



**USAID | GHANA**  
FROM THE AMERICAN PEOPLE

# SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

## Tigo Fishers Network Pilot Lessons Learned Paper – Focus Groups Results



JULY, 2018

THE  
UNIVERSITY  
OF RHODE ISLAND  
GRADUATE SCHOOL  
OF OCEANOGRAPHY



**resonance**

This publication is available electronically in the following locations:

*The Coastal Resources Center*

[http://www.crc.uri.edu/projects\\_page/ghanasfmp/](http://www.crc.uri.edu/projects_page/ghanasfmp/)

*Ghanalinks.org*

<https://ghanalinks.org/elibrary> search term: SFMP

*USAID Development Clearing House*

<https://dec.usaid.gov/dec/content/search.aspx> search term: Ghana SFMP

**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)

**Citation:** Tackie-Otoo, N. Resonance Global. (2018). Tigo Fisher Network Pilot Lessons Learned Paper – Focus Group Results. The USAID/Ghana Sustainable Fisheries Management Project (SFMP). Narragansett, RI: Coastal Resources Center, Graduate School of Oceanography, University of Rhode Island. GH2014\_PPP024\_SSG 10 pp.

**Authority/Disclaimer:**

Prepared for USAID/Ghana under Cooperative Agreement (AID-641-A-15-00001), awarded on October 22, 2014 to the University of Rhode Island, and entitled the USAID/Ghana Sustainable Fisheries Management Project (SFMP).

This document is made possible by the support of the American People through the United States Agency for International Development (USAID). The views expressed and opinions contained in this report are those of the SFMP team and are not intended as statements of policy of either USAID or the cooperating organizations. As such, the contents of this report are the sole responsibility of the SFMP team and do not necessarily reflect the views of USAID or the United States Government.

**Cover photo:**

## 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

Maurice Knight	Chief of Party	<a href="mailto:maurice@crc.uri.edu">maurice@crc.uri.edu</a>
Kofi Agbogah	Senior Fisheries Advisor	<a href="mailto:kagbogah@henmpoano.org">kagbogah@henmpoano.org</a>
Nii Odenkey Abbey	Communications Officer	<a href="mailto:nii.sfmp@crcuri.org">nii.sfmp@crcuri.org</a>
Bakari Nyari	Monitoring and Evaluation Specialist	<a href="mailto:hardinyari.sfmp@crcuri.org">hardinyari.sfmp@crcuri.org</a>
Brian Crawford	Project Manager, CRC	<a href="mailto:brian@crc.uri.edu">brian@crc.uri.edu</a>
Ellis Ekekpi	USAID AOR (acting)	<a href="mailto:eekekpi@usaid.gov">eekekpi@usaid.gov</a>

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

Resonance Global  
(formerly SSG Advisors)  
182 Main Street  
Burlington, VT 05401  
+1 (802) 735-1162  
Thomas Buck  
[tom@ssg-advisors.com](mailto:tom@ssg-advisors.com)

Andre de Jager  
[adejager@snvworld.org](mailto:adejager@snvworld.org)  
SNV Netherlands Development Organisation  
#161, 10 Maseru Road,  
E. Legon, Accra, Ghana  
233 30 701 2440

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

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

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

### For additional information on partner activities:

CRC/URI: <http://www.crc.uri.edu>  
CEWEFIA: <http://cewefia.weebly.com/>  
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/>  
SNV: <http://www.snvworld.org/en/countries/ghana>

## **ACRONYMS**

CUG	Closed User Group
FFP	Fishers Future Plan
GNCFC	Ghana National Canoe Fishermen Council
NAFPTA	National Fish Processors and Traders Association
SFMP	USAID/Ghana Sustainable Fisheries Management Project
SIM	Subscriber Identity Module
TFN	Tigo Fishers' Network
USAID	United States Agency for International Development

# TABLE OF CONTENTS

ACRONYMS.....	iii
TABLE OF CONTENTS.....	iv
SECTION 1: INTRODUCTION .....	1
SECTION 2: METHODOLOGY .....	1
SECTION 3: RESULTS .....	2
3.1 Customer Reactions to the TFN Product .....	2
3.1.1 Why did you sign up for the product? .....	2
3.1.2 What do you like about the product? .....	2
3.1.3 What do you dislike about the product? .....	2
3.1.4 How often do you use the TFN? .....	2
3.1.5 What additional features would you like to have on the product?.....	2
3.1.6 How often do you make calls as part of a TFN closed user group? .....	2
3.1.7 How often do you deposit using Tigo Cash? .....	3
3.1.8 How often do you send funds from your Tigo Cash wallet? .....	3
3.1.9 What will motivate you to deposit more frequently?.....	3
3.1.10 Are you saving? If yes, would you be willing to share what you're saving for?....	3
3.1.11 Apart from Tigo Cash, how else do you save? .....	3
3.1.12 Would the weather alerts, fish processing tips, etc. be helpful in your fishing business? If yes, how?.....	3
3.2 Customer Reactions to Sales Process and Customer Service .....	4
3.2.1 Did you understand the sales pitch of the TFN agent who approached you?.....	4
3.2.2 What did the TFN agent say that convinced you to sign up? .....	4
3.2.3 Did you have to buy Airtel-Tigo SIM? If so how was that process?.....	4
3.2.4 Did you have to sign up for Tigo Cash? If so how was that process? .....	4
3.2.5 Is your Airtel-Tigo SIM your main SIM? If not, where do you keep your Airtel- Tigo SIM? .....	4
SECTION 4: SUMMARY OF CONCLUSIONS.....	5

## **SECTION 1: INTRODUCTION**

In March 2017, the USAID/Ghana Sustainable Fisheries Management Project (SFMP) partnered with Tigo (now Airtel-Tigo) and the Fisheries Commission of Ghana to launch the Tigo Fishers' Network (TFN). The TFN is a fisheries management platform that is designed to allow the Fisheries Commission to send fisheries information (fish policies, fisheries regulations, marine weather, fish prices, etc.) to fisherfolk on their mobile phones. The platform will provide fisherfolk with information on fisheries laws (to aid in increasing understanding of and voluntary compliance with such laws); as well as on fishing best practices (to support fishermen in their fishing expeditions and aid women fish processors and traders in their fish smoking trade). Aside from fisheries management services, the TFN allows subscribers on the network to call each other for free, offers reduced data and SMS charges, and also provides Tigo insurance and Tigo Cash for fisherfolk.

The partners launched TFN pilot activities in September 2017, with a strategy of running the pilot for a maximum of six months before a coastwide scale-up. Communities chosen for the TFN pilot included Elmina (Central Region) and Axim (Western Region). To maximize enrollment, TFN was introduced to fisherfolk within the catchment area of each pilot community.

To date, however, pilot implementation activities have been limited, in large part due to a merger between Airtel and Tigo during the pilot period, which led to significant turnover and changes to the TFN team. This unanticipated setback also delayed the operationalization and piloting of the technology platform that would allow the Fisheries Commission to send fisheries information to TFN users.

Fortunately, a new team is currently being formed at Airtel-Tigo to take over the management of the TFN. The findings and focus groups described below are intended to summarize lessons learned and customer insights from TFN activity to date in order to allow the new TFN team to learn from initial customer feedback and challenges, as well as to devise a strategy for moving the initiative forward.

To this end, SFMP (led by Resonance) conducted a study to explore TFN performance from customers' perspectives and Airtel-Tigo general services among fisherfolk (TFN customers and non-customers).

## **SECTION 2: METHODOLOGY**

SFMP, led by Resonance, conducted research in the TFN pilot areas of Elmina and Axim catchment communities from June 4<sup>th</sup> through June 8<sup>th</sup>, 2018. A focus group discussion approach was used for the research. A check-list of questions was developed to guide the discussion and illicit appropriate responses.

A total of 90 participants (45 males and 45 females) were involved in the focus groups across the two study areas. Specifically, 33 TFN customers and 57 non-TFN customers participated. The 57 non-TFN customer all use other Airtel-Tigo services. The focus groups were led by Resonance/SFMP with support from fisherfolk associations, namely the Ghana National Canoe Fishermen Council (GNCF) and the National Fish Processors and Traders Association (NAFPTA).

## **SECTION 3: RESULTS**

### **3.1 Customer Reactions to the TFN Product**

#### ***3.1.1 Why did you sign up for the product?***

Reasons ascribed by fisherfolk for enrolling in the TFN were mixed. Nonetheless, almost all the 33 respondents who are TFN customers indicated that the Closed User Group (CUG) that allows them to call each other for free was a primary reason for joining the TFN. A minority of TFN customer respondents believed that the TFN would bring cohesion among fisherfolk. Others stated that Tigo's service (call network) is generally stable in the study areas as such there is no risk in subscribing to the product as it has been tried and tested. This assertion was made by those who were already using the Tigo SIM card.

#### ***3.1.2 What do you like about the product?***

During the period in which the TFN was operational, a majority of respondents viewed the TFN as cost-effective – the benefits outweigh the cost. A minority of TFN customers indicated that they hoped to receive weather information. This statement was from the fishermen. A majority of the women respondents wanted the TFN because of the promise of dissemination of fish market price information.

#### ***3.1.3 What do you dislike about the product?***

Virtually all TFN customers are unhappy with the current state of the TFN. Respondents indicated that the TFN SIM card functioned just for a month after subscription and after that they have not been able to utilize the services including the CUG despite paying the appropriate subscription fee. One fisherman in Axim asserted that "I bought 4 SIM cards for myself and family and after a month it has stopped functioning. I called Tigo office (helpline) and nobody picked it and I only receive music in a form of call back tone." In general, TFN customers are not enthused about their inability to receive and utilize the service promised on the TFN. Even the non-TFN respondents were concerned about why the platform is not working effectively as their peers have been complaining – a situation that is preventing them from enrolling. From the foregoing, if TFN is to be embraced by fisherfolk, there is a need for Airtel-Tigo to address the malfunctioning of the TFN SIM cards and the availability of promised services under the TFN.

#### ***3.1.4 How often do you use the TFN?***

According to the TFN customers, when they first enrolled, the CUG service was working perfectly. However, after a month when the CUG was not functioning they stopped using the SIM. Notwithstanding, one fisherman on the TFN alluded that his TFN SIM is functioning and enjoying the active services under the TFN (CUG, SMS and Data). A demonstration of his claim was tested and outcome was valid.

A minority of the TFN customers use their TFN SIM to make calls to other Tigo lines (non-TFN) when the need arises. For the non-TFN customers, the Tigo service is relatively better in terms of charges for data and calls when compared to other networks. As such, they use it regularly.

#### ***3.1.5 What additional features would you like to have on the product?***

Almost all TFN customers noted that the current product portfolio is appropriate and partners should maintain it. However, the fishermen would like Tigo to strengthen their signal so they can make calls beyond 30km from the shoreline.

#### ***3.1.6 How often do you make calls as part of a TFN closed user group?***

It was obvious that TFN customers are keen to use the closed user group (CUG) service. Unfortunately, the CUG has not been functioning to the expectation of almost all the TFN customers. A minority of TFN customers stated that because the CUG stopped functioning after about a month of registering, i.e. after November 2017, they have also paused using the TFN SIM cards even for other non-TFN services. To ascertain the claims made by majority of TFN customers that the CUG is not effective as envisaged, trials were made during the discussion (by calling other TFN numbers) and the outcome supports the assertion made by virtually all the TFN customers that the CUG is not functioning properly.

### ***3.1.7 How often do you deposit using Tigo Cash?***

A majority of non-TFN customers mentioned that they normally deposit money onto their Tigo Cash wallet when they get money from their business or receive money from other sources. On average, they deposit every week. For the TFN customers, the situation was the opposite. This was because most of them have their SIM dormant, i.e. TFN SIM. Nonetheless, a handful of TFN customers also have Tigo SIM (not registered with TFN) and that is what they use for mobile money. These respondents indicated that they do deposit virtually once a month, as it is not their main mobile money line. The non-TFN customers who attempt to deposit regularly complain about the scarcity of Tigo mobile money agents in the fishing communities. This is a situation that requires attention if digital finance is to be adopted by fisherfolk.

### ***3.1.8 How often do you send funds from your Tigo Cash wallet?***

Again, non-TFN customers are those who frequently send funds from the Tigo Cash wallet. The respondents stated that the process of sending funds is not time bound and it happens as and when there is the need. However, a majority indicated they send funds once in a week, while a minority does so twice a week. These results corroborate the outcome of the survey conducted on mobile money usage among fisherfolk in March 2018, where about 73% of folks in fishing communities using Tigo Cash use the platform to send funds once a week. For the TFN customers, nearly all do not use TFN SIM to send funds. This is because virtