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# SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP) Fishers Micro Insurance Partnership – Year 1 Work Planning Workshop Report



**NOVEMBER, 2016**

THE  
UNIVERSITY  
OF RHODE ISLAND  
GRADUATE SCHOOL  
OF OCEANOGRAPHY



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**Citation:** SSG Advisors (2016). Fisher's Micro Insurance Partnership- Year 1 Work Planning report. The USAID/Ghana Sustainable Fisheries Management Project (SFMP). Narragansett, RI: Coastal Resources Center, Graduate School of Oceanography, University of Rhode Island and SSG Advisors. GH2014\_PPP018\_SSG 23 pp.

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Prepared for USAID/Ghana under Cooperative Agreement (AID-641-A-15-00001), awarded on October 22, 2014 to the University of Rhode Island, and entitled the USAID/Ghana Sustainable Fisheries Management Project (SFMP).

This document is made possible by the support of the American People through the United States Agency for International Development (USAID). The views expressed and opinions contained in this report are those of the SFMP team and are not intended as statements of policy of either USAID or the cooperating organizations. As such, the contents of this report are the sole responsibility of the SFMP team and do not necessarily reflect the views of USAID or the United States Government.

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## **FORUM DESCRIPTION AND OBJECTIVES**

The newly formalized Fishers Micro insurance Partnership brings together Millennium Insurance, UT Life Insurance, Vodafone, BIMA, and SFMP to create a micro insurance scheme for fisher folk (both fishermen and fish processors). This insurance partnership, formally entered into with a Letter of Collaboration in October 2016, seeks to overcome the reluctance of traditional insurance firms in Ghana to cover artisanal fishermen and fish processors in order to improve the livelihoods of fisher folk by reducing their risks and providing a means of saving for retirement. This partnership also serves to complement existing government efforts to provide micro insurance for fishers.

On November 16, 2016, SFMP Partners, fisher folk and private sector partners (i.e. Millennium Insurance, UT Life Insurance, Vodafone, and BIMA) gathered in Accra, Ghana to co-develop an action plan for implementation in Year 1 of the partnership. The primary goal of the one- day workshop was to determine the locations, activities, and timelines for pilot implementations. Partners also created a rough projection of activities for all of Year 1 of the partnership, which will be revisited in a forum following the conclusion of the pilots.

### **Accordingly, key objectives for the Partnership Forum included the following:**

- Agree collectively to the pilot sites,
- Create a Partner Plan that outlines the core activities necessary for pilot implementation, and what each partner's role will be
- Outline a timeline of actions over the duration of the pilots
- Have the SFMP implementing partners understand the micro insurance product so as to be able to effectively market it
- Create a rough projection of activities for all of Year 1 of the partnership, which will be revisited in a forum following the conclusion of the pilots.

### **Issues discussed include the following: Focus #1: Pilot Sites**

- Confirm criteria that should be used to determine the pilot sites
- Agree to 5 pilot sites and 3 month timeline of pilot
- Generate key actions to implement pilot stage

### **Focus #2: Products and Services**

- Present the agreed upon aspects of product design and pricing structures.
- Discuss how Implementing Partners can effectively market product and support service delivery
- Discuss how partners will create channels of communication with fishers to solicit feedback and fine-tune and improve the insurance products and services over time

### **Focus #3: Year 1 Work Planning**

- Discuss what activities the Partnership will undertake in Year 1, with a strong focus on the pilot stage
- Discuss which activities will be reviewed after the conclusion of the pilots

Attendees:

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## WORKSHOP NOVEMBER 16, 2016

### Session 1: Review of Partnership Agreements and Plans to Date

A summary power point on the evolution of the Fishers' Future Plan and the Micro insurance Partnership, including the purpose, vision, scope, history, success indicators, and key assets and challenges of the partnership was presented. This served to get all the participants onto the same page, as many had come in at different stages of partnership development.

### **Session 2: Introduction to Products**

The key features of the Fishers' Future Plan insurance product were explained to all participants, followed by clarification questions.

