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SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

Vulnerable Household Cash Beneficiary Monitoring (Second Report)



FEBRUARY, 2021

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Cover photo: A DAA field officer conducting the telephone interview for the survey.

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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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INTRODUCTION

The COVID 19 pandemic not only brought about a medical emergency but also some untold social and economic challenges to many fishery households across all the coastal regions of Ghana. This was due to landing beaches under significant social distancing protocols which slowed down fishing and other related supply chain activities, including market disturbances.

However, the SFMP through the implementation of its COVID 19 project intervention of piloting cash transfers to qualified fishery households' aimed to enable them to access a basic food supply and other daily necessities.

Objectives

Among other things, this survey seeks to assess:

- How often did selected beneficiaries receive the allotted monthly cash transfers
- The amount received and the average per month
- Whether the cash received was used for its intended purpose
- Recommendations for improvements in similar future project interventions

Expected Outcome

It is expected that the survey will ascertain the:

- Frequency of cash stipends by respondents.
- Ranges of total amount of cash support received by beneficiaries.
- Major challenge(s) encountered by beneficiaries of the cash stipends.

DATA COLLECTION PREPARATION AND METHOD

Sampling and Data Collection

Twenty-three (23) targeted beneficiaries' households, including 11 female led households, were randomly sampled for interview using a structured question by means of telephone. Their responses were recorded using the Kobo Toolbox survey software.

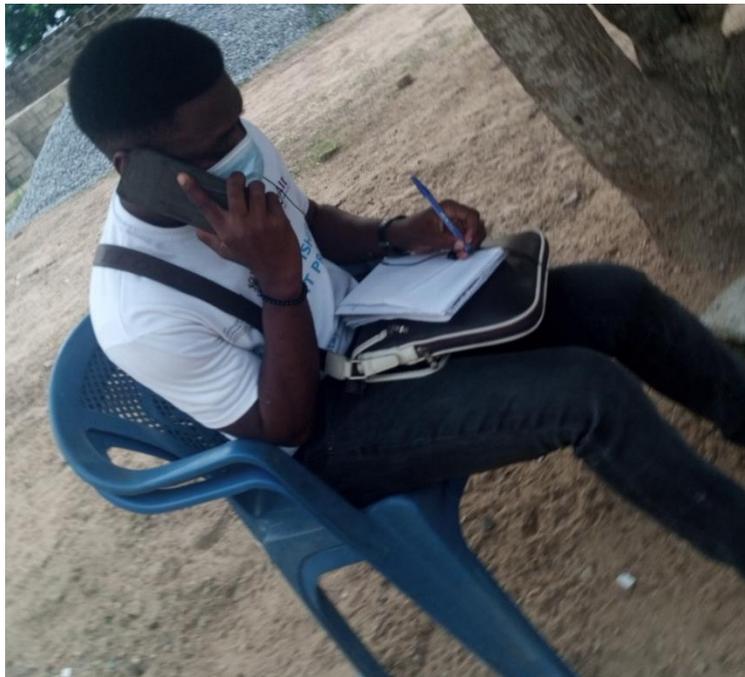


Figure 1 A field officer conducting the telephone interview for the survey

Of the sample of 23, 16 were in the central region while 7 were in Greater Accra Region within all six (6) fishing districts (Accra Metro, Ga South, Gomoa East, Gomoa West, Effutu and Awutu Senya).

Table 1 Polling districts of the survey	
Polling Districts	Percentage (%)
Awutu Senya	31
Ga South	21
Gomoa East	16
Gomoa West	16
Accra Metro	11
Effutu	5

Polling Districts

- Awutu Senya
- Ga South
- Gomoa East
- Gomoa West
- Accra Metro
- Effutu

Figure 2 Percentages of respondents per districts of the survey

Table 2 Polling coastal regions	
Polling Districts	Percentage (%)
Awutu Senya	31
Ga South	21
Gomoa East	16
Gomoa West	16
Accra Metro	11
Effutu	5

Polling Regions

- G. Accra
- Central

Figure 3 Polling coastal regions

Table 3 Sex of household respondent	
Polling Regions	Percentage (%)
Central	68
Greater Accra	32

Sex of Respondents

- Male
- Female

Figure 4 Sex segregation of respondent of the survey

Out of the 23 household beneficiaries sampled, 19 responded, while 4 had their mobile phone switched off.

