

**FEDERATION OF FISHERIES ORGANISATIONS
UGANDA (FFOU)**

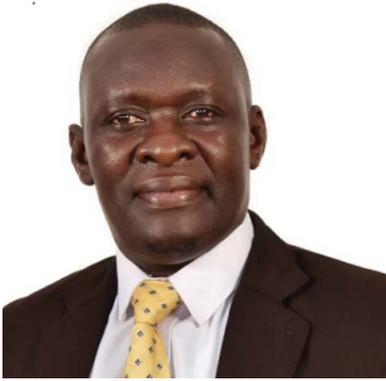


**LAKE KYOGA
STRENGTHENING FISHERIES' COOPERATIVE
SOCIETIES AND HIV /AIDS PREVENTION
AND CARE**

***Training Manual
For
Strengthening fisheries cooperative
societies and HIV/AIDS Prevention
and Care***

FIRST DRAFT

ACKNOWLEDGEMENT:



The Federation of Fisheries Organizations Uganda (FFOU) was subsequently conceived in early 2015 as a loose coalition to steer involvement of the fisheries sector players in addressing the issues directly affecting the poor and marginalized group of fishers in Uganda. FFOU was then registered and formalized its status in April, 24th 2017 as a company limited by guarantee to promote efficient use of fisheries resources in Uganda.

Since its formation in 2017, Federation of Fisheries Organisations (FFOU) is proud of over a decade of existence, engagement and significant contribution towards addressing the Fisheries development and social transformation tailored programmes along the lakes regions of the country. Significant achievements have been made, not only in strengthening the institutional capacity of the Federation but also providing capacity building and empowering community structures to adhere to responsible fisheries and value chain. FFOU has continued to ensure that the impact of the HIV epidemic on the vulnerable fisherfolk communities is mitigated through providing effective tailored HIV interventions targeting the fisher folk and other high risk populations. While in the previous years FFOU has been balancing its emphasis on building the institutional capacity and fisheries community on Lake Victoria, during this ending period, we have prioritized scaling up FFOU core programme interventions that address capacity building and HIV prevention in Fisherfolk as well as other vulnerable communities along the districts surrounded by Lake Kyoga. The work on strengthening the capacity of local governments to coordinate, monitor and evaluate implemented HIV/AIDS response has therefore been done along the investment and we have clearly come up with holistic HIV prevention service interventions and identified fisheries focal persons on each and every target district surrounded by Lake Kyoga.

FFOU has also come up with a Business development training manual to support capacity building of member associations and cooperatives thus improving fisheries co-management and value chain. The Fisheries Business development training manual wouldn't be successful without the support of our pertinent partner's and district stakeholders. Therefore, The Federation of Fisheries Organizations Uganda (FFOU) wishes to acknowledge all the contributions rendered by partners and district stakeholders during district consultative meetings in; Nakasogola, Amolater, Kaberamaido, Dokolo, Serere, Ngora, Palisa, Kaliro, Buyende and Kayunga districts respectively. We also recognize the efforts of Directorate of Fisheries Department under Ministry of Agriculture Animal industries and Fisheries (MAAIF), GIZ-RFBCP, CUSP-funded by European Commission, Uganda Cooperative Alliance (UCA), Directorate of Industrial Training (DIT), Uganda Aids Commission (UAC), Uganda Network of Aids Services Organisation (UNASO) and Uganda Human Rights Commission for the technical guidance

The district consultative meetings were held through the office of District Fisheries Officers with the support of CAO's and district LC-V chairpersons. The aim of

consultation meetings was to understand the current situation of the fisheries sector in the districts and introducing FFOU core programme interventions to the districts. During this period, FFOU and district stakeholders shared good lessons and best practices which would further strengthen more the fisheries sector. Business development services training and strengthening Fisheries credit and savings Cooperative Societies was among the key identified areas of implementation to kick start by FFOU in the target districts of Lake Kyoga.

Special recognition goes to all Principal fisheries Officers who guided the process of consultations and technical support. Allow me to thank Mr. Nsamba David-Nakasongola, Achibu Ekwilu John Peter-Serere and Yiga Charles-Buyende.

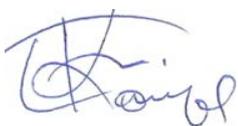
FFOU appreciates the senior fisheries officers for their cooperation and technical support extended by giving relevant information in regard to the fisheries current situation. In particular, we would like to recognize; Mr. Otunga Anthony, George Okello, Kigenyi Abel-Agaja Joseph-Kaberamaido, Otim Benard-Dokolo, Epero Joseph-Serere, Obore Okello-Ngora, Otto Charles-Palisa, Balikoowa Michael-Kaliro, Namukobe Hureaiah Kadhawa-kaliro, Kato Kizito Kibuuka-Kaliro, Muwadi John-Buyende. Your contributions have been invaluable in developing this manual.

Also I acknowledge the vital contributions from Mr. Ogwal Moriss Chairman Lake Kyoga Basin Multipurpose Cooperative Society –Amolatar who accorded the team with vital information about the cooperatives and member associations on Lake Kyoga

Sincerest gratitude goes to district Chief Administrative Officers (CAOS) and district LC-V Chairpersons who rendered the Team a good reception, relevant information and above all accepting to integrate FFOU core programme areas of interventions into the overall districts plans

FFOU Board and management also would like to extend gratefulness to FFOU Technical Team that included but not limited to; Mr. Kanyana Ezra (President), Mr. Ayebale (Team Leader), Mr. Barungi Rodgers (Field Officer) and Mr. Walakira James (Field Officer). This team demonstrated good leadership and technical guidance during recent concluded field visits and stakeholder consultations along the districts surrounded by Lake Kyoga.

Finally, we wish to thank and congratulate all FFOU community member associations and cooperatives for their active participation and support in the development of this manual aimed at Strengthening fisheries businesses and credit & savings cooperative societies.



Kanyana Ezra
President -Federation of Fisheries Organizations Uganda (FFOU)
JANUARY 2022

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ACRONYMS AND ABBREVIATIONS

AIDS

BDS:	Business Development Services
BTC:	Business Training Camp
BUBU:	Buy Uganda Build Uganda.
CAO:	Chief Administrative Officer
DFO:	District Fisheries Officer
EDB:	Ease of Doing Business
FFOU:	Federation of Fisheries Organisations in Uganda
GDP:	Gross Domestic Product
GIZ:	Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH
GoU:	Government of Uganda
HIV	
IEC:	Information Education Materials
IUU:	Illegal reported and Unregulated
LC:	Local council
LGs:	Local Governments
MAAIF:	Ministry of Agriculture, Animal Industries and Fisheries.
MOU:	Memorandum of Understanding
M&E:	Monitoring and Evaluation
PS:	Permanent Secretary
PSFU:	Private Sector Foundation Uganda
SACCO:	Savings and credit Cooperative Society
SMEs:	Small and Medium Enterprises
UAC:	Uganda Aids Commission
URA:	Uganda Revenue Authority
URSB:	Uganda Registration Services Bureau

1.1: Introduction

Federation of Fisheries Organisations Uganda (FFOU) is a Non-profit making Organisation umbrella body for all non-start actors in the Fisheries Sub sector, currently with 127 member Fisheries Associations/Organizations which brings together all Fishing Communities in Uganda. FFOU was subsequently conceived in early 2011 as a loose coalition to steer involvement of the fisheries sector players in addressing the issues directly affecting the poor and marginalized groups. However, it was registered and formalized its status in April, 24th 2017 as a company limited by guarantee to promote, advocate and build capacity of the fishers for efficient use of fisheries resources in Uganda with the following objectives;

- Ensure well-coordinated fisheries activities on all lakes and rivers in Uganda.
- Educate fishers to observe fishing standards, laws and ethical conduct of conduct for responsible and sustainable fisheries business in Uganda.
- Increase negotiation power of the fisher folk.
- Ensure self-monitoring in relation to quality and compliance to local and regional market demands and also strengthen the voice and visibility of fisheries sector among others.

FFOU is implementing Fishing community strengthening and Business Development Services Project aiming at empowering the fisheries Community to improve their livelihoods through promoting effective cooperative movement, business development and job creation along fisheries value chains.

a) Strengthening Fisheries' Credit and Savings Cooperative Societies through trainings.

Improving operational performance is among key targets by savings and credit cooperative societies (SACCOS). Among the major strategies to improve performance of various kinds in SACCOS is the provision of education and training to enable the implementation of daily activities. SACCOS need continuous provision of education and training to the Board, members and management as a means to build capacity needed to attain the desired needs and aspirations. Therefore it is important to train and educate co-operative members to enhance their capacity to bring optimum results and promote sustainability of their organizations.

The **ultimate objective of the project** is to equip the selected fisheries SACCOs with the basic knowledge in starting and operating professional SACCOs which meets its member's needs.

Specific objectives of intervention:-

- Build awareness among members of the SACCO's purpose and how they own, control and benefit from the SACCO.
- Build the capacity of the leaders to come up with products which are user friendly.
- Empower the leaders in proper planning and management of their

- respective SACCOs.
- Build awareness about the financial management and hands on record keeping requirements for the SACCO.

b) Business development Services for fisheries businesses

To ensure the sustainability of Uganda's fishery resource, FFOU thought it prudent to equip the fisheries SMEs/ entrepreneurs with basic business development information, knowledge and skills to competently empower them manage their businesses.

The purpose of the project is to equip the fisheries SMEs with basic business skills to grow and improve their businesses.

Specific objectives

- To equip the fisheries SMEs with basic business skills to grow and improve their businesses.
- To share experiences and draw lessons learnt from other businesses.
- To provide SMEs with hands-on support to write business and financial plans to gain networks and investment.
- To enable participants along the fisheries value chain with a better understanding of how to transform their Fisheries related activities into sustainable business ventures with focus on value addition. A mind-set shift from primary production skills to innovative business models in a competitive and dynamic environment will be emphasized.

1.2: Objectives of the Manual

This manual focuses on how fisheries entrepreneurial ideas help to improve the businesses and Cooperatives.

The overall objective of this manual is to equip the fish value chain actors with the basic concepts of entrepreneurship and business essential to the successfully manage their enterprises and Cooperative Societies.

Specifically, this manual is designed to help learners (Entrepreneurs, SACCOS) to gain the following skills:-

- Generating, identifying and selecting business ideas.
- Skills on creating sustainable market for their products
- Running and sustaining their business
- Raising capital to finance their businesses
- Basic financial management of their businesses
- Effective SACCO Governance and Financial Management

1.3: The Format of the Manual

This Training Manual for strengthening fisheries businesses and credit & savings cooperative societies has two sections.

Section I: Management of credit & savings cooperative societies

MODULE 1	ESTABLISHING AND RUNNING A FISHERIES SACCO
	<ul style="list-style-type: none"> ● Important steps when establishing a fisheries SACCO; legal requirements ● When establishing and running a SACCO ● Minimum Standards and Benchmarks when running a SACCO ● SACCO Policies and Procedures.
	MODULE 2
	KNOWING YOUR SACCO
MODULE 3	<ul style="list-style-type: none"> ● Membership requirement of a SACCO ● Shares of a SACCO; the rights and responsibilities ● Requirements of acquiring a loan
	MANAGEMENT OF A SACCO (GOVERNANCE/ LEADERSHIP)
	<ul style="list-style-type: none"> ● Governance and Principles ; and Leadership /Organizational structure ● Responsibilities of Board Members and specialized Committees ● Dealing with delinquency ● Appropriate Fisheries loan products of a SACCO ● Benefits of a saving mobilization strategy
	MODULE 4
STRENGTHENING THE CAPACITY OF THE SACCO IN FINANCIAL MANAGEMENT	
MODULE 5	CAPACITY STRENGTHENING IN CREDIT MANAGEMENT FOR A SACCO

Section Two: Business development training manual for strengthening fisheries businesses.

MODULE 1	FISHERIES BUSINESS
	<ul style="list-style-type: none"> ● Definition of fisheries business ● Types of Fisheries Businesses ● Fish enterprise analysis
	MODULE 2
BUSINESS SKILLING	
MODULE 3	MARKETING MANAGEMENT
	<ul style="list-style-type: none"> ● Techniques for effective marketing
MODULE 4	FINANCIAL MANAGEMENT SKILLING
	<ul style="list-style-type: none"> ● Financial Literacy ● Basic Financial Management ● Costing and Pricing ● Financial linkage to banks ● Demonstrating Leadership
	MODULE 5
	BUSINESS PLANNING
	MODULE 6
FISH HANDLING	
	Fish Defence ;Fish Spoilage Fish Safety and Quality

1.4 Training Organization

To ensure quality and timeliness of the trainings, community leaders will be trained as per fishing village. At each fishing village, Small and Medium entrepreneurs will be invited and trained at one central venue. The maximum number of participants to be trained at a particular fishing village will not exceed 25 per training class and these will be trained by a maximum of two (2) qualified and approved trainers. During the training, each participant will be given a handouts, stationary (Notebook and a pen) and other required conference services

1:5: Target Group

This Training Manual for Strengthening fisheries businesses and credit & savings cooperative societies is designed to reinforce, improve and competently qualify entrepreneurial knowledge and skills to SMEs within the fish value chain. This manual will be used by SACCO Members and management, boat owners, artisanal processors, fishers and fish traders who are engaged in processing, packaging and selling fish.

1:6 Course Structure Languages

The trainings will be delivered in a workshop format with interaction opportunities for the participants. Entrepreneurs; SACCO members and management will be empowered with skills to analyse, understand, plan and run their organisations effectively. Most of the information to be presented by the facilitators will be enriched with the participant's experiences.

Given the social nature of the fisheries businesses on Lake Kyoga where majority cannot read and write English properly, the training will be conducted in English and mixture of local languages.

1:7 Presentation methodologies

The Philosophy behind this manual is that training is an interactive process between the trainer and the participants. As Such, most of the training methods that are proposed in the manual are highly participatory and employ adult learning approaches; aimed at allowing participants to share their experiences, anxieties and fears.

1:8 Learning/Teaching Methods

In order to facilitate learning for participants with different learning styles, a variety of learning/teaching methods will be used by the trainers. These Include:-

- a) **Group Work:** Working in smaller groups, for example around each table, provides space for all participants to speak and get help from their peers. Someone who might not speak when the whole class discuss will have an easier time when there's only two others. Therefore the training will use group work method.
- b) **Class Discussion:** Asking questions to the class engages the participants. If it's only you talking, it can get boring! Asking questions gives participants a chance to share their knowledge, which is important when teaching adults. The key is to ask good questions, which cannot be answered with just a yes or no.

How? Why? are often good questions

- c) **Games:** Games work very well for lifting energy and as a basis for reflections. Often we learn something better when we use the body in some way. It helps to make a topic concrete, fun and easy to remember. If participants start to look sleepy - it might be time for a game! Therefore the training will apply games.
- d) **Reflection:** Reflecting and sharing insights is important when learning. The key to facilitating good reflections is to avoid discussion, and instead focus on personal experiences and insights Lecture Method. This method allows participants to absorb information further. It is also referred as "Interactive Lecture" because it should also be made as participatory as possible. It is efficient for providing knowledge and concepts.
- e) **Brain Storming:** This is a good way of involving the whole group of participants and allows them to think freely about certain module. It is a method of solving problems in which group members generate solutions and discuss them. It increases the members' potential to express creative ideas.
- f) **Role plays:** This involves presenting small spontaneous plays that describe possible real-life situations. Ideas for role-plays may come from the participants. It is Effective to help understand how to apply acquired knowledge and retain it and the facilitator can check learning levels.
- g) **Demonstration:** It gives participants a visual and first-hand experience of the item being demonstrated. It is effective to attract interest. Effective to motivate to learn by showing the result of learning.
- h) **Ice Breakers:** They entertain the participants. Help participants know each other.
- i) Other methods include; Then Oral questions as a means of evaluation, sharing local experiences, Stories.

1:9 Learning/Teaching Aids

- Flip chart stand / black board , Flip charts with papers
- Markers and pens
- Ream of Papers and Booklets
- Pencil, pencil sharpener and rubber for each participant.
- A personalized certificate of Attendance for each participant for handing out at the end of the training.
- 2 Masks for each participant Sanitizer, soap and Jerry can of water

MODULE 1: ESTABLISHING AND RUNNING A FISHERIES SACCO

Learning Outcomes:

- i. Know the most important steps when establishing a fisheries SACCO
- ii. Know the legal requirements when establishing and running a SACCO
- iii. Know the minimum Standards and Benchmarks when running a SACCO

Time: 1 hour (60 minutes)

STEP 1: INTRODUCTORY REMARKS 5 MINUTES

- Welcome the participants to this session on establishing and running fisheries on Savings and Credit Cooperatives.
- Explain that today we will focus on how to set up a SACCO and the main requirements to do so.

Ask:

a) What is necessary to set up and run a SACCO in a sustainable and successful way?