#### THE FISHERS' FUTURE PLAN IS A SAVINGS-LINKED INSURANCE PRODUCT



- **The Fishers' Future Plan** is an insurance plan designed for individuals in the fishing industry who are concerned about their future
- It is a savings-linked insurance product which is delivered through the mobile phone.
- Fishermen can save GHC 1.0 to GHC 3.0 a day for 3 - 5 years.
- After 3 - 5 years the product reaches maturity and the fishermen can fully cash out their funds

Figure 1 fishers future plan

### **Some Other Key Take-Away's**

- Contribute for 11 months and enjoy 30% withdrawal of funds on the 12<sup>th</sup> month
- There is a death benefit, disability benefit, and maturity benefit
- Customers need to register onto Vodafone Cash

## Questions about the Product:

**Q:** What happens after 5 years?

**A:** The policyholder can cash out or continue (some participants expressed desire for more clarity on how to continue)

**Q:** Does the policyholder have to pay the same amount every month?

**A:** The policyholder can pay more, but not less than the agreed-upon amount

**Q:** Can the policyholder pay in advance?

**A:** Yes. The customer can pay a lump sum, but just must be very specific.

**Q:** How flexible is the product? Is it easy to change plans?

**A:** Yes, it is very flexible. A customer can upgrade/downgrade a policy.

**Q:** What happens if a family member other than the policyholder tries to withdraw cash?

**A:** There must be good communication within each family so that the members know the policy number and have the right papers.

**Q:** If customer dies in 4 years, can the children get benefits?

**A:** Yes, the beneficiary (stated) can withdraw / cash out

**Q:** What if a customer does not have an extra phone?

**A:** Vodafone can provide low cost phones

**Q:** What do SFMP partners/fisher folk tell the community members about the interest rate?

**A:** SFMP/BIMA/Vodafone will communicate the prevailing interest rate, and be clear that it could change.

**Q:** Can the policyholder use the accumulated savings to apply for a loan?

**A:** No, that is not encouraged.

**Q:** Is automated deduction from a savings account allowed?

**A:** Right now there is no form of automated payment, a policyholder must actively contribute each month.

**Q:** What about the children and their education? How does this policy benefit them?

**A:** The 30% partial withdrawal allowed each year could be used toward education.

**Q:** Can there be a product for pensioners with monthly payments after a particular age?

**A:** That is an annuity and is not catered for in this product, but are considering offering that in the future.

**Q:** When is closed season? How does one request partial payment?

**A:** This must be decided/worked out. Is it one specific month for all policyholders? Can the policyholder choose? For fishermen, closed season is March – May. One suggestion was offering an option of January, March, or August

**Q:** Can the insurance be done for the crew?

**A:** (\*was not asked directly in the workshop, still to be addressed)

**Q:** How do claims work?

**A:** The registration agent will take each fisher folk through all the information about claims. As an overview: the claims will be processed on paper and will be very easy. They will be paid within 5 working days. Yes, the policyholder will have to go to the doctor to confirm disability.



### Session 3: Introduction to Products Continued

What are some of the key messages around the product that should be used when communicating with fisher folk about it?

#### Key Messaging:

- Protection
- Claim paid in 5 working days
- Savings
- Vodafone Cash
- Investment (builds interest)
- Affordable (as low as 1 GHS a day)
- Security
- Simple
- Credible
- Transparent
- Convenient/ “At doorstep”
- Reliable
- Important to know specific audience
- How to differentiate? Recognize that there are multiple product options, and that it is the customer’s choice. This product offers a savings plan.



Figure 2 introduction to product

## Session 4: Pilot Site Decisions

Participants decided that the following criteria should be considered when determining the pilot sites:

- Areas where SFMP Implementing Partners are undertaking activities
- Dense population communities
- BIMA- Vodafone service areas
- Clustered communities within the 3 regions

**Table 1 region and criteria**

| <p><u>Greater Accra: Jamestown (Osu, Korle, Gonno, Chorkor, Mampoloi)</u></p>  | <p><u>Western Region: Shama (Apo, Bentsir, Amenano)</u></p>   | <p><u>Central Region: Moree/ Cape Coast Cluster</u></p>  |
|--|---|--|
| <ul style="list-style-type: none"> <li>• Second Option: Bortianor Cluster               <ul style="list-style-type: none"> <li>○ Fish Training Center; Dense; Contiguous (close to Jamestown)</li> </ul> </li> <li>• Other Recommendation: <i>Ga East and West</i> <ul style="list-style-type: none"> <li>○ Already working there</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>• Second Option: <i>Axim</i> <ul style="list-style-type: none"> <li>○ Dense; Well-clustered communities; Easy accessibility (landing village close to landing site);</li> </ul> </li> <li>Easy acceptance of the product               <ul style="list-style-type: none"> <li>○ Challenges include low literacy rates</li> </ul> </li> <li>• Other Recommendation: <i>Sekondi</i> <ul style="list-style-type: none"> <li>○ A lot of activities and landing sites; Cluster of communities</li> <li>○ Challenges include a politically sensitive environment; and migrant fishers</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>• Second Option: <i>Elmina</i> <ul style="list-style-type: none"> <li>○ Large landing site; Cluster of communities</li> <li>○ Challenges include a politically sensitive environment</li> </ul> </li> </ul> |

## **Session 5: Action Planning Pilot Sites**

Participants compared the key activities from the draft work plan and compared them to the key actions suggested in the output documents from the March Forum and the sections of the Concept Paper (May 2016) on pilot implementation and monitoring and evaluation.

Participants found that several key actions were missing from the draft work plan and elected to make the following adjustments:

- Amended action 5.2 to state, “Finalize KPIs and track to monitor programme success. Define objectives and track to monitor programme success. Reference objectives, indicators, proposed M&E as defined”
- Added action 2.12: “Level 4 awareness of pilot communities. Perception of the products, affordability and benefits, ease of enrollment and payments”
- Added action 2.13: “Community focused groups partner workshops to review information, marketing review”
- Added action 5.7: “Objective: improve products and services and marketing of the pilot phase”
- Added action 3.5: “Official launch”
- Added action 3.6: “Scale up of landing sites/agents”

### **Group 1: SFMP Implementation Partners**

- What are the opportunities to educate and promote the product within communities?
- What are the opportunities to connect product representatives with community leaders, efforts, and ongoing work?
- Who are the key contact persons?

### **OPPORTUNITIES IDENTIFIED:**

- During festivals, community meetings, executives meetings of national and regional districts and local associations
- World Fish Day, National Fisheries Day and the likes
- Creation of platforms during respective SFMP meetings and festivals
- Both electronic and print media and other
- Chief fishermen and elders, konkohemaas/elders, canoe owners, boat owners, opinion leaders



Figure 3 group 1 presentation

**Group 2: Fisherfolk, Ghana National Canoe Fishermen Council , and National Fish Processors and Traders Association**

- What are the opportunities to educate and promote the product within communities?
- What are the opportunities to connect product representatives with community leaders, efforts, and ongoing work?
- Who are the key contact persons?

**OPPORTUNITIES IDENTIFIED TO EDUCATE AND PROMOTE PRODUCT:**

- Meetings
- Partners meeting, staff meetings, executive directors meetings
- Insurance agent briefing SFMP team
- Radio programs
- Community meeting, training, and workshops, for a
- Agent briefing the community
- Introduction of the agent to the communities and leaders
- Key contact persons
- Communications officers in partner organizations and other organizations
- Chief fishermen, konkohemaas, assemblymen, group leaders



**Figure 4 group 2 presentation**

**Group 3: BIMA, Vodafone, Millennium Insurance, UT Life Insurance**

- How should the key activities in the draft work plan be adjusted for 2017? Who? What? When?
- Which of these activities fall under “pre-pilot” activities, “pilot” activities, and “post-pilot” activities?

## Insurance Partnership -Work Plan (Nov 16, 2016)

Table 2 insurance partnership

| <u>Pre Pilot Site Activities</u>                            |  | <u>Pilot Sites Activities</u>   |               | <u>Post-Pilot Site Activities</u>    |              |
|---|--|---|---------------|--------------------------------------|--------------|
| <b>November</b>   |  | <b>February</b>   |               | <b>June</b>                          |              |
| 1.1 Finalize product design and concept                     | Initial team<br>(Complete, August 2016)      | 2.6 End of Setup technology platforms   | Vodafone/BIMA | 1.14 Kickoff                         | All Parties  |
| 1.2 Select technical service provider                       | Initial team<br>(Complete, August 2016)      | 2.6.3 Modify platform   | Vodafone/BIMA | 3.5 (New): Official launch           | All Parties  |
| 1.3 Finalize product design, pricing, commission structures | UT Life actuary<br>(Complete, Sept 2016)     | 2.6.4 Integrate and test  | Vodafone/BIMA | 3.6 Scale up of landing sites/agents | Project Team |
| 1.4 Agree budget and initial work plan                      | Initial team + BIMA<br>(Complete, Sept 2016) | 2.12 (New): Level 4 awareness of pilot communities. Perception of the products, affordability and benefits, ease of enrollment and payments | Project Team  |                                      |              |
| 1.5 Agree English product name                              | Initial team<br>(Complete, Sept 2016)        | 2.13 (New): Community focused groups partner workshops to review information, marketing review  | Project Team  |                                      |              |

| <b>Pre Pilot Site Activities</b>                                       |  | <b>Pilot Sites Activities</b>                                    |                           | <b>Post-Pilot Site Activities</b> |  |
|--|--|--|---------------------------|-----------------------------------|--|
| 1.6 Finalize budget  | Initial team + BIMA<br>(Complete, Sept 2016) | 3.1 First sales at landing sites                                 | Project Team              |                                   |  |
| 1.7 Sign legal contracts with partners                                 | Millennium + all parties legal teams         | 3.2 Roll-out marketing, advertising and customer education plans | Project Team              |                                   |  |
| 1.8 File NIC approval for product                                      | UT Life                                      | 3.4 Develop roll-out plan to all landing sites (post- pilot)     | Project Team              |                                   |  |
| 1.10 Inform BoG  | Vodafone<br>(Complete, Sept 2016)            | 4.1 Process and pay claims                                       | Project team<br>(ongoing) |                                   |  |
| 1.11 Nominate project leads and Steering Committee                     | Initial team<br>(complete)                   | 4.2 Conduct periodic activity management at mobile money         | Project team<br>(ongoing) |                                   |  |
| 1.12 Agree governance structures and meeting cascade                   | UT Life (Complete, Sept 2016)                | <b>April</b>   |                           |                                   |  |
| 1.13 Identify and onboard project management lead from each party      | Each Partner                                 | 5.5 Synthesize learnings from pilot and apply to larger roll-out | Project Team              |                                   |  |
| 1.15 Inform Ministry of Aquaculture Development                        | SFMP (+Mill/UT)                              | 5.6 File reports   | Project Team              |                                   |  |
| 1.16 Sign LOC between USAID and Millennium/UT/BIMA (LOC Signing Event) | Millennium<br>(Complete)                     | 5.7 (New): Objective: improve products and                       | Project Team              |                                   |  |
|  |  | services and marketing of the pilot phase                        |                           |                                   |  |
| 1.17 Work plan workshop  | SFMP (Complete)                              |  |                           |                                   |  |
| 1.18 Workshop with implementing partners                               | SFMP (Complete)                              |  |                           |                                   |  |

| <b>Pre Pilot Site Activities</b>                               |                                     | <b>Pilot Sites Activities</b> |  | <b>Post-Pilot Site Activities</b> |  |
|--|-------------------------------------|-------------------------------|--|-----------------------------------|--|
| 1.19 Media announcement of partnership signing                 | SFMP (Complete)                     |                               |  |                                   |  |
| 2.8 Identify landing sites (with input from community leaders) | SFMP (Complete)                     |                               |  |                                   |  |
| 2.9 Engaging key stakeholders                                  | SFMP/BIMA (Complete)                |                               |  |                                   |  |
| 2.6.1 Prepare technical specification document                 | Vodafone/BIM A (Complete, Nov 2016) |                               |  |                                   |  |
| 2.6.2 Review and approve technical specification document      | Vodafone/BIMA                       |                               |  |                                   |  |
| <b>December</b>  |                                     |                               |  |                                   |  |
| 1.9 Communicate NIC approval to all parties                    | UT Life                             |                               |  |                                   |  |
| 2.1 Define key reporting processes and requisite tools         | Project team                        |                               |  |                                   |  |
| 2.2 Define financial management processes and objectives       | Project team                        |                               |  |                                   |  |
| 2.3 Define compliance, legal and risk management objectives    | Project team                        |                               |  |                                   |  |
| 2.10 Sensitization of community                                | SFMP/BIMA                           |                               |  |                                   |  |
| 2.4.1 Write agent description and compensation structure       | Project team                        |                               |  |                                   |  |
| 2.7 Define marketing and advertising plan, schedule            | Project Team                        |                               |  |                                   |  |
| <b>January</b>   |                                     |                               |  |                                   |  |
| 2.4.2 Hire agent force   | Vodafone/BIMA                       |                               |  |                                   |  |
| 2.4.3 Develop agent deployment schedule                        | Project team                        |                               |  |                                   |  |
| 2.4.4 Acquire materials and tools for agents                   | Project team                        |                               |  |                                   |  |



| <b>Pre Pilot Site Activities</b>  |                             | <b>Pilot Sites Activities</b> |  | <b>Post-Pilot Site Activities</b> |  |
|---|-----------------------------|-------------------------------|--|-----------------------------------|--|
| 2.4.5 Steering committee to approve all policies/processes  | Steering committee          |                               |  |                                   |  |
| 2.5 Setup call centers and hire and train force   | Vodafone/BIMA               |                               |  |                                   |  |
| 2.6.5 Train agents and deploy   | Project Team                |                               |  |                                   |  |
| 2.10 Sensitization of community   | SFMP/Project Team           |                               |  |                                   |  |
| 2.11 Identify, set up and brand Mobile Money agents at landing  | Vodafone                    |                               |  |                                   |  |
| 5.1 Develop stakeholder management and communication  | Project team                |                               |  |                                   |  |
| 5.2 Finalize KPIs and track to monitor programme success; Define objectives and track to monitor programme success. Reference objectives, indicators, proposed M&E as defined | Project team/SFMP (ongoing) |                               |  |                                   |  |
| 5.3 Develop programme to gather and analyze customer feedback   | Project team                |                               |  |                                   |  |
| 5.4 Define change management process and implement continuous improvement   | Project team                |                               |  |                                   |  |

## **Session 6: Pilot Communities Coordination**

Community members shared information about each of the pilot communities so as to enable the product to be most effectively designed and marketed.

### **WESTERN REGION: SHAMA**

#### **Background**

- Coastal community/ 4 communities: Shama Bentsir, Shama Apo, Abuadzi, Abunesi
- Dominated by fishing
- 10-15 km of coastline
- First fishers were the Shama people
- Low levels of education
- Language: Fante
- Fisherman population is 11,000 in Aboudzi and Abuezi combined
- Fisherman population is 5,000 in Shama
- SFMP presence/ Have worked with leaders
- High density

#### **Key Stakeholders**

- Chief Fisherman in each of 4 communities
- Konkohemaa (Susanna) sets prices of fish; Very well respected and highly honored
- Communication structures are working
- Shama radio (most people listen to it)
- Village criers (local FM, megaphone and give announcements)

#### **Challenges**

- Abuesi – suffering from coastal erosion (need sea defense), all fishing related activities are crowded in the area
- Shoreline to coastal road is 1km
- Aboadzi – also has coastal erosion but less than abuesi

#### **Meeting Areas**

- Need to look for community center for activities, there is one in Abuesi (CEWEFIA)
- Community center built by TICO in Aboadzi, which can be used for activities

#### **Leadership**

- Chief in Aboudzi is controversial, he needs to understand what is going on, but you don't want to use him as the mouthpiece, so use the chief fisherman (who is also
- controversial due to his political leanings, but is the best option)
- Minimize political risk by working with multiple leaders and option leaders (political risk will decrease after elections)

#### **Implementing Partners**

- Daasgift – Gifty
- Friends of the Nation – Nana Efua
- Implementing Partners may be willing to become Vodafone cash agents
- Can hire some agents from locality



Figure 5 western region presentation

## CENTRAL REGION: MOREE/ ELMINA

### Challenges

- What level of premium is affordable?
- Poor/bad network
- Child labour, teenage pregnancy, and poverty are high
- Chieftaincy dispute
- MTN is the main network (promo to get people to part)

### Communication Opportunities

- Festivals
- Funeral activities
- PA system
- Mobile phone penetration is high
- Most speak fanti
- Church activities/days
- Agents- FFP/ associations

### Key dynamics

- Vibrant community
- Not law-abiding
- There is a town hall
- Community public address system
- 3 chief fishermen
- 3 assembly men
- 1 konkohema
- No fishing on Tuesday (Fish on weekends, too)
- It's ideal to meet 8am-12noon
- Arbitration on Tuesday
- Processors are also traders
- Like group activity, group policy should be considered
- Very dense/ not too big
- Main occupation is fishing and fish processing
- Cluster of sites close by
- Product assimilation may be challenging/ push back with product due to bad experiences

### Farnye Kweigyia

- Lots of fishermen in Ghana from Moree
- 800 fishermen to 1km of coast land

- high population density
- Hana Mensah Bansee – Chief Fisherman
- Everybody is trained to fish
- Poor community
- Female-headed homes
- No landing site
- Indigenous
- Festival – Apeyamu – August for communication
- No road layouts
- Estimated that the fishermen need GHS 1000 to do a sail

## **GREAT ACCRA REGION: JAMESTOWN**

### **Assets**

- Strong leadership
- Proximity of communities
- Existence of mobile phone vendors
- Population
- A lot of activities when the sea is rough, all canoes land at Jamestown because of the harbor
- Clustered community
- Very dense
- Accessibility (target market)
- Proximity to BIMA
- Canoe Council Office present
- Connected by one road
- Easy community entry due to relationships with community leaders

### **Challenges**

- Low literacy
- Politics/government (politically sensitive environment)
- Competing with BIMA/Tigo

## Communication Opportunities

- Contact (name/telephone)
- Branded Vodafone for chief fishermen
- General meeting with chief fishermen
- Traditional announcement
- Banners/posters/media



Figure 6 Great Accra Region: Jamestown presentation

## **Agenda (November 16, 2016)**

| <b>Time</b>  | <b>Activity</b>  | <b>Presenter/Facilitator</b>                                      |
|--------------|--|---|
| 7:30-8:00    | <b>Arrival and Registration</b>  |   |
| 8:00-8:45    | <ul style="list-style-type: none"> <li>• <b>Introductions, Opening Remarks, and Review of Forum</b></li> <li>• <b>Objectives and Agenda</b></li> </ul> <u>Description</u><br>Introductions of the participants and review of the objectives and agenda for this Forum            | Brian Crawford,<br>SFMP Nii Tackie-Otoo, SSG Laura Johansson, SSG |
| 8:45 – 9:30  | <ul style="list-style-type: none"> <li>• <b>Review of Partnership Agreements and Plans to Date</b></li> </ul> <u>Description</u> <ul style="list-style-type: none"> <li>• Review evolution of project</li> <li>• Presentation</li> <li>• Questions and clarifications</li> </ul> | Nii Tackie-Otoo,<br>SSG Laura Johansson, SSG                      |
| 9:30 -10:15  | <ul style="list-style-type: none"> <li>• <b>Introduction to Products</b></li> </ul> <u>Description</u><br>Product presentation. <ul style="list-style-type: none"> <li>• Small table: discussion</li> <li>• Question and answers</li> </ul>                                      | Nii Tackie-Otoo, SSG  |
| 10:15-10:30  | <b>Coffee Break</b>  |   |
| 10:30–11:15  | <ul style="list-style-type: none"> <li>• <b>Introduction to Products continued...</b></li> </ul> <u>Description</u><br>Key messaging regarding the product. <ul style="list-style-type: none"> <li>• Key messages, differentiators, personal pitches</li> </ul>                  | Laura Johansson, SSG  |
| 11:15 –12:15 | <b>Pilot Sites</b><br><u>Description</u><br>Confirm criteria and select pilot sites.   | Nii Tackie-Otoo, SSG  |

| Time       | Activity  | Presenter/Facilitator                    |
|------------|---|--|
| 12:15-1:15 | <b>Lunch Break</b>  |  |
| 1:15-3:30  | <p><b>Action Planning Year 1</b></p> <p><u>Description</u></p> <ul style="list-style-type: none"> <li>• Review Shared Agreements for Year I</li> <li>• Generate an updated 2017 plan with implementing partners and stakeholders alignment :</li> <li>• feedback and questions</li> </ul> <p><u>Output</u></p> <ul style="list-style-type: none"> <li>• Participants will develop a consensus about how the partnership will roll out the pilot sites, including activities and timeline</li> </ul> | Laura Johansson, SSG                     |
| 3:30-3:45  | <b>Coffee Break</b>   |  |
| 3:45-4:15  | <ul style="list-style-type: none"> <li>• <b>Coordination</b></li> </ul> <p><u>Description</u></p> <p>Participants will discuss coordination and protocol questions.</p>   | Laura Johansson, SSG                     |
| 4:00-4:30  | <p><b>Reflection and Discussion of Next Steps</b></p> <p><u>Session Description</u></p> <p>To close the workshop, participants will have an opportunity to reflect on the discussion over the day: Outstanding questions? Important next steps?</p> <p><u>Output</u></p> <ul style="list-style-type: none"> <li>• List of immediate next steps for partnership development</li> </ul>   | Laura Johansson and Nii Tackie-Otoo, SSG |