

SECTION III: The Fieldworker Consultant

19. Role of the consultant
20. Observing a business

THE FIELDWORKER CONSULTANT

A consultant can play a very important role in promoting and enabling the development of microenterprises, which could be an important way of enhancing incomes by providing nonfishery livelihoods to fisherfolk.

The consultant can help fisherfolk in the proper selection of an enterprise, keeping viability and sustainability in mind. S/he can assist fisherfolk in the establishment and running of their businesses and, most importantly, help them to cope with problems as they arise.

In this manual we have so far tried to understand various aspects of selecting, setting up and running a business. In this section the focus is going to be on you, the consultant. This section will help you to understand your role as a consultant and help you to manage your task better.

After your training, you can be of help to the community, but do not expect to solve all their problems overnight. Start small, by undertaking activities which visibly help, and demonstrate your usefulness to the community. Learn as you go and from experience; do not hesitate to ask for help when you need it.

Role of the consultant

19

What are we going to look at in this chapter?

- Understanding your current role.
- Problems you are likely to encounter in the field.
- **Your objectives** as a consultant.
- Increasing the effectiveness of your role.
- The work you will have to undertake:
 - Motivating yourself and others.
 - Communicating.
 - Problem-solving.
- Individual action planning exercise

As a consultant, it is vital to be clear about your role, what you should do and what you should not, and the problems you are likely to face. You should plan your work and interact with entrepreneurs keeping these in mind.

Problems you are likely to encounter

You may have to deal with large numbers of small businesses.

- The businesses may be geographically spread out and difficult to reach.
- Your clients, the entrepreneurs, may not be very literate or numerate.
- They may speak different languages/dialects.
- There may be several types of businesses, each quite different from the other.
- Your clients, many of whom may be running small businesses, will be very busy as they have to do all the tasks themselves with very little help.
- Small businesses are more vulnerable as they have little space to manoeuvre. The clients depend greatly on their businesses, but they can be exploited by more powerful economic groups.
- They cannot, on their own, reach experts, development aid agencies and financial institutions for help.

What are you trying to do as a consultant?

Bring about changes in attitude and behavior in order that your clients may perform better as managers not merely increase their knowledge.

To help your clients to analyze their own situations, needs and problems.

— Help your clients to make more profits.

Motivate your clients to be self-reliant.

Make a permanent difference to their management skills,

ACTIVITY

UNDERSTANDING YOUR CURRENT ROLE AS A CONSULTANT

Give a sheet of paper and a pencil to each participant. No participant should write his name on the sheet of paper.

Request the participants to write about their current work. The key points to be brought out by each participant are:

- What major objectives are to be achieved by his work.
- How he goes about achieving these objectives. He should in his response break down the key activities and what he expects them to achieve.
- What help he received in his work from
 - the people he is trying to help,
 - his organization, and experts within the organization, and
 - his colleagues
- Whether he could have performed better if he had support from:
 - The people he is trying to help;
 - His organization, and experts within the organization;
 - His colleagues
- What helped and what hindered his work
- What aspects of his work he has found most satisfying,
- What aspects of his work he has found most dissatisfying

The sheets of paper should be collected, shuffled and then distributed amongst the participants

Each participant is to read out the sheet he has.

Put up charts in the following format:

- | | |
|-------------------|---|
| 1) Objective | 2) Key activities:
Activity achievements |
| 3) Help/hindrance | 4) Most satisfying /
Most dissatisfying |

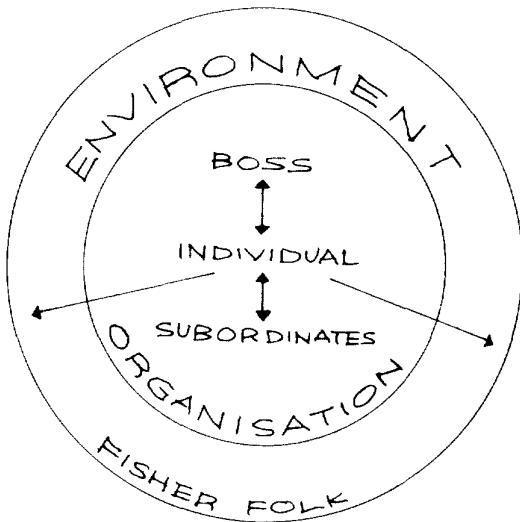
As each participant reads, only key points are to be noted on the charts.

The points should then be discussed and ways around problems found.

The objective of this exercise is to help participants focus clearly on their current role.

Ways to increase the effectiveness of your role as consultant

The performance of an individual in an organization is related to what he or she thinks the organization expects of him or her and how he or she perceives his or her own role. The more you work on improving your role, the more effective you will be.



At work, the consultant deals with the Organization: boss, co-workers and subordinates/assistants and those outside the organization, fisherfolk whom s/he works with. and other Organizations s/he has access to. To improve your role, you have to improve interaction with all involved, using the knowl-

edge, strengths, influence, technical competence and skills you have/can acquire. The more initiative you take in remaking your role, the more effective you will be.

Listed below are some aspects you should consider in helping to remake your role in order to increase your effectiveness. See which of these aspects you can use and how you can use them to remake your role. Always keep in mind all the people with whom you will have to interact.

Centrality

- First of all, you must understand that your role is very important. It is **Central** to improving the standard of living of the fisherfolk and you must be proud of it.

Integration

- You are capable of a lot. You have your own strengths. experience, training, skills and position. You can use each of these to help the fisherfolk. But first you must try and list all your strengths and see how you can use each.
- Write down at least one or two specific areas you could make a contribution in.

Initiative

- Don't wait for opportunities or someone to come to you. You should be the first to take the initiative, make the approach and show interest in helping others.
- The persons you approach will usually welcome you if they know you are genuinely interested in helping them.
- Don't be put off by their occasional hostility. Try and understand the reasons for such hostility and change your approach.
- Write down at least one such place where you can take the initiative.

Creativity

- Be creative. Do not close your mind to solutions. Look for solutions. Don't expect readymade solutions, or only one possible solution to your problem. **Try to look at a problem** from various angles, particularly **through the eyes of your client**.

Request the participants to consider these aspects and

Linking

the effectiveness of their roles. These should also be discussed in groups during the session

You

can use your position to bring together people in the community. You can help form partnerships. You can create a helping atmosphere in the community. You have access to experts and organizations which can help from outside the community.

Influence

- You can work at influencing your organization/colleagues to provide help/support when you need it to be effective in your role. Think of situations where you can use your influence.

Growth

- When you don't know something, try and learn it. There are many sources of learning — do not give up. **When you learn new things, you grow. When you grow, you get more satisfaction, and confidence, in yourself.**

Confrontation

- Confront a problem — never avoid it. When a person brings a problem to you, help her or him in all ways to arrive at a solution, he will thereafter feel confident about coming back to you. Don't solve the problem for others. **Help them to solve it themselves.**

Motivation

A good consultant can, and should, motivate his or her clients to better performance and greater achievements. Knowledge and skills can be transferred and to do so is important and necessary. But people also need to be motivated to do what they should.

First let us take a look at what we mean by **motivation**.

Each individual has ‘needs’ which are unique to him or her.

Each individual also has ‘needs’ which are unique to him or her. Needs can be classified, basically, as:

PHYSIOLOGICAL	- Hunger
	- Thirst
	- Shelter
SAFETY/SECURITY	- Danger
	- Threats
SOCIAL	- Friends
	- Love
SELF-ESTEEM	- Reputation
	- Self-respect
	- Confidence
SELF-FULFILMENT	- Realizing full potential
	- Being creative

A self-motivated consultant could do a lot to motivate the fisherfolk.

Instil in him/her self-confidence, a feeling of importance and that he/she can achieve something on his, her own. This can be done by:

- Treating people as individuals whom the consultants cares for.
- Setting realistic goals and challenging tasks.
- Giving constructive feedback on how someone is doing.
- Giving recognition and showing appreciation of achievements.
- Helping people solve their personal/work-related problems.

The need makes the person act or influences his or her action. The ‘need’ is the **MOTIVATING FORCE**.

As a consultant you have to learn how to motivate yourself and then motivate your clients. Experience is a great teacher. Learn from it.

Communication

As a consultant, the single most important skill you need is to be able to communicate with your clients: to listen to them and understand what they are saying (**as different from what you think they are saying, or what they should be saying**) and to let them know clearly what you would like them to know.

Communication comes naturally to some, hut most of us have to learn to communicate better.

These aspects of communication should he clearly understood:

- The importance of being simple and clear in communication.
- The importance of being a good listener.

- The importance of ensuring that the message communicated has been understood.
- The importance of the way you speak and how you physically convey your message, through:
 - Facial expression:
 - Body language: and
 - Tone of voice.
- The importance of communicating without delay.

Problem-solving

There are many ways of solving a problem.

Commonsense would suggest that problems can be solved using the basic steps outlined below.

I. DIAGNOSE THE PROBLEM

Quite often we make a mistake in diagnosing the problem. A problem is not always what it appears to be. Let us take an example.

Participants could be divided into two groups to diagnose the problem and present their findings with reasons.

Discussion to highlight how the actual problem of CREDIT MANAGEMENT was arrived at. Before diagnosing a problem, it is important to

- ask questions.
- collect information, and
- analyze information.

Here the consultant has talked to Abdul, seen him in operation and looked at the records kept by him.

Abdul runs a grocery store. His problem was that he never had sufficient money to buy stocks for his shop and, because of this, he was losing many customers. Talking to him for a period of time and spending a day with him revealed a totally different problem altogether. Abdul considered himself a very good businessman who could attract a lot of customers. He had many more customers than his competitor. The competitor was, however, flourishing.

Abdul gave to his customers much credit, all of which he kept noting down, datewise, in a book. He would follow up with his customers and they would pay him; but they still continued to owe him. What do you think was his problem?

2. THINK OF POSSIBLE SOLUTIONS

Abdul's problem is credit management. What could be the various possible solutions to his problem?

Abdul should

- Stop giving credit.
- Get out of the retail trade.
- Give credit only to selected customers — those who pay promptly.
- Have a better system of follow-up.
- Make collections the next day, at least a week or with fixed frequency.
- Keep records in the name of each person and constantly update it so that, at any point of time, he knows who owes him how much and from whom.
- Stop credit to alien people who do not pay.
- Use the last two listed solutions in combination.

Discussion to highlight that there is more than one solution to the problem.

Write down solutions, on chart paper as participants mention them.

Ensure the above solutions are definitely mentioned — not necessary in the same order.

This could be handled by letting the participants work in groups.

3. EVALUATE EACH SOLUTION

Evaluate each of the above solutions. By evaluation we mean judging what is most likely to happen when each of the solutions is adopted. *Take, for example, the solution that Abdul should stop credit. What do you think will happen?*

The participants to divide into two groups and each to discuss the various solutions and put it up on posters. One person from each group to describe how they arrived at the solution.

4. IMPLEMENT THE SOLUTION

The final step is the implementation of the solution.

This is the most sensitive part in the problem-solving cycle.

What do we mean by sensitive!

Abdul's customers are used to credit and suddenly stopping credit might result in his customers getting angry because they feel that Abdul has begun to mistrust them: a large proportion of them are likely to stop being his customers and go over to his competitor.

The sensitiveness lies in the fact that the solution has to be acceptable to Abdul and he has to be convinced that

- It is the right solution;
- Implementing it would be easy; and
- Implementing it would make his business flourish.

The discussion to be led by asking the following questions:

- What do you think is the problem in the implementation?
- If you were to be the barefoot consultant, how would you have handled it?

Abdul must also be convinced to accept interference from the consultant. Though he probably brought the problem to the consultant himself, he may not accept the consultant saying, "Look, Abdul, your problem is that your records are not properly maintained. Take a book in which you have one page for each customer and write down how much he owes you. Every Sunday, you must collect all that is owed you and stop further credit for anyone who does not pay you".

Participants to work in two groups. Each group to bring out

Abdul might implement the solution or he might nod his head and later think, "Oh, it is very well for Mr. C to talk like this. What does he think"! My records are not proper? I don't know how much each person owes me? I know every paisa each person owes me!

- 1) What the problem in implementation of the solution was, and
- 2) How they would have handled the situation and implemented it.

And Where does he think I have the time to write so inativ accounts and go after every person on Sunday? Does he know how much work I have on Sunday?" Abdul t is, thus very angr\ with the consultant for not helping hint properly and tot giving him solu- tions which arc not feasible. Now, if lie had arranged a loan. that would have been the right thing to do. Abdul is verlypessad and his business continues to get into more trouble.

ACTIVITY

The activity aid discus- sions that follow to highlight that problem-solving meth- ads will vary from person to person

Role Play

One person from Group A to he Abdul. One person from Group B to be Mr. C to implemant Group B's solutionAnd Abdul to react. The process to be repeated, with Abdul this time being from Group B and Mr. C from Group A implementing Group A's solution.

	Consultant	Entrepreneur
DIRECTIVE	1. Tells: resolves, decides and issues instructions. 2. Tells and sells: resolves, decides, informs instructions with reasons.	Acts only on instructions. Acts m instructions with explanation.

There are people who want to be told what they should do next, there are others who want to be told why they have been asked to do some- thing. This is what we would call directive problem solving.

PRESCRIPTIVE	Tells and sells and tests: resolves, decides, informs, instructions with reasons and results expected. Reviews and changes recommendations.	Discusses solutions and gives recomm- endations based on testing.
--------------	---	---

'there are people who want to he told why they have been asked to do something and would like to test and give their own recommendations before a solution is arrived at. This is what we would call prescriptive problem solving.

PARTICIPATIVE	Joint problem solving: discusses and defines problems. joint problem- solving process and joint. decisions are made.	loins in the problem-solving process.
---------------	--	---------------------------------------

There are people who want to participate and are capable of thinking along with you and offering solutions. Solutions arrived at in this manner are more acceptable to such people. This is what we call the participa- tive problem solving method.

It is important for the consultant to realize the situation, be SENSI- TIVE to it and he able to judge which method is likely to be the most effective.

Time management

Time is something which we often take for granted. The busier you get, the more the pressure on your time. Therefore, you should **manage** time effectively in order to achieve goals.

Effective time management will help you to make better use of your time by giving you an overview and, as a result, 'control' over your time. This would lead to better results.

Effective time management would involve, first, listing all that you have to do under the following heads;

- Major tasks
(broken up into)
- Minor tasks
(further broken up into
- Practical activities.
- Other details required to complete each of your major tasks.

The instructor may give a few examples to convey the concept

Once this is done, an estimate of time required to complete each activity can then be made.

Now you could take up the individual activities one by one and ensure that the major task gets completed. It is not enough if this break-up alone is done. It would be essential to decide **when** you would undertake **each of the** activities.

A diary is the most useful tool for this. The diary should be used to plan how you are going to spend your year, month, week and day.

The most important of these is the day. Daily planning will help you achieve your weekly, monthly and yearly goals by ensuring that all the minor tasks and activities get done. Since you have arrived at the minor activities only by breaking up your major tasks, you would achieve your goals in the given timeframe. Thus, the way you spend each day will determine what you will achieve (during the year/your lifetime).

'The daily plan for the next day should be ready by the end of each

is plan should be implemented by taking the following steps'

Fill in your diary with your fixed appointments:

- (Get an overview of what time is remaining; then

Make a realistic 'to do' list of minor tasks. etc.
from your list of tasks.

ACTIVITY***Individual Action Planning Exercise***

Give each individual a sheet of paper and pencil.

Ask the participants to consider

- **Their work situations, *i.e.* the fisherfolk communities they work in; and**
- **What they have been exposed to in the programme.**

Based on the above, each participant should draw up an action plan.

Key facts to be indicated are:

- **Identification of communities/families/individuals who could start microenterprises. What options and what could be the consultant's role in making it happen: initiative, communicating, identifying etc.**
- **identification of existing microenterprises the consultant could help.**
- **Identification of ways in which the consultant could increase his/her own role.**
- **Timeframe in which the consultant can really make some impact.**
- **What additional support the consultant would need to make the above happen. How s/he can get the additional support.**

Each participant makes a presentation of his or her action plan to the group and discussion is mediated by the instructor to ensure that the lessons have been well assimilated

Observing a business

20

What are we going to look at in this chapter?

- Assessing the general condition of a business.
- Systematic recording of information.

As a consultant, one of the first tasks you must undertake is to assess the general condition of the business and ask questions in order that the causes of the problems the entrepreneur is facing are brought to light. In particular, you should consider the following aspects of management, and you should note down your answers to these questions, together with your ideas of how any deficiencies might be remedied. You need not, at this stage, try to persuade the entrepreneur to follow your suggestions, but you should try to discuss them with him.

- How well the cash is controlled, and how safe it is.
- Whether the owner knows how much cash is being received, and how much is being paid out.
- Whether the owners' withdrawals from the business are properly recorded.

Whether the customers buy goods on credit and, if so, whether the owner records this and can he tell at a glance how much each customer owes.

Whether the owner receives any credit from suppliers and, if so, does he know what he owes them at any time.

How the owner decides what goods to put into stock.

- **How** the owner decides what quantities of goods to buy.
- What the other problems or deficiencies are.

You must remember that information just for information's sake is useless and will only clutter your mind and not allow you to move forward to help the business. However, certain preliminary information about the business is essential. Since you will be interacting with so many businesses and people, it will be useful to maintain a systematic record of your work.

Apart from the basic information which you will collect about every business, you also should ask about problems the businesses, are facing and make recommendations on ways to overcome these problems. It is important that a summary of this dialogue and recommendations are recorded, datewise for effective monitoring. Otherwise you might have to start all over again and valuable time may be lost.

These records should, ideally be filed in separate folders for each business.

Your observations can be recorded in a particular format for every business you offer your services to, so that a basic record is created. These basic records may be:

- A statement of what the business owns and owes.
- An estimate of the profit/loss being made by the business.
- Any other information.

The specimen forms that follow are adapted from *Consultancy for Small Businesses* by Malcolm Harper (Intermediate Technology Publications Ltd., London).

Preliminary information

PLACE _____ VILLAGE/MARKET/TOWN

DATE OF FIRST SESSION _____

NAME AND ADDRESS OF BUSINESS _____

YEAR BUSINESS STARTED _____

TYPE OF BUSINESS _____

WHAT IS TI-IF MOST IMPORTANT PROBLEM IN YOUR BUSINESS?

WHAT ARE THE OTHER PROBLEMS, IF ANY _____

The consultant before filling in the forms should explain that **BETTER MANAGEMENT** may help the entrepreneur to get over his problems, that he is not giving loans, chasing debts or asking about taxes, but trying to help him manage his business better with some **ADVICE** and that he needs some information from him before he can do this.

WHAT THE BUSINESS OWNS AND WHAT IT OWES

What do you have in your business today. and how much is it worth'?

Is this building your property? (Yes/No) If yes' what is its value now'?

What is the value of all the furniture and equipment you have in your business, if you had to sell it today?

What is the value of all the goods in stock today'?

Do you give any credit at all? (Yes/No). If 'yes. how much is owed to you today, by all your customers. whether overdue or not? (Try to add up i/u' total from the record of debtors.)

Does the business have a bank account'? (Yes/No), If 'yes'. how much is in it? (Try to check the bank

Do you have any other money which can be used for the business when necessary?

How much CASH have you got here now which belongs to the business'? (Try to See the actual money.?)

The total amount of money, or value of other things that you are using in your business today is, therefore
TOTAL 'ASSETS'

Let us try' to see where this came from.

Do you get any credit from your suppliers? (Yes/No, If so. how much do you owe them) altogether today? (Try to check from records.)

Do your customers ever pay in advance'? (Yes/No.) If so. how much have you got from them at the moment for goods not yet sold'? (Try to check from records.)

Have you received loans from any source'? If so. how much do you owe at the moment'?

How much money did you and your partners. if any. put into this business at the beginning'?

How much have you put into it since then'?

The total amount put into the business by you or 'lent' from other sources, is, therefore. **TOTAL**

The difference between this and the total value of what is in the business has come from profits (or losses) earned by the business.

The total value of everything in the business is as we worked out before:

Now let us see how much profit or loss you are making each month

What is the total value of your sales in an average month? (Try to check from cash records, debtors records, guesses, or a day's sales, or your own observations.) SALES TOTAL

What does it cost you to buy the goods that you sell for this amount? (Check opening stock and goods bought less closing stock, or receipts, or average gross profit on sales.)

What do you yourself take out of the business in an average month in wages, salary, value of goods taken and not paid for, gifts to relatives and so on? (Check records.)

Do you employ any others in this business? How many? (If so, what do you pay them in total per month? _____)

What rent do you pay per month? _____

What do you spend on transport each month?

What do you spend on water, electricity, wrapping materials etc. each month for the business? (Be sure no expenses are forgotten.)

What do you spend on loan interest and repayments each month? _____

What is the MONTHLY cost of your licences? (Check licence fee/week.) _____

Your total expenses per month are therefore.
EXPENSES TOTAL

The difference between your total expenses and your sales is your profit/loss. PROFIT/LOSS