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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  
(First Report)

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THE  
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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

# TABLE OF CONTENTS

ACRONYMS .....	iii
TABLE OF CONTENTS.....	iv
LIST OF FIGURES .....	iv
LIST OF TABLES.....	iv
BACKGROUND .....	1
Objectives of the Monitoring visit .....	1
METHODOLOGY .....	1
Data collection and Analysis .....	2
Survey Findings .....	2
Cash Transfers .....	2
Usage of Cash Transfer.....	3
Challenges Encountered by Beneficiaries .....	3
Recommendations.....	4
CONCLUSION.....	4
APPENDIX.....	5

## LIST OF FIGURES

Figure 1 Number of times beneficiary received the monthly cash from USAID/SFMP.....	2
Figure 2 Usage of cash assistance.....	3
Figure 3 Challenges encountered by beneficiary in retrieving the cash assistance .....	4

## LIST OF TABLES

Table 1 Result Summary.....	5
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## **BACKGROUND**

The outbreak of the COVID-19 pandemic in Ghana in March 2020 has brought about unanticipated developments and challenges to fishing communities. The consequences of this pandemic have been enormous on the artisanal fisheries sector. It is anticipated that this would have negative effect on the livelihoods of over 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 intervention aims at preventing the spread and mitigating the economic effects of COVID-19 among vulnerable households in fishing communities in Ghana. In implementing activities, 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 embarked on a monitoring visit to selected communities 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.

### **Objectives of the Monitoring visit**

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.

These objectives 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.

## **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 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.

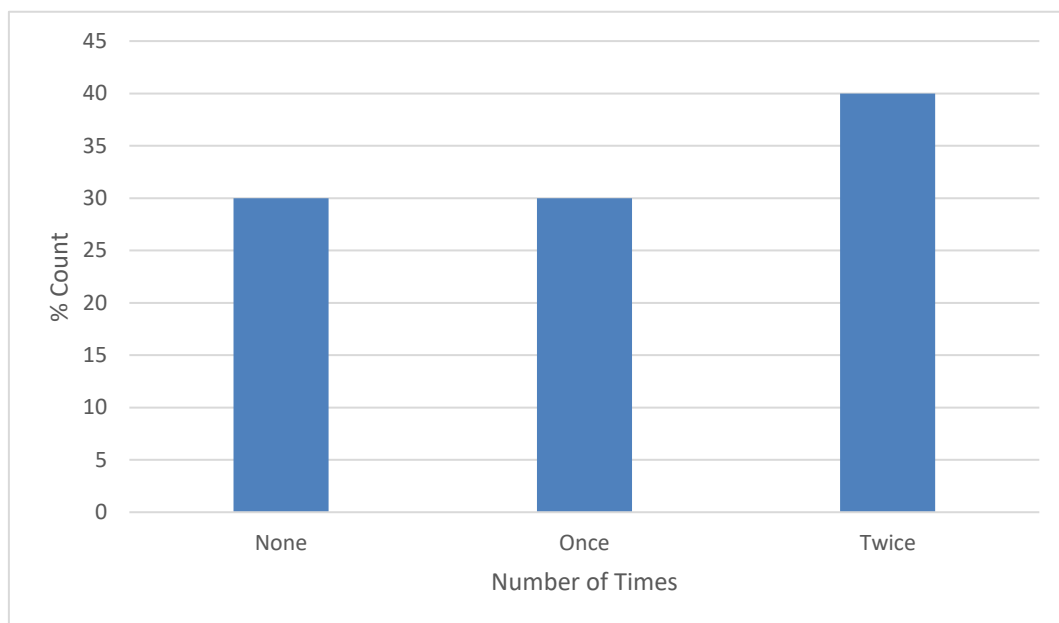
## Survey Findings

The survey was conducted on the 11<sup>th</sup> and 12<sup>th</sup> of February, 2021 and 10 beneficiaries (3 males and 7 females) were reached. Five of the sampled respondents either did not want to participate because they had not received their cash transfer or were out of town.

Beneficiaries were sampled from Nkekamu, Anto Apewosika, Adise (in Nzema East Municipal); Ekpu, Ahobre No.1, New Town (in Jomoro municipal); and Ankobra (in Ellembelle district).

### Cash Transfers

The disbursement of the monthly cash benefits to the identified vulnerable households was executed with mobile money 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 70% of the respondents had received at least one transfer.

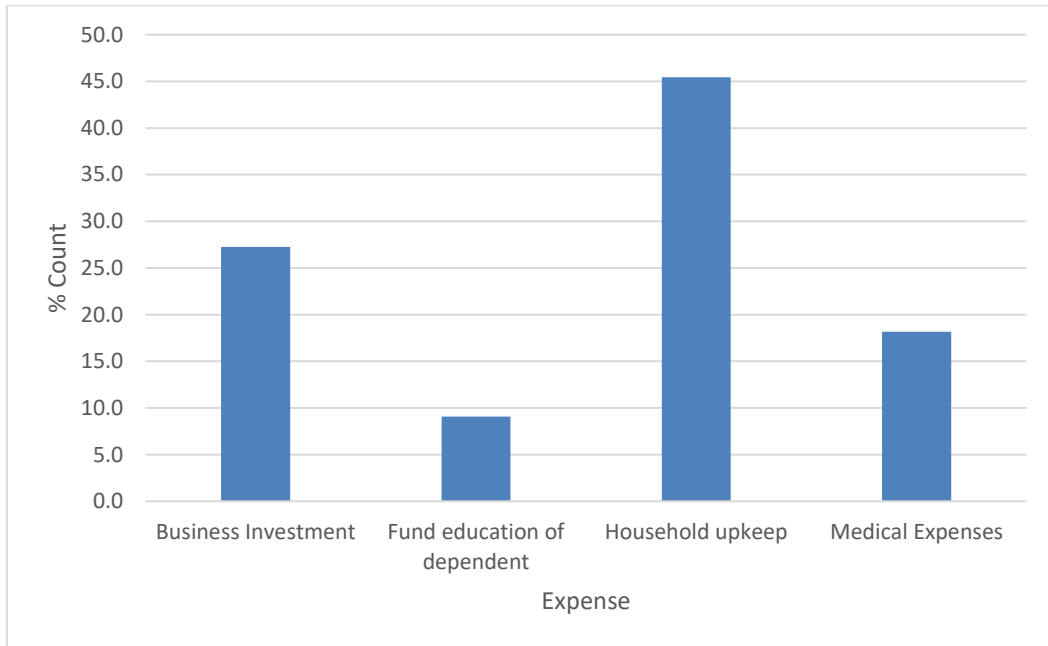


**Figure 1** Number of times beneficiary received the monthly cash from USAID/SFMP

The survey gathered that 30% of the respondents had received no cash transfers at the time of the monitoring. 30% of the sampled beneficiaries had received one payment while the other 40% had received 2 transfers. The amount received by beneficiaries varied slightly, probably due to the transaction cost and transfer charges. The monthly payment ranged from GHC 287.50 to GHC 296.00

**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.



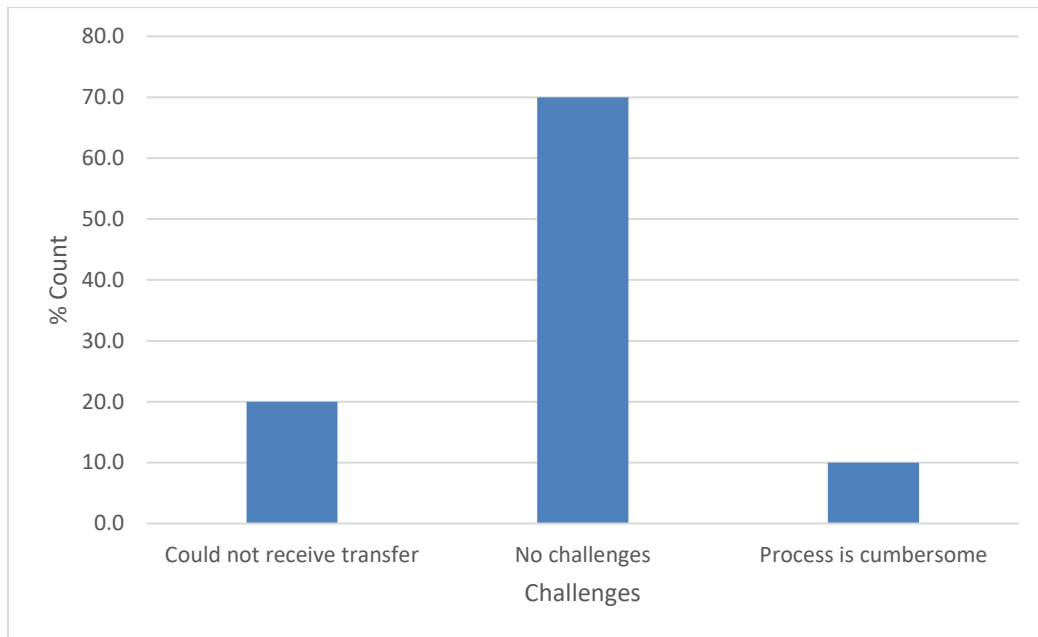
**Figure 2 Usage of cash assistance**

The survey revealed that 50% of the beneficiaries who were interviewed used the money directly to support the daily upkeep of the household. Additional 30% invested their monthly payment into their existing businesses, particularly fish processing, to help meet the household demands. The other used a substantial amount of their moneys to pay medical bills (10%) or to support their ward’s education (10%).

**Challenges Encountered by Beneficiaries**

Most of the beneficiaries we interviewed encountered minimal or no challenges at all in retrieving their cash transfers. However, 10% of the respondents expressed dissatisfaction with the mode of transfer, claiming that the current arrangement is cumbersome.





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

### **Recommendations**

Respondents who had received their cash assistance rained praises on USAID and the SFMP project for the timely intervention. 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 monies would be used by beneficiaries. Some recommended that the project should ensure that beneficiaries use the monthly payment judiciously.

### **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

Table 1 Result Summary

District	Count	% Count
Ellembelle	3	30
Jomoro	3	30
Nzema East	4	40
Total	<b>10</b>	
<b>1. Number of times beneficiary received the monthly cash from USAID/SFMP</b>	<b>Count</b>	<b>% Count</b>
None	3	30
Once	3	30
Twice	4	40
Total	<b>10</b>	
<b>2. Amount beneficiary has received since he/she started receiving the monthly cash assistance</b>	<b>Count</b>	<b>% Count</b>
None	3	30
200-299	1	10
300-399	2	20
500-600	4	40
Total	<b>10</b>	
<b>3. Benefits of the Amount received so far by beneficiary during the COVID-19 Pandemic</b>	<b>Count</b>	<b>% Count</b>
Business Investment	2	20
Fund education of dependent	2	20
Household upkeep	6	60
Total	<b>10</b>	
<b>4. Usage of cash assistance (household upkeep, clothing, food etc.)</b>	<b>Count</b>	<b>% Count</b>
Business Investment	3	30
Fund education of dependent	1	10
Household upkeep	5	50
Medical Expenses	1	10
Total	<b>10</b>	
<b>5. Perception of beneficiary with the monthly cash assistance by USAID/SFMP</b>	<b>Count</b>	<b>% Count</b>
Supports the vulnerable	1	14.3
Very Helpful	4	57.1
Very timely support	2	28.6
Total	<b>7</b>	
<b>6. Challenges encountered by beneficiary in retrieving the cash assistance</b>	<b>Count</b>	<b>% Count</b>
Could not receive transfer	2	20.0
No challenges	7	70.0
Process is cumbersome	1	10.0
Total	<b>10</b>	