for future use. The savings culture is reported to be poor among the fishing communities, yet a savings culture is very important for poverty alleviation. There are various ways in which one can save; it can be in financial form or non financial form.

Financial Savings

a) Keeping cash at home
Rural families need savings that are both safe and liquid. As a result, cash is often kept in the house. This is a risky way of saving as the family may face sudden demands for cash which the saved money was not meant for, e.g. illness, school fees; funeral costs and the need to expand the dwelling. Also cash kept at home can be stolen, lost, burnt, blown or washed away, or spent by some other member of the family.

b) Banks
Historically banks have been reluctant to set up branches close to fishing communities to serve their banking needs as fishers are regarded to be high risk borrowers, due to irresponsible behaviour, lack of a savings culture and their migratory nature. From a community member’s point of view, there are also reservations about formal banks as they may feel that they don’t have enough money to make it worthwhile opening an account, the banks may be too far away, the procedures for opening an account are
lengthy and people may be unaware about how to go about opening an account. Despite these difficulties, the use of banks by business-people and fishing communities is on the increase and both parties (banks and savers/borrowers) should be encouraged.

c) Savings and Credit Co-operative Organisations
Community-based Savings and Credit Co-operative Organizations provide an alternative to commercial banks. These are private businesses owned by the members of the community who buy shares. These organisations, like the commercial banks, have a mixed history in fishing communities, with many cases of poor management leading to lack of confidence and trust.

Non financial Savings
Very often, due to lack of formal savings facilities in rural areas and because holding cash is so risky, savings are often kept in kind or in the form of commodities such as animals, gold, land.

Credit

Owners of small businesses sometimes do not have enough money to carry out their business plans. When this is the case, they need to decide whether to apply for a loan or to look for other methods of financing the business activities. This borrowed money is called credit.

Credit providers
There are many micro-finance institutions (MFIs), that operate across urban, peri-urban and rural areas including fishing communities. They offer small loans for small business groups and individuals who are saving with them. Interest rates on this credit range depend on repayment duration. They are mainly owned by NGOs. They are able to reach the grass root level.

These are the questions for the borrower:
a) Do I need a loan?
b) How much do I need to improve my business? 
c) What is the amount to be paid back per day or week or months? Can I manage this?

When you receive the loan funds, divide the entire figure into amounts that can be repaid in daily instalments.

The following example shows you how much you might expect to pay for a loan.
Let’s say you borrow 3,000 MK over a six month period and the lender (a bank for example) is going to charge you an interest rate of 3% per month. This is 90 MK per month.

To pay back the loan you have to pay back a monthly instalment of 500 MK (3000/6 months) to cover the total amount loaned plus 90MK interest. So every month you pay 590 MK. giving a total of 3540 MK.

To get the daily repayments over the six months period, divide 590 MK /30 days. This gives 19.66 MK per day. This is the amount you need to set aside each day in order to pay the loan back.

To get a loan the lender will be interested in:

- Your business idea and the reason you want the loan
- How much money you will make and whether you can therefore payback the loan
- Your character and experience in business and whether you have received any loan before and how well you paid them back;
- Assets you have and security against the loan in case you can’t pay back (group solidarity, age of guarantors, assets possessed, etc)

**Trainers Tips**

Ask the group to look at Picture 19 and say what they can see.

**Recap questions**

Why are savings important? What should we use credit for? What will a lender look for if we want to borrow money from them?
Picture 19: Different types of savings

- Paying for hospital bills
- Bank savings
- Building a house
- Paying school fees
CHAPTER 5: HOW TO TRAIN OTHERS

In this section we will learn about what you can do as a trainer to make your training good and to teach people well. In particular:

- How to communicate well when training;
- What to do to make training interesting;
- What to think about when preparing to do training.

These skills and techniques should be used to help train others in the fisheries management, managing well and business skills issues provided in the preceding chapters.

5.1 Communicating for training

We communicate with people in 3 ways:

- What we say
- How we say it
- What we look like when we say it

As trainers it is very important that we understand how to communicate effectively with our bodies and voices, so that we pass on the right messages. Now we describe some of the main things to remember and do, so that we can carry out good training.

How we stand or sit.

Try to stand in a relaxed way and show free movement of your arms and legs. Don’t fold your arms as this is a sign that you are not happy or uncomfortable. Don’t stand with your back to people.

Make eye contact

Eyes are the most important feature of our faces and the things that people look at when we are talking to them. When training you should try to always make eye contact with the people in your group. This makes people feel like you are really talking to them and interested in them. Remember not to look at the floor, look up or keep your eyes closed.
Stand close to your group to show you are friendly with them. Stand in the middle to give you more control, stand at the side when you want the group to have more control. Move around as much as possible to engage with your group.

How to speak
How we use our voice when we are training is as important as what we say. To use your voice effectively in a training situation you must:

1) Speak Clearly
It is very important that people can hear and understand what you are saying by:
   - speaking more loudly than normal
   - directing your voice to the back of the room
   - not speaking when you have your back to your group
   - pronouncing words carefully
   - knowing what you are going to say

2) Make your voice sound interesting
3) Speak fast at times to excite and get your group interested - but not too fast so people cannot understand you!
4) Speak slowly when describing important information

Attitude
If you are enthusiastic when you do your training it will encourage your group to also be interested and enthusiastic about what you're saying.
Your emotions can be expressed using your face. If you are bored and not enthusiastic then your group will probably be the same and may lose interest in what you are saying.
So make sure you smile and use plenty of words of encouragement for your group during the training. You can use phrases like “well done”, “that's great”, “I like your question”, “that's a good idea”, “that's a good point you make” etc.
How you dress

It is important to look smart, clean and yet wear clothes that make you feel comfortable.

Trainers Tips

Explain that we are going to learn about how to provide good training so that we can use the handbook well. Explain that we are going to learn about how to communicate well when we do training and practice some of these things.

Ask the group to look at Picture 20.

Ask the group what they can see and give a demonstration of good and bad practice.
Divide the group into small groups and ask each group to prepare to demonstrate examples of good and bad practice.
Watch each group give their demonstrations and give them some feedback and of course encouragement!

Recap questions
What are the ways we communicate? (what we say, how we say it, what we look like when we say it)

Ask the group to suggest examples of good and bad communication practice when training a group.
Ask if there are any questions or comments.
Picture 20: Communication

…..not what you say, its how you say it …. 

Eye contact, smile, speak clearly and loud!
5.2 What to do when we train a group

There are some things we should do to make training good and interesting.

Keep the group interested by:
- Having an interesting and interactive introduction
- Use energisers such as short games, songs and dances
- Encouraging everyone to say something and join in
- Being enthusiastic
- Giving plenty of examples
- Using pictures to show ideas and messages
- Asking questions, encouraging discussion, having short breaks
- Keeping training time short

Help your group to understand by:
- Language that people understand
- Giving information in small bits at a time
- Giving the information in the right order
- Asking questions

Help your participants to remember by:
- Saying the main things you want your group to remember at the beginning
- Not giving more information than is needed
repeating the main things you want the group to learn many times
- giving a handout for people to take away

Help participants to think how they will use the training
As trainers we should help the group that we train to make an action plan to show how they will use what they have learnt afterwards.

What is an action plan?
An action plan describes **what** will be done, **where** the it will happen, **when** it would take place, **who** would be involved, **how** it will be done and **why** it should be done. Table 7 is an example of an action plan form which can be used by individuals or groups.
Table 7 Action plan example

<table>
<thead>
<tr>
<th>DISTRICT:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. WHO ARE YOU GOING TO TRAIN OR SENSITISE?</td>
<td></td>
</tr>
<tr>
<td>2. WHAT ARE YOU GOING TO TRAIN OR SENSITISE THEM IN?</td>
<td></td>
</tr>
<tr>
<td>3. WHY ARE YOU GOING TO TRAIN OR SENSITISE THEM?</td>
<td></td>
</tr>
<tr>
<td>4. WHEN WILL YOU TRAIN OR SENSITISE?</td>
<td></td>
</tr>
<tr>
<td>5. WHERE WILL YOU TRAIN OR SENSITISE?</td>
<td></td>
</tr>
<tr>
<td>6. HOW WILL YOU DO THE TRAINING?</td>
<td></td>
</tr>
</tbody>
</table>

As the trainer help the group to develop their action plans and then plans can be used to monitor what happens after the training.
Evaluate your training
Get your group to tell you how they felt about the training and what they thought was good and not so good. This can help you improve for next time. You can do this by asking:

- What did you learn from the training?
- What do you still need to learn more about?
- What will you try and do differently now?
- What will be difficult for you to do and why?
- What did you think about the training?
- How could the training have been better?

Try to find out if the group members have used what they learnt in the training. You can do this by going to visit them and seeing what they have done and maybe giving them some more help if necessary.

Trainers Tips

💡 Explain that we are going to learn about things we should do to make training good.

Use Picture 21 and ask what the group can see:

- Keep your participants interested
- Help your participants to understand
- Help your participants to remember
- Avoid distractions
- Help participants to think how they will use the training
• Evaluate the training with the group
  Ask the group what they think will be difficult to do and what they think will be easy to do from these things and why.

Recap questions
How can we keep the group interested when we do training?
What should we help participants do during training?
What should we do at the end of the training and why?
Picture 21: Things to be done during training

Giving handouts to learners

Promote group participation
5.3 How to prepare for training
Good preparation is important if we are to carry out good training. Here are some things to do when we organise a training session.

Where to do the training
Choose a good place to do the training. It should be cool, have plenty of light and be somewhere quiet. This way the group will feel comfortable and be able to concentrate.

Who do we train
Think about who will benefit most from training. Some training maybe best for only Fishers and boat owners, whereas other training might be good for Village Heads or maybe for women processors and traders. Make sure you don’t invite too many people for training. Maybe 15 to 20 people or less might be good as everyone will need to be able to hear what you say and also see any pictures you show. If you need to train more people, then do more training sessions.

How long should training be
Try to find a good time to carry out the training by asking the group when it would be good for them. Try to agree a good day and time. The group should also know how long the training will be. Not longer than 2 hours for a training session is good. Make sure you give people enough time to prepare themselves and their households for the time they will be away.

Sitting arrangement
To help you communicate well with the group and for them to participate have the participants sitting in a semi-circle. Like this you can easily see everyone and everyone can see you as well as any pictures you show them. This type of sitting arrangement can also help discussion and can help people relax and feel part of a group.

Practice!
You will be able to provide good training if you prepare well. Once you have indentified and invited your participants and decided on what you are going to train them in and you have an idea of how you will do the training then do three things:

1. Practice!
2. Practice!
3. Practice!
You might feel a bit nervous when you first start training, but you can reduce this if you:

- Make some notes on what you are going to say and do
- Practice your session and what you are going to say
- Plan the first few minutes carefully
- Try to relax before you start
- Talk to the group before you start and get to know them a bit
- Look at any pictures you are going to use and work out what you want to say

**Trainers Tips**

💡 Explain that it is good to prepare well and practice before the training takes place.

Ask the group to describe what they can see in Picture 22:

- Where to train
- Who to train
- How long the training will take
- How people should sit
- Practice!

Ask if there are any questions.
Recap questions

What should a good place for training be like?
How many participants should we train as a group and why?
How long should a training session be?
What sort of sitting arrangement is best?
What should we do plenty of before we do our training?
Picture 22: Preparation for a meeting

U shaped sitting arrangement helps to maintain good eye contact
Sources of information and further reading

1. The following documents were used in the production of the handbook and could be consulted for further information:


