

The Fish Trader+ Model

A Guide for Implementation

Empowering fisher folk and fish traders to respond to poverty and HIV/AIDS



July 2010

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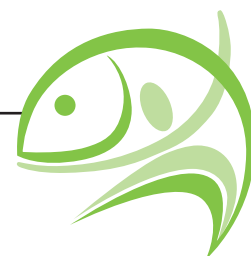
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i. Foreword

The WorldFish Center Zambia has been carrying out research-for-development activities in fishing communities in the Kafue Flats fishery in Zambia, under the regional programme Fisheries and HIV/AIDS in Africa. This regional programme aims to strengthen regional capacity to develop sustainable solutions to enhance the contribution of fish and fisheries to development.

Our socio-economic assessment in target fishing communities in the Kafue Flats during 2008 and 2009 brought forward a variety of vulnerability factors of fisher folk, female fish traders in particular. A participatory needs assessment in August 2009 reconfirmed these vulnerability factors and facilitated prioritisation of specific needs that required action through fishing community members. Through collaborations with Society for Family Health (SFH) and the Zambia Self Help Group (SHG) Approach Programme supported by Kindernothilfe, a combination of pilot interventions was implemented in the target fishing communities Nyimba and Namalyo, in an attempt to address some of the identified needs regarding HIV/AIDS and savings and business skills.

This guide provides an overview of the steps taken during these interventions that collectively make up the Fish Trader+ Model, in order to facilitate up-scaling of the approach to other fishing communities in the Kafue Flats and to other fisheries in Zambia. We are grateful for the collaboration and permission of the Zambia Self Help Group Approach Programme to use their manual The Self Help Group Approach as a basis for the savings and business skills activities. With their guidance and feedback, we adapted their approach to fishing communities, who face different realities and require different approaches than farming communities.

Piloting and documenting the Fish Trader+ Model was a challenging exercise targeting vulnerable people in a challenging, ever changing environment. The WorldFish Center would like to thank all those involved and wish to encourage further interventions in fishing communities that empower fisher folk and fish traders to overcome poverty and HIV/AIDS. It is our hope that this guide will provide assistance to those engaging with fishing communities in Zambia and beyond.



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ii. Acknowledgements

The formulation of this guide would not have been possible without the valuable contributions of many partners. Special thanks go to Kindernothilfe, the publishers of the Self Help Group Approach Manual. Ms. Brenda Siamasuku, National Coordinator for the Self Help Group in Zambia, immediately jumped to the opportunity offered by the WorldFish Center to pilot the implementation of the farming-focused Self Help Group approach in fishing communities. Although the outcomes were uncertain, she immediately availed two of SHG's experienced facilitators and followed the pilot interventions with great interest. Drawing from the Self Help Group Approach, the Fish Trader+ Model has been developed and is documented in this guide.

The preceding studies and interventions in the Kafue Flats, as well as the production and publishing of this guide were made possible through the financial assistance of the Swedish International Development Cooperation Agency (Sida) and the Norwegian Ministry of Foreign Affairs through the Swedish/Norwegian Regional HIV/AIDS Team for Africa.

Though this was an institutional effort, special thanks goes to the management of the WorldFish Center Lusaka office who engaged the consultant to write this guide. Appreciation is extended to Mrs. Saskia Hüsken, Programme Coordinator Fisheries and HIV/AIDS, for providing background information and materials, and technical assistance throughout the process of developing this guide. Further gratitude is extended to Mr. Alphart Lungu, Research Analyst, for his valid contributions during the writing of this guide, for making reference materials available, and for the logistical arrangements during the field visit. His inputs are highly appreciated.

Special thanks go to the SHG facilitators engaged by the WorldFish Center: Ms. Bridget Siamasuku and Mr. Goodson Matende, who implemented the Fisher Trader+ Model with Mr. Lungu. They provided valuable details on the functioning of the savings group processes, and made available their reports and observations on the implementation process.

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Vivian C. Mthetwa



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Background on the Fish Trader+ Model

Under the regional programme *Fisheries and HIV/AIDS in Africa: Investing in Sustainable Solutions* the WorldFish Center has been conducting a socio-economic assessment in the Kafue Flats fishery in Zambia during 2008 and 2009. The purpose of the study was to understand mobility and migration patterns and access to health services, and to identify factors of vulnerability to HIV/AIDS among fishing communities, particularly focusing on female fish traders. Good health among fisher folk is a basic pillar of productive and sustainable fisheries, providing food and income to fishing communities and the nation at large. However, these potential benefits are severely at risk as per capita fish supply in Zambia is declining and fisher folk are among populations most vulnerable to HIV/AIDS. The socio-economic analysis identified the following demographic, socio-economic, cultural and environmental factors impacting on fisher folk's vulnerability to HIV/AIDS:

Most vulnerable groups	Nature of vulnerability	Factors influencing vulnerability & susceptibility to HIV/AIDS among fisher folk and fish traders
<ul style="list-style-type: none"> • Fishermen • Local women in fishing communities • Female fish traders • Seasonal workers • Commercial sex workers • Transporters • Shop owners and bar operators in fish camps • Pastoralists 	Demographic	<ul style="list-style-type: none"> • High rates of mobility and migration: Mobility of workers & fisher folk without spouses increases risky behaviour. Mobility makes outreach and mitigation efforts difficult. • Demographic set up with high rates of single men in the active age group.
	Socio-economic	<ul style="list-style-type: none"> • Prostitution & transactional sex due to inadequate income, lack of resources and competition over fish among women. • Availability of large amounts of cash without planned investment may lead to risky behaviour. • Alcohol abuse. • Inadequate health facilities and poor infrastructure lead to self treatment. • Low levels of condom use. • Stigma and discrimination. • High risk profession of fishing coupled with fatalistic attitude. • Cohabitation due to limited accommodation facilities results in temporal marriages and risk behaviour. • Gender inequality and power imbalances influence women's rights and ability to make decisions about safer sex. • High incidences of STIs. • Poor sanitation and hygiene.
	Cultural	<ul style="list-style-type: none"> • Early marriages. • Polygamy and multiple concurrent sexual relationships. • Harmful practices such as sexual cleansing and widow inheritance.
	Environmental	<ul style="list-style-type: none"> • Seasonal flooding creates food insecurity and perpetuates poverty in the fish ban period. • High prevalence of malaria, cholera and diarrhoea due to floods.

Background on the Fish Trader+ Model

The Fish Trader+ Model: the concept

Analysis from research and practice in Africa and Asia shows that distant fishing communities are hardly reached by health services, education, and business services, in part because of costs and lack of good practice in reaching out to these often remote areas. At the same time, business people, especially women, regularly travel to remote fishing camps to purchase fish. While these female fish traders are exposed to HIV, violence and abuse in their interactions with fishermen, it is economic necessity and lack of alternatives that keeps them in this trade.

The “Fish Trader+” model builds on the economic rationale of women’s engagement in fish trade and seeks to reduce their vulnerability and secure their livelihoods through business-based innovations. In selected fishing communities, the formation of savings groups will enable female fish traders to stabilize their businesses, to strengthen emerging trader associations, and to identify opportunities for providing additional services to the fishing camps they frequent for business (e.g. selling health-related products, distributing IEC materials, act as referral point for community members to access care and ART, provide Home Based Care services). Establishment of savings groups will be added onto by training and organizational capacity development as well as sensitization of the fishing communities at large.

The Fish Trader+ Model is based on the principle that ‘every human being has potential’. This potential can be explored when an enabling environment is provided. The Model aims at empowering female fish traders and local women in fishing communities, who are impoverished and poor, and willing to adopt an alternative way to get out of poverty and realise a more sustainable livelihood. The goal of the Fish Trader+ Model is to build capacity among fisher men and fish traders to reduce their vulnerability to HIV/AIDS.

While in most societies, women have fewer opportunities for development and tend to be left behind, it is also known that women take priority in ensuring the well-being of their family and don’t easily use their income for personal consumption, which is often the case with men. In addition to savings and business skills, women in the Fish Trader+ Model’s savings group learn and discuss about nutrition, health care, conflict management, importance of education, and rights of the child, which is directly benefiting their families. Through the women’s savings groups formed under the Fish Trader+ model, fishing communities at large, benefit from improved awareness and practice on hygiene, health and HIV/AIDS prevention. Savings from the groups are utilised for individual women’s households, but will eventually also benefit the fishing community at large, as joint investment through the savings groups may result in projects such as community latrines or a community school.



Background on the Fish Trader+ Model

The Fish Trader+ Model: the Zambian approach

Following a participatory needs assessment exercise in two target fishing communities, Nyimba and Namalyo, fisher men and fish traders identified lack of health and HIV/AIDS information and services (including VCT), and lack of savings and business skills as the two most critical needs to reduce their vulnerability.

In response, the WorldFish Center in collaboration with Society for Family Health (SFH) piloted HIV/AIDS and health interventions in the two target fishing communities end 2009, including VCT provision. Building on the momentum and community interest to learn and change, the WorldFish Center agreed with the Self Help Group Approach Programme in Zambia to apply their savings approach on the target fishing communities.

This guide documents the approaches and steps taken in this collaborative process, to provide guidance to implementers and facilitators who are engaging with fishing communities in Zambia and beyond in an attempt to reduce their vulnerability to HIV/AIDS, poverty and other human development challenges.



1. Using this Guide

The Fish Trader+ Model is developed using a participatory, experiential training approach. It is assumed that the facilitator will use the strategies incorporated in this guide to conduct training sessions to maximize participant involvement and learning. The guide provides step-by-step instructions for presenting the Fish Trader+ Model. It is advised that facilitators follow the instructions when delivering this model (especially for the first time) as the interventions are designed systematically so that skills and knowledge gained at each step are built and expanded on throughout the process.

1.1. Implementing organisations of the Fish Trader+ Model

A large part of the Fish Trader+ Model is based on the Self Help Group (SHG) approach. The SHG is a concept that targets the poorest in various farming communities by addressing social, economical and political development of poor people, empowering them with the insight that they can utilize their own potential to realise sustainable livelihoods.

When working with fishing communities, implementing organisations that want to implement the Fish Trader+ Model outlined in this guide, should have certain organisational traits:

- Be supporting and working with fishing communities
- Have commitment for development of the poor in the fishing communities
- Believe in the approach
- Believe in participation and empowerment of women
- Be able to work through volunteers from the communities
- Be ready to implement the model and be ready to hand over the activities to the community and groups
- Believe in involving people in decision making using a participatory approach
- Be familiar with procedures for financial resource mobilisation and the sources of such finances

For this model to be successful a lot depends on the facilitator. The following should be the characteristics and personal skills of the facilitator:

- Comprehend the concept fully
- Have prior skills in community participatory methods
- Good communication skills
- Ability to communicate in the local language for a participatory process
- Have the ability to train, mentor and motivate community facilitators



1. Using this Guide

- Provide good leadership to all taking part in the project
- Be able to write reports on all activities undertaken

1.2. Fisher folk and fish traders' preparedness

The design of the model assumes that fisher folk and fish traders will actively contribute to the discussions and are willing to engage in class activities and exercises that will be learning process. Fisher folk and fish traders must be made aware that this model is a hands-on learning experience. This should be included during community mobilization to ensure that their expectations are aligned with the model objectives. It should also be made clear which topics will be covered in the model.