Survey Analyses

The survey interview was conducted by asking respondents to respond directly to seven (7) main questions that were asked them. The questions covered:

- Number of times beneficiary received the monthly cash from USAID/SFMP.
- Amount beneficiary has received since he/she started receiving the monthly cash assistance.

- Benefits of the Amount received so far by beneficiary during the COVID-19 Pandemic.
- Usage of cash assistance (household upkeep, clothing, food etc.)
- Perception of beneficiary with the monthly cash assistance by USAID/SFMP.
- Challenges encountered by beneficiary in retrieving the cash assistance.
- Recommendations by beneficiary on process of cash assistance.

Below are brief analyses of some of the responses recorded from the beneficiaries.

How Many times did you receive the monthly cash from USAID/SFMP since December 2020?

Regarding the number of times that respondents have received the cash support, 37% reported to have received it only once, while 1 household representing 5% mentioned that they have received it three times. A total of 32% (increase of 3 percent over the first survey conducted) also indicated that they have never received the cash support since its roll out in December 2020. (Figure 5 and Table 4).

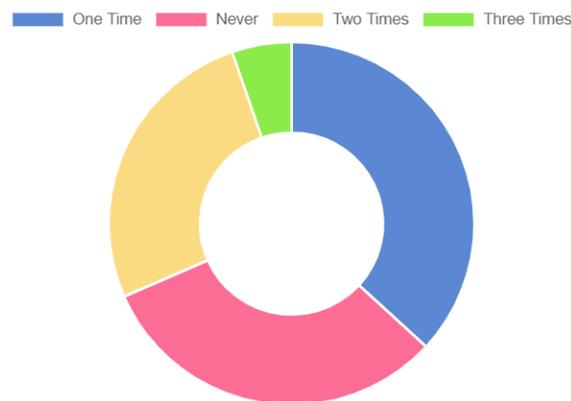


Figure 5 Number of times respondents received cash support

Table 4 Number of time respondents received cash support

How Many times did you receive the monthly cash from USAID/SFMP since December 2020?	Percentage (%)
One Time	37
Never	32
Two Times	26
Three Times	5

What is the total Amount that you have received since you started receiving the monthly cash assistance? (GHS)

Unlike the first survey where nearly 29% of the respondents had not received any amount (0 GHS), the second survey showed that approximately 68% of respondents have received some cash amount under the program with varying degree of the amount received. The least

collative amount being 200GHS and the highest being 742GHS. However, 6 respondents from the survey have not received any amount since the implementation of the cash allowance in December 2020. This was 2% over the figure from Survey 1.

Table 5 Total Amount received by recipient

What is the total Amount that you have received since you started receiving the monthly cash assistance? (GHS)	Frequency	Percentage (%)
N/A (never received any amount)	6	32
592	2	11
590	1	5
280	1	5
296	1	5
270	1	5
742	1	5
290	1	5
300	1	5
600	1	5
500	1	5
200	1	5
592	1	5

What did you use the money for? Usage of cash assistance (household upkeep, clothing, food etc.)

Respondents gave a varied spectrum of responses for the usage of the cash support received from SFMP. While some indicated that, they used the money received to buy food, others used it to support other family expenses such as buying of telephone credit, medical bills, etc. Others used part of the money as capital to buy fish for processing in addition to buying food for the family. Table 6 and Figure 6 below shows the varied distribution of the usage of the cash support received.

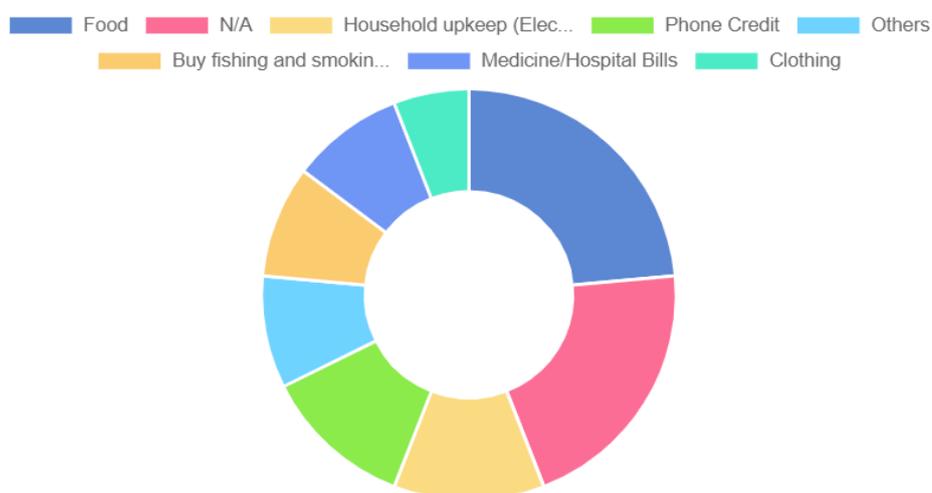


Figure 6 Varied areas where beneficiaries of the cash support spent the money received

Table 6 What the beneficiaries of the cash support used the money for.

