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# SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

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

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THE  
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**For more information** on the Ghana Sustainable Fisheries Management Project, contact:

USAID/Ghana Sustainable Fisheries Management Project

Coastal Resources Center

Graduate School of Oceanography

University of Rhode Island

220 South Ferry Rd.

Narragansett, RI 02882 USA

Tel: 401-874-6224 Fax: 401-874-6920 Email: [info@crc.uri.edu](mailto:info@crc.uri.edu)

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### Detailed Partner Contact Information:

#### USAID/Ghana Sustainable Fisheries Management Project (SFMP)

10 Obodai St., Mempeasem, East Legon, Accra, Ghana

Telephone: +233 0302 542497 Fax: +233 0302 542498

|                  |                          |   |
|------------------|--------------------------|---|
| Raymond Babanawo | Chief of Party           | Email: <a href="mailto:raybabs.sfmp@rcuri.org">raybabs.sfmp@rcuri.org</a>       |
| Enoch Appiah     | Deputy Chief of Party    | Email: <a href="mailto:eappiah.sfmp@rcuri.org">eappiah.sfmp@rcuri.org</a>       |
| Kofi Agbogah     | Senior Fisheries Advisor | Email: <a href="mailto:kagbogah@henmpoano.org">kagbogah@henmpoano.org</a>       |
| Perfectual Labik | Communications Officer   | Email: <a href="mailto:perfectual.sfmp@rcuri.org">perfectual.sfmp@rcuri.org</a> |
| Mary Asare       | M&E Officer              | Email: <a href="mailto:mary.sfmp@rcuri.org">mary.sfmp@rcuri.org</a>             |
| Brian Crawford   | Project Manager, CRC     | Email: <a href="mailto:bcrawford@uri.edu">bcrawford@uri.edu</a>                 |
| Mark Newton      | USAID AOR                | Email: <a href="mailto:mnewton@usaid.gov">mnewton@usaid.gov</a>                 |

Hen Mpoano  
38 J. Cross Cole St. Windy Ridge  
Takoradi, Ghana  
+233 312 020 701  
Kofi.Agbogah  
[kagbogah@henmpoano.org](mailto:kagbogah@henmpoano.org)

Resonance  
(Formerly SSG Advisors)  
182 Main Street  
Burlington, VT 05401  
+1 (802) 735-1162  
Nick McClure  
[nmcclure@resonanceglobal.com](mailto:nmcclure@resonanceglobal.com)

Friends of the Nation  
Parks and Gardens  
Adiembra-Sekondi, Ghana  
+233 312 046 180  
Donkris Mevuta  
Kyei Yamoah  
[info@fonghana.org](mailto:info@fonghana.org)

CEWEFIA  
B342 Bronyibima Estate  
Elmina, Ghana  
+233 024 427 8377  
Victoria C. Koomson  
[cewefia@gmail.com](mailto:cewefia@gmail.com)

Centre for Coastal Management (CCM)  
University of Cape Coast, Cape Coast,  
Ghana  
+233 242910056  
Denis Aheto: [daheto@ucc.edu.gh](mailto:daheto@ucc.edu.gh)

Development Action Association (DAA)  
Darkuman Junction, Kaneshie Odokor  
Highway  
Accra, Ghana  
+233 302 315894  
Lydia Sasu  
[daawomen@daawomen.org](mailto:daawomen@daawomen.org)

#### For additional information on partner activities:

CCM/UCC: <https://ccm.ucc.edu.gh/>  
CEWEFIA: <http://cewefia.weebly.com/>  
CRC/URI: <http://www.crc.uri.edu>  
DAA: <http://womenthrive.org/development-action-association-daa>  
Friends of the Nation: <http://www.fonghana.org>  
Hen Mpoano: <http://www.henmpoano.org>  
Resonance Global: <https://resonanceglobal.com/>