Fishing communities are often situated in poor resource settings; good meeting places may not be available. Facilitators will have to be flexible to hold meetings in the open air, in a make-shift shelter or under a tree. However, the facilitator has to make sure that sufficient space is available for all foreseen participants to reasonably sit and work. The training space should be sufficient for the facilitators to be able to move around, so that they can facilitate activities and large group discussions, subtly monitor work progress, and encourage a collaborative learning environment. Implementing organisations should be ready to work with the available space in these communities and remain flexible throughout the process.

At least one flipchart stand and paper are advisable to use for the facilitator to write down points. The facilitator should remain flexible on the use flipcharts and where they are placed. Where there is no room for the flipchart stand, the facilitator can write from any surface and then show the chart to the participants.

1.3. Resources needed for implementation

To implement the Fish Trader+ Model in target fishing communities, the following resources are minimal requirements:

- Fish Trader+ Model Guide
- Flip chart papers (flip chart stand where possible)
- Pens or pencils
- Charcoal for writing on the ground
- Small pieces of coloured paper for brainstorming exercises (either A4 paper divided into quarters, or Note pads)

1. Using this Guide

From the onset, facilitators from the implementing organisation should possess and apply the following skills for facilitation:

- **Make it realistic:** Link application of each topic / exercise / case study to the fisher folk and fish trader's real life. How can this topic assist them?
- **Encourage participants' participation and presence:** Welcome all comments and react to them, leaving participants feeling appreciated and comfortable. Affirm late-comers presence by having them introduce themselves to group even though arriving late.
- **Examples:** Continually use fisheries sector examples throughout, to make it more familiar for fisher folk and fish traders, encouraging them to become more open to the training sessions.
- **Energizers:** These are simple physical exercises that create energy but at the same time contribute to the learning are excellent.
- **Facilitating discussions:** Questions such as "Any questions?" or "Is it clear?" do NOT work well to extract questions from your participants. Facilitators should consider how to phrase questions to get comprehensive responses from participants. It is important to continuously make a connection to fish traders' real life situations, and to discuss directly how the learning/content can be applied in the participants' business activities.
- **Flip charts:** Put flipcharts up where participants can see them throughout the session. Write headings clearly on flipcharts. Pre-preparing flipcharts works really well.
- **Facilitating loud or restless groups:** When participants start getting excited or worked up about a topic, this may result in many loud conversations at the same time. In this case, it might work for the facilitator to lower your voice (not raise). Alternatively, you could just look down at the floor and wait. It is important for the facilitator to regain a sense of calm in this case – not by becoming louder and worked up themselves – but by giving totally the opposite energy. At all times, the facilitator should pause, take breathes, and not show that they may be getting annoyed or frustrated.
- **Room setup:** Room layout and therefore room dynamics can make a significant difference to helping or hindering the learning environment. Chairs in small group layouts are generally extremely conducive to productive training environments, more so than lecture style, although changing the room for different sessions, especially during full day sessions, is most effective.
- **Breaks:** It is often better not to mention breaks / time / food / lunch while training. As soon as these are mentioned, the participants start focusing on these and do not give as much attention to what you are saying. When you say "We will have a break after this session" or "We need to move ahead so that we can have lunch soon" means everyone that starts thinking about the break or food. Instead the facilitator almost wants to create a timeless space in the training room. It is best



1. Using this Guide

not to mention the amount of time remaining for a session either. Expressions such as “We have to hurry as we only have 5 minutes left” or “We will not be able to cover everything” are not conducive to completing a session satisfactorily. You would like to aim for participants feeling that they were given the perfect amount of time, exactly as planned, with the perfect amount of information, exactly as planned (even if the facilitator was running overtime or some of the content had to be skipped.)

- **Timing:** Time management between and within sessions is very important. The facilitator can play a guiding role in moving participants along by showing more control and organization, without letting the session feel rushed. It is important not to compromise the learning. Rather make sure a few key points are understood than rushing through materials leaving most things misunderstood. Wrapping up sessions with obvious conclusions and linking it to application is more important than getting through all the material – participants need to believe that you gave them everything that you had planned to in any given session - even if it went overtime or you could not cover everything. They should still feel that the session was extremely valuable, not incomplete.

1.4. Structure of the Guide

The guide is presented by chapters. Each chapter provides the facilitator with the Chapter Objectives. The objectives are crucial to conducting the training. The objectives are the measure by which to determine if the facilitator or implementing organisation have covered all the technical material. It is important to present the objectives at the beginning of each module so that the facilitators know what they will be covering and therefore what they will be aiming to learn. The methods to be used by the facilitators should be participatory facilitation methods.



2. Accessing Fishing Communities

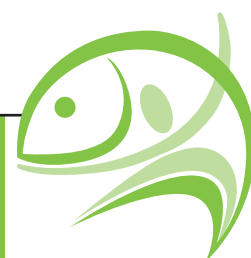
Objectives

- To be able to identify fishing communities that can benefit from the Fish Trader+ Model.
- To identify possible entry points into the target community, including local leadership.
- To mobilise selected target groups for implementation of the model.

2.1 Identifying target fishing communities

The implementing organisation has to carefully select in which fishing community they want to implement the Fish Trader+ Model. The right community needs to be selected for implementation of the model. Guidelines for selecting such a community include the following:

- The concept works well in poor fishing communities. A poor or needy area is identified based on a socio-economic assessment (by the implementing organisation or by another agency) or from available secondary data.
- The implementing organisation should be well known in the area. This is usually achieved at the time of conducting research and needs assessment for the targeted area. The researchers spend time with the community, which allows the implementing organisation to be known by the community. This process might take a few months.
- The implementing organisation should not be offering any free services to the target community because this will cause the concept of the savings groups to become a challenge as it is based on voluntarism and people's own assets and capacities rather than hand-outs.
- The model works better in a community where there are no other organisations providing free services.
- Support from local leadership is important. They should support the model before the organisation starts engaging with the community members. The local leadership plays a critical role in introducing the implementing organisation into the target community.
- There should be an understanding of fisher folk and fish trader's mobility. This model works well where there are a reasonable number of permanent residents of the targeted community, or groups of women (or men) that regularly return to the same area and have links of trust between them.



2. Accessing Fishing Communities

2.2 Physical access to fishing communities

Fishing communities are usually placed far away from the main road infrastructure. Fisher folk and fish traders often prefer to reside in places as close to the fishing waters as possible. This means that most of their houses are surrounded by water. In such cases the use of canoes or banana boats is necessary to move from house to house.

The implementing organisation and facilitators need to think through the following factors on gaining access to the fishing communities:

- Climate/weather plays a big part in deciding the mode of transport to use. Depending on what weather is prevailing at a particular time they could use any or a combination of: vehicle, speed boat, banana boat, and canoe.
- It is important to link up with other organisations already operating in the area to find out how they access the communities. Exchange of technical insights into the target communities, but also sharing of transport and other resources will benefit both implementing organisation and partner organisation.

2.3 Entry points into fishing communities

The facilitator from the implementing organisation identifies the community leaders and local leaders. These may include the area traditional leaders like Chiefs and Headmen. Community leaders could include chairpersons of particular groupings within the community. If there is no established relation with the target community yet, it is important for the implementing organisation to pay a courtesy visit to the chief / headman to explain the intervention and seek their approval. At this point, it is important to have already identified and involved other partners already working in the area, so that the approach is unified and all implementers speak with one voice. The implementing organisation should explain the purpose of the intervention to the chief/headman and other leaders, with a detailed description of the steps to be taken in the Fish Trader+ Model. In order for the intervention to succeed, the local leadership should get involved in the process and accept the intervention.

The headman and other local leaders should be requested for permission to implement. They may also be requested to guide the implementing organisation to mobilise the community. The facilitators then go from house to house talking to community members about the model and telling them the time and venue for the first community meeting.

A first visit is taken where the headman and other leaders assist the facilitators to inform the whole community and agree on the date of a meeting. When the day for the meeting comes, facilitators meet community members at an agreed venue. Transport might need to be arranged (pick participants up by boat) or reimbursed, as people often have to travel from far. It is advisable to request local leaders to open the meeting, to show their involvement and approval to the community members. Facilitators can then take over to explain the details of the Fish Trader+ Model.

2. Accessing Fishing Communities

This model approaches people in their community structures and recognises the existing leadership structures. This means that chiefs and headmen including the fishing community chairpersons should be consulted and involved in the various stages of the model.

2.4 Timing and venue of community mobilisation activities

Community mobilisation should be conducted at a time that will not distract the major activities of the community. Since participation is sought from the majority of community members, it is best that this is done when most fisher folk and fish traders are not busy. For example, speaking to fisher men before or after they go out for fishing, or speaking to women when they return from the market or during the processing of fish. Flexibility on the part of the implementing organisation is required, as the best time to reach fisher folk might be early morning or late at night. This approach ensures however that there is participation from the community members at their availability, which increases their commitment. Besides guidance from the local leadership, an understanding of the target community's routine activities can also be drawn from research findings.

Community members' availability might also prescribe the venue of the meeting, e.g. when you receive most response when talking to fisher men when they return from their catch, the meeting venue might be the fish landing site. For larger meetings or targeted training sessions, it is advisable to find a venue that does not flood and can be accessed throughout all seasons. For full attendance, it is best to find a meeting space that is big enough to accommodate all foreseen participants. When addressing the whole fishing community during community mobilisation, it might be best to hold the meeting in the open air.

The below table provides key steps for community entry:

Field Activity	Expected outputs
Assess accessibility of fishing communities taking into account variations in changing weather patterns e.g., some fishing camps are not accessible during the rainy seasons	<ul style="list-style-type: none"> • Highlight expected challenges in the process of administering interventions. • Design better approaches on how to access specific fishing communities that have shown difficulties in terms of accessibility due to poor road and transport infrastructure.
Introduce to the traditional local authorities i.e., chiefs, headmen, fish camp chairmen/ and the implementing organisation.	<ul style="list-style-type: none"> • Develop partnership with the local leadership in response to HIV/AIDS and create a general understanding on specific HIV and health interventions targeting fisher folk.
Discuss HIV and health related issues with local leadership and community members	<ul style="list-style-type: none"> • Gain further insights into the major HIV and health factors impacting on fisher folk livelihoods. • Identify entry points/focal persons from the community.
Map existing government clinics and health services and assess their catchment areas	<ul style="list-style-type: none"> • Draw guidelines on HIV and health interventions targeting specific fishing communities falling beyond the reach of the existing government health institutions. • Make recommendations on the perceived and observed HIV and health challenges facing fishing communities.



3. HIV/AIDS & Health Related Interventions

Objectives

- To introduce methods to improve the knowledge base of fisher folk and fish traders on HIV/AIDS prevention, treatment and support.
- To provide training methods for community health sensitizers on HIV/AIDS, diarrhoea, cholera and malaria prevention.

3.1. Community mobilisation for HIV/AIDS and health interventions

The aim of community mobilisation at this stage is to reach out to all community members of the target fishing community with HIV/AIDS and health messages. The first step in community mobilisation is explaining the intervention to the local leadership like the chief, headmen and section chairmen. The section chairman can assist to mobilise the community members and bring them to a central place where information is disseminated. The community should be well organised and strongly motivated to participate in the programme.