What did you use the money for? Usage of cash assistance (household upkeep, clothing, food etc.)	Frequency	Percentage (%)
Food	8	42
N/A	7	37
Household upkeep (Electricity Bill, water bill, etc.)	4	21
Phone Credit	4	21
Others	3	16
Buy fishing and smoking input	3	16
Medicine/Hospital Bills	3	16
Clothing	2	11

From the table above, it can be inferred that, purchasing food items constituted the highest use of the cash transfer. While this is in line with the key purpose of the monthly cash incomes, it is worth noting other usage of the money by the beneficiaries such as paying for medical bills, a small business start-up, etc.

What are some of the challenges you encountered in retrieving the cash assistance?

Nearly all respondents (72%) reported to have not encountered any challenges with their mobile money operator in retrieving the monies sent to them apart from the 5 respondents (28%) who could not provide any data because they have never received any cash stipends since the start of the intervention. Table 7 and Figure 7 below explains further.

Table 7 The level of difficulty for beneficiary in retrieving their sent money form their mobile money operators

What are some of the challenges you encountered in retrieving the cash assistance?	Frequency	Percentage (%)
N/A (never received any amount)	5	28
No Challenge	14	72
Total	19	100

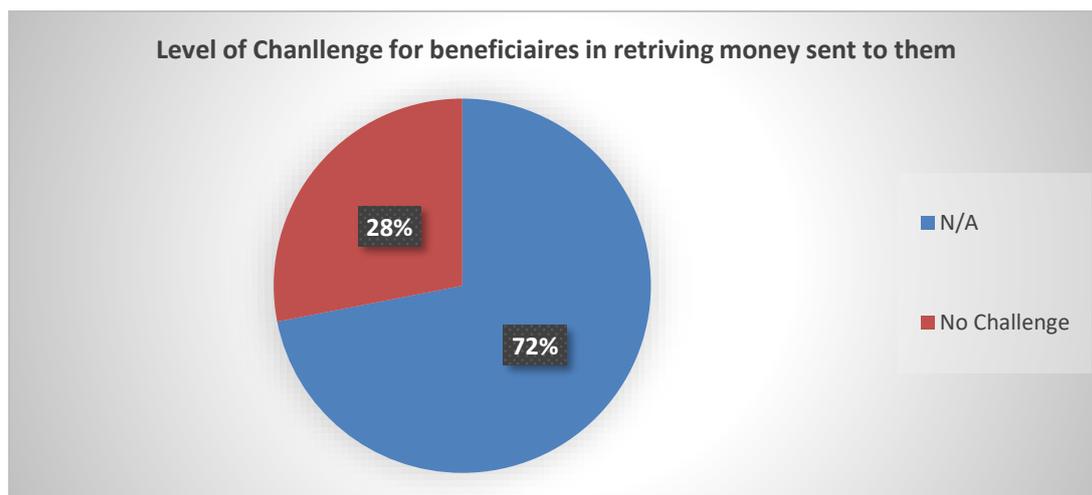


Figure 7 Level of Challenge for beneficiaries in retrieving money sent to them

Is there any recommendation you would like to give for similar future interventions?

In showing appreciation to this intervention, many urged the project to continue with the provision with the direct “cash” assistance program to ease the burden on vulnerable fishery households as a result of the COVID 19 pandemic. With the exception of 5 respondents who could not make any suggestions, nearly all urged SFMP to continue and also ensure that the money come on time. The figure below shows some of the direct remarks from fishers as to their recommendation for improvements to the SFMP in a similar future project intervention.

