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# SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

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

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OF OCEANOGRAPHY



Hen Mpoano

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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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## **BACKGROUND**

The 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. The implementation of the SFMP which was originally scheduled for five-years (October 2014 - October 2019) and was extended through a No Cost Extension arrangement (November 1, 2019 – September 31, 2020) to consolidate activities aimed at achieving the project goal of rebuilding marine fisheries stocks through adoption of responsible fishing practices.

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. In trying to keep up with the current challenges, fishing households are trying in diverse ways to stay safe and healthy.

However, the absence of effective and pragmatic approaches to deliver social and or economic safety net packages to vulnerable fishing households to mitigate the direct and indirect impacts of the COVID-19 pandemic is complicating the challenges. If care is not taken, 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. The enforcement of the partial area lockdowns of the country which included some fishing communities also endanger fisheries value chains, which provide livelihoods for almost ten percent of the population and a vital source of affordable, high-quality protein for Ghanaians.

The SFMP against this background is implementing the COVID-19 response component as a necessity to minimize the impact of the pandemic. The component aims at preventing the spread and mitigating the economic effects of COVID-19 among vulnerable households in fishing communities in Ghana. In implementing activities under this component, SFMP is supporting fisher folks to stay safe and healthy to sustain seafood supply and distribution. It is upon this assertion that the project introduced and piloted an effective and pragmatic approach to deliver social and or economic safety net packages to vulnerable fishing households to mitigate the secondary impacts of the COVID-19 pandemic. Under this initiative, vulnerable fishing households were identified, selected and supported with monthly income to enhance their livelihoods and daily subsistence.

Following up on this, the Hen Mpoano team conducted two (2) monitoring visits in project intervention areas, to interact with some beneficiaries to understand some of the challenges they encountered in accessing their monthly cash assistance and how they have benefitted from the pilot program. This report is the result of the second monitoring visit.

### **Objectives of the Monitoring Visit**

The objectives of the monitoring visits are in response to COVID Result Area 2. This strategic result area involves piloting appropriate methodologies for the provision of a social assistance "economic safety net" to 2000 extremely vulnerable fisheries-dependent households. The objectives of the visit were to:

- Assess the impact of the initiative on beneficiaries
- Identify, address and report challenges encountered
- Solicit recommendations to enhance the program in the future

## METHODOLOGY

A combination of observation and simple semi-structured interviews were used to gather data to evaluate the impact of the program.

### Data collection and Analysis

Beneficiaries for the safety net initiative were selected from three coastal districts (Jomoro Municipal, Ellembelle District and Nzema East Municipal) of the Western Region using a simple random method. In all, 15 beneficiaries, representing 10% of the total cash beneficiary list for the 3 districts were selected to participate in the survey.

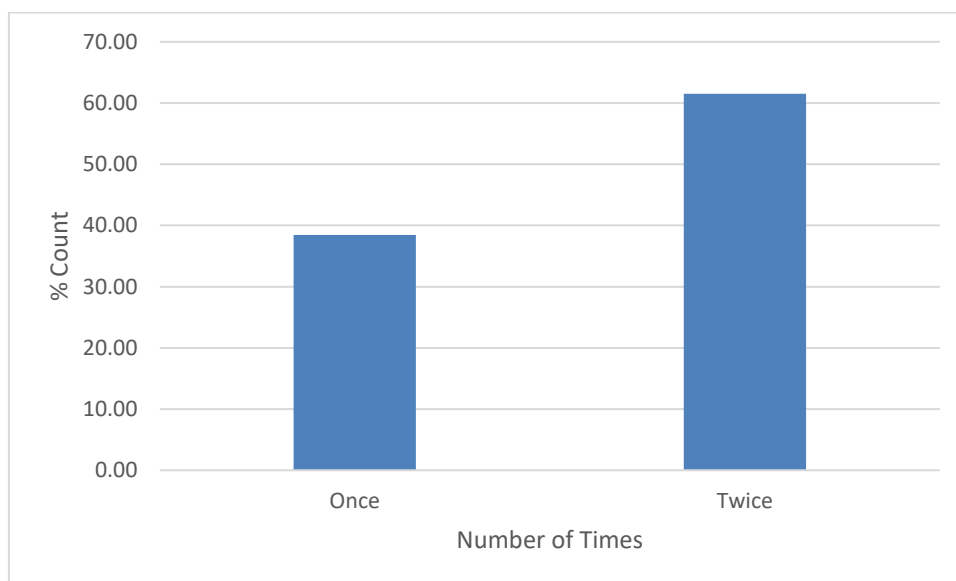
A simple interview schedule consisting of 10 open-ended questions was administered to the selected beneficiaries using the KoBo Toolbox tool. Leaders and representatives of Ghana National Canoe Fishermen's Council (GNCFC) and National Fish Processors and Traders Association (NAFPTA) assisted the Hen Mpoano M&E team to identify the selected beneficiaries, especially when there were issues with the contact details of the beneficiaries. The data was analyzed using Microsoft Excel. Simple frequency tables and graphs were used to illustrate the responses.

## SURVEY FINDINGS

The survey was conducted from the 17<sup>th</sup> to 19<sup>th</sup> February, 2021 and 13 beneficiaries (3 males and 10 females) were involved. Beneficiaries were sampled from Nkekamu, Anto Apewosika, Bokazo (in Nzema East Municipal); Ankobra (in Ellembelle district); and Essiama (in Jomoro municipal).

### Cash Transfers

The disbursement of the monthly cash benefits to the identified vulnerable households was executed with mobile money (MoMo) transfers. Potential beneficiaries were required to provide details of their mobile money information to receive cash transfers from a service provider. It was gathered through the monitoring exercise that all the sampled beneficiaries had received at least one transfer.

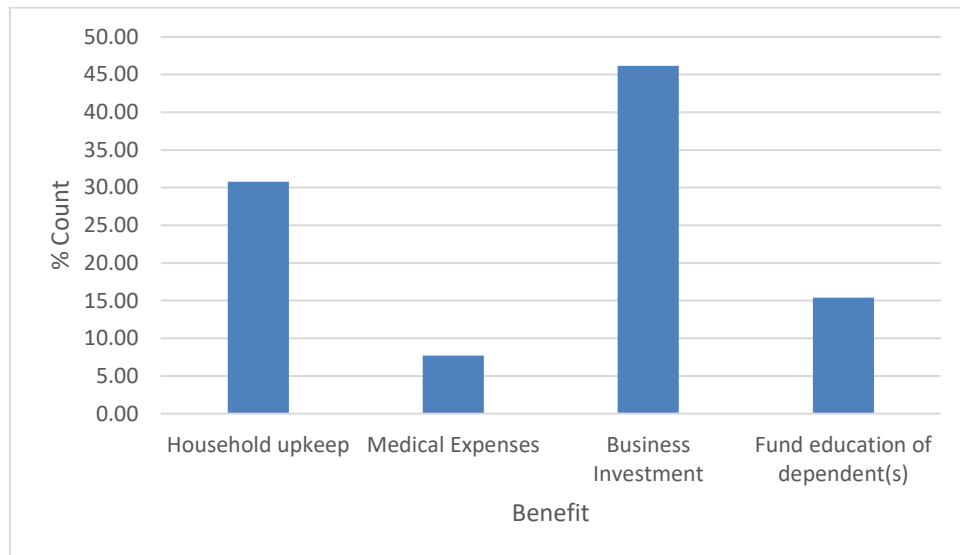


**Figure 1 Number of times beneficiary received the monthly cash from USAID/SFMP**

The survey also gathered that 38.5% of the respondents had received one cash transfer while the other 61.5% had received two. The amount received by beneficiaries varied slightly, probably due to the transaction cost and transfer charges. The monthly payment ranged from GHC 268.50 to GHC 298.00

### Usage of Cash Transfer

The economic safety net package was intended to support extremely vulnerable fisheries-dependent households with monthly income to enhance their livelihoods and daily subsistence.



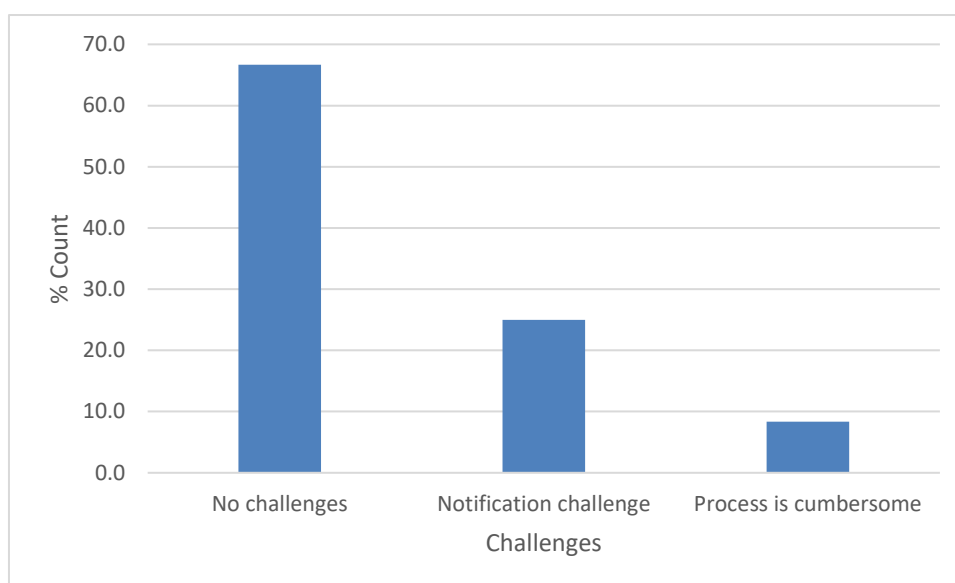
**Figure 2 Usage of cash assistance**

The survey revealed that 46% of the beneficiaries invested their monthly payment into their existing businesses, particularly fish processing, to help meet the household demands. About 31% of them also used the money directly to support the daily upkeep of their household. The other beneficiaries also used their money to pay medical bills (8%) or to support their ward's education (15%).

### Challenges Encountered by Beneficiaries

Most of the beneficiaries interviewed (67%) encountered minimal or no challenges at all in retrieving their cash transfers. However, 8% of the respondents expressed dissatisfaction with the mode of transfer, claiming that the current arrangement is cumbersome. The other 25% had issues with how they were notified about the cash transfers. Apparently, most of the beneficiaries did not have any idea they had received any money on the MoMo wallet until this monitoring visit.





**Figure 3 Challenges encountered by beneficiary in retrieving the cash assistance**

### **Recommendations**

The earlier monitoring visit reported that about one third of the sampled beneficiaries had still not received their cash transfers. During the second visit, the team made an interesting observation which explains why all the beneficiaries received cash transfers. Admittedly, the time between the first and second visit could be a factor, however, the team discovered that most of the beneficiaries could not possibly check the mobile money notification because they couldn't read. In some instances, beneficiaries did not have their MoMo sim card in any mobile device. There are other instances where beneficiaries shared a mobile device with other relatives. The M&E team therefore helped beneficiaries to check their MoMo wallets for the cash transfers.

Beneficiaries continued to express their gratitude to USAID and the SFMP project for the timely support. They, however, requested that the program should be extended to ensure that all the other enlisted households receive their transfers as well. Others expressed concern about how the money transfer process and recommended that the community representatives could be engaged even more to prompt beneficiaries when transfers are made or possibly assist them with the MoMo transactions

### **CONCLUSION**

Like other similar programs which involve direct financial support to individuals and families, the economic safety net package of the SFMP COVID-19 response project has had its share of challenges and success stories. Significant among the challenges faced by the program is the delay in the cash transfers and the “cumbersome” process. However, many of the identified households have received at least one monthly cash payment which is supporting directly or indirectly with household, educational and medical expenses.

## APPENDIX: RESULT SUMMARY

Table 1 Results Summary

District	Count	% Count
Ellembelle	2	15.38
Jomoro	1	7.69
Nzema East	10	76.92
<b>Total</b>	<b>13</b>	
<b>1. Number of times beneficiary received the monthly cash from USAID/SFMP</b>	Count	% Count
Once	5	38.46
Twice	8	61.54
<b>Total</b>	<b>13</b>	
<b>2. Amount beneficiary has received since he/she started receiving the monthly cash assistance</b>	Count	% Count
200-299	2	15.38
300-399	3	23.08
500-600	8	61.54
<b>Total</b>	<b>13</b>	
<b>3. Benefits of the Amount received so far by beneficiary during the COVID-19 Pandemic</b>	Count	% Count
Household upkeep	4	30.77
Medical Expenses	1	7.69
Business Investment	6	46.15
Fund education of dependent(s)	2	15.38
<b>Total</b>	<b>13</b>	
<b>4. Usage of cash assistance (household upkeep, clothing, food etc.)</b>	Count	% Count
Business Investment	1	7.7
Fund education of dependent(s)	3	23.1
Household upkeep	8	61.5
Medical Expenses	1	7.7
<b>Total</b>	<b>13</b>	
<b>5. Perception of beneficiary with the monthly cash assistance by USAID/SFMP</b>	Count	% Count
Supports the vulnerable	3	25.0
Very Helpful	6	50.0
Very timely support	3	25.0
<b>Total</b>	<b>12</b>	
<b>6. Challenges encountered by beneficiary in retrieving the cash assistance</b>	Count	% Count
No challenges	8	66.7
Notification challenge	3	25.0
Process is cumbersome	1	8.3
<b>Total</b>	<b>12</b>	