When community members gather at one point for the training, the facilitators divide them into groups according to age, sex, and marital status, when handling sensitive topics on reproductive health, HIV/AIDS and VCT. This approach helps the community members to ask questions and participate freely in the discussions without being dominated by people who are older or from the opposite sex.

3.2. HIV/AIDS awareness and sensitisation

In most fishing communities in Zambia there is inadequate information on the prevention and treatment of Sexually Transmitted Infections (STIs) including HIV. Due to their weaker socio-economic status, women are specifically vulnerable to diseases, especially HIV/AIDS. The gendered division of labour in the fisheries sector, with men doing the fishing and women doing the fish processing and trading, puts women in a dependent position and they are often forced to engage in high-risk behaviour. Transactional sex (called “fish-for-sex”) is a phenomenon that women receive fish from different fishermen in exchange for sex, as they lack capital to purchase the fish. This survival strategy in order to secure an income is putting both men and women in fishing communities at increased risk of HIV infection. Health and HIV/AIDS awareness and sensitisation sessions with the target fishing community are an important first step to address this situation.

Topics to be covered during HIV/AIDS and health sensitisation meetings and targeted training sessions could include:

- Definition of HIV and AIDS
- Modes of transmission
- Modes of prevention

*“We don’t
have ARV,
but we use
crocodile fat”*

3. HIV/AIDS & Health Related Interventions

- Myths and misconceptions
- STIs
- VCT

For each of the above topics, details are provided in Annex 1.

It is important during each of the sessions to explore what fisher men and female fish traders already know. Participatory techniques should be used to create a conducive learning environment. Especially the topic on myths and misconceptions should be dealt with with great care, as pertaining myths will undermine any further HIV intervention such as condom distribution or VCT. As facilitator, you may know what is true and untrue, but participants need to have a chance to explain what they believe, so that they feel they are being taken seriously. Enough time should be dedicated to these sessions. If you cut them short, you bypass the purpose of the training.

3.3. ART access

When discussing HIV/AIDS care and services and outlining the necessity of VCT, you cannot avoid talking about Anti Retroviral Therapy (ART). The supply of ART in Zambia is the mandate of the Ministry of Health, who have selected health centres throughout the country where those needing treatment can go to access it. Most fishing communities however, are situated very far from district hospitals and there are usually no clinics in the fishing communities themselves. Since ART needs specialised personnel to administer it, it is important for the implementing organisation to partner with the nearest health centre that is registered to administer the ART and to refer training participants to that respective centre. It is important to outline the importance of follow up treatment; ART has to be taken for life and under medical guidance.

3.4. Training of community health sensitizers

The first step in health promotion is to train community health sensitizers. Because fishing communities are socially and politically marginalised with limited access to health and education services, and they lack access to VCT and ART, it is necessary to build capacity within the community of trained people who can provide basic HIV/AIDS related knowledge to their peers and refer community members to the correct service provider to enable fisher men and fish traders to access information easily, the first step taken by the implementing organisation is to select an organisation that specialises in HIV/AIDS and other health matters to conduct training of community health sensitizers.

With assistance of the HIV/AIDS specialist organisation, a process of participatory selection of the community health sensitizers should be conducted. It is important in this process to facilitate community involvement. From community members themselves, volunteers are requested who have an interest in HIV/AIDS and other health matters, and who are able and willing to function as community health sensitizer. Some fishing communities are very large and are divided in sections; in this case it is advisable to have at least 1 community health sensitizer per section. The headman



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or local chairperson can advise on how the respective fishing community is organised, so that the intervention can be in line with the appropriate units. It is important to aim for an equal number of male and female community health sensitizers for gender balance and easy interface with community members of different sexes.

After the community health sensitizers have volunteered themselves, they will be trained by the HIV/AIDS specialist organisation (Training of Trainers). Topics of the training should cover HIV/AIDS, health related topics like cholera, malaria, family planning, and community health mobilisation. The selected community health sensitizers are also trained in leadership and presentation skills, as they will play a facilitating role in health and HIV/AIDS outreach in their respective communities.

After the training each community health sensitizer is assigned to conduct a series of trainings for their community while their trainers are supervising them. This is done to enable them to practice how to train community members. As for the community wide health promotions, Annex 1 provides an example for possible topics for training community health sensitizers. The implementing organisation needs to ensure that the information is relevant and up-to-date.

3.5. Health and hygiene promotions

Besides HIV/AIDS, there will be a variety of other health issues facing fishing communities. After the participatory needs assessment, the implementing organisation will have reconfirmed with the target community that other health issues threatening the livelihoods of fisher folk may include:

- Cholera and diarrhoea
- Malaria
- General hygiene

For each of these topics, detailed examples on training session content are provided in Annex 2. Community health sensitizers will have to be trained on these topics, in order to act as health promoters in their communities.

The next step is the formation of Health Promotion Groups. The role of these groups is to acquire health products (condoms, chlorine, birth control pills, etc) and sell these to the community. This is not only reducing vulnerability in the target community itself, but is moreover an income generating activity for the Groups. The Fish Trader+ Model is not only a way to reduce women's vulnerability directly through savings groups, but it also utilises the groups to reach out to the wider community with health and HIV/AIDS messages. It is therefore important that correct and up-to-date information is provided to the groups through the community health sensitizers, and that this information and outreach addresses topics that are of concern in that particular fishing community.

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Objectives

- To assess the levels of wealth and vulnerability among fishing community households.
- To facilitate the formation of (female fish trader's) savings groups.
- To empower fisher folk and fish traders with the knowledge, information and entrepreneurship skills in the prevention and response to HIV/AIDS.

4.1. Needs assessment

Building on the HIV/AIDS and health interventions, a participatory needs assessment needs to be undertaken with all community members. Tips for the process of a needs assessment include:

- Brainstorm on community challenges;
- Formulate these into community needs;
- List all community needs on a flipchart;
- Encourage community members to prioritise the needs;
- Indicate which needs can be addressed in the immediate or short term, and which needs are longer term;
- Indicate which needs can be addressed by community members themselves and, which needs should be brought forward to local authorities.

The assessment should involve open discussions with men and women, particularly female fish traders, and they should be encouraged to not only list their community's needs, but also indicate causes and consequences of these needs, for a complete picture. The facilitator must avoid asking leading questions, for example, "I have not seen any toilets nearby here, do you think it is necessary to have them?" The needs should be identified by community members themselves. Questions with expected "yes" or "no" responses must also be avoided.

The assessment will help fisher folk and fish traders to identify socio-economic challenges affecting them and their community, but it is important for the implementing organisation to identify those needs that can be undertaken by community members themselves.

It is important at this stage to combine the needs assessment exercise with a vulnerability assessment to identify vulnerable households and people most at risk of HIV/AIDS. It is important to prepare guiding questions such as "Which people in your community are most at risk to HIV/AIDS" and "Why are they most at risk?". The exercise must be open, participatory and voluntary. The needs assessment is essential for planning and designing of appropriate interventions to meet immediate community needs.



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4.2. Social mapping

The next step is social mapping, where the community draws the map of the community on the ground or on a flipchart. This is a participatory process, where discussions between community members need to be well guided. The following can feature on a community social map:

- Schools
- Health centres
- Households
- Trees
- Roads
- Water points
- Toilets
- Bars
- Harbour
- Water boundaries

The drawing is done on a flipchart or on the ground in a participatory manner: as the map is being drawn, all members present, contribute and agree on the positioning of the different sites on the map. This exercise gives a clear understanding to the implementing organisation and community members themselves about the respective community. Questions to ask during social mapping include:

- What social services are there in your community?
- How far are the nearest services?
- What social services are missing?
- What interventions can be done at community level to mitigate the effects of unavailable services?

During the social mapping exercise, it is important to identify vulnerable households in terms of health challenges, including:

- Ill health among members.
- Poor drinking water quality. They do not have clean sources of drinking water though they are surrounded by water; the water is not safe to drink.
- Poor sanitation. Fishing communities that are in water logged areas do not have toilets or waste disposal facilities. All this waste is disposed in the surrounding water. If the communities are on dry land, they can dig pit latrines and waste pits.
- Poor hygiene status. Most houses are built as temporary structures. The inside and surrounding areas of the houses are in poor hygienic condition.

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For those community members who did not participate or who were unable to appoint themselves to a particular group, household visits should be undertaken by the implementing organisation. This serves to confirm the vulnerability criteria set by the community and to ensure that all households are included in the wealth ranking exercise. In addition to wealth, community members should also be encouraged to rank vulnerability factors per household. Through a self-selection process, between 10 and 15 individuals per “wealth level” agree to form a savings group.

4.3. Wealth ranking

Wealth ranking is a process whereby community members themselves identify who are the very poor, poor and better off people among them. They develop criteria for identifying the different categories. It is important for the implementing organisation to facilitate the community members to express symbols of wealth in their local language, for clear understanding and full buy-in.

During the social mapping exercise, special focus should be paid to households, as for each household the wealth and vulnerability should be indicated. Also, it is important to capture who is mobile or not, as this is a defining factor for group formation later on. A wealth ranking exercise should be undertaken in order to identify vulnerable households. Community members appoint themselves in a certain group (self selection) according to vulnerability criteria they developed themselves. Examples of visible criteria of wealth in fishing communities include:

- Fishing gear
- Cattle
- Boats (differentiated between canoes and engine boats)
- Ability to employ workers
- Hammer mill
- Using concrete blocks and roofing sheets for housing

Other items that would symbolise wealth are:

- Presence of / vulnerability to disease
- Ability to provide food for the family throughout the year
- Involvement in business (i.e. owning / operating a shop, selling fishing nets, making wood canoes)
- Being able to meet the costs of health care services

The objective of this exercise is that all community members understand the wealth status of all community households, so that when Savings Groups are formed, members of each group have the same socio-economic background.



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4.4. Formation of a Savings Group

Based on the above social mapping and wealth ranking exercises, savings groups of 10 to 15 members are formed. At the basis of group formation is a common interest among group members to work together. Before and during the first meeting of a savings group, all below points need to be addressed.