Allow participants to share their ideas, make sure the following steps are mentioned:

- Introduce the idea to your fisheries community
- SACCOs can be established out of other community based organizations, religious gatherings and other associations where persons involved have a joint interest increasing their financial livelihood.
- Members should have joint interests and possibly a similar background (e.g. Fisheries)
- Choosing suitable location
- Consider accessibility, security, competition etc.
- Acquiring legal existence – according to Co-operative societies Act 112 and the Cooperative Society regulations 1992)
- Sensitizing community about the concept of ownership and their roles within the SACCO.
- Concentrating on safety by ensuring the following conditions are in place :-
 - ✓ Strong room, strong doors, locks, security guards and insurance
 - ✓ Mobilizing shares and savings and helping members to understand their importance
 - ✓ Offering credit services
 - ✓ Ensuring profitability

Information for the trainer:

To run a SACCO successfully a well-functioning network of stakeholders (meaning persons who have a vital interest in the economic well-being of the region the SACCO shall be active) is necessary. Stakeholders may be local councilor or business.

Additionally in Uganda exist various Organizations which support SACCOs in various ways, like Capacity building initiatives, trainings, and loans.

These Organizations are:

- a) AMFIU (Association of Microfinance Institutions of Uganda), an Apex Organization of Microfinance Institutions of Uganda (Members are: SACCOs, Banks, etc.)
- b) UCA (Ugandan Cooperative Alliance) and UCUSCO Apex Organizations of Cooperatives in Uganda (Members are SACCOs, fisheries Cooperatives Agricultural Production and Marketing Cooperatives)
- c) MSC (Microfinance Support Center)

Benefits of a well-functioning network are:

- Better bargaining power
- Sharing of specialized resources and staffing of technical assistance services
- Members benefit from a wide range of products and services at reduced costs

Participants may also share with you their negative experiences in SACCO Management, such as:

- Discrimination
- Lack of understanding the products
- Complicated terms and conditions
- Fear of losing assets / collateral
- High charges
- Ignorance: None listens when you have a complaint

STEP 2: LEGAL REQUIREMENTS WHEN ESTABLISHING A SACCO 20 MINUTES

Explain: When establishing a SACCO certain legal requirements have to be fulfilled:

- a) Registration at Ministry of Trade and Cooperatives
 - Responsible Person: Registrar of Cooperatives
 - Necessary Documents:
 - 4 Copies of the by-laws (ask your Apex Organization for details)
The by-laws are the constitution of a SACCO
 - Minutes/Resolution of Founding Meeting
 - Signature of Founding Members
 - Audited Accounts and Balance sheet (if SACCO is already active)

The following policies are minimum requirement for establishing a SACCO:-

- Accounting and Finance Policy
- Board of Director Policy
- Human Resource Policy
- Savings Policy
- Credit Policy and Procedures

Note. Responsibility of Policies lies within the Board of Directors. The policies shall be reviewed and if necessary adapted every two years to meet current demand.

Ask:

- a) What do you think is the content of each of these policies
- b) How may these policies be of help running a SACCO successfully?

Allow participants to share briefly, help them to remain focused on each policy.

Explain:

Policies lead your daily business. Policies are guidelines which every SACCO shall follow in its daily work. Policies therefore help to run your SACCO in an effective and sustainable way and shall also lead decisions in critical situations.

Information for the trainer:

Below you may find additional information about each policy and the topics it encompass:

a) Accounting and Finance Policy Gives Details on accounting and finance procedures which have to be done by the SACCOS

- Maximum and minimum amount of cash to be kept at the branch
- Regular Deposits in the link bank
- Liquidity policy; and Expenditure limits
- Assets management; Depreciation procedure; and Disposal of Assets
- Loan write offs and provision for loan losses
- Financial reports; and Finance committee

b) Board of Director (BoD) Policy**Gives details on the responsibilities of the Board of directors and internal organization of the board of the SACCO**

- Roles and responsibilities of the board; and Powers of the board
- When and how meetings are held
- Code of conduct of the BoD members
- Term of office for BoD members
- Members of Board are elected for two years, term renewable once

c) Human Resource Policy**Gives details on how the SACCO is employing its staff**

- Mode of employment; and Terms of employment
- Code of conduct
- Working hours; and Leave

d) Savings Policy**Gives details on how savings of the members has to be managed by the SACCO**

- Savings products available; Minimum savings and Interest on savings

e) Credit Policy and Procedures**Gives details on how loans of the members has to be managed by the SACCO**

- Loan products and their features
- Loan Committee

Loan application procedures

- Appraisal
- Collateral/Security for loans

Approval/Rejection

- Loan disbursement and Loan collection
- Loan write offs and provision for loan losses

STEP 3 SACCO MINIMUM STANDARDS 15 MINUTES

Explain that minimum standards help you to run your SACCO in a sustainable matter

- Annual external audit including audit report
- Annual General Meeting (at least 90 days after finalizing the financial year)
- Quarterly supervisory committee report
- Functional and updated policies
- Keep your members informed about the SACCOs operation and financial situation
- Keep within the industry benchmarks

Operational Self Sufficiency

- It indicates whether revenues from operations are sufficient to cover all operating expenses.
- The benchmark for good performance is at least 100% and above

Financial Self Sufficiency

- It measures how well a MFI can cover all its direct costs through internally generated income
- The benchmark for good performance is 130% and above

Portfolio yield

- It indicates how much the institution received in interest, fees and other incomes from its clients during the period in relation to the average portfolio
- The benchmark for good performance is 42% and above

Portfolio at Risk (30 days)

- It reflects the proportion of the loan portfolio with more than 30 days missed payment to the total loan portfolio outstanding,
- The benchmark for good performance is 3% or less

Capital adequacy ratio

- It refers to the institutions ability to cover expected and unexpected losses, and still survive
- The benchmark for good performance is 30% and above

Information for the trainer:

PMT (Performance Monitoring Tool)

PMT is a computer-based tool to capture data from an institutions accounting and portfolio system. Based on this data it creates financial reports and key performance indicators (f.e.Portfolio at Risk, operating self-sufficiency etc.) to be used by institutions management. The purpose of PMT is to enable MFIs to self-monitor report and receive feedback on their progress against relevant performance standards and peer groups in a coherent and transparent way. PMT therefore improves financial services available to microfinance clients.

Benefits of PMT are:

- Increased transparency; Improved risk management
- Promote adherence to minimum standards and good practices within industry
- Facilitates informed management decision making.

Review and conclusion

Ask:

- » What did you learn from the session? What new knowledge did you get?
- » How will you use that knowledge in future?
- Ask for any questions from the participants and make clarifications.

Thank participants and end the session!

MODULE 2: KNOWING YOUR SACCO

Learning Outcomes:

- Know how to become a member of a SACCO
- Know what shares of a SACCO are and the rights and responsibilities
- Know the requirements of acquiring a loan

Time: 1 hour (60 minutes)

STEP 1 INTRODUCTORY REMARKS 5 MINUTES

Welcome the participants to the training session on knowing their SACCO

- Summarize content from the previous session
- Explain that today we shall focus on how to become a member at your SACCO, how to acquire a loan and your rights and responsibilities as a SACCO member.

STEP 2 HOW TO BECOME A MEMBER 10 MINUTES

Explain that the following requirements have to be fulfilled to become a member in a SACCO:

- Fill in membership application for admission
- Present personal documents:

- For individuals: Identity Card (ID), Letter of recommendation from LC 1 or employer
- For groups: registration certificate from sub county, list of members (including

signatures of each member), list of group leaders (including signature of each group leader

- For institutions: certificate of registration or of in cooperation, constitution or article and memorandum of association, resolution to open an account
- c) Pay registration and membership fees applicable
- d) Buy the minimum number of shares required (usually 1 or 2 shares)
- e) Deposit minimum savings required (compulsory savings, usually it ranges between UGX 10.000-30.000)

STEP 3: WHAT ARE SHARES? 10 MINUTES

Ask:

In the previous session it was stated that one requirement to become a member of a SACCO is to buy a minimum amount of shares. What do you think shares are?

- Allow participants to share their idea.

Explain:

The definition of shares is as follows:

Share is an amount of money which is paid to be recognized as a member. The capital of a SACCO is divided into shares. Shares are units of ownership of a SACCO. Acquiring shares means that you partly own the SACCO. Being a shareholder therefore entitles you to certain rights and responsibilities, which are explained in the next session.