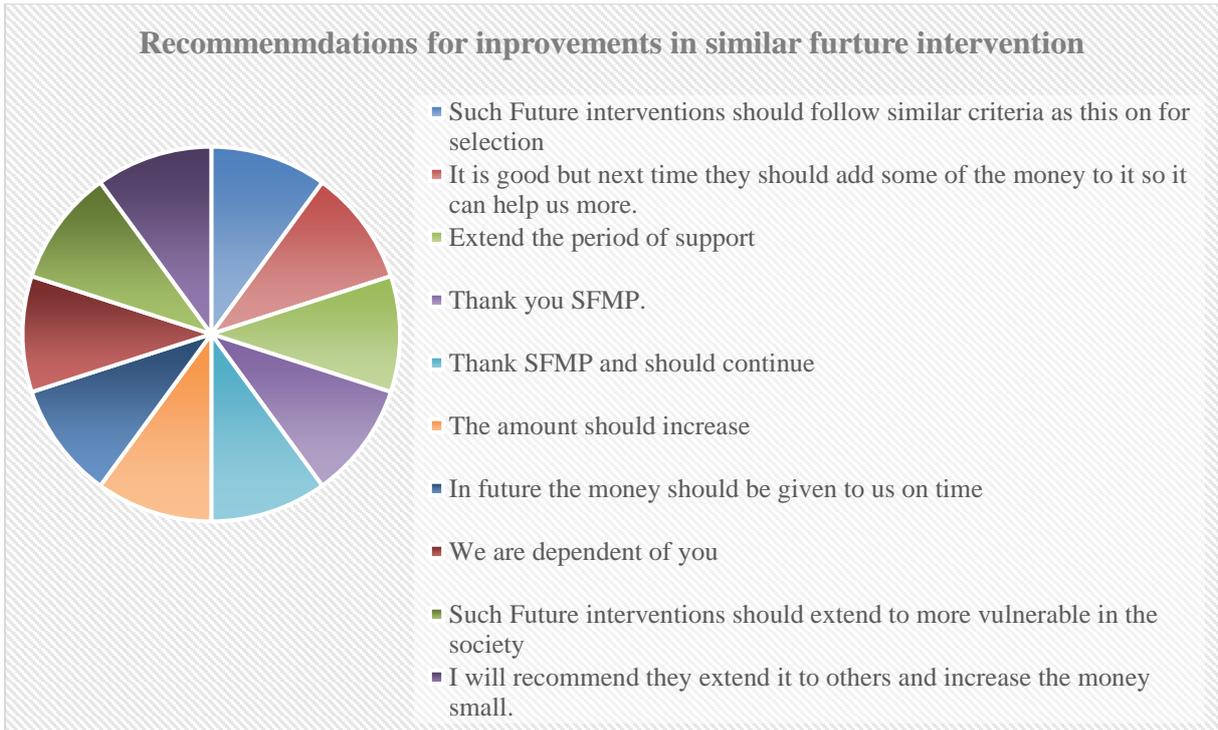


Figure 8 Recommendations for improvements in similar future intervention

CONCLUSIONS

The second survey has shown that, while the majority of respondents surveyed have received a cash stipend (68% at least once), nearly 32% of those polled have never received a cash support since its roll out in December 2020.

Nearly 73% of the respondents had a positive perception about the intervention, that it's a good initiative and must seriously be continued by the project. They indicated how the money came in to relieve them of financial burden regarding family income.

The survey also showed that the recipient households of the cash support used the money for the basic intended purpose, namely to buy food and support household basic expenses towards livelihoods.

From the survey, a staggering 72% reported not to have had any challenge or difficulty in retrieving their money through their mobile money operator once the money was sent by SFMP. The remaining 28% could not respond to because they were part of the those that had never received any cash support since its inceptions.

Suggestions and Recommendations

Based on the survey, the following recommendations are suggested:

- The means of transfer for the money for the beneficiaries is highly commendable in the wake of the COVID 19 pandemic. However, some respondents have been reported not to have been receiving the monthly support consistently, therefore this means of payment should be reviewed in order to rectify the ensuing challenges.
- Inconsistency of cash payments should be addressed and payment confirmation should be streamlined.
- The SFMP should strongly consider increasing the number of beneficiaries of the cash support in any future intervention.

APPENDIX

List Questionnaire Used

- _1_Name
- _2_Contact_Number
- _3_Community
- _4_District_Select_One
- _5_Region_Select_One
- _6_Sex_Select_One
- _7_How_Many_times_di_er_2020_Select_One
- _8_What_is_the_total_thly_cash_assistance
- _9_What_have_been_so_he_COVID_19_Pandemic
- _10_What_did_you_use_can_select_multiple
- _11_What_is_your_per_by_USAID_SFMP_to_you
- _12_What_are_some_of_the_cash_assistance
- _12_Is_there_any_rec_future_interventions