- **Separate groups for males and females.** For confidentiality and sustainability, it is advised to have separate groups for males and females. Besides the fact that savings groups are based on trust and that confidential issues might be discussed among group members, gender power imbalances might disturb the cohesion and functioning of a mixed savings group. Although the concept is known to work well with females, interested males are encouraged to form their own groups, to avoid male dominance within the group. Allowing fisher men to form their own groups encourages them moreover to save their money instead of spending it on alcohol or sex workers. Generally, fisher men earn more income than women, so the men's saving groups might eventually support the women's savings groups by supplying fish from their catch to the women's groups. This increases profit for both sexes. In any fishing community there should be more women's groups formed than men's groups, as women are more vulnerable and work better as a group.
- **Membership** is voluntary by all group members. Based on wealth ranking, each savings group will have members with similar socio-economic backgrounds. This is necessary so that the amount of saving and the kind of investment will be similar.
- **The size of a savings group** should ideally range between 10 and 15 members. This applies to both female and male groups. Larger groups are more difficult to manage. When less than 10 interested members are available, it is best not to go below 7 members for savings purpose and group functioning.
- **Group by-laws.** A savings group is self regulated and not governed by any form of statutory legislation, but every group formulates its own by-laws to regulate the day-to-day management of the group. These rules make up the constitution of the group. Examples of these rules are given in the sub chapter on functions of groups. In the Fish Trader+ Model, the groups draw up by-laws that set out the rules for savings, providing loans and repayments. By-laws also outline any charges for certain offences such as coming late for the group meeting, members who don't save the weekly amount, or members missing a meeting without apology. The charge is usually a small fixed amount.
- **Regular weekly meetings and savings.** Group meetings are held once a week. Each week, group members agree on the time, day and venue for the next meeting. If the weekly meetings are conducted at a members' household, it is encouraged to rotate, so that each member can host the meeting at their home. During these meetings, members bring their savings to the group. The amount is agreed upon during the group's first meeting, when all group members suggest and agree on how much they can afford to save per week. The amount agreed should be the lowest amount that a member of the group is able to save.

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- **Group's name.** Every group chooses a group name. This is facilitated by one of the group members. Group members are encouraged to select a group name which is motivating or that promote group solidarity. For example, there is a group in the Kafue Flats named *Natubombeshe* which means “let us work hard”.
- **Leadership is informal and on a rotational basis.** There are no permanent leaders like chairperson, secretary or treasurer in this concept. Rather group members choose a moderator who presides over meeting of that particular week, and another person for the week after. All group members are encouraged to take up the moderating role. Each group selects two book writers and one group representative whose functions are explained in detail later in this chapter.
- The group must be **transparent** in its planning and operational activities. The group systems and procedures for making decisions must be clear and simple, to encourage full participation of group members.
- The group is informal, non-political and non-religious, and aimed at providing emotional support to each other. This is why confidentiality is important.

4.4.1. Saving in a group

“**Simple savings**” starts when the group as a whole agrees to the amount each member has to save. Based on group self selection and wealth ranking, the group itself agrees on a realistic sum to save, adapted to the ability of all members. Members also agree on a realistic timing; daily, weekly, or monthly saving. It is important to incorporate financial discipline and to agree to the expectation that members follow the rules of the group.

The Fish Trader+ Model encourages group members to save money weekly to enable them build to up their individual capital for small businesses, raise enough money as a group to lend to members, and to have money to use for emergencies. All members of the group should be willing to save with the group from the onset. Important points to note about group members' savings are:

- All group members agree to save a specific amount each week.
- When the group is starting to save, they start with small amounts per person. As they keep on saving and the capital keeps increasing, which enables members to borrow larger amounts of money from the groups' capital. This will enable group members to improve and grow the businesses they are involved in. This will in turn give them more income and they enable them to save more.
- All the interest on the loans is money for the group
- Some groups may decide to allow group members who have extra money, but have no immediate use for it, to take the money as extra savings to the group. No interest is paid on this type of saving. The member will get their money back when they need it. The money is given out to other members in form of loans. What the group gains for keeping this extra money is the interest it gets on the loans given out.



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- Sometimes group members fail to meet their obligation to save every week for various reasons. This needs to be carefully recorded and arrears need to be paid at the next meeting.

The cumulative savings of the group, if not given out as loan to a group member, are kept by one of the group members for a particular week on a rotational basis. This allows each member to keep the group's money, except for book writers. This is to maintain transparency and clean financial records of the group: book writers may be tempted to alter the records and hold back some money.

4.4.2. Giving loans to members

The groups' accumulated savings are used as a source of loans to members. It is encouraged to give loans to group members and priority must be given to loans for income generating activities by members. The member who has received the loan will use the money for a specific period of time and for a specific purpose, agreed upon by the group. The group will agree on a repayment period, 2 or 3 weeks for example. A shorter repayment period is better because that will allow other members to also utilize their loan. The fact that every member knows they will get their turn to borrow money keeps them motivated to stay in the group and save weekly. Lending to people outside the group is not encouraged because they are not part of the group's decision making process and as such, they do not feel obliged to pay back the loan. Lending to outsiders can also discourage group members who contribute weekly savings but have not yet borrowed.

It is vital for the group to develop simple procedures for accessing credit. In the beginning there will not be enough money available to give everybody a loan at once. The group must encourage direct deposit of dues in the presence of all members, for transparency and to prevent any suspicion. For each member, the ability to save is used as a prerequisite for obtaining a loan from the group. The loan may be used by an individual member, but also the group as a whole may decide to put (part of) their savings towards a small business as an income generating activity that will bring profits to the group. For individual loans issued, the group guarantees the loan so that if an individual is not repaying the loan, group solidarity is applied to enforce pressure for repayment on time by the debtor.

- Loans are given out to individual members to use for individual businesses, based on loan rules developed by the group.
- Members needing a loan have to present a business plan to the other members, for their approval. The presentation of the business plan is done verbally, followed by a discussion from all group members. The idea of the discussion is to allow other group members to provide advice, to assist in making a budget, and to guide on the marketing potential of the proposed business.



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- The group regulates how much a member should borrow considering the business plan. This is done to avoid one member taking a large amount, and to allow more members access a loan.
- This model allows more than one member to borrow from the group funds as long as capital is available. Any member can borrow anytime.

4.4.3. Rules of credit

No repayment is accepted in instalments or privately between two members or the week's treasurer and the debtor. All financial transactions have to be done in a transparent way in the presence of all members during the weekly meetings. The weekly accumulated savings create a pool from which group members can get loans. The group as a whole can charge or fix an interest rate based on the amount of money lent out as a loan. It is vital for the group to clearly communicate the duration of the loan to give the member enough room to prepare loan repayment. There are no excuses in loan repayment, for example, "I cannot pay the loan because money was stolen at the fish market" or "I cannot pay the loan because I made a loss on my business".

It is vital during group formation to train the members on their moral responsibility towards each other. All members are responsible to follow up with loan recipients to encourage them to pay back their loan and not leave a credit. When guiding a group during its formation, it is important to use real-life examples to show a good and a bad example of loan uses. The loan should be invested in an income generating activity that improves the livelihood of the individual member or the group as a whole.

4.5 Savings group meetings

The savings group meets once a week to discuss the activities of the group and its performance. These meetings are held regularly because the members of each group need to spend time together to build trust. Togetherness in the group is very important as it enhances teamwork and the feeling of belonging. It also creates an enabling environment for group members to share openly with group members on their challenges and on what is improving in their lives as a result of being part of the group. As the members of each group relate to each other, they will start seeing the group as their second family where they go to assist other members and to be assisted in personal problems. In fishing communities, where social cohesion is lacking due to the transient nature of the sector, this is very important.

Meetings are held on a specific day suitable for all group members. It is advisable they meet in homes on a rotation basis, as this enables group members to observe any improvements in that particular family. In certain fishing communities and during particular weather like the rain season, some houses are flooded. In such a case the meetings can be held at a central, dry place.

The host is usually appointed to be the moderator for that particular meeting. It is important to ensure that all group members take turns to moderate. Members of the



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saving group are encouraged to sit in a circle, facing each other during the meeting. Each member should be able to see the moderator.

The process followed during the meeting is:

1. The group moderator welcomes all members.
2. An opening prayer is made if the group agrees that prayer will be part of the group norms.
3. Attendance is registered by the book writer.
4. Minutes of the previous meeting are read.
5. The moderator leads the group in discussing a topic chosen for that particular week. The topics are selected from the identified needs in the fishing community, and may include health matters, business related topics, or social issues such as education for children.
6. As an outcome of the discussion, the group agrees on the action they will be taking as a group and as individuals regarding the topic of discussion.
7. The group proceeds to count their savings together.
8. The book writer records and reads to the group on the savings details:
 - a. How much money the group has saved
 - b. How much money each member has saved
 - c. How much money has gone out for loans
 - d. How many members got a loan and who is remaining to get the loan
 - e. The break down for loans for each individual
 - f. How much cash is available at present
 - g. Who will keep money for the week
9. The group savings are handed to the money-keeper for the week.
10. Date, venue and moderator for the next meeting are agreed.
11. The moderator for the following week suggests a topic for discussion and the group agrees.
12. The meeting is closed and members disperse.

It is important for each group to have a **financial record book** as soon as saving starts. In the book, the book writers of the group keep a record of all financial details of the group. When members make contributions of their savings, the book writer records this in the record book, which is kept by the book writer. A **minute book** is to keep weekly minutes of group meetings. To ensure that the respective members know their individual saving status, the book writer writes the same information in the member's **individual passbook**.

It is the responsibility of the group to ensure the groups' money is safe. The group keeps their own money. As the weekly contributions are made, all the members are informed by the book writer how much has been collected and how much

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was the balance from the previous week. After repayment and giving out new loans, the balance amount is kept by one group member appointed by other group members. Members take turns in keeping the group money, which builds trust among group members. At the same time, it allows individual members to develop confidence and responsibility to take care of the group's assets.

4.6. Group management

Group management is vital for the smooth functioning of saving groups. When a savings group is formed, members of the group will have to take up specific roles and responsibilities for the management and well functioning of the group. Members should volunteer for these positions according to their experience and interest. It is necessary that members first fully understand the functioning and meaning of the savings group. It should be made clear from the start that the groups are voluntarily and that there is no payment for specific functions within the group (such as moderator, book writer or group representative). The implementing organisation has to avoid that positions in the group are filled before members fully understand that they will work as volunteers. Members may quit their roles and responsibilities when they find out at a later stage that they will not be paid.

Another mistake is to choose a person who does not have the qualifications of being a group representative, book writer or community facilitator. When discussing qualifications and characteristics of a good group representative, it has to be clear to all members what the position entails, to avoid that they choose the wrong person or volunteer for a position that does not fit their competencies.

When a Savings Group is formed, members of the group will have to take up specific roles and responsibilities for the management and well functioning of the group. Members volunteer for this according to their experience and interest. For all members, the following expectations apply:

- Attend all weekly meetings
- Contribute the weekly savings
- To participate and contribute in group discussions

For proper functioning, a savings group should have one group representative and two book writers. These are fixed "appointments" while the meeting moderator is rotational.



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4.6.1. Roles of book writers

The specific roles of book writers are to:

- Record financial in-flows and out-flows in the record book.
- Record all savings contributions in the record book every week.
- Monitor the group's savings.
- Ensure that all the records are up to date.
- Make sure every member signs against his or her weekly savings in the record book. For those who cannot write, the book writer can assist them and put a finger print against their records.
- Make sure that the record book is kept safely and brought to every meeting.
- Write members' contributions of their savings the member's individual passbook.
- Record the minutes of the group meetings in the minute book.
- Read the minutes of the previous meeting at all weekly meetings.
- Be able to explain data and records to all members at any time when requested to do so.

Besides reading and writing skills, and basic mathematical knowledge, a book writer should possess certain qualities as a key member of a savings group. A good book writer should be a person who:

- Has good communication skills.
- Is open minded, honest and sober.
- Is committed to serve the group with sound financial record keeping.
- Does not alter or defraud group records taking advantage of illiteracy of group members.
- Has a business attitude to facilitate advancement of the group.
- Understands the group members.
- Is not a dictator but a moderator with problem solving abilities.
- Is willing to help other members teach the skills of record keeping when requested by the group.
- Is willing to produce and share group financial records at anytime with the groups or donors and other interested people.

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4.6.2. Roles of the group representative

While the savings groups function quite informally, it is important that the group elects a group representative to:

- Represent the group in all activities within the group and outside the group.
- Lead and speak for the group during implementation of group plans.
- Interpret the group's goals, vision and objectives and to ensure the group's activities are carried out as planned.
- Open group meetings all the time and make sure there is order in the group.

Characteristics of a good representative include:

- Living in the same fishing community as other group members.
- Good communication skills.
- Be open minded, honest and sober.
- Committed to the Fish Trader+ model.
- Act as a moderator with problem solving abilities.
- Be willing to travel and represent the group's values.
- Have a business attitude.

4.6.3. Roles of a group moderator

The group moderator is the person who chairs the weekly meetings, which is rotational. The major roles of the moderator are to:

- Inform and remind group members about the venue and date of group meetings.
- Prepare the venue of the meeting.
- Chair the weekly meeting.
- Select and moderate the weekly topic for discussion. Topics for discussion can include HIV/AIDS, reproductive health, household problems, hygiene, marital problems, child education, etc.



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4.6.4. Roles of community facilitators

Beyond the above mentioned functions within each savings group, it is important for each fishing community applying the Fish Trader+ Model to have at least one **community facilitator**. A community facilitator is a volunteer from the community and is chosen by all the savings groups. The role of a community facilitator is to:

- Coordinate the activities of the different groups.
- Attend every group's weekly meetings.
- Provide advice and recommendations to groups when they require so.
- Check each group's record book and advise the book writers to make sure the records are correct and up to date.
- Be a link between the implementing organisation, the saving's groups and the fishing community at large.

It is important for a community facilitator to understand his/her role clearly. The community facilitator is a supervisor and oversees all savings groups in the community. He/she is not a member of any of the saving's groups. If the community is too large, it is advisable to select another community facilitator.

A token of appreciation may be given to the community facilitator by group members to encourage his/her active participation as the work is tedious, time consuming and involving. Ideally, the savings groups themselves should put aside a small amount to go towards the community facilitator, as he/she is assisting them in their group processes. Also, by providing an incentive, the groups can more easily request services from their community facilitator. In case groups are unable to provide a token for the community facilitator, it is advisable for the implementing organisation to pay the community facilitator a small fee of appreciation. But this might negatively influence sustainability, especially after the implementing organisation has phased out. Besides money, a token could be a boat or bicycle to allow the community facilitator to move quickly between savings groups and households. If this cannot be achieved, it is advisable to allow the community facilitator/s to belong to one of the group as the group member, so that he/she can benefit from a loan as well. However, community facilitators are not allowed to borrow from saving groups when they are not members.

Criteria for selection of a community facilitator can include:

- A man or woman with basic education (an over-qualified person may promote dependency).
- A person who understands the community and shares the language and culture.
- Good communication skills
- Able to spare time to meet each group every week.

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- Open minded and willing to learn and accept criticism.
- Sober (not alcoholic).
- Promote listening and participation.
- Willing to travel and work at odd hours, as groups meet according to fish trader's and fisher men's availability, which often means before or after fishing and marketing of fish.
- Have a business mind in order to advance the Fish Trader+ Model.

Experience in the Kafue Flats has shown that men can be good community facilitators, because the nature of the work involves spending a lot of time with each group. Community facilitators have to move around to meet all the savings groups in the fishing community. For married women, this appeared to be difficult, as they have to cook for the children, prepare the household, wash clothes, process fish. In some households, the woman taking up the demanding task of a community facilitator has led to marital conflict. However, in fishing communities where there are female community facilitators (often these are women whose spouses belong to a savings group), they perform better than male facilitators due to their commitment, punctuality and trust they receive from group members. Since their spouses belong to a savings group themselves, they better understand the nature and demands of being a community facilitator.

4.7. Group record management

Once the groups have been formed, positions filled and community facilitators selected, the next step is to orient the groups on financial records. Because record management is key to tracking group information, the implementing organisation must conduct a training workshop to train community facilitators, book writers and group representatives on record management.

Record keeping is a basic pillar of the savings group as it promotes transparency and accountability. The importance of record keeping is that:

- It gives credibility to the group when the records are accurate.
- Promotes transparency and accountability among group members.
- It makes planning easy.
- It helps in resource mobilisation.
- It gives the group the strength to undertake various development projects, and even to lobby for funding.
- It identifies the strengths and weaknesses of the group.
- It quickly identifies non-functional members who do not regularly save or attend weekly meetings.



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When preparing for this training, it is vital to take into account the literacy levels of the participants and two days may not be sufficient for the training. After the initial training, a group training takes place, where the implementing organisation takes the back seat and observes how the trained community facilitators, book writers and group representatives apply their knowledge on each respective savings group. It is important that they are encouraged to teach the groups about record management and apply the skills learned during the training workshop. The implementing organisation may realign and correct presenters during the group meetings to avoid confusion and misunderstanding. To effectively manage this, it is advisable to bring all the savings groups together during the exercise.

A follow up or repetition record management training is advisable, so that group representatives and book writers can bring up and address practical questions and real-life situations after groups have started functioning.

4.7.1. Group savings record

The **financial record book** is a statement of accounts for the group. All important financial records of the group members and financial transactions are recorded in the record book. Each row and column contains specific information of each group member such as: number of group members, name of the members, attendance, membership fee, savings fine, interest, other income, group capital, emergency, loans paid, loans issued, expenses and signature of group members.

It is vital to develop a simple-to-understand record book to avoid errors, as the majority fisher folk have low education levels. It is important for the implementing organisation to assist group members with a basic format of the record book. See the facing page for an example of features of a financial record book used in the Kafue Flats fishery.



		Cash inflow										Cash outflow		
No.	Name	Attendance	Member-ship fee	Savings	Fines	Other incomes	Interest	Capital	Emer-gency	Loans repaid	Loans issued	Expenses	Signature	
1			K	K	K	K	K	K	K	K	K	K		
2			K	K	K	K	K	K	K	K	K	K		
3			K	K	K	K	K	K	K	K	K	K		
4			K	K	K	K	K	K	K	K	K	K		
5			K	K	K	K	K	K	K	K	K	K		
6			K	K	K	K	K	K	K	K	K	K		
7			K	K	K	K	K	K	K	K	K	K		
8			K	K	K	K	K	K	K	K	K	K		
9			K	K	K	K	K	K	K	K	K	K		
10			K	K	K	K	K	K	K	K	K	K		
11			K	K	K	K	K	K	K	K	K	K		
12			K	K	K	K	K	K	K	K	K	K		
13			K	K	K	K	K	K	K	K	K	K		
14			K	K	K	K	K	K	K	K	K	K		
15			K	K	K	K	K	K	K	K	K	K		
16			K	K	K	K	K	K	K	K	K	K		
17			K	K	K	K	K	K	K	K	K	K		
18			K	K	K	K	K	K	K	K	K	K		
19			K	K	K	K	K	K	K	K	K	K		
20			K	K	K	K	K	K	K	K	K	K		
	General													
1														
2														
3														
4														
5														
	Week total brought forward from last week		K	K	K	K	K	K	K	K	K	K		
	Total brought forward from last week		K	K	K	K	K	K	K	K	K	K		
	Total income to date		K	K	K	K	K	K	K	K	K	K		

4. Savings Groups & Business Skills Interventions

Features of a financial record book:

Savings. This is the money group members save on a weekly basis as agreed by the group. Savings are a group member's income and can be withdrawn when a member resigns from group membership. Savings can also be withdrawn when the group member dies. Children or the next of kin for the deceased may continue performing the role of the member if they wish so.

Fines. This is an amount of money to charge as penalty for committing an offense (f.i. late coming or being absent), as agreed by group members and spelled out in the savings group by-laws.

Interest. This is the money paid to the group for borrowing in the form of loans. For easy calculations, most groups used percentages like 10% on all loan issued. This money increases the group capital and can be used for the benefit of the group, for example as administrative income, or to assist an ill group member.

Membership fee. This is an annual contribution that each member takes to the group. It is the first income the group gets before savings start coming in. The group decides whether they allow members to pay their membership fee in instalments. It is not a good practice for fisher folk and fish traders to start with the savings and later pay the membership fee, as the fee encourages group identity and a feeling of belonging, which is essential to group cohesion. The membership fee is a non-refundable fee and when the member leaves the group, resigns or dies, her next of kin or her children would not claim the membership fee.

Other income. Other income is money coming to the group beyond the weekly savings and interest. For example, when a member has extra income but has no proper security in her household or does not intend to use the money within a short period of time. She can then request the group to keep her money. This income is not a contribution to the group savings but is meant for safe keeping. It therefore has to be recorded as other income against the name of that particular group member. Income can also come in the form of donations from non group members, for example donors, NGOs, government or other interested people.

Capital. Capital is the sum total of membership fees, savings, fines, interest and other income. Members cannot claim this without notice.

Emergency. This is the income each member contributes to the group. It is used for emergencies and unforeseen circumstances such as accidents, death, crocodile attacks, etc. It is a contingency fund serving as an insurance cover and the payable amount per member is agreed within each group.

Loans repaid. This is the money the member pays back after borrowing from the group funds. The loan is repaid after utilisation of the loan, with an agreed interest regardless of whether the borrower made a loss or profit. The interest paid is non-negotiable. The loan is never paid in instalments unless agreed on beforehand. Loan

4. Savings Groups & Business Skills Interventions

repayment is not done in privacy between a member and the book writers, but in presence of all group members during the weekly meetings.

Loan issued. This is where the amount of a loan issued to a particular group member is recorded. Before a loan is issued or given out to the borrower, a business plan has to be presented and approved by all members. It is important for the group to evaluate the amount of money the member intends to borrow. If the amounts are large, this may deprive other group members' access to a loan.

Expenses. This is the expenditure the group incurs when they carry out their day to day activities for the group. Expenditure is recorded as cash out-flow.

Weekly total. The week total is the savings of the week when the group meet. To find the total for the week, all columns are summed up. Total savings for the week will exclude expenditures, so the amount remaining after deduction of expenditures is the total income for the week.

Balance brought forward from the past week. During weekly meetings, savings from last week must be brought to the group and recounted before making new savings for the week. Every group member is advised to counter check to ensure that savings from last week are correct. It is called a balance because some of the money was given out as loans or was used as expenditure. This must be added to the weekly new savings to have the total income or savings to date.

Total income to date. Savings from previous weeks and the weekly savings put together make the group's total savings to date. It is important for the group to practice calculating total income to date, so that they are aware how much they have saved from the time the group was formed. Total income to date is the measure of group performance.

Cash for the week. This shows the cash collected during the weekly meeting. These include savings, fines, other incomes, interest, membership and emergency. It is the cash at hand.