The value of shares can increase and decrease depending on the financial performance of the SACCO. The better the financial performance is the higher the value of the shares. This means that a shareholder cannot expect that his shares will be worth the same amount of money he paid for them and should monitor the financial performance of the SACCO.

The following regulations are contained in the by-law (Constitution of a SACCO)

- a) One share of a SACCO usually costs between 10.000 – 50.000 UGX, depending on the size of a SACCO.
- b) No single member shall have more than one third of the total value of shares to limit influence on ownership and decision making.
- c) Shares in a SACCO are not with-drawable but transferable.

ASK

As a member you partially own the SACCO. What do you think your rights and responsibilities are?

- Allow participants to share briefly, afterwards explain:

The following rights and responsibilities as a member of a SACCO shall define the relationship between a SACCO and its members.

Rights:

- A member has the right to receive dividends whenever it is deemed necessary. Dividends are out paid profits which every member of a SACCO receives depending on the amount of shares.
- share out of dividends takes place in case the SACCO has earned enough profit and the members decide if to do so shall also be presented by the management
- A member has the right to be elected and also to elect members of board of directors (Election of board of directors takes place every two years at the annual general meeting)
- A member has the right to be elected and also to elect members of supervisory committee (Supervisory committee is not part of the Board of Directors). Its responsibilities are the supervision of board of directors and the SACCOs operations.
Election of supervisory committee takes place every two years at the annual general meeting.
- A member has the right to have access to all the information relevant to the SACCO (accounts, policies & procedures, reports, etc.)
- A member has the right that the SACCO doesn't disclose personal account information of its members unless ordered by court.

Responsibilities:

- A member is under obligation to participate at the annual general meeting (AGM)
- A member is under obligation to give the correct personal information to the SACCO
- A member is under obligation to save regularly with the SACCO and to ensure that all loans guarantee are repaid.
- A member is under obligation to pay back his/her loan according to the repayment schedule
- A member is under obligation to keep the SACCO informed if financial problems occur and a loan cannot be cleared according to the repayment schedule

Information for the trainer:

As member of a SACCO it is your responsibility to participate at the Annual General Meeting (AGM) plus any other meeting that may be called upon by the SACCO organs (Board of Directors, Management and Supervisory Committee). The Guest of Honour of an AGM is usually the Commissioner of Cooperatives. At the AGM the following schedule is usually followed:

1. Opening prayer
2. Introduction of members by sub county/parish
3. Welcome remarks by chairperson LC1
4. Introductory remarks/annual report by chairperson of board of directors (BoD)
5. Welcome Remarks/annual report by supervisory committee (SupCo)
6. Presentation of management report
7. Reading of previous minutes
8. Presentation of audited report by auditor
9. Discussion on presented reports
10. Resolution
11. Presentation of annual budget
12. Election of board of directors (BoD) and supervisory committee after every two years
13. Speeches by invited guests and partner organisations (AMFIU, UCUSCO, UCA, MSCL,PS MAAIF)
14. Closure

STEP5: HOW TO ACQUIRE A LOAN 10 MINUTES

Ask members: who of you are or have been members of a SACCO. Let them share their experiences when acquiring a loan, which steps they had to go through, which were the requisitions and which information they had to give the loan officer.

● **After the discussion explain:** After buying shares a member can open an account and can save with their SACCO. Before acquiring a loan the following steps have to be undertaken:

○ **Acquiring and filling in a loan application form Give necessary information:**

- Purpose of loan (What do you want to do with the money?)
- Source of repayment
- Signature of chairman LC 1
- State collateral or security (i.e. guarantors, land, log book, etc.)
- Income statement if you are an employee
- Balance sheet and income statement if you run a business

○ **Having a certain amount of compulsory savings**

Usually between 20%-30% of total loan amount Compulsory savings is a minimum amount of money which has to be at a members SACCO account.

○ Members have to save with the SACCO over a certain amount of time before they can get a loan. (Usually between 3 – 6 months)

○ Some SACCOs attach disbursements to a certain number of shares a member should have.

After these steps the appraisal of the loan application has to be done by the loan officer. Decision upon approval or disapproval should be communicated to a

member after 2 weeks – 1 month.

Review and conclusion

Ask:

- » What did you learn from the sessions? What new knowledge did you get?
- » How will you use that knowledge in future?
- Ask for any questions from the participants and make clarifications.

Thank participants and end the session!

MODULE 3: MANAGEMENT OF A SACCO (GOVERNANCE/ LEADERSHIP)

Learning Outcomes:

- i. Know how to deal with delinquency
- ii. Know what appropriate Fisheries loan products a SACCO shall provide
- iii. Know the benefits of a saving mobilization strategy

Time: 1 hour (60 minutes)

STEP 1 INTRODUCTORY REMARKS 10 MINUTES

Welcome the participants to the training session on Management of the SACCO.

- Summarize content from the previous session.
- Explain that today we shall focus on how a SACCO shall be managed to be successful

Ask:

- » How can you motivate clients to save?
- Allow participants to share briefly, help them to remain focused on the benefits of savings

Explain:

» It is very important to find strategies to mobilize savings. To do so you shall identify reasons why members save and identify incentives which motivates them to save at your SACCO. A Savings Mobilization Strategy can be a vital tool to have a structured savings mobilization approach.

» A Savings Mobilization Strategy may include the following

- Introduction or monetary rewards for saver
- Motivate those who encourage others to save
- Mobilize new members; Mobilize VSLAs to become members
- Ensure and Promote Safety of savings
- Organize savings-promotion events
- Produce Radio Spot Messages or Talk shows on Radio (These Spots increase your outreach)
- Mobilize Teams in Parishes or Sub Counties
- Involve BoD in savings mobilization (BoD has usually good network and outreach)

Information for the trainer:

Groups as potential clients

Groups and thereof especially savings groups provide a vital client base for mobilizing savings and loan disbursement. Providing products for groups is therefore a very important product for a SACCO.

- VSLAs increase savings portfolio, as up to 20 people save together
- Strong group cohesion promotes good savings habit
- Simple Structure of VSLA leads to easy management of group clients
- Reduced bureaucratic processes in acquiring loans
- Repayment of loan is high due to group guarantee and monitoring

STEP 2: MANAGING A SACCO WELL: 15 MINUTES

Ask the participants to share their experience with member's delinquency. Make sure

Participants discuss the reasons for delinquency, the costs of delinquency for the SACCO and how they made sure to overcome these challenges.

After the participants shared their experience give a summary and explain:

- Reasons for delinquency
- Inappropriate loans which does not allow the clients to pay their loan back with their generated cash flow
- Weak loan appraisal, which leads to lenders which are not able or willing to pay back the loans
- Lenders are not aware of their responsibilities or didn't understand the repayment schedule properly
- Costs of Delinquency to SACCO
- Delays of collection of interest Income
- Reduction of institutions viability and Reduction of productivity of assets
- Affects morale and motivation of employees
- Damage of image of institution and Leads to lack of trust in SACCO
- Causes cash flow instabilities
- How to overcome Delinquency:
 - Appropriate Loan Products
 - Detailed Appraisal of Loan Clients
 - a) Understand the business and repayment capacity of your client
 - b) Increase Professionalism by staff)
 - c) Make sure no bribes or other favors for getting a loan are taken by staff
 - d) Organize training for staff
- Conduct pre- disbursement training to loan clients
 - a) Create awareness about details of loan (i.e. repayment schedule)

Information for the trainer:

Delinquency and its influence on SACCOs

Groups and thereof especially savings groups provide a vital client base for mobilizing savings and loan disbursement. Providing products for groups is therefore a very important product for a SACCO.

- VSLAs increase savings portfolio, as up to 20 people save together
- Strong group cohesion promotes good savings habit
- Simple Structure of VSLA leads to easy management of group clients
- Reduced bureaucratic processes in acquiring loans
- Repayment of loan is high due to group guarantee and monitoring

Insurance of Savings

Having your savings insured is an important way to enforce trust in a SACCO and attracts savings.

If applying for savings insurance, take the following steps into account:

- Identify a suitable Insurance service provider
- Understand clearly terms and conditions and Negotiate for favorable terms
- Take the insurance cover by paying the premium

STEP 3: MANAGING SACCOs WELL: APPROPRIATE FISHERIES LOAN PRODUCTS 15 MINUTES

Ask:

» Which Fisheries Value Chain activities do you undertake?

- Allow participants to share briefly, summarize answers in a systematic way, so they relate to the following fisheries loans.
- Explain that each fisheries activity can be financed by a fisheries loan. Therefore a SACCO shall provide these loans to the community.

The following fisheries / loans are the most common:

- Fisheries Business Expansion Loan for Boat builders, boat owners and Fish Traders.
- Fisheries Processing Loan
- Fisheries Asset Loan
- Fisheries Marketing Loan (Advertisement, Transportation, Bulking)

Conclude by mentioning that the features of each fisheries loan shall be appropriate for the fisheries activity the clients undertake. This means that the repayment schedule of the loan shall be in line with the cash flow of the fisheries activity

MODULE 4: STRENGTHENING THE CAPACITY OF THE SACCO IN FINANCIAL MANAGEMENT

Learning Outcomes:

At the end of the session participants should be able to :-

- a) Fully understand and adhere to all the clauses in the Finance & accounting policies & procedures manual of the SACCO ;
- b) Comprehensively understand the role of key stakeholders (Board members and management) in the financial Management of the SACCO;
- c) Understand the role and Functions of the Finance Department of the SACCO;
- d) Understand and enforce the Accounting Policies and Accounting Procedures and systems;

- e) Understand the Finance Process descriptions;
- f) Understand and implement the Management information returns;
- g) Fully participate in the budgeting process of the SACCO.

Time: 4 hours

SESSION: FINANCE & ACCOUNTING POLICIES & PROCEDURES

Welcome the participants to the training session on financial management.

- Explain that today we shall focus on financial management

Materials and advance preparation

- a) Check that the training venue and room set-up are appropriate and comfortable;
- b) Ensure adequate copies of handouts;
- c) Ensure you have a copies of each of the following:-
 - Co-operative societies Act 112.
 - SACCO by Law and the Cooperative Society regulations 1992.
 - Finance & accounting policies & procedures manual.
- d) Prepare a brief presentation on Financial Management of the SACCO
- e) Ensure any audio-visual equipment to be used is in place and is working satisfactorily;
- f) Ensure adequate supplies of flip chart, papers & markers.

Ask:

» How do the participants know about Accounting, Financial management of the SACCO

- Allow participants to share briefly, help them to remain focused Accounting, Financial Management of the SACCO.

Explain:

» The powers of the Board Members and Management Committee of the Society in the financial management are derived from the Co-operative societies Act 112, SACCO By Law and the Cooperative Society regulations 1992 and Finance & accounting policies & procedures manual of the society.

» Finance & accounting policies & procedures manual of the society must include the following:-

- a) Accounting policies (Accounting convention, Income, Expenditure, fixed assets);
- b) Purpose and objectives of the Accounting systems;
- c) Process descriptions (General Ledges, Petty Cash book, Petty cash procedures, Variation analysis, Procurement and Pay roll);
- d) Responsibilities of the Board, Management in the Financial Management of the Society;
- e) Management information returns;
- f) Capital Expenditure;

g) Basic Frame work of SACCO Budgeting.

Facilitators Notes 1

The Board and management of the SACCO must prepare, discuss and approve the Finance & accounting policies & procedures manual of the society for implementation.

To ensure better internal monitoring controls, the Finance & accounting policies & procedures manual of the SACCO is to be adhered to strictly as far as possible. Any deviations from the laid down procedures and controls must require authority from the Board.

The Finance or Accounting Department has the responsibility of producing financial information which complies with co-operative society's Act and adheres to international accounting standards as modified from time to time.

The department shall achieve this through an integrated financial system capable of producing accurate, timely and reliable financial information which ensures efficient utilization of resources that gives prudent base for decision making.

The Objective of the Finance/Accounting Department is to achieve the following:-

- Maintain records that produce accurate and reliable reports.
- Produce analytical representation of financial information to enable management make timely and effective decisions (Liquidity ratios, Prudential Standards).
- Strengthen internal controls system of the society.
- Ensure efficient processing of financial transactions.
- Achieve integrated and computerized financial system capable of meeting the diversification of the society's activities.
- Increase financial base of the society.
- Achieve maximum returns on members' investments.
- Improve and offer efficient and effective credit Administration.
- Appraise the society's need to clear with tax authorities.
- Explore other avenues for generating revenue.

Accounting Convention: The accounts of the society are prepared under the historical cost convention as modified by revaluation of assets. No account is taken of the effect of changing prices. Day to day transactions are recorded at the monetary value of the transactions.

Income: The Society's income comprises interest, and trading income from various trading activities, which the society may decide to undertake from time to time.

Expenditure: Expenditure of the Society comprises expenses incurred directly or indirectly from trading activities. These are recognized when they are incurred. Appropriate accruals are made for expenditure incurred and not paid for, at the year-end.

Fixed Assets: Fixed assets for the society are defined as tangible or intangible

assets, which are acquired with the intention of being used on a continuing basis for a period exceeding one year. All assets must be included in the society assets register.

To facilitate proper financial and management control, fixed assets have been grouped into the following categories:- Land and buildings, Computers and accessories , Software , Motor vehicles , Office equipment, Machinery, Office furniture and fittings and Loose tools.

Fixed assets should be stated at cost of purchase price. Purchase of fixed assets is treated like purchases/payments for reporting purposes. The Fixed Assets Register is maintained for control purposes only (Memorandum Account).

MODULE 5: CAPACITY STRENGTHENING IN CREDIT MANAGEMENT FOR A SACCO

Learning Outcomes:

At the end of the session participants should be able to :-

- Fully understand and adhere to all the clauses in the Credit Policy and procedure of the SACCO ;
- Broadly understand the role of key stakeholders (Credit Committee and management) in credit Management of the SACCO;
- Understand the guiding principles of the credit management in the SACCO.
- Fully understand the following: Requirements for qualification for a loan; Loan application Process; Loan approval/ rejections; Loan Security/ collateral; Credit reports; Loan Default Management and Loan Recovery procedures.

Time: 4 hours

SESSION: CREDIT MANAGEMENT FOR A SACCO

Welcome the participants to the training session on financial management.

- Explain that today we shall focus on financial management

Materials and advance preparation

- i) Check that the training venue and room set- up are appropriate and comfortable;
- ii) Ensure adequate copies of handouts;
- iii) Ensure you have a copies of each of the following:-
 - Co-operative societies Act 112.
 - SACCO By Law and the Cooperative Society regulations 1992.
 - SACCO Credit Policy and procedures.
- iv) Prepare a brief presentation on Credit Management
- v) Ensure any audio-visual equipment to be used is in place and is working satisfactorily;
- vi) Ensure adequate supplies of flip chart, papers & markers.

Ask:

» How do the participants been managing credit/ Loans of the SACCO?

- Allow participants to share briefly, help them to remain on all the processes of credit management.

Explain:

» One of the objectives of any Society is to offer credit services / advancing loan products guided by the prevailing socio-economic needs of its members. The dynamics of members' financial needs has necessitated emergence of new products with specific terms and condition to ensure sustained SACCOs liquidity as well as improved service delivery. Hence need to enhance the capacity of the management of the SACCO in credit management to align the members' expectation and the SACCOs growth aspirations to continue fostering financial managerial best practices and compliance with existing laws. This training will help the management to safe guard against any form of integrity as enshrined in the principles of pooled resources through fair loan appraisals faithfully guided by approved terms and conditions for each product

» Key areas in the Credit Management:-

- a) Sacco Credit Policy and Manual;
- b) Guiding prnces of the credit management in the SACCO;
- c) Credit Committee composition and role;
- d) Requirements for qualification for a loan;
- e) Loan application Process;
- f) Loan approval/ rejections;
- g) Loan Security/ collateral;
- h) Credit reports;
- i) Loan Default Management;
- j) Loan Recovery procedures.

Facilitators Notes

Background: Sacco loans constitute a major business activity and generate a bigger percentage of any Society's income and equally, taking up the large proportion of the management's time. There is a potential of an error or irregularity in this area which may expose the Society to a risk of losing its resources through the borrowers' failure to repay the loans. The implications of the above would be either the understatement of loans advanced to members, wrong management accounts, loss of finance to the Society and ultimately accounts that will not give a true and fair view of the Society's loan balances at any one given point. This therefore, calls for thorough management of loans in order to ensure that the risk of non-full repayment of loans is eliminated completely. This training is therefore aimed at addressing the above and serves as the informative tool for both members and staff of the Society.

Guiding Principles of Credit Management in the SACCO

- a) Loans are given to bona fide members only;
- b) Loans are properly appraised and approved;
- c) Disbursement of loans is done as per approval terms and conditions;
- d) Interest income is collected and recognized in the accounting period that it

is earned;

- e) Proper records on loans are kept;
- f) Effective monitoring and control;

General Lending

- A variety of loan products shall be developed after a careful research has been done and demand established to serve the needs of members.
- A member shall be allowed to run all loan products as long as the pay slip accommodates.
- Total loan deductions for a member shall not exceed 2/3 of his/her basic pay.
- Loans will be disbursed on first come first served basis.
- Members will be eligible for loans after six months of membership except for emergency loan whose requirement shall be two months.
- A member applying for a loan should undertake to pledge future salary, benefits and terminal dues from the employer towards loan repayment before the Sacco Society grants such a loan.
- Eligibility for a loan is subject to the borrowers retirement age.

CREDIT MANAGEMENT

Credit Committee

There shall be a Credit committee that consists of three members of the management committee none of whom shall be members of the Executive committee. The credit committee shall be chosen at a meeting of the managing committee within seven days after election of the management committee.

The credit committee shall:

- a) The credit committee shall hold such meetings as business of the society may require, but not less frequently than once a month.
- b) The credit committee shall inquire carefully into the character and financial conditions of each applicant for a loan, and of his guarantors, if any, so as:
 - To ascertain his ability to repay fully and promptly the obligations incurred by him.
 - To determine whether the loan is for a worthy purpose and will be probable benefit to the borrower.
 - The credit committee shall endeavor to diligently assist members to solve their financial problems.
- c) The credit committee shall make such reports to the management committee as it may require.

Requirement for qualification of loans

- A member must have completed at least six months active membership
- Any boosting of savings by a member shall only be considered for a loan after three months.
- A member who withdraws from the Society and rejoins later will be treated as a new member.

Loan Application

- All applications for loan shall be made on prescribed forms by the Society.
- False information on application form shall lead to automatic disqualification.

Loan appraisal

All loans shall be appraised as per the terms and conditions of the loan type.

Loan approval/rejection

- All loans shall be approved by the credit committee.
- No member of the loan approving committee shall be present when his/her loan is being considered.
- Members will be informed of the decision passed.
- If a member is not satisfied with the decision passed by the Credit Committee, such a member will be free to submit a written appeal to the Board within fourteen days from the date a decision was passed by the Credit Committee.

Loan Repayment

- Deductions for loan repayment shall commence not later than the month following that in which the loan was paid to the member.
- A member may repay his/her loan and interest in whole or in part prior to its maturity.
- Loan repayment period may not be extended beyond the period the member specified in the loan application form.

Loan Security

- All loans should be fully (100%) secured.
- All guarantors must be members of the Society.

Reports: Reports shall be generated at all points of the loan application process.

Default Management

- a) The guarantors shall be notified of the defaulted loan within 14 days after the default occurs.
- b) A loan shall be considered to be in default if instalments are missed in whole or part and remain unpaid for a period of 30 days.
- c) Amount in default (unpaid monthly installment) will attract penalty at a rate of 2% per month.

Loan Recovery

- The management shall make efforts to collect loans considered to be in default.
- Where the loan and interest balance is equal or less than the member's savings, it shall be recovered from the savings.
- Where a member defaults and the Society is unable to recover the loan from his savings, the loan shall be recovered from the guarantors.
- No member shall be allowed to withdraw from the society if in default or has guaranteed a loan in default until the loan is cleared.
- Communication to loan defaulters shall be made through written notices.
- Services of debt collectors shall be engaged ninety days after the guarantor fails to honor the obligation.

- When a member dies while repaying a loan that is not in default, the loan balance and interest shall be paid by the insurance company upon notification and application.
- Where a member dies and has a loan that is in default, the loan shall be recovered from member's collateral and guarantors if inadequate.

CHAPTER TWO: TRAINERS MANUAL FOR HIV AND AIDS PREVENTION AND CARE

Session one: Defining HIV and AIDS

Session duration: 2 hours (120 Minutes)

Learning expected Outcomes:

After completing the module, the participant will be able to:

- a) Define HIV/AIDS; how is the HIV Virus transmitted and impact caused to the fishing Communities.
- b) Answer basic questions about HIV/AIDS in and families and Communities

Materials and Advance Preparation

- g) Check that the training venue and room set-up are appropriate and comfortable
- h) Ensure adequate copies of handouts
- i) Prepare a brief presentation on HIV and AIDS,
- j) Ensure any audio-visual equipment to be used is in place and is working satisfactorily
- k) Ensure adequate supplies of flip chart paper & markers

Method of Delivery

- a) Welcome the participants to this session about the background and introduction of HIV /AIDS.
- b) Explain that today's session will focus on defining HIV/AIDS and how is the HIV virus transmitted/not transmitted
- c) Give an overview of what participants may expect in the session
- d) Invite participants to share personal experience about the following:
 - When was the first time they heard about HIV and AIDS?
 - What was their reaction, how did they feel about it?
 - Do they know anyone who has HIV, or who has died of an AIDS-related illness? If so, how did they react to that person?
 - Allow participants to share their definitions of HIV/AIDS, and make sure are recorded.
- a) Evaluate the answers provided in terms of their suitability
- b) Prepare a presentation, not exceeding 15 minutes, on HIV and AIDS, using the information from the facilitator notes as well as independent reading. You may consider inviting a guest presenter who has expert knowledge about HIV and AIDS to answer technical questions that arise

Key Terms: HIV, AIDS, blood-borne infections, immune system, opportunistic infections

Facilitators Notes

AIDS is an acronym that means Acquired Immune Deficiency Syndrome. HIV is an acronym that means Human Immunodeficiency Virus. HIV is an infection caused by a virus, which is an extremely small organism. It can enter the body through the lining of the vagina, vulva, penis, rectum or mouth, through unprotected sexual activity or directly into the bloodstream, by sharing contaminated needles to inject drugs. HIV is one of those viruses that is blood-borne. It is carried in the blood of infected persons. It can only survive and multiply itself within living cells of the body. When HIV enters the body it causes serious harm to the body's immune system, and gradually destroys the body's ability to fight off infections.

When the immune system is weakened by HIV, the infected person can develop one or more opportunistic infections.

Session Two: How is HIV Transmitted/Not Transmitted?

Session duration: 1 hour (60 Minutes)

Learners' outcome

At the end of this session, participants should be able to:

- a. Identify the ways in which HIV is transmitted
- b. Identify the ways in which HIV is not transmitted
- c. Differentiate myths and facts about the transmission of HIV in the fishing community

Materials and Advance Preparation

- a) Ensure that the training venue and room set up is appropriate and comfortable
- b) Ensure adequate copies of the Mini quiz - How easy is it to become infected with HIV?
- c) Flip chart paper
- d) Markers and Masking tape
- e) Prepare a 10-minute presentation from facilitator notes and independent reading
- f) Ensure any audio visual equipment being used, is set up and working satisfactorily

Method of Delivery

- a) Introduce the topic and learning outcomes, and give an overview of what participants may expect in the session
- b) Invite sharing about what they know, or have heard about contracting HIV
- c) Distribute the mini quiz and allow 10 minutes to complete it
- d) Facilitate feedback about the responses to the quiz
- e) Place participants in groups not exceeding 7 persons
- f) Distribute case studies and allow 15 minutes for group discussion
- g) Facilitate plenary discussion
- h) Facilitate feedback

Key Terms: Values, attitudes, death, opportunistic infections, immune system, helper cells, Acquired Immune Deficiency Syndrome, MTCT, failure to thrive, sexual fluids, infections that are carried around in the blood, myths

Facilitators Notes

HIV is an infection that is transmitted by blood. It is not spread easily because it has to get past the body's defenses, which include unbroken skin, and saliva.

This virus can only be passed on to another person when infected blood, semen or vaginal secretions come in contact with broken skin or mucus membrane of an uninfected person

.According to the Centers for Disease Control (CDC), tests have shown that there is a very small amount of HIV in the saliva of an infected person, but it is not enough to be a cause for concern as there is no evidence of anyone becoming infected by this route.

If a pregnant woman is infected with HIV, she can pass the virus on to her baby during pregnancy, delivery or by breastfeeding. However, the risk of mother-to-child transmission (MTCT) is significantly lower if the mother is on anti-retroviral medication (ARV).

When HIV enters the body, the infection goes through basically 4 stages, before AIDS develops:

- a) Firstly, before the body's immune system can respond, HIV infects cells and multiplies itself in the blood stream. At this stage the individual is not having any ill effects and therefore does not yet know that he/she has contracted this virus.
- b) Secondly, the body responds to HIV by making antibodies to fight off the virus. This is the stage at which the individual moves from being HIV negative and becomes HIV positive.
- c) Thirdly, the body enters a no-symptom stage. The individual still has the virus but he/she cannot yet feel the damage that it is causing.
- d) Fourthly, the body enters a symptom stage where it develops the symptoms of certain infections.

Session Three: Impact of HIV/AIDS to the Fishing Community

Session duration: 1 hour (60 Minutes)

Learners' outcome

At the end of this session, participants should be able to:

- a) Understand and explain fully the impact HIV/AIDS has caused to the fishing community

Materials and Advance Preparation

- i) Check that the training venue and room set- up are appropriate and comfortable
- ii) Ensure adequate copies of handouts
- iii) Prepare a brief presentation on the Impact of HIV/AIDS to the fishing Community

- iv) Ensure any audio-visual equipment to be used is in place and is working satisfactorily
- v) Ensure adequate supplies of flip chart paper & markers

Method of Delivery

- i) Introduce the topic and learning outcomes, and give an overview of what participants may expect in the session
- ii) Invite participants to share personal experience about the Impact of HIV/AIDS to their family and the Fishing Community and make sure are recorded.
- iii) Evaluate the answers provided in terms of their suitability
- iv) Make sure that the expressed ideas are given better presentation.
- v) Prepare a presentation, not exceeding 15 minutes, on the impact of HIV/AIDS to the fishing Community, using the information from the facilitator notes as well as independent reading. You may consider inviting a guest presenter who has expert knowledge about HIV and AIDS to answer technical questions that arise

Facilitators Notes

The impact of the AIDS epidemic in Uganda first became apparent in a fishing village on the Ugandan shores of Lake Victoria in 1982. Since then, the vulnerability of fishing communities to HIV and AIDS has been widely overlooked. The consequence is that they have been left largely beyond the reach of prevention, care and mitigation efforts. This neglect is having devastating consequences.

IMPACTS of HIV/AIDS to the fishing community

- a) Individual fishers and fish workers with AIDS-related illnesses have a declining ability to engage in physically demanding labour, such as fishing or mobile trading and transport. Job loss, stigmatization and isolation are experienced by those becoming ill.
- b) Fishing households in which one or more people are affected by AIDS have reduced income, spend their savings on medical care, sell their productive assets (such as fishing equipment) and withdraw their children from school. Their poverty deepens, their food security decreases and their vulnerability increases.
- c) Fishing fleets, firms, agencies and communities are experiencing loss of labour and expertise, making them less efficient.
- d) AIDS can have divisive impacts on communities, reducing trust and social cohesion and therefore the capacity for collective action. High levels of illness reduce individual time-horizons, undermining commitment to collective, long-term goals, such as community fishery management and development projects.

For fisheries departments, firms and agencies, the costs related to long periods of illness of their staff and the costs of anti-retroviral therapies can be very high. The overall impacts are likely to result in increased incidence of poverty and levels of vulnerability in small-scale fisheries and reduced likelihood of sustainable exploitation of resources. 'Responsible fishing' targets may be compromised

MODULE 2: HIV VULNERABILITY AMONG KP/PP

2.2: Session contents

Session 1- Understanding KP/PP

Session 2- Risk assessment among KP/PP

Session 3- management of Gender Based Violence (GBV)

Session One: Understanding KP/PP

Session duration: 1 hour: 30 Minutes

Learners' outcome

At the end of this session, participants should be able to: a) To understand KP/PP and their vulnerability to HIV/AIDS

Materials and Advance Preparation

- a) Check that the training venue and room set- up are appropriate and comfortable
- b) Ensure adequate copies of handouts
- c) Prepare a brief presentation on KP/PP
- d) Ensure any audio-visual equipment to be used is in place and is working satisfactorily
- e) Ensure adequate supplies of flip chart paper & markers

Method of Delivery

- a) Introduce the topic and learning outcomes, and give an overview of what participants may expect in the session
- b) Invite participants to share personal experience on vulnerability of KP to HIV/AIDS and make sure are recorded.
- c) Evaluate the answers provided in terms of their suitability
- d) Make sure that the expressed ideas are given better presentation.
- e) Prepare a presentation, not exceeding 15 minutes, on Vulnerability of KY/PP to HIV/AIDS, using the information from the facilitator notes as well as independent reading. You may consider inviting a guest presenter who has expert knowledge about HIV and AIDS to answer technical questions that arise

Key Words: Key populations (KP), Vulnerability

Facilitators Notes

Key populations (KP): Refers to people who are most likely to be exposed to HIV or to transmit HIV, and whose engagement is critical to a successful HIV response (i.e., they are key to both the epidemic and the response). Those considered to be the main KP groups include: -sex workers and their clients, fisher men, transgender people, people who inject drugs, and prisoners and other incarcerated people. Vulnerability: Refers to unequal opportunities, social exclusion, unemployment or precarious employment and other sociocultural, and economic factors that

make a person more susceptible to HIV infection and developing AIDS. The factors underlying vulnerability may reduce the ability of individuals and communities to avoid HIV risk, and they may be outside the control of individuals. Vulnerable populations: Groups of people exposed to a high-risk of HIV infection or greater effects of HIV due to their lifestyle, low incomes and living/working environments. They include OVC, PWD, migrant populations, mining workers, persons aged 50 years and older, and other mobile men and women.

Vulnerability to HIV and AIDS to the fisheries community stems from complex, interacting causes that may include:-

the mobility of many fisherfolk, the time fishermen spend away from home, their access to daily cash income in an overall context of poverty and vulnerability, their demographic profile, the ready availability of commercial sex in many fishing ports, the sub-cultures of risk taking and hyper-masculine behavior among some fishermen, including alcohol and drug abuse.

Exposure to water-borne diseases and to malaria, along with poor sanitation, poor nutrition and limited access to medical care also combine to affect susceptibility to infection. These proximate 'risk factors' are all related to underlying poverty, insecurity and marginalization. The level at which HIV/AIDS is prevalent in a fishing community will depend on the extent to which the above factors occur and on how they combine to increase vulnerability.

The neglect of fishing communities in national development policy such as Poverty Reduction Strategies and social services, together with the absence of formal and informal support groups and networks, means these communities are also unable to cope with the impact of AIDS. For example, fisherfolk living in poverty are unlikely to be among those who benefit from access to antiretroviral therapies. Existing initiatives responding to AIDS are fragmented and work in isolation, largely at community and project level. Although part of fishing communities' vulnerability to HIV and AIDS results from the characteristics of fisheries-based livelihood systems described above, part of it stems from policies that have neglected important underlying causes of vulnerability to HIV and AIDS. There is no clear targeting of fishing communities in prevention, care and mitigation guidelines issued by the World Health Organization (WHO) and UNAIDS, while the International Labour Organization (ILO) Occupational Health and Safety Guidelines for the fishery sector do not discuss HIV/AIDS.

Session Two: Risk assessment among KP/PP

Session duration: 1 hour (60 Minutes)

Learners' outcome

At the end of this session, participants should be able to:

- a) Conduct risk assessment amongst the KP/PP

Materials and Advance Preparation

- i) Check that the training venue and room set- up are appropriate and comfortable
- ii) Ensure adequate copies of handouts
- iii) Prepare a brief presentation on how to conduct risk assessment amongst the KP/PP
- iv) Ensure any audio-visual equipment to be used is in place and is working satisfactorily Ensure adequate supplies of flip chart paper & markers

Method of Delivery

- i) Introduce the topic and learning outcomes, and give an overview of what participants may expect in the session
- ii) Invite participants to share personal experience in conducting risk assessment amongst the fisheries communities
- iii) Evaluate the answers provided in terms of their suitability
- iv) Make sure that the expressed ideas are given better presentation.
- v) Prepare a presentation, not exceeding 15 minutes, on conducting HIV/AIDS risk assessment amongst the fisheries community using the information from the facilitator notes as well as independent reading. You may consider inviting a guest presenter who has expert knowledge about conduct assessment on HIV and AIDS to answer technical questions that arise

Key Words: Risk, Assessment

Facilitators Notes

Risk: Risk of exposure to HIV or the likelihood that a person may acquire HIV. Behaviors, not membership in a group, place individuals in situations in which they may be exposed to HIV, and certain behaviors create, increase or perpetuate risk.

Session Three: management of Gender Based Violence (GBV)

Session duration: 1 hour: 30 Minutes

Learners' outcome

At the end of this session, participants should be able to:

- a) Manage Sexualized and gender Based Violence (SGBV) in the fisheries community

Materials and Advance Preparation

- Check that the training venue and room set- up are appropriate and comfortable
- Ensure adequate copies of handouts
- Prepare a brief presentation on how to manage Sexualized and Gender based Violence
- Ensure any audio-visual equipment to be used is in place and is working satisfactorily
- Ensure adequate supplies of flip chart paper & markers

Method of Delivery

- a) Introduce the topic and learning outcomes, and give an overview of what participants may expect in the session
- b) Invite participants to share personal experience on sexualized and Gender Based Violence in their families and communities.
- c) Evaluate the answers provided in terms of their suitability
- d) Make sure that the expressed ideas are given better presentation.
- e) Prepare a presentation, not exceeding 15 minutes, on management of SGBV amongst the fisheries community using the information from the facilitator notes as well as independent reading. You may consider inviting a guest presenter who has expert knowledge about management of SGBV to answer technical questions that arise

Key Words: Sexualized Gender Based Violence.

Facilitators Notes

Management of Sexualized and Gender Based Violence (GBV) - Strengthen prevention and response to sexual and gender-based discrimination and violence

- a) By addressing discriminatory harmful gender norms and expand programmes that reduce HIV-related gender discrimination and violence against women and girls, PWD, KPs and other vulnerable people in all their diversity.
- b) Mobilize communities, policy-makers and other stakeholders on the importance of male participation in attaining positive outcomes in gender equality and addressing harmful gender norms.
- c) Strengthen and deepen community and social support systems in order to increase the scope of community-based interventions that promote gender and social norm transformation and respond to structural drivers of SGBV and gender inequality, discrimination and violence against women and girls.
- d). Promote the integration of GBV prevention interventions into existing government programmes
- e. Intensify interventions that promote human rights awareness on gender and SRHR as a strategy to counter GBV and discrimination.
- f. Scale up and sustain comprehensive, collaborative responses for survivors of GBV in communities
- g. Design and implement community monitoring and reporting mechanisms for human rights violations that are inclusive of all forms of GBV and violence against children.

MODULE THREE: PSYCHOSOCIAL SUPPORT FOR KP/PP

3.1: Session contents

Session 1- Understanding Psychosocial support (PSS)

Session 2 -Protection of Orphans and vulnerable children

Session 3 -Stigma and discrimination

Session One: Understanding Psychosocial support (PSS)

Session duration: 1 hour: (60 Minutes)

Learners' outcome

At the end of this session, participants should be able to:

a) Understand the meaning of Psychosocial Support (PSS) and how to implement it.

Materials and Advance Preparation

- Check that the training venue and room set-up are appropriate and comfortable
- Ensure adequate copies of handouts
- Prepare a brief presentation on psychosocial support.
- Ensure any audio-visual equipment to be used is in place and is working satisfactorily
- Ensure adequate supplies of flip chart paper & markers

Method of Delivery

- Introduce the topic and learning outcomes, and give an overview of what participants may expect in the session
- Invite participants to share personal experience on psychosocial support to Victims of HIV/AIDS
- Evaluate the answers provided in terms of their suitability
- Make sure that the expressed ideas are given better presentation.
- Prepare a presentation, not exceeding 15 minutes, on psychosocial support services of KP/PP using the information from the facilitator notes as well as independent reading. You may consider inviting a guest presenter who has expert knowledge in provision of Psychosocial support to victims of HIV/AIDS to answer technical questions that arise

Key Words: Psychosocial support (PSS)

Facilitators Notes

Understanding Psychosocial support (PSS)

Psychosocial support: Refers to all actions and processes that enable people living with HIV and those affected by HIV and AIDS—including the elderly, persons with a disability (PWD), orphans and other vulnerable children (OVC), and their families or communities—to cope with stressors in their own environment and to develop resilience and reach their full potential.

In scaling up psychosocial support for people living with HIV, people with a disability, key and priority populations, and other vulnerable people the following are key interventions.

- a) Strengthen mechanisms and structures to enhance social capital and networks for social Support at the community level.
- b) Scale up interventions that integrate mental health support into HIV services

- at health facilities and especially in communities.
- c) Expand both facility- and community-based counseling services for people living with HIV and other vulnerable groups.
- d). Strengthen networks, groups and associations of people living with HIV at all levels.
- e). Scale up and sustain psychosocial and socioeconomic interventions among PWD, OVC, key and priority populations and other vulnerable groups

Session Two: Protection of Orphans and vulnerable children

Session duration: 1 hour: 30 Minutes

Learners' outcome

At the end of this session, participants should be able to:

- a) Understand how to protect and care for Orphans and vulnerable children

Materials and Advance Preparation

- Check that the training venue and room set- up are appropriate and comfortable
- Ensure adequate copies of handouts
- Prepare a brief presentation on Protection of Orphans and Vulnerable Children
- Ensure any audio-visual equipment to be used is in place and is working satisfactorily
- Ensure adequate supplies of flip chart paper & markers

Method of Delivery

- Introduce the topic and learning outcomes, and give an overview of what participants may expect in the session
- Invite participants to share personal experience dealing with Orphans and vulnerable children
- Evaluate the answers provided in terms of their suitability
- Make sure that the expressed ideas are given better presentation.
- Prepare a presentation, not exceeding 15 minutes, on protection of Orphans and vulnerable the information from the facilitator notes as well as independent reading. You may consider inviting a guest presenter who has expert knowledge in provision of protection to Orphans and vulnerable children to answer technical questions that arise

Session 2 - **Facilitators Notes**

Key intervention in management and protection of Orphans and vulnerable Children

- a) Enhancing the socioeconomic status of households and individuals infected or affected by HIV.
- b) Scale up targeted interventions to improve nutrition and household food

safety for OVC.

- C) Address sociocultural, social, religious and institutional barriers that deter OVC, KPs, priority populations and young people from accessing services in health and other development programmes.
- d) Support community-led structures, organizations and networks to address structural barriers that deter people living with HIV and other vulnerable groups from accessing Services)
- e) Prioritize interventions that increase access to affordable and inclusive formal and non-formal education in order to reduce young people's socioeconomic vulnerability

Session Three: Stigma and discrimination

Session duration: 1 hour: 30 Minutes

Learners' outcome

At the end of this session, participants should be able to:

- a) Understand the meaning of stigma and discrimination.
- b) acquire skills to fight stigma and discrimination against people living with HIV/AIDS

Materials and Advance Preparation

- Check that the training venue and room set-up are appropriate and comfortable
- Ensure adequate copies of handouts
- Prepare a brief presentation on Stigma and discrimination and how to fight it.
- Ensure any audio-visual equipment to be used is in place and is working satisfactorily
- Ensure adequate supplies of flip chart paper & markers

Method of Delivery

- Introduce the topic and learning outcomes, and give an overview of what participants may expect in the session
- Invite participants to share personal experience on Stigma and discrimination and how fight it
- Evaluate the answers provided in terms of their suitability
- Make sure that the expressed ideas are given better presentation.
- Prepare a presentation, not exceeding 15 minutes, Stigma and discrimination and methods of fighting against it the information from the facilitator notes as well as independent reading. You may consider inviting a guest presenter who has expert knowledge in provision of fighting stigma and discrimination against People living with HIV/ AIDS to answer technical questions that arise

Facilitators Notes

Discrimination: Refers to the unjust or prejudicial treatment of different categories of people, especially on the grounds of race, age, disability or sex. It also may be exhibited against persons (known or suspected to be) living with HIV or suffering from AIDS.

Stigma: A dynamic process of devaluation that significantly discredits an individual in the eyes of others. It refers to attitudes or practices that define an individual's status as discreditable or unworthy within particular cultures or settings.

Scaling -up Interventions aimed at Eliminating Stigma and Discrimination

- a) Prioritize approval, operationalization and dissemination of the National Anti-HIV and AIDS Stigma and Discrimination Policy.
- b) Scale up targeted messages and community education to engender comprehensive Knowledge of HIV- and AIDS-related stigma,
- c) Prioritize implementation and monitoring of policies and interventions to address workplace and institutional stigma and discrimination.
- d). Prioritize empowerment programmes to reduce internal stigma for people living with HIV, KPs and other vulnerable populations, and promote positive and healthy living, including life skills training.
- e). Engage religious, cultural and community leaders to address and reduce HIV-related stigma and discrimination and violence in communities and to improve uptake and retention in services. This should include reviewing, evaluating and disseminating existing guidelines for the engagement of religious, cultural and community leaders in addressing HIV-related stigma and discrimination in all its forms.
- f) Strengthen engagement with in-school children, teachers and other education stakeholders to address stigma and discrimination in schools and other education



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