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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

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## ACRONYMS

COVID-19	Coronavirus Disease 2019
FoN	Friends of the Nation
GHS	Cedis
GoG	Government of Ghana
GSEF	Ghana School Feeding Program
SFMP	Sustainable Fisheries Management Project
SIM	Subscriber Identity Module
USD	United States Dollars
USAID	United States Agency for International Development

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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. The 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, 36 beneficiaries were interacted with, while 34 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 for 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:

- 62 (88.57%) respondents were engaged in the fisheries value chain, 8 (11.43%) were not engaged in any economic activity because they were aged.
- 61 (87.14%) respondents had received remittance from SFMP and 9 (12.86%) had not received any remittance. Out of 61 who had received remittances, 46 (75.41%) had received it twice, 12 (19.67%) had received it once and 3(4.91%) had received it three times.
- 59 (84.29%) respondents received an amount of Two-hundred and Ninety-six Cedis (GHS 296.00) per remittance while 2 respondents indicated their relatives who helped them with the withdrawal of the remittance gave them GHS 100.00 and GHS 150.00 respectively per remittance.
- 15 (21.43%) respondents who were aged and were not savvy with mobile telephone gadgets were assisted by the monitoring team to check their balance and withdraw their remittance.

## **Recommendations**

- All respondents interviewed recommended that the program be expanded to reach more vulnerable persons in the community, and to be extended for more months if possible.
- 51 respondents said the cash transfer system to their phones was very good and to continue with that.
- 10 respondents recommended that the money be given to beneficiaries physically by project staff as many of them are not technologically knowledgeable and could easily be cheated by their own close relatives, community members, or mobile money vendors.

## 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 piloted an unconditional mobile phone-based cash transfer approach to enable vulnerable households in the coastal communities to 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 districts 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 monitored.

## OBJECTIVES

- To ascertain the number of times beneficiaries received the monthly cash transfer, the amount received per cash transfer and benefits derived from the money received.
- It was also to discuss challenges encountered by beneficiaries in retrieving the cash assistance and solicit for beneficiaries' 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 70 respondents were aware of COVID-19 and its safety protocols. They heard it on

- Radio.
- From friends/family.
- At church.
- On posters on walls and trees in their communities.

A total of 45 (64.29%) respondents reported that COVID-19 has not affected them. However, 12 (17.14%) 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.

A total of 10 (14.29%) respondents mentioned that transportation costs went up as public transport vehicles were asked to take less passengers. The higher cost curtailed plans of some respondents to travel to other areas to attend social/cultural functions (e.g. funeral). A total of 2 (2.86%) respondents also responded that because the annual festival of the Anlo-Ewe people (the Hogbetsotso festival) could not come on because of the pandemic, their relatives who usually visit home on the occasion did not come home so they could not benefit from them in form of financial and material assistance.

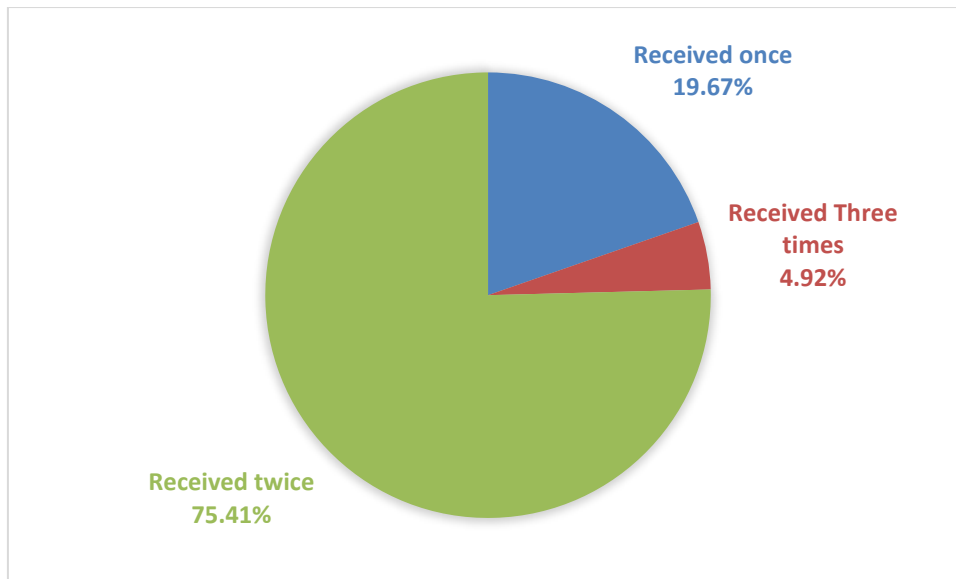
A respondent in Shama District, Abuesi specifically said COVID has restricted her movement since she is scared to travel to the big cities like Kumasi to sell smoked fish. She now sells in Sekondi and Agona on market days.

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

A total of 62 (88.57%) of the respondents were engaged in the fisheries value chain, 8 (11.43%) were not engaged in any economic activity because they were aged. The aged respondents were above 70 years and they depend on their family for support.

### **Remittance from SFMP**

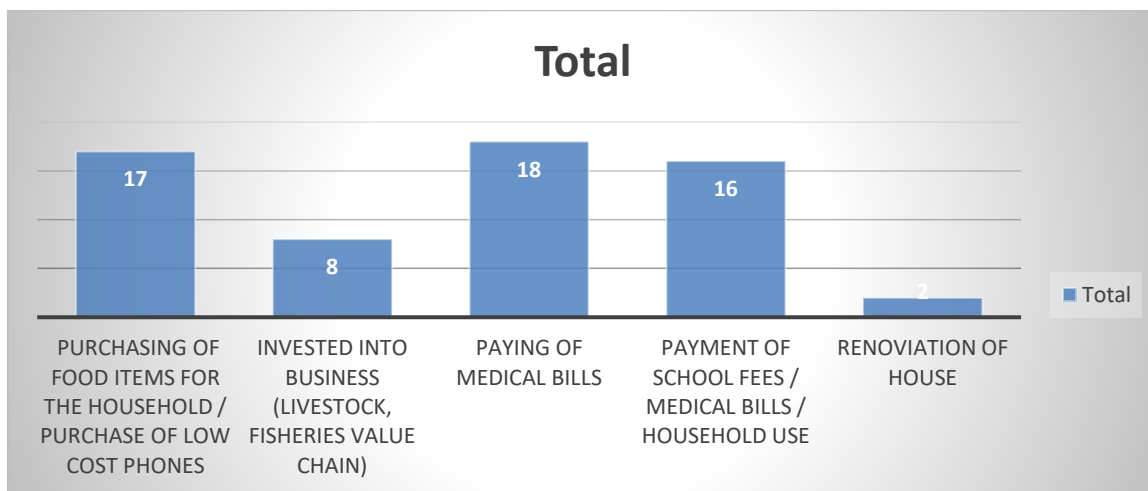
A total of 61 (87.14%) respondents had received remittance from SFMP and 9 (12.86%) had not received any remittance. Out of 61 respondents who had received remittances, 46 (75.41%) had received it twice, 12 (19.67%) had received it once and 3(4.91%) had received it three times. The pie chart in Figure 1 below shows the percentage of respondents who had received the cash transfer from SFMP and the number of times they had received the transfer.



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

### Use of the Remittance.

Respondents mentioned different and similar things that the remittance was spent on. A total of 18 respondents spent their remittance on medicals bills, 12 used it to purchase food items for their household, 5 purchased low-cost phones for themselves. A total of 8 invested it into their business. A total of 2 used it to renovate their houses. The remaining 16 used it for more than one activity that is either payment of medical bills and school fees or household use. The bar chart in Figure 2 shows how respondents spent their remittances.



**Figure 2 How respondents spent their remittances**

### Challenges with withdrawing remittances

Some respondents did not encounter any challenge in withdrawing money from their phones. However, about half of respondents were not savvy with mobile telephone gadgets and were assisted by their relatives including the monitoring team to check their balance and withdraw their remittance.

A young woman single-parent and orphaned reported that her SIM card had been taken away from her by an “unknown person”. She also claimed it was that same person who came to

register her for the program; and attempts at locating the one is however not fruitful yet. Meanwhile that person according to the respondent, had given her GHS100.00.

An aged woman in Sekondi indicated that her ward gave her GHS150.00 as her remittance sent to her and since that time, she has not received any money again.

### **Perception and awareness of SFMP**

All respondents felt they had received their cash transfer from the NGO who promised of them of monthly remittance. They were all happy and several answered that “it brought them renewed hope in life” since they had health challenges and did not have money to go to the hospital. A woman said, she was on admission and was thinking of how to pay her bills when the cash transfer came. The remittance gave her hope to live.

### **CONCLUSION**

Poverty is unquestionably a big issue in the coastal-fishing communities and the declining fisheries livelihood has made the situation worse. As the economic life in the communities hangs around fisheries and barely anything else, the COVID-19 SafetyNet program monitoring clearly showed that the elderly were the most vulnerable group with a greater casualty rate compared to the middle-aged or the youth.

Some aged respondents met on the monitoring rounds evidently had difficulty providing for themselves and depended on family or the magnanimity of voluntary caregivers in the community for sustenance. They themselves, their families and the whole community therefore saw the “SafetyNet” assistance (cash transfer) as opportunity and undeniably a “life-saving” breather at a dire period. If plausible, ways of continuing this should be considered and after the current one fine-tuned as a strategy for engaging the coastal-fishing communities and local government authorities as a “moral persuasion” tool for advancing the argument for sustainable fisheries, and improvement of life to ensure good coastal and fisheries management.

### **RECOMMENDATIONS**

- All respondents interviewed recommended that the program be expanded to reach more vulnerable persons in the community, and to be extended for more months if possible.
- 51 respondents said the cash transfer to system is very good and needs to be continued.
- 10 respondents recommended that the money be given to beneficiaries physically by project staff as many of them are not technologically knowledgeable and could easily be cheated by their own close relatives, community members, or mobile money vendors.