Total amount spent for this week (expenditure). The amount of money that has been spent by the group is captured in a special column of expenditure. All expenses are related to group needs such as buying a minute book for the group. Before any amount is spent the group as a whole must agree during the weekly meeting. The need to spend has to be justified and group members must be assured that expenditure is not part of savings but must come from other cash inflows such as fines, membership fees or interest. It must be avoided to use members' savings to buy any group requirements, because when a member resigns from the savings group s/he will ask for her savings and the group should be able to give back his/her savings in full.

Balance for the week. This is the total cash for the week minus the amount spent during the meeting. It must be noted that the balance for the week is also the total cash for the week after members have saved and all expenditures have been subtracted.



4. Savings Groups & Business Skills Interventions

General. This is where all non-group members' contributions and donations are recorded. When non-group members contribute any form of donation in cash, the group records the donation under "general". This money is for the benefit of the group. If the any group member wishes to resign, or cease to be the member of the group s/he will only be given her savings, without interest or income from the donation because it is a donation to the whole group and must benefit all group members.

Signature or fingerprint of group members. In some saving groups, not all members are able to read and write. Because they have to sign every time the save, the book writer can assist those who are not able to write to put a finger print against their name in the role of savings. Ink from the pen can be used for the finger print.

Signature of the moderator. The moderator chairing the meeting must sign the record book to confirm that the savings for the week are correct, before closing the meeting in presence of all members.

4.7.2. Minute book

The information in this book may vary depending on the group discussions, agenda, decisions, assignments, projects, group goals, plans of action and objectives. This book helps in remembering all the important discussions and decisions taken by the group and it makes the group more accountable to their plans. The minute book also allows group members to keep track of their goals and to monitor any achievements. The minute book, often an ordinary exercise book:

- Bears the details of the members and is kept by the book writer.
- Contains details about the individual group members such as age, sex, occupation, marital status, health complications.
- Explains the household details of the member such as position of the member in the household, number of household members, number of children, number of dependants, meals per day, and number of school going children.
- Helps in identification of the needs of the members.
- Helps in group planning.
- Helps in mobilising resources on specific needs of the group members.

An example of a membership book is reflected on the facing page.

Membership Book

Group Name:												
No.	Name	Sex: M/F	Age	Marital status	No. of HHM	No. of children	Dependents	No. of *SGC	Occupation	Meals per day	**TIPW	Health problems faced
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
16												
17												
18												
19												
20												

* SGC - school going children
 ** TIPW - total income per week

4. Savings Groups & Business Skills Interventions

4.7.4. Individual Passbook

Each member is advised to have an individual saving passbook where records of his/her savings are kept. The pass book contains cash in-flow and out-flow, just like in the group record savings book. Passbooks for individual members will assist the members as well as the group to clearly capture information concerning savings and loans for each member. The Passbook is important because:

- It gives every member accessible records to know his/her personal savings.
- It clarifies errors and prevents book writers from altering a member's records.
- It gives the member courage to save more and regularly.
- It guides the member how much she can borrow from the group, as regular savings are a prerequisite to qualify for loans.
- It helps group members verify with the group records when returning the savings of a member who resigns from the group.

Below is an example of an individual Passbook:

Group name: Chitemwiko Savings Group											
Member's name: Joyce Mundia											
Cash in flow									Cash out flow		
Date	Week no.	Membership	Weekly Savings	Interest (10%)	Other income	Capital	Emergency contribution	Loan paid back	Loan issued	Expenses	Signature of the book writer
July 28	3	5,000	K10,000	-	-	K15,000	K1,000	-	K150,000		
Aug. 5	4	-	K10,000	-	K10,000	K20,000	-	-	-		
Aug. 13	5	-	K10,000	K15,000	-	K25,000	K1,000	K150,000	-		
Aug. 21	6	-	K10,000	-	K20,000	K30,000	-	-	K100,000		
Aug. 29	7	-	-	K10,000	-	K10,000	K1,000	K100,000	-		
Sept. 7	8	-	K20,000	-	-	K20,000	-	-	-		

4. Savings Groups & Business Skills Interventions

4.7.5. Action planning

The savings groups are encouraged to document all their plans. On a weekly basis as they meet, they draw up action plans on what they are going to do as a group or as individuals. If there are tasks to be undertaken as a group, the moderator will, through participatory methods, assign different sub-tasks to group members. The minute book is used to record the action plans. The action plans assist the group as a reminder of what they said they would be doing.

An example from the Fish Trader+ Model in the Kafue Flats is that several groups decided to use their group savings to purchase health products (condoms, chlorine, soap, paracetamol) at a lower price from a social marketing organisation (SFH) and sell these products in their community and in the fishing camps they frequent for their fish trade.

4.8. Savings group by-laws

At the time when the group is formed, one of the first activities that group members have to undertake is to develop rules that will govern the group. These rules are usually referred to as by-laws. Each group makes their own by-laws to incorporate specific needs and features of that particular group.

Example of by-laws for a Savings Group

- *The name of the group is Twikatane Saving Group.*
- *Each member should pay ZK 5,000 as membership fee.*
- *Membership will be renewed every year at ZK 5,000.*
- *Late coming for meetings will attract a fee of ZK 1,000 or fish in a plate.*
- *Absence from any meeting without permission will attract a fee of ZK 2,000.*
- *Every member should make a weekly contribution of ZK 10,000 as savings.*
- *Only members with savings are entitled to get a loan.*
- *Each member should donate ZK 5,000 monthly as emergency fees.*
- *All loans are to be repaid in 2 weeks time. Late payment attracts a penalty fee of 10% for every ZK 100,000.*
- *Group meetings will be held every Monday at 15.30 hours.*
- *When a member resigns, they only get their contributions through savings. All the interest on loans remains in the group.*



4. Savings Groups & Business Skills Interventions

4.9. Benefits of being a member of a savings group

The experience with the Fish Trader+ Model savings groups in the Kafue Flats showed that individual members benefited in different ways through of belonging to a group, including:

- Members are able to make savings which they use for household needs.
- Members can be involved in a small business which gives them income to sustain their family.
- Members received approval from the group to utilise the emergency fund to go to the hospital for urgent medical attention (sort of social insurance).
- Male members observed a reduction in alcohol abuse and prostitution, as most of the cash is saved in the group.
- Women become less dependent on their husbands because they are economically empowered.
- A reduction in fish-for-sex transactions was observed, as through the savings groups, women have capital and can access loans from their group (they don't need to borrow from men anymore).
- Illiterate group members are learning how to write and sign.
- Members inform each other and obtain a better understanding of HIV/AIDS prevention, care and treatment.
- Members perform household checks of fellow group members, to ensure hygiene is maintained and chlorine is used to purify water.



5. Capacity Building Interventions

Objectives

- To train savings group members to be able to set and achieve group goals.
- To enable savings group members to set individual goals.
- To train savings group members on group dynamics and conflict management.

5.1. Setting group goals and individual goals

After a savings group has been formed, it is important that the group is guided through a process to set their group goals. In the weekly meetings the group makes a plan for what they want to achieve in a specific period of time (e.g. plans to be achieved in 6 months). They then set goals for the group using the SMART approach: Sustainable, Measurable, Achievable, Realistic and Time bound targets. The group has to discuss and decide on a limited number of SMART goals, for example to engage in small business, or sensitise the community and remote fishing camps on health related issues.

While the group is free to choose the area of focus for the goals, it is important that the community facilitator guides them to set realistic goals, especially since the group is just starting. Identified community needs from the needs assessment might be too high to aim for as one savings group; once groups have been functional, several groups might decide to collaborate and work to achieve a goal for development of the fishing community as a whole.

“After one year, every group member should have started her own business”

In addition to the group goals, members also set individual goals during the weekly meetings. The community facilitator can assist them to go through this process. These goals focus on both individual and family development. During the following meetings, each member gives a report of improvements being achieved as an individual and for the family. The group meeting is a monitoring point for the individual goals, and group members may also provide advice to the individual members when required.

“Besides group savings, I also want to own my own fishing nets, so I can give it to the fishermen to go and fish. Then they give me some of the catch as payment”



5. Capacity Building Interventions

5.2. Setting group and individual objectives

After group and individual goals have been set, the community facilitator (assisted by the implementing organisation) has to assist the savings group in understanding how to set SMART objectives. They relate the objectives to the goals already set.

Members of each savings group discuss what objectives they can set for their group. It is important that the objectives are realistic, measurable and time bound because during self monitoring, the group will have to check together against clear bench marks whether the objectives have been achieved or not. Once members are confident of setting group objectives, they use the same approach to set individual objectives.

“By next month, every member of our group should have a bottle of chlorine in their household.”

5.3. Leadership training

One major role for the implementing organisation is to build capacity of the savings group members, so that they are sustainable even when the organisation leaves. Besides the Fish Trader+ Model outlined above, which combines savings and investment with outreach about HIV/AIDS and other health related topics, it is important that group members learn amongst others about communication and conflict management within the group.

5.3.1. Communication skills

Training savings group members on communication skills will add value to the role they play within their group and in the community at large. Group members are all leaders of the group, due to the rotational role as moderator. When moderating, they are already forced to communicate clearly about the content of the weekly meeting. An outside organisation might be asked to conduct training on communication skills, but usually the implementing organisation can provide some training materials to the community facilitator, who is responsible for developing training materials for the group members. Training topics might include how to speak for larger audiences, how to make yourself understood and how to have an interaction with your audience, whether large or small.

5.3.2. Conflict management within groups

Facilitators will find it easy to train members of a savings group on this topic just after the group is formed, when there are no emerging conflicts yet. Participatory methods, like brainstorming, should be used to discuss what kind of conflicts would be possible to occur in the group, how to handle such conflicts, and how to solve them. While group members may initially say there will be no conflicts as they know each other, it is good to make them aware of the possibility and how they can deal with conflict.

5. Capacity Building Interventions

It is important to let group members realise that in case of a conflict, the best advisors are the members themselves. However, in a case where one or more members would feel they were not treated fairly, the community facilitator should be consulted. As non-member of the group, he/she is a neutral person, but aware of the purpose and dynamics of the group as he/she often facilitates sessions and attends weekly meetings. It should be made clear to members that the community facilitator can be called upon to assist in the process of conflict resolution.

5.4. Group dynamics

In the Fish Trader+ Model, fisher men and fish traders come together and form savings groups through a self selection process. At the point of group formation, wealth status is the commonality among group members. They may however, not know much about the individual characters in their group. They come to know about this in due time, and as they discover their own strengths and weaknesses by being a group member, they may also face challenges as to how to cope with one or more different personalities in the group. By using drama, lessons on how to handle different personalities in the group can be put forward.

During follow up visits by the community facilitator, the group representatives will report on how the group is functioning, and how interpersonal relationships are taking shape. If the group faces challenges, the group representatives will bring them forward and the community facilitator can use counselling skills to assist the group to find a solution. All savings groups need to be made aware that it takes time for people to work together harmoniously. With time and adequate knowledge on interpersonal relationships, this can be achieved.

5.5. Problem solving processes

The savings groups are likely to face different problems as they become operational. These problems could be internal or external. It takes a different approach for the group to solve an internal or an external problem. The basic steps to take in solving any kind of problem include that first of all, the member who identifies the problem notifies the group representative and meeting moderator for that week. These two will bring the problem to the attention of the group, as an agenda point for the weekly meeting.

If they fail to solve it within the meeting, they may bring the issue forward to the community facilitator. He/she takes up the role of counsellor and intervenes by assisting the group members to find their own solution. If the community facilitator's intervention



5. Capacity Building Interventions

fails, then they can bring it to the implementing organisation, but since they are outsiders and they may not be there permanently, it is preferable if the issue can be solved within the group or community.

In assisting the savings groups to solve their own problems, the following questions may be helpful:

- What is the problem as perceived by the group?
- What could be the real / underlying problem?
- What are the possible causes?
- What are the real causes?
- What are the possible solutions?
- What are the solutions?
- How does the group apply the solution?

5.6. Facilitators' role in problem solving

The implementing organisation and/or the community facilitator play an important role during the problem solving process, especially when taking up the role of counsellor. Some important points for facilitators are:

- When the group members present a problem, acknowledge it is a problem. Avoid simplifying the problem.
- Avoid answering and giving solutions there and then. Rather, through counselling techniques assist them to realise that the group has the potential to solve their own problems.
- Group members should not be allowed to talk ill of members who are not present.
- Certain problems need to be talked about in public. It may require the group members to sit together to discuss the problem.



The role of the community facilitator is to judge whether in case of problems it is more helpful to put the different savings groups together or not. In most cases, it is better to separate the groups and address the challenges within the confidentiality of the group to avoid one group being intimidated by the other.

6. Monitoring of the Fish Trader+ Model

Objectives

- To outline group and individual monitoring of savings groups.
- To provide ideas for measuring impact of the Fish Trader+ Model.
- To provide some suggestions for phasing out.

In the Fish Trader+ Model monitoring takes place at three levels; monitoring of all groups by the implementing organisation, self monitoring by groups, and self monitoring by individual group members. Monitoring, being a continuous process in the implementation of the model, has to be introduced and planned by the implementing organisation.

6.1. Group monitoring by the implementing organisation

Monthly visits by the implementing organisation to all savings groups have to be scheduled to assess their performance. Together with the community facilitator(s) the implementing organisation holds meetings with each savings group to discuss the challenges the groups face, and the strengths the groups have. The groups share their problems more openly when a monitoring exercise is done without outsiders or other groups being present. This practice is encouraged because it helps to prevent the groups that are doing well from intimidating those that may not be performing.

The implementing organisation should conduct frequent supervisory visits to the fishing communities with savings groups, making use of observation methods and interviews to assess the general situation in the particular community. Discussions with each savings group should be held in order to identify specific challenges facing the group and critical gaps that need to be addressed. This can be training needs, for example writing lessons, reproductive health and HIV/AIDS knowledge, or the need for a discussion on topics such as stigma and discrimination, or conflict. During the supervisory visits, practical solutions should be solicited from group members; the implementing organisation and community facilitator should not lead the discussion, but facilitate dialogue.

What needs to be monitored?

- *Savings*
- *Loans issued*
- *Group functions and performance*
- *Group challenges*
- *Group financial records*



6. Monitoring of the Fish Trader+ Model

During a monitoring visit, the implementing organisation will have to look at the following abilities of the particular savings group:

- Meet regularly (weekly).
- Giving out loans to members.
- Meet group functions and targets.
- Members are able to meet basic needs.
- Members are able to meet medical costs.
- Members are providing emotional support to group members.
- Improvements in members' business capital through loans.
- Diversification of group members' businesses.
- Development of business plans and group plans of action.
- Ability to address social issues within and outside the group, e.g. constructing a community school, or digging toilets.
- Role in preventing outbreaks of waterborne diseases.
- Role in prevention messages on HIV/AIDS.
- Networking with other groups to raise HIV/AIDS awareness in the community.
- Conducting health promotions to eliminate cholera, diarrhoea and malaria.

When monitoring group performance, questions the implementing organisation should ask include:

- How many members are in the group?
- How many were there when the group started?
- What are the group goals and objectives?
- What activities is the group involved in related to health in the community?
- What challenges is the group facing in areas of savings, giving out loans, loan repayments?
- What challenges are there concerning roles of different players in the group (book writers, moderators)?
- What challenges is the group facing regarding absenteeism and integration of new members?
- How does the group resolve problems, conflict, and emergencies?

6. Monitoring of the Fish Trader+ Model

- How much capital does the group have at present? Is the system of securing the capital working well?
- What problems are being faced concerning the financial record book? Which parts of the book are difficult?

For the implementing organisation, it is important to develop key indicators and means of verification during the first monitoring visit, to help evaluate the successes and failures of the implementation of the Fish Trader+ Model. When clear indicators have been set and monitoring takes place, there is room for adaptation during the implementation of the Model. Annex 3 provides some examples of indicators and their means of verification for the Fish Trader+ Model.

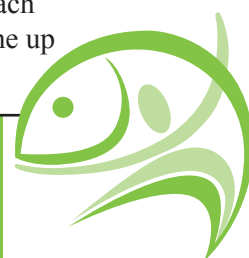
Objectives of monitoring the Fish Trader+ Model:

- *To get a better understanding of the dynamics and challenges of savings groups.*
- *To identify group weaknesses and training needs.*
- *To assess savings group members' ability to save and provide practical solutions for their identified needs.*
- *To assess critical gaps in HIV knowledge.*
- *To assist savings groups to identify better ways of developing their business plans and investing their loans.*
- *To get group feedback on record management.*

6.2. Group self monitoring

Each group has their own set of goals and objectives. The starting point for the implementing organisation and the community facilitators is to help each group to state their goals. They also think through and note down what activities they put in place to enable them achieve their goals. During the monitoring exercise, they go through each activity and assess what challenges they face, and what strengths they have for each particular goal. Through discussions they come up with possible solutions for overcoming the identified challenges. They make an action plan for overcoming the challenges, including a division of tasks to undertake.

In the Fisher Trader+ Model monitoring of group performance is very important. The implementing organisation has its own way of monitoring the groups, but each group should develop their system of monitoring performance. They should come up



6. Monitoring of the Fish Trader+ Model

with their own performance indicators and this process is facilitated by the implementing organisation and the community facilitator. Areas of monitoring may include:

- Attendance and active participation during weekly meetings.
- Weekly savings by group members.
- Utilisation of saved capital by group members.
- Members accessing loans for small business interventions.
- Timely repayment of loans.
- Rotational leadership and meeting venues.
- Improved knowledge on HIV/AIDS and other health related issues.
- Keeping and maintaining up-to-date accurate financial records and meeting minutes.
- Monthly contributions of the emergency fees.
- Health related activities carried out in the community.

6.3. Individual self monitoring

At group formation, each member of a savings group has set individual goals for their personal business and household. During the weekly meetings individual members share with other members the progress they are making and what challenges they are facing. In this way, group members keep track of each other's progress, and will be in a position to offer advice on how to overcome the challenges faced. After receiving advice, the member is encouraged to make an action plan on how she will implement changes to improve her performance.

6.4. Measuring impact and phasing out

While the process of savings group formation and implementation takes time, it takes even more time to assess any impact. Through the above mentioned monitoring sessions, improvements are being tracked and challenges are being tackled. This information is important to collect as it provides insights into trends of impact at household and fishing community level.

Areas for measuring impact of the Fish Trader+ Model include:

- Reduction in HIV prevalence
- Increases in household income
- Improved household nutritional status
- Reduction in violence and divorce rates in fishing communities

6. Monitoring of the Fish Trader+ Model

Since the Fish Trader+ Model utilises fish traders' own potential and own resources, the creation of dependency is avoided. There are no hand-outs or provision of loans from outside. All initiative, ideas and capital come from within the groups themselves. Once the Model is introduced, community facilitators are trained and groups are formed, more fishing communities will be interested to form their own groups. Provision of training and ongoing monitoring support are necessary, as well as ensuring that up-to-date information and technologies are at the disposal of fishing communities.

As part of an exit strategy, the implementing organisation might want to link the savings groups to government institutions or NGOs in the area, to ensure continuity and growth. Links with the nearest hospital and other health services are vital and the implementing organisation should ensure a system of continuous control so that adequate information and up to date technologies are being distributed through the savings groups, especially where it relates to HIV/AIDS. The savings groups could also be put in touch with the Ministry of Community Development and Social Services: to receive technical assistance and/or submit proposals for funding of community projects.

Savings groups that are ready might be further assisted by setting up a group bank account. Especially in fisher men's savings groups, the saved capital tends to increase quickly. For safety reasons, it might be better to keep all or some of their savings in a bank. However, banks might be far away and have certain requirements for opening an account. Also, the bank opening hours might not fit the busy schedules of the group members. Additional links with financial institutions could also be facilitated by the implementing organisation, but groups need to be aware of the possible positive and negative consequences. They need to make an informed choice about this. Registration as a trader association or CBO might be a requirement and the implementing organisation can also assist with that.

When the implementing organisation is phasing out, perhaps the most important step is to link the formed savings groups to other NGOs in the area and to ongoing community development projects. An official debriefing should be done to the local leadership to mark the end of the intervention.



Annex 1 – HIV/AIDS information

Definitions of HIV/AIDS

What is HIV? - HIV stands for Human Immunodeficiency Virus.

What is AIDS? - AIDS stands for Acquired Immune Deficiency Syndrome.

HIV bodily fluids

- To spread HIV, the HIV virus in the body fluids must be spread from one person to another.
- Body fluids include: Semen, Blood, Vaginal fluids and Breast milk

HIV transmission routes

The common transmission routes for HIV are:

- Having unprotected sexual intercourse with someone who is HIV positive is the most common way through which people become infected.
- Babies from mothers with HIV can also become infected during pregnancy, birth, or during breast-feeding.
- Infected blood can spread the virus, for example if it comes into contact with open wounds (during a car accident), or by people sharing blades or razors.
- People who share needles (e.g. drug addicts, diabetics, people getting tattoos), can infect each other.
- Blood transfusions were a cause of infection, but nowadays, all blood in Zambia is carefully screened for the virus before it is used in blood transfusions.

Factors that contribute to HIV transmission in fishing communities:

- Fisher men and fish traders are highly at risk of HIV due to mobility and migration;
- Fishing communities are generally marginalised without access to basic social services including health care and education. Fisher folk and fish traders are two to three times less likely to access HIV;
- Poor water quality, sanitation and low hygiene status characterise fishing communities and contribute to higher risk environment;
- High rates of HIV/AIDS including STI's characterise fishing communities while outbreaks of cholera, diarrhoea and malaria are also common;
- HIV/AIDS information is generally lacking in fishing communities;
- There are high levels of ignorance about HIV/AIDS prevention, care and treatment in fishing communities, which places fisher folk and fish traders at increased risk;

Annex 1 – HIV/AIDS information

- High levels of stigma and discrimination prevail, while myths and misconceptions continue to exist;
- High levels of prostitution and transactional sex characterise the nature of fish trade, which places both fisher men and female fish traders at risk of HIV & STI's;
- Women are socially and economically disadvantaged, and gender power disparities between men and women determine the nature of sexual relationships. Since most women lack the ability to negotiate for condom use, this puts them at high risk;
- Poverty is an underlying cause of HIV/AIDS, forcing women to engage in unprotected sex. The nature of the fish trade (fish-for-sex) and the lack of income and credit facilities in fishing communities have forced women to adopt survival strategies that place them at higher risk of HIV infection;
- Cohabitation and temporal marriages due to limited accommodation facilities increasingly place women at risk of HIV because they lack the ability to negotiate for condom use in their temporal sexual relationships;
- Alcohol abuse in combination with cash availability influences risky behaviour;
- Poor state of the roads and transport facilities makes it difficult for service providers to reach out to fishing communities.

Prevention of HIV infection

To reduce the risk, make it more difficult for infected blood or sexual fluid to get into your body:

- Stick to one sexual partner.
- Practice safer sex:
 - Use condoms from start to finish during anal or vaginal sex. Male latex condoms, as well as female condoms, provide protection against infection.
 - Decrease your number of sexual partners. The more people you have sex with without a condom, the more at risk you are.
 - It is safest to use condoms when performing oral sex.
 - Never use oil-based lubricants with male condoms.
 - Engage in non-penetrative sex practices such as kissing, massaging, hugging, touching, body rubbing and mutual masturbation, which are completely safe.
- Do not share needles/syringes when using intravenous drugs
- Be aware that using drugs or excessive alcohol can impair your judgement, possibly increasing your risk profile.
- Be tested regularly and get treatment for other STIs (women and men with open sores from herpes or syphilis are more susceptible to HIV than other people).



Annex 1 – HIV/AIDS information

Myths and misconceptions concerning HIV/AIDS

There are many false beliefs and myths about HIV/AIDS. Not only are these wrong, many can cause severe diseases and will make HIV/AIDS progress faster.

Common Myths

- Witchcraft causes HIV/AIDS – HIV is a virus that enters the body. The only way a person can “give” you HIV is through the exchange of body fluids and not witchcraft.
- Only promiscuous people get HIV – You can be faithful to a partner that was infected with HIV a long time ago. It can take only one time to get infected with the virus.
- A woman living with HIV must have been sleeping around – Many women suffer shame and discrimination if they are tested positive for HIV, but not men. Women risk violence, abandonment, rejection or even loss of their homes and children. However, this stigma should not be there. People must accept that both men and women can bring HIV into the relationship.
- AIDS is a punishment for the bad – If it was a punishment that would mean that even the innocent babies that were infected through Mother to Child Transmission are wicked. AIDS is a deadly disease and has nothing to do with being good or bad. AIDS can affect any one, it does not choose.
- You can tell by looking whether someone is living with HIV – The virus is in the blood and cannot be seen from the outside. A person who is living with HIV can be symptom free for many years and display no visible signs of any disease. On the other hand, there are many illnesses with similar symptoms to HIV.
- Traditional healers can cure the disease - Traditional healers are NOT able to cure AIDS. To date there is no cure for HIV/AIDS.
- HIV/AIDS only affects certain races and homosexuals – HIV has no respect for race, gender, religion, sexual preference, etc., and anybody can be infected.
- AIDS is caused by bad luck - AIDS is not caused by bad luck. AIDS is caused by not protecting oneself from being infected.
- Women are the ones who transmit HIV to the partners - Men can also transmit the virus. Anyone can be a carrier of the virus.
- AIDS is caused by malnutrition, poverty, stress and not HIV – HIV causes AIDS, but this process is accelerated by malnutrition, poverty and stress, as that weakens the body.
- HIV is spread by breathing the same air as a person living with HIV – HIV is not spread through inhalation. The virus cannot live outside the body.

Annex 1 – HIV/AIDS information

Incorrect Beliefs

- HIV is spread by shaking hands, social kissing, tear drops, touching and hugging each other, caring for someone with AIDS, mosquitoes and sharing cups, plates, knives and forks, toilets, hair brushes and combs, clothes, and telephones. – None of the above is true.
- HIV can be cured, for example by having sex with a virgin, eating a raw egg yolk or not having sex for one year – While many make claims of miracle cures and herbal remedies, the sad truth is, there is no cure for HIV. Be careful of such claims of cures and miracles. If it sounds too good to be true it is probably incorrect. Beware of AIDS fraud.
- We both have HIV, so we don't need to use a condom – When an HIV infected person has unprotected sex with another infected person, they are infecting each other with a new subtype of HIV. Two or more subtypes of HIV kills the CD4 cells faster. It is therefore important to use a condom even when both partners are living with HIV.
- Birth control pills can prevent the transmission of HIV - The only birth control method that prevents the spread of HIV is condom use. Those who use any other form of birth control must also use a condom to prevent HIV.
- Anyone with TB, pneumonia or other such diseases has HIV/AIDS – People who are living with HIV are more prone to getting TB and pneumonia. But not everybody with TB or pneumonia has HIV. These diseases have infected people for years and continue to infect many people who do not have HIV/AIDS.
- I have just been diagnosed with HIV, I am going to die – People are living with HIV longer today than ever before. Medicines, treatment programmes, a healthy positive lifestyle and a better understanding of HIV allow those infected to live normal, healthy, productive lives.
- I feel better after the treatment I was given, so I must be cured – HIV/AIDS cannot be cured. It can only be controlled. While being treated you should expect to feel better. It is important to always continue the treatment prescribed by your doctor.
- Fat people cannot be living with HIV and thin people are definitely living with HIV – In some countries, AIDS was called the “slimming disease”. However, being fat does not mean a person is HIV negative, because the weight loss can occur years after infection. And there are many people who are thin from genetics, stress, poor diet or even a desire to be thin, this does not mean they are living with HIV.
- Working with a person who is living with HIV can put you at risk of HIV infection – There is no risk unless there is unprotected sexual contact or blood transfer.
- Persons living with HIV who don't show any signs of infection will not infect their partners. – Not so. They are infectious from the time of infection and will become more infectious as the viral load increases.



Annex 1 – HIV/AIDS information

Voluntary Counselling and Testing (VCT)

The entry point for anyone to access HIV/AIDS related services is by going through Voluntary Counselling and Testing (VCT). Everyone in the community is encouraged to know their HIV status. If the implementing organisation is not involved in providing VCT services, they need to link up with another organisation that offers such services and is willing to go and provide the service to fishing communities. All those who test positive should be counselled further and directed to a health centre where they can receive further assistance. VCT services are better provided within the fishing community. If this service is set outside the fishing communities, there is a likelihood that not many people will be motivated enough to go for VCT due to distance and costs for transport.

Savings group members should discuss in their meetings the advantages of going for VCT and encourage each other to know their status. In addition, they should encourage their partners and other family members to go for VCT.

Sexually Transmitted infections

Sexually Transmitted Infections (STIs) are infections which are mainly transmitted by having unprotected sexual intercourse with an infected partner. The following STIs are very common in Zambia:

- Syphilis
- Gonorrhoea (often called ‘Leaking’ or ‘Leakage’)
- Viral Hepatitis B
- Genital Herpes
- Venereal Warts

Basic facts

1. Any person who is sexually active is at risk of getting or spreading an STI. The risk increases with the number of sexual partners a person has.
2. Re-using needles and syringes can spread STIs.
3. Inadequate or lack of proper treatment of STIs can lead to reproductive health problems e.g. infertility, and may even cause death. However, most of the STIs can easily be treated if detected early.
4. HIV is an STI.

Annex 2 – Cholera, diarrhoea & malaria prevention

Cholera and diarrhoea

Cholera and diarrhoea are common diseases in fishing communities. The increase in disease prevalence is during the rainy season. Important points for outreach include:

Factors about cholera and diarrhoea

- Cholera is a water and food borne disease.
- Cholera is transmitted through the oral – faecal route with source of bacteria coming from contaminated water and food.
- Diarrhoea is caused by eating contaminated food or drinking contaminated water. Poor hygiene contributes to this fact.

Predisposing factors

- Unhygienic sanitary conditions.
- No access to health / cholera centres.
- Lack of toilets; excreta disposal is done in open water.
- Lack of infrastructure to provide clean and safe drinking water.

Prevention of cholera and diarrhoea

The provision of clean drinking water is an important step in the prevention of cholera and diarrhoea. This is achieved by treating water with chlorine, for drinking and washing hands. The community members are taught how to use chlorine, and chlorine is offered for sale at a reduced price to shop owners and savings groups, so that the community members can have access to the product in a sustainable manner.

Malaria

Fishing communities are surrounded by water; ideal breeding ground for mosquitoes that cause malaria. There are high incidences of malaria in fishing communities resulting in prolonged illness of people active in fishing and trading. Without access to health services, malaria becomes a hindrance for savings groups to achieve their goals and to contribute to development of their communities.

Facts about malaria

- Malaria is an acute infectious disease caused by protozoa.
- Transmission of the protozoa is through an intermediate host; the mosquito.
- Malaria makes one feel weak, cold, joint pains, high fever, etc.

Prevention of malaria

Malaria can be prevented by:

- All community members should sleep under a mosquito net. The challenge is that in many fishing communities mosquito nets are used for fishing, but with continuous education this behaviour may change.
- Spraying of houses and surroundings. The challenge is spraying is expensive, and most fishing communities are outside coverage areas for such services. It may require an NGO partner organisation to put up a project of spraying the area.



Annex 3 - Examples of indicators & means of verification

Indicator	Intervention	Means of verification
Water quality	<ul style="list-style-type: none"> • Chlorine • Community water wells 	<ul style="list-style-type: none"> • % or number of households using clean water or chlorine
Sanitation	<ul style="list-style-type: none"> • Community dig toilets 	<ul style="list-style-type: none"> • % or number of toilets with a toilet
Mortality due to HIV/AIDS	<ul style="list-style-type: none"> • HIV/AIDS awareness and sensitisation campaigns • Encouraging adherence to ARVs 	<ul style="list-style-type: none"> • # group members aware of HIV/AIDS prevention, care and treatment (knowledge) • # group members reaching out to community with HIV/AIDS awareness • % or number of individuals or households receiving HIV information and awareness messages • # condoms being sold (through savings group members or in shops) • % reported people using condoms • % reduction in risk behaviour (fish-for-sex) • % reduction in mortality rates
Hygiene	Hygiene promotions	<ul style="list-style-type: none"> • # households with improved hygiene status • # savings groups engaging in health promotion services e.g. selling health products (condoms, chlorine, birth control pills, mosquito nets, etc.)
Lack of credit facilities	Formation of saving groups	<ul style="list-style-type: none"> • # functional savings group operating in the community • # households with increased income • # meals per day for savings group's household members (especially children) • # investments in fish trade • # income generating activities by groups or individuals
Literacy	Savings group members learning basic writing skills from group members	<ul style="list-style-type: none"> • # group members able to read and write • # group members' children going to school • # community schools constructed in the community
Access to health care	Saving in groups	<ul style="list-style-type: none"> • # households able to meet cost of transport and health care (due to savings)
Entrepreneurship	Business skills training	<ul style="list-style-type: none"> • # members with improved business knowledge & skills • # groups with business diversification
Community cohesiveness	Promoting group savings and group solidarity	<ul style="list-style-type: none"> • # positive dialogues between savings groups and other stakeholders (Wildlife Authority, Department of Fisheries) • # fisheries co-management committees established through savings groups.
Alcohol abuse	Health promotion	<ul style="list-style-type: none"> • % reported reduction in alcohol abuse