## ACRONYMS

|         |  |
|---------|--|
| AAKDA   | Abura Aseibu Kwamankesse Dsitric Assembly                      |
| CCM     | Centre for Coastal Management                                  |
| CCMA    | Cape Coast Metropolitan Assembly                               |
| 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                    |
| KEEAMA  | Komenda Edina Eguafo Abrem Municipal Assembly                  |
| 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**

The CEWEFIA Project Team conducted a survey on the Vulnerable Household Beneficiaries who are under the economic safety net scheme in CEWEFIA project communities. The survey held from Tuesday 9<sup>th</sup> to Friday 12<sup>th</sup> February, 2021, aimed at monitoring the vulnerable household beneficiaries to assess whether or not the beneficiaries received the cash assistance from the SFMP. Specifically, to determine the number of beneficiaries who have received the cash assistance and those who have not received the cash assistance, the uses and benefits of the cash assistance, as well as to ascertain any challenges associated with retrieving the cash.

This was the second monitoring conducted on the beneficiaries.

Fifty- two (52) beneficiaries were sampled (with the use of 10% sample size) from the total of five hundred and fourteen (514) poor and vulnerable household beneficiaries under the economic safety net scheme across the five districts; Komenda-Edina-Eguafo-Abrem (KEEA), Cape Coast Metropolis (CCMA), Abura-Asebu Kwamankse (AAK), Mfantseman and Ekumfi, all in Central Region.

A set of questionnaires was administered by the team to the beneficiaries in the form of interview and the responses recorded. At the end of the survey it was recorded that 38 out of 53 beneficiaries interviewed have received the cash assistance which represents the majority of the beneficiaries. Out of the 38 who have received the cash, 27 have received the cash once (first payment cycle), while 11 beneficiaries have received it twice (second payment cycle). Fourteen (14) beneficiaries have not received the cash assistance at all. The average amount received ranges from two hundred and ninety five Ghana cedis (GHC 295.00) to three hundred Ghana cedis (GHC 300.00) from the period; November, 2020 to February, 2021. All the beneficiaries surveyed affirmed that the cash support is good initiative and very beneficial and therefore recommended that it should be sustained. The great amount of the cash is used to feed the family which is followed by hospital and medical bills, school expenses and others. The Beneficiaries were very much happy with the support and thankful to USAID/SFMP. They therefore pleaded that the cash assistances should be sustained. CEWEFIA acknowledges USAID/SFMP for contributing to national efforts in providing economic relief to poor and vulnerable people in the society in the midst of the COVID-19 Pandemic.

## **BACKGROUND**

The CEWEFIA team with support from USAID/SFMP under the Cost Extension COVID-19 Response project, in February, 2021 conducted a survey on the beneficiaries of vulnerable households under the Economic Safety Net Pilot Scheme to determine the number of beneficiaries who have received USAID/SFMP cash assistance and the number who have not received the cash. This is the second monitoring conducted on the beneficiaries.

The survey was conducted from Tuesday 9<sup>th</sup> to Friday 12<sup>th</sup> February, 2021. Fifty-two (52) beneficiaries were sampled and interviewed from a total five hundred and fourteen (514) household beneficiaries being supported with cash transfer. A set of questionnaires were administered to the beneficiaries and their responses recorded. The questionnaires covered the biodata of the beneficiary, number of times the beneficiary has received the cash assistance, amount received, the usage and the benefits of the cash support, as well as challenges and recommendations. This report highlights the responses from the interviewed beneficiaries, enumerators' findings, recommendations and conclusion.

### **Workshop Objectives**

The objectives of the Survey were to:

1. Determine the number of beneficiaries who have received the cash assistance
2. Number of beneficiaries who have not received the cash assistance
3. Uses and benefits of the cash assistance
4. Challenges associated with the retrieving of the cash assistance
5. Solicit recommendations from the beneficiaries

### **Expected Outcomes**

Expected outcomes of the monitoring included:

- The number of beneficiaries receiving the cash assistance determined
- Uses and benefits of the cash assistance known
- Issues and challenges with the retrieving of the cash ascertained and solutions identified.

## **OUTCOME OF THE MONITORING - RESPONSES**

### **Number of Beneficiaries Interviewed**

- Fifty- Two (52) sampled Poor and Vulnerable household beneficiaries were surveyed; comprising of twenty (20) males and thirty-two (32) females. (see Table 1).
- District; Twenty-two (22) beneficiaries from Mfantseman Municipality, nine (9) beneficiaries from Ekumfi district, nine (9) beneficiaries from Abura-Asebu-Kwamankese District (AAK), 1 from Cape Coast Metropolis, and 11 from Komenda-Edina -Eguafo Abrem Municipal (KEEA). Table. 1.1 below (page 11) summarizes the number of vulnerable households surveyed per district.



**Table 1 Vulnerable Household Beneficiaries surveyed per district**

| S/n          | Districts  | Total |
|--------------|------------|-------|
| 1            | KEEA       | 11    |
| 2            | CCMA       | 1     |
| 3            | AAK        | 9     |
| 4            | Mfantseman | 22    |
| 5            | Ekumfi     | 9     |
| <b>Total</b> |            | 52    |

**Number of Beneficiaries received the Cash Assistance/Those Who have not received the Cash Assistance:**

Thirty- eight (38) beneficiaries have received the cash assistance while fourteen (14) beneficiaries have not yet received the cash assistance.

**Number of Times Beneficiaries have received the Cash Assistance:**

Out of the 38 beneficiaries who have received the cash assistance, 27 have only received the first payment, and 11 have received the second payment. (from the month of; November 2020, December, 2020, January, and February 2021)

**Usage of the Cash Assistance**

The money was reported to have been used for the following:

- Household upkeep.
- Buy food.
- Buy medicine/drugs.
- Pay hospital and medical bills.
- Engage in Petty business.
- Expenses on school (school uniform, books).
- Renovation of shelter, paying loans, savings.

The survey recorded that greatest amount of the money was used on feeding, household upkeep and medical expenses. The next major use of the cash was on petty business (especially fish processing), this was followed by expenses on hospital/medical bills; school expenses and least spent on others including shelter renovation, paying small loans, savings etc.

**Benefits of the Cash Assistance received by the beneficiaries**

All the beneficiaries interviewed affirmed that the cash assistance was very good initiative and beneficial. The following were the benefits said by the beneficiaries. According to them;

- The cash assistance has enabled some to engage in petty business and the profit accrued from the business used to for household upkeep. This has made them less dependent on other persons for a living.

- With the cash assistance, some of them have stopped borrowing money from friends for feeding the family.
- One member from Kormantse said, the cash has enabled him to secure safe shelter for his family to lodge in.
- It has enabled some to enroll their children in school. These children were at home due to financial difficulties.
- Some of them have been able to pay for their hospital and medical bills and also buy medicines for their ailments and as well as their relatives. The money helped some to attend hospital and receive treatment on time.
- Others said the money had relieved them of extreme financial burden.

### **Perception of Beneficiaries on Cash Assistance**

- All the beneficiaries were very happy with the Cash Assistance.
- All said the means of cash payment is safe and convenient.
- According to them, it was their first time receiving such kind of support. They said it was a good initiative and should be sustained. This support undoubtedly would go a long way to relieve the poor people of financial burden especially during the COVID-19 pandemic era.

### **Challenges encountered by beneficiaries in retrieving the cash**

There were not many challenges concerning retrieving the money. The majority of respondents were comfortable with the mobile money transaction. The only challenge was that the great majority of the beneficiaries could not read and understand the cash in the received message alert and also could not check for themselves and therefore needed another party to confirm the money for them. This however poses a risk to them for being misinformed about the exact amount received and also another party withdrawing the money without their consent. Some of them too did not have Mobile Money Agents in their communities so the Site Advocates in those communities had to collect all the phones of beneficiaries who received the cash and withdrew it from the nearby communities.

### **Recommendations from Beneficiaries**

The following were recommended by the Beneficiaries:

1. All the beneficiaries are appreciative to USAID/SFMP for the cash assistance. They are very much comfortable with the means of payment of the cash assistance.
2. They recommend that the cash assistance should be sustained and also extended to more poor and vulnerable people.
3. It was again recommended that the amount should be increased enough for one to be able to use it to engage in lucrative business.
4. They also recommended that the beneficiaries who could not be selected for the support should be appropriately informed.

### **FINDINGS FROM ENUMERATORS**

During the monitoring it was discovered that the majority of the beneficiaries interviewed (more than 30) could not read and understand the cash in the message alert and needed a third party to read and confirm it for them. The probability that the third party could withdraw the money without the consent of the beneficiary could be high. Also, some of the beneficiaries did not receive a message alert for the cash received and that they did not know whether they had received the money or not. Some of the beneficiaries identified that they had received the

money on the very day of monitoring. The enumerators assisted some of the beneficiaries to confirm the money during the monitoring.

In addition, the telephone numbers of some beneficiaries on the sample list used for the survey were mixed up. CEWEFIA had to rely on the original list to confirm the correct contact numbers. Some beneficiaries were hard to reach and therefore the Enumerators had to rely on community representatives for assistance.

### **Success Stories from the Beneficiaries**

1. One of the beneficiaries from Moree shared that she used to assist someone to smoke fish for a fee for daily living. The SFMP cash assistance has enabled her engage in petty business. She now sells charcoal and oranges. The accrued profit from the sales she used to feed her family. She less depends on someone for living. Also, she has been able to cater for her children in school.
2. Another beneficiary from Kormantse, shared that he lived in a very poor shelter which needed immediate repairs and maintenance but had no money to do that. The USAID/SFMP cash assistance has helped him repair the shelter and it is now safe to live in.

### **Challenges**

Some challenges encountered during the survey included the following:

1. Some of the names of beneficiaries were mixed up in different districts. Also, some of the beneficiaries were not from the District under CEWEFIA. CEWEFIA Project Team members had to use their phones to call all the beneficiaries to confirm their respective communities one after the other. It took extra cost and effort to rectify that.
2. Poor network made it difficult to reach some of the beneficiaries as scheduled. This delayed the survey as scheduled.
3. It took CEWEFIA extra time and effort to respond to the complaints and problems of beneficiaries who qualified for the assistance but had not yet received the cash transfer as well as those who could not qualify for the support.
4. The lists of names, contact phone numbers and ID cards that were sent to SFMP-Accra Office but did not qualify were accusing the Representatives of GNCFC who collected those particulars of either receiving the cash assistance or to have used those particulars for something else they were not aware of.

### **RECOMMENDATIONS BY CEWEFIA**

1. Beneficiaries should be informed immediately after sending the cash to his/her phone.
2. The final list of beneficiaries receiving the cash assistance should be shared with the Implementing Partner and if possible the community representatives to help identify those who could not benefit from the cash assistance in order to communicate to those beneficiaries to avoid misunderstanding and mistrust on the part of the community representatives. This is because some of the beneficiaries who could not qualify for the assistance were accusing their community representatives of receiving the money and denying them of it. Some of them also said the community representatives had used their particulars for something else which would be of interest to the community representatives.

## **CONCLUSIONS**

The monitoring was worth doing. It enabled the CEWEFIA team to confirm the money for some beneficiaries who could not check their account balance for themselves.

It also helped in identifying the beneficiaries in person. It also provided opportunity to explain further the project to the community members.

Beneficiaries are very happy and thankful to USAID/SFMP for such timely support. CEWEFIA is thankful to USAID/SFMP for such community intervention. The support has contributed to the national effort in relieving poor and vulnerable households from financial hardship.