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# SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

## Random Monitoring of Cash Transfer Beneficiaries in Volta Region



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THE  
UNIVERSITY  
OF RHODE ISLAND  
GRADUATE SCHOOL  
OF OCEANOGRAPHY



**resonance**  
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**Hen Mpoano**



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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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**Cover photo:** FoN project officer, Kwesi Johnson, briefing cash beneficiaries on purpose of monitoring visit

**Photo credit:** SFMP (M&E)

**Detailed Partner Contact Information:  
USAID/Ghana Sustainable Fisheries Management Project (SFMP)  
10 Obodai St., Mempeasem, East Legon, Accra, Ghana**

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 Global  
(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	<a href="https://ccm.ucc.edu.gh/">https://ccm.ucc.edu.gh/</a>
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## **ACRONYMS**

COVID	Coronavirus Disease
CRC	Coastal Resources Center
DAA	Development Action Association
FoN	Friends of the Nation
GoG	Government of Ghana
HM	Hen Mpoano
SFMP	Sustainable Fisheries Management Project
URI	University of Rhode Island
USAID	United States Agency for International Development

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## **BACKGROUND**

The COVID 2 strategic result area involved piloting appropriate methodologies for the provision of social assistance “economic safety net” to 2000 extremely vulnerable fisheries-dependent households. The aim of this activity was to target economically vulnerable households at risk of not meeting basic food needs and are not beneficiaries of similar GOG on-going social safety net schemes and recent COVID-19 economic assistance programs, including those detailed by the President of Ghana on April 19<sup>th</sup> 2020.

## **OBJECTIVE**

The M&E team conducted a field visit to project target areas to monitor the receipt, use and impact of the funds received by cash beneficiaries under the SFMP COVID 2 intervention. This was to ensure that targeted beneficiaries had received their due transfers and to find out what they used the money for, challenges faced in retrieving the funds from mobile money vendors and the impact of the funds on their livelihoods amid the current pandemic.

## **METHODOLOGY**

Cash transfers were made to beneficiaries in three (3) districts of the Volta Region, namely Keta, Anloga and Ketu South. For purposes of the first monitoring visit, the M&E team randomly selected ten (10) beneficiaries from the Keta District and five (5) from Anloga. Data was collected via face-to-face interviews with selected beneficiaries (ensuring all COVID 19 protocols were observed), and direct observation of beneficiaries. Selected beneficiaries comprised 3 males and 12 females.

## **TIMEFRAME**

The exercise took a period of three (3) working days; 25<sup>th</sup>, 26<sup>th</sup> and 27<sup>th</sup> January, 2021. Each interview lasted about 20 to 30 minutes.

## **VENUES**

Anloga District: Interviews with selected beneficiaries were held at the Whuti Community Library.

Keta District: Interviews with the first five (5) beneficiaries were held at the compound of the chief fisherman. The second batch of beneficiaries were interviewed at a community place organized by community site advocates.

## **SUMMARY OF FINDINGS**

### **Receipt of Funds**

Beneficiaries confirmed they had each received an amount of GHS 296 in their respective mobile money wallets. They also indicated that they had received the funds only once and based on this, the team explained that this was because as at the time of visit, only the first tranche of payments had been disbursed by the SFMP finance team. Beneficiaries were asked to expect their second payments soon.

## Use of Funds

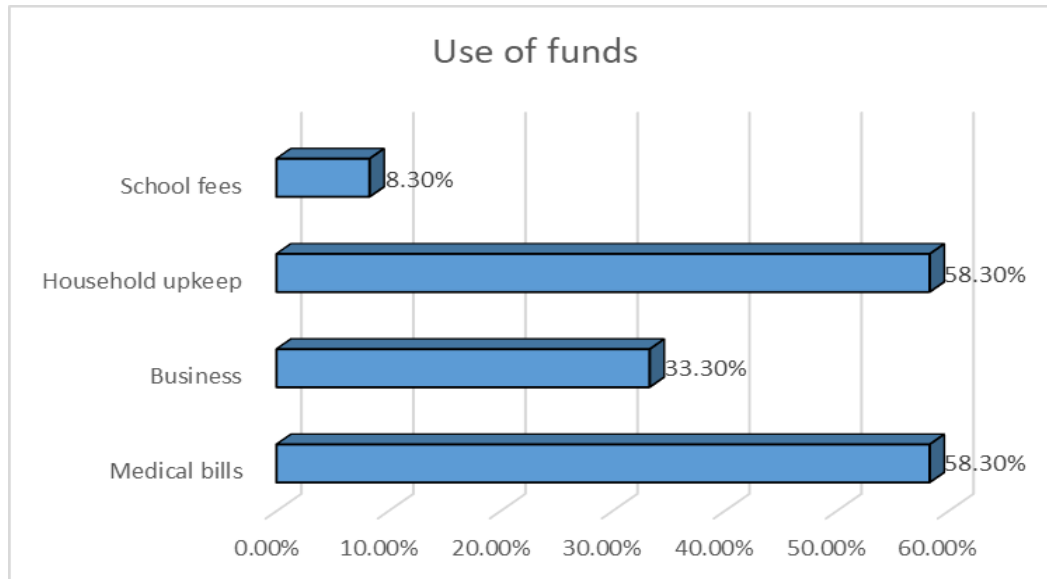
Findings revealed that beneficiaries had used the funds they received to support in upkeep of their household (food, water, clothing); to pay medical bills, to support in payment of school fees and/or to expand their existing businesses or start new ones.

A summary of how beneficiaries used their funds is provided in Table 1:

**Table 1 Summary of how cash beneficiaries used their funds**

		Use of Funds Frequencies		
		Responses		
		N	Percent	Percent of Cases
Covid2 <sup>a</sup>	Medical bills	7	36.8%	58.3%
	Business	4	21.1%	33.3%
	Household upkeep	7	36.8%	58.3%
	School fees	1	5.3%	8.3%
	Total	19	100.0%	158.3%

As shown in Table 1 and Figure 1, most respondents (58.3%) used their funds for the upkeep of their household and for payment of medical bills. Only few respondents (8.3%) used their funds to pay school fees.



**Figure 1 Graph illustrating the use of funds by beneficiaries**

## Impact of Funds

It was also revealed that the initiative had had great impact on their livelihoods, especially in these difficult times of the growing pandemic. They lauded SFMP's efforts and were grateful for the cash support. One beneficiary (a fish processor) specifically indicated that the cash had

positively impacted her fish business as it enabled her to buy more fish to sell. Another beneficiary revealed the cash had positively impacted her household as she was able to start a small soy meat business.

## **OBSERVATION**

It was observed that most beneficiaries were aged and had to be assisted by their relatives while walking to the interview venue. The M&E team also observed that beneficiaries were poorly educated as they could barely express themselves in English. However, they had good understanding of COVID-19 prevention protocols as they came to the venue in their nose masks.

## **CHALLENGES**

Some cash beneficiaries had to be assisted by friends or relatives before they could retrieve their funds because they were unfamiliar with the mobile money platform. This put them at risk of being defrauded as the third party assisting with the withdrawal could be dishonest about the actual amount sent to the beneficiary in order to keep some for him/herself.

Beneficiaries could not express themselves in English, thus the M&E team had to be assisted by a site advocate and FoN's project manager in translating interview questions. This caused interviews to last longer than expected.

## **CONCLUSION**

Beneficiaries expressed their gratitude for the initiative and were hopeful of its continuation in future. According to them, such initiatives are rarely implemented in their communities.

## **RECOMMENDATIONS**

The following recommendations were made during the interviews:

- SFMP should continue assisting more vulnerable households with the economic safety net initiative.
- SFMP should increase the amount for supporting beneficiaries
- SFMP should increase the number of vulnerable households selected to benefit from the scheme.