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# SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

Monitoring of Beneficiaries of  
Vulnerable Households Under the  
Economic Safety Net Scheme in  
Friends of the Nation Project  
Communities (Second Monitoring)

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## **ACRONYMS**

CCM	Centre for Coastal Management
CEWEFIA	Central and Western Region Fishmongers Improvement Association
CRC	Coastal Resource Center
CSLP	Coastal Sustainable Landscape Project
DAA	Development Action Association
DFAS	Department of Fisheries and Aquatic Science
DMFS	Department of Marine Fisheries Sciences
DQF	Daasgift Quality Foundation
FtF	Feed the Future
GIFA	Ghana Inshore Fishermen's Association
GIS	Geographic Information System
GNCFC	Ghana National Canoe Fishermen's Council
HM	Hen Mpoano
ICFG	Integrated Coastal and Fisheries Governance
MESTI	Ministry of Environment Science and Technology
MOFAD	Ministry of Fisheries and Aquaculture Development
NDPC	National Development Planning Commission
NGOs	Non-Governmental Organizations
SFMP	Sustainable Fisheries Management Project
SMEs	Small and Medium Enterprises
SNV	Netherlands Development Organization
SSG	SSG Advisors
STWG	Scientific and Technical Working Group
UCC	University of Cape Coast
URI	University of Rhode Island
USAID	United States Agency for International Development
WARFP	West Africa Regional Fisheries Development Program

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## **EXECUTIVE SUMMARY**

In 2016, the World Bank estimated that 3.9 million Ghanaians were living in extreme poverty. For the artisanal fisheries sector, declining incomes can be attributed to years of poor fisheries management. SFMP studies have shown that household hunger went up and dietary diversity went down during the 2019 fisheries closure, likely due to declines in household income as fishing ceased. This is likely to happen again for fishing households if landing beaches are closed or under significant social distancing restrictions (slowing or stopping fishing) or COVID-19 related supply chain and market disruptions reduces demand for fish that triggers reduced fishing.

It was against this background that SFMP piloted an unconditional mobile phone-based cash transfer approach to enable vulnerable households in the coastal communities to have access to basic food needs. It was considered that the cash transfer was a good fit for the context compared to a voucher or in-kind food transfer. An average value of the cash transfer was around GHS 296.00 (USD 51.62)/household per month for four months.

The target group were vulnerable households who are not beneficiaries of similar Government of Ghana (GoG) on-going social safety net schemes and recent COVID-19 economic assistance programs.

Friends of the Nation, an implementing partner under the SFMP project monitored some selected beneficiaries in six districts which are Shama, Sekondi Takoradi and Ahanta West Municipality in Western Region and Keta, Ketu South, and Anloga in Volta Region. A total of 70 people representing 10% of beneficiaries in the above-mentioned districts were monitored. In Volta, 34 beneficiaries were interacted with, while 36 beneficiaries were visited in the Western Region.

The monitoring visit aimed at ascertaining the number of times respondents have received the monthly cash transfer, the amount received per cash transfer, and the benefits derived from the money received. It was also to discuss challenges encountered by respondents in retrieving the cash assistance and solicit their recommendation on providing such assistance in the near future.

The monitoring visit took the form of one-on-one interview with a guided questionnaire. Below are the key findings:

- Out of the 70 beneficiaries that were supposed to be monitored, only 65 were monitored. The remaining 5 could not be reach on phone. Three of the beneficiaries' phones were off and the remaining two, contacts persons did not know them.
- Out of the 65 respondents interviewed, only 57 (87.69%) had received remittance from SFMP and 8 (12.31%) had not received any remittance. Out of the 57 respondents who had received remittances from SFMP, 44 (77.19%) respondents indicated they had received the remittance once and 13 (22.81%) respondents indicated they had received it twice.

### **Recommendations**

- All the 65 respondents recommended that the program be expanded to reach more vulnerable persons in the community, and to be extended if possible.
- 10 respondents requested that the amount should be increased if possible.
- 4 respondents recommended that the money be given to them physically by project staff as many of them are not technologically savvy and could easily be cheated by their own close relatives, community members, or mobile money vendors.

- 18 respondents recommended that there should be a notification from SFMP when the transfer is made since they were not aware a transfer has been made into their mobile money accounts until the monitoring team visited them in their community.
- The remaining respondents indicated that they are okay with the mobile money cash transfer.

## INTRODUCTION

The USAID/Ghana Sustainable Fisheries Management Project (SFMP) aims at rebuilding marine fisheries stocks through adoption of responsible fishing practices. The project contributes to the Government of Ghana's fisheries development objectives and the US Government's *Feed the Future Initiative*. Following the outbreak of COVID-19 pandemic in Ghana in March 2020, it was considered that this unanticipated development could have dire consequences on the artisanal fisheries sector which is central to the economy and the livelihoods of 300,000 men and women in over 300 coastal communities given the communal nature of landing fish and the related post-harvest activities. It will be challenging to keep fisher folks safe and healthy to sustain seafood supply and distribution, taking into consideration the mode of spread of the virus. If nothing is done, the COVID-19 virus could quickly spread through fishing communities with devastating impacts including loss of lives and erode all gains of fisheries stakeholders towards sustainable management of the resource supported by SFMP.

Following this, the USAID granted a 7-months Cost extension for SFMP to implement activities towards mitigating the impacts of COVID 19 in the coastal communities in Ghana. One of the major activities implemented under this project was a piloted cash transfer assistance to vulnerable household under a package namely, the Safety Net Package in the coastal communities in Ghana.

For the artisanal fisheries sector, declining incomes can be attributed to years of poor fisheries management. SFMP studies have shown that household hunger went up and dietary diversity went down during the 2019 fisheries closure, likely due to declines in household income as fishing ceased. This is likely to happen again for fishing households if landing beaches are closed or under significant social distancing restrictions (slowing or stopping fishing) or COVID-19 related supply chain and market disruptions reduces demand for fish that triggers reduced fishing.

It was against this background that the SFMP project pilot an unconditional mobile phone-based cash transfer approaches to enable vulnerable household in the coastal communities have access to a basic food need. It was considered that the cash transfer was a good fit for the context compared to a voucher or in-kind food transfer. An average value of the cash transfer was around GHS 296 (USD 51.62)/household per month for four months.

The target group were vulnerable households who are not beneficiaries of similar GoG on-going social safety net schemes and recent COVID-19 economic assistance programs.

Friends of the Nation, an implementing partner under the SFMP project monitored some selected beneficiaries in six district that is Shama, Sekondi Takoradi, and Ahanta in Western Region and Keta, Ketu South, and Anloga in Volta Region. In all a total of seventy (70) beneficiaries representing 10% of beneficiaries in the above-mentioned districts were to be monitored. Out of the seventy (70), only sixty-five (65) were monitored.

### Objectives

- To ascertain the number of times beneficiary received the monthly cash transfer, the amount received per cash transfer and benefits derived from the money received.
- To discuss challenges encountered by beneficiary in retrieving the cash assistance and solicit for beneficiary's recommendation on providing such assistance.



## **METHODOLOGY**

The interactions were done through one-on-one interviews with the beneficiaries with a guided questionnaire.

## **FINDINGS**

### **Knowledge / impact of COVID-19**

All the 65 respondents were aware of COVID-19 and its safety protocols. Five (7.6%) out of the 65 respondents, two in Shama District and three in Ahanta West District mentioned that they hear about COVID 19 safety protocols every morning and evening from the community public address system. This confirms that the P.A system operators were playing SFMP COVID 19 songs and jingles.

In terms of impact of COVID-19 on respondents, 52 (80%) respondents said COVID 19 has not had any impact on them. Eight (12.30%) mainly Fish Processors said the COVID 19 has slow down business, people are not patronizing fish at the major fish markets because of fear of easily getting infected with the virus at the marketing centers.

Five (7.61%) said the shutdown of schools affected their wards because they could not benefit from the free meals the schools provided under the Ghana School Feeding Program (GSFP) and this was a big blow to them.

### **Respondents' sources of income**

Most 47 (72.31%) of the respondents' sources of income were in the fisheries value chain. These respondents were either fishermen or fishmongers/processors. Six (9.23%) also answered that they do go to the market centers in the area on market days "when necessary" (e.g. to buy or sell). These centers which are in their own or neighboring districts include:

- Anloga and Anyanui (in Anloga District).
- Keta and Abor (in Keta Municipal).
- Denu, Aflao and Agbozume (Ketu-South Municipal).
- Dzodze (Ketu-North).
- Dabala (South-Tongu).

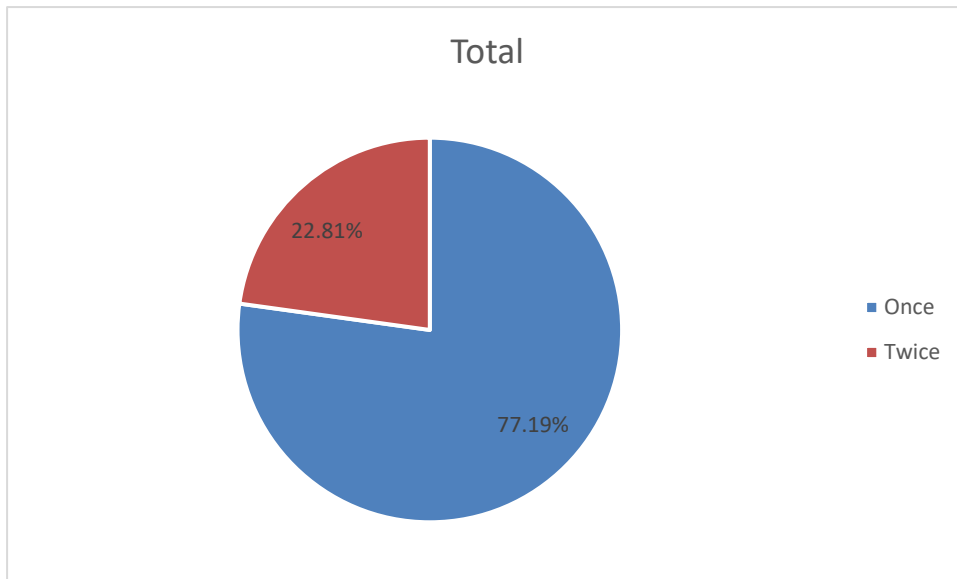
These respondents also said sometimes, they cross over the border to Lome (in Republic of Togo) though the frontiers are officially closed in this pandemic era for buying and selling.

Nine (13.84%) respondents were elderly (those aged 60+) and answered that they are not engaged in any economic activity and depend on their younger relatives for support. Two (3.08%) also said that they just depend on the benevolence of the leaders in the community (e.g. Chief Fisherman, Assembly members and faith-based organizations) and these two respondents were located in Volta Region. A respondent in Ahanta West District was a disabled person and was not engage in any activity.

### **Remittance from SFMP**

Out of the 65 respondents interviewed, only 57 (87.69%) had received remittance from SFMP and 8 (12.31%) had not received any remittance. Out of the 57 respondents who had received remittances from SFMP, 44 (77.19%) respondents indicated they had received it once and 13 (22.81%) respondents indicated they had received it twice.

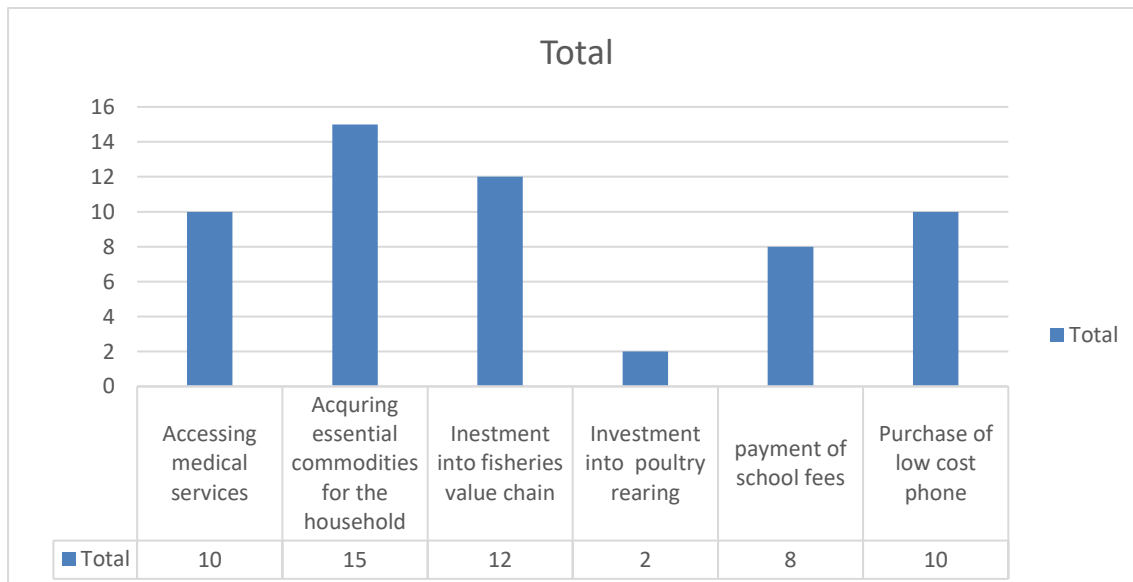
The pie chart below shows the percentage of respondents who had received cash transfer from SFMP and the number of times they had received the transfer. (Figure 1).



**Figure 1 Percentage of respondents who had received cash transfer from SFMP and the number of times they had received the transfer**

### Use of the Remittance.

A total of 15 out of the 57 respondents mentioned that they spent their remittances acquiring essential commodities for household use, 10 respondents especially the aged including those with disabilities used their remittance for accessing medicals bills. A total of 12 respondents invested in the fisheries value chain specifically investing in their fish processing activity. Eight respondents indicated they used their remittance in payment of their wards' school fees when school reopened in January. The remaining 10 respondents used it in purchasing low-cost phones for themselves. The bar chart shows usage of the remittance. (Figure 2).



**Figure 2 Usage of the remittance**

## **Challenges withdrawing remittances**

Most respondents did not encounter any challenges in withdrawing money from their mobile phone except those who were not savvy with mobile telephone gadgets and had problems with operating their phone. The monitoring team assisted them by putting their sim cards into any of the teams' own phones and help them to withdraw the remittance. (meanwhile the respondents were just at a loss at how the money would have been accessed or did not trust their own people).

One elderly woman from Vui-Nukpesekope in the Keta Municipality though not part of the proposed beneficiary-interviewees, came to the FoN office in the company of the Community Site Advocate (CSA) to report that her niece gave her just GHC200.00 instead of the GH C294.00 and claims that is what the mobile money vendor gave her.

It was also difficult reaching some of the beneficiaries penciled down for interviewing (they were either not picking the calls at all (or calls were not going through at all). Therefore, the monitoring team had to pay two or three extra visits back to the communities to get the intended beneficiaries. Five (5) beneficiaries could not be reach for the monitoring. Three out of the 5 beneficiaries' phones were off. For the remaining two, the contacts persons claim they do not know them.

## **Perception and awareness of SFMP**

None of the 57 respondents knew the name of the organization who sent them the cash transfer. They however answered that "an NGO working with our fisher-leaders" gave them the remittance.

Some respondents said they were surprised when they had the money. Others answered:

- "It was like a dream which I didn't want to wake up from";
- "I felt very happy and relieved (because others had received theirs and I kept waiting and hoping that mine too will come";
- "Thankful because it was a big relief economically to me".

All the 57 respondents indicated the remittance has really helped them. The answers were an overwhelming "yes" from all the 57 respondents. And the reason for the big "yes" answer was that the money came at an opportune time when the situation was tough economically (that dwindling fish stocks meant life was hard for everyone in the communities; and it was worse for those below the poverty line).

## **CONCLUSION**

Poverty is definitely a big issue in the coastal-fishing communities and the dwindling fisheries has worsened it. As the economic life in these communities' hovers around fisheries and hardly anything else, evidently, the COVID-19 SafetyNet program monitoring showed that the elderly were the most vulnerable group with a higher fatality rate compared to the middle-aged or the youth. Not always able to access health services, and some are "neglected" by their younger relatives mostly due to the poverty situation along the coastal belt of the country (fisheries related).

## RECOMMENDATIONS

- All the 65 respondents recommended that the program be expanded to reach more vulnerable persons in the community, and to be extended if possible.
- 10 respondents requested that the amount should be increased if possible.
- 4 respondents recommended that the money be given to them physically by project staff as many of them are not technologically savvy and could easily be cheated by their own close relatives, community members, or mobile money vendors.
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