



REPORT

TRAINING ON FINANCIAL EDUCATION AND SMALL BUSINESS MANAGEMENT FOR WOMEN IN ARTISANAL FISHERIES

Education, Empowerment and Participation of Women in Economic and Social Life





A. INTRODUCTORY:

Training on Financial Education and Small Business Management was conducted for women of the artisanal fisheries sector in Guinea Bissau. It is part of the capacity building activities of the **African Confederation of Professional Organizations of Artisanal Fisheries (CAOPA)**.

The training was organized in collaboration with the **National Network of Women's Organizations in the Fisheries Sector of Guinea-Bissau (RENAMUP-GB)** and executed by the Consultant

The meeting took place from **06 to 07 April 2021** at the Hotel Lisboa, in **Bissau**.

The participants, who numbered 25, are mainly processors and sellers of fishery products.

Work surface:

- I. **Diagnosis**
- II. **PROGRAMME, TRAINING AND METHODOLOGY**
- III. **PERFORMANCE, EVALUATION AND KEY RESULTS (OUTPUTS)**
- IV. **RECOMMENDATIONS**
- V. **ANNEXES**

I- Diagnosis

The diagnosis was fundamental in the collection of information from the participants in order to measure the degree of their knowledge on the subjects to be dealt with.

The analysis of the information collected allowed us to readapt both the content and the methodology to the profile of the people to be trained and to the needs and criteria of the training in relation to the objectives.

II- PROGRAM, TRAINING AND METHODOLOGY

Financial Education

- 1) The Personal Relationship with Money;
- 2) The Family Budget;
- 3) How to reduce family expenses;
- 4) Save today, to benefit tomorrow;
- 5) Calculate the costs of products or services and set the selling price;
- 6) How to obtain credit for business activities.



B - Small Business Management

- 1) Definition of business;
- 2) Business planning;
- 3) Knowledge and market research ;
- 4) Financial knowledge;
- 5) Elaboration of the sales plan and costs.
- 6) **Sharing experience with the NIANING Solidarity Fund in Senegal**

The approach or methodology used was participatory, based on exchanges and sharing of experiences between the facilitator and the participants but also among the participants themselves. Concrete and practical cases were presented by the participants and gave tools and concepts to learn during the training.

In addition, working groups were formed for the presentation of practical cases, and the exercise facilitated the exchange and sharing of knowledge. The working language used was **Crioulo** (Guinea-Bissau Creole) with accessible language and terminologies adapted to the profile of the learners in order to facilitate their understanding and feedback to their communities.

III- PERFORMANCE, EVALUATION AND KEY RESULTS

1. **Performance and evaluation of participants**
2. **Evaluation of logistics conditions**

1-Participants

In general, the performance was positive, but it is worth noting that some of the participants showed a good level of knowledge and experience in the topics covered, which greatly contributed to the success of the training.

2- Logistics

The logistical and support conditions from a technical point of view and the interpreting service were met and also contributed to the success of the training.

3. The Results

The training that was given aimed essentially at transmitting to the learners' basic knowledge on **2 modules** (Financial Education and Small Business Management) and, afterwards, the restitution by those who participated in their different groups of their fishing community.



Several practical exercises done during the sessions allowed a better understanding of the different modules.

The presentation of concrete cases by the participants gave rise to reflection and discussion of ideas, using language and terminology adapted to the reality of the communities from which the various women who participated in the training came.

4- EVALUATION OF THE TRAINING

❖ From the Trainer's point of view :

There were:

- 1) A good level of experience of learners in small business and financial matters.
- 2) A high level of participation and understanding of the topics by the majority of participants.
- 3) An awareness of the challenges that limit good performance and the need to improve the organization and planning of their activities in the field.

❖ From the perspective of the Learners or Participants

- 1) Participants were unanimous on the relevance of the training and the benefits it will have on improving the performance of their business activities.
- 2) The two days of the workshop are considered limited for the complete assimilation of the topics covered.
- 3) All participants agreed on the importance of another **follow up** session.
- 4) The content and conduct of the training were unanimously judged to be satisfactory.

5- RECOMMENDATION

- It is recommended to study the possibility of giving continuity to this training and capacity building cycle, on themes such as

1. **Partnership;**
2. **Governance of Associations;**
3. **Small Business Entrepreneurship.**

Conclusion



The training was closed with words of congratulations, encouragement and thanks from the **Representative of the Minister of Commerce and Industry Mr. Wilson Dias, Mr. José Medina Lobato, representative of the Management of the Chamber of Commerce, Industry, Agriculture and Services, Mr. Dawda Saine, Secretary General of CAOPA and Mrs. Antónia Adama Djalo, President of AMAE and Vice President of CAOPA.**

The closing ceremony ended with the presentation of the Certificates of Participation

Closing session

