

KPONE-KATAMANSO MUNICIPAL ASSEMBLY

**DEPARTMENT OF SOCIAL WELFARE AND COMMUNITY
DEVELOPMENT**

COMMUNITY DEVELOPMENT UNIT

PROGRAM REPORT

**WOMEN’S EMPOWERMENT SEMINAR ON
FINANCIAL LITERACY & CHILD
PROTECTION**

Date: Tuesday, 24th June 2025

Venue: KKMA Assembly Hall

**Theme: “Bookkeeping as a Pathway to Economic Empowerment for
Women”**

1.0 INTRODUCTION

As part of the Community Development Unit's mandate to promote inclusive and sustainable social development across the municipality, a one-day capacity-building seminar was organized for women on Monday, 24th June 2025 at the Kpone-Katamanso Municipal Assembly Hall. The seminar was designed to empower participants with essential financial literacy skills, particularly bookkeeping, while also sensitizing them on critical child protection concerns affecting our communities.

The initiative responded to two pressing developmental needs: the lack of adequate financial knowledge among women who operate informal businesses and the growing social concern over parental neglect and its long-term impact on children. These intersecting issues significantly affect the well-being of households and the socioeconomic trajectory of our municipality. The seminar was hosted by the Community Development Unit and supported by the Social Welfare Unit, Assembly Members, various community-based organizations, financial trainers, and community volunteers.

2.0 OBJECTIVES

- To educate women on the importance of basic bookkeeping and financial accountability.
- To provide practical tools to help participants manage and grow their small businesses.
- To raise awareness on the rising incidence of parental neglect in the municipality.
- To strengthen the role of women as protectors and providers within their households and communities.
- To promote community-level solutions to child protection issues and financial vulnerability.

3.0 PARTICIPATION

The event drew over 60 participants, the majority of whom were women engaged in small-scale businesses such as trading, food vending, tailoring, hairdressing, and informal services. Many of the women came from diverse communities across the municipality. In addition to participants, the program welcomed several dignitaries and stakeholders, including:

- Hon. Samuel Tetteh Kwashie Morton, Municipal Chief Executive (MCE), KKMA
- Representatives from the Department of Social Welfare and Community Development
- Officers from the Municipal Information Office.
- Assembly Members from the Dingla and Laloi electoral areas.

4.0 PROGRAM FLOW

Participants arrived and signed in, received tags, and were seated. Informational brochures on bookkeeping and child protection were distributed at the entrance. A brief Christian prayer was offered, followed by a welcome address delivered by the Municipal Gender Desk Officer.

Participants were commended for taking time off their business schedules to build capacity in areas crucial to their livelihoods and families.

Child Protection Sensitization: The Harmful Effects of Parental Neglect

A 30-minute interactive session led by a Child Protection Officer from the Community Development Unit opened the seminar. The sensitization focused on:

- The definition and forms of parental neglect (emotional, educational, physical, and medical neglect).

- Warning signs and the psychological and developmental effects of neglect on children.
- Societal consequences of child neglect, including increased school dropout, juvenile crime, teen pregnancies, and intergenerational poverty.
- The role of parents, caregivers, and the extended family system in creating safe environments for children.
- Existing child protection systems and how to report abuse or neglect.

Participants actively engaged through real-life scenarios, questions, and testimonies from the audience.



Participants asking pertinent questions to help improve child protection within Kpone

Special Address by the Municipal Chief Executive

The MCE, Hon. Samuel Tetteh Kwashie Morton, addressed the gathering and emphasized the Assembly's unwavering commitment to the empowerment of women and children. Drawing from his extensive background in finance, he shared relatable insights on:

- How poor financial management contributes to household stress and eventual neglect.
- The power of recordkeeping in transforming small businesses into sustainable ventures.
- Personal anecdotes of financial resilience and practical tools for self-discipline.
- Encouragement to form support groups and seek financial education beyond the seminar.

His presence added weight to the seminar, and his passion for inclusive development was clearly demonstrated.



The Hon MCE addressing participants during the financial literacy session

Financial Literacy Training: Bookkeeping for Beginners.

The core training session was delivered by a resource persons from the Dangme Rural Bank. The session covered:

- Introduction to bookkeeping and its benefits
- Understanding income, expenditure, profit, and loss
- Step-by-step guide to daily recordkeeping
- Common mistakes in managing business finances
- Saving techniques and informal banking options
- Case studies from successful women-led businesses



A Resource person from the Dangme Rural Bank, Kpone engaging the participants.

Interactive Q&A and Discussion

Participants posed questions about financial challenges in their businesses and received personalized guidance from the trainer and Assembly representatives. Topics included:

- How to separate personal and business finances.
- Strategies for managing credit and customer debt.
- Where to access low-interest financial support locally.

Closing Remarks and Group Photo

Closing remarks were offered by an Assembly Member, who thanked the participants and resource persons. The seminar ended with a group photograph and light refreshments.





A section of the participants listening attentively to the resource person

5.0 KEY HIGHLIGHTS

- The integration of child protection and financial literacy made the seminar holistic and relevant.
- The MCE's keynote address was deeply appreciated and served as a motivational moment.
- Several women shared their financial challenges for the first time, showing trust in the facilitators.
- Informal networking allowed women to form peer accountability groups to continue learning.

6.0 CHALLENGES

- Time constraints limited the depth of some discussions.

7.0 RECOMMENDATIONS

- Organize follow-up training sessions with smaller participant groups to allow one-on-one coaching.
- Use more visuals for low-literacy participants.
- Provide starter kits (record books, calculators, and savings plan templates) to participants.
- Establish mentorship linkages between experienced traders and new entrepreneurs in the municipality.
- Repeat child protection sessions across schools, churches, and marketplaces.

8.0 CONCLUSION

The Financial Literacy and Child Protection Seminar was a timely intervention that brought together women from different parts of the municipality to learn, share, and grow. The impact was visible through the enthusiasm and active participation of attendees. The seminar not only empowered women with business knowledge but also reminded them of their critical role in ensuring the safety and development of their children.

The Community Development Unit remains committed to organizing relevant and impactful programs that promote social protection, economic inclusion, and empowerment for all. We extend our sincere appreciation to the Municipal Chief Executive, facilitators, and every participant who contributed to the success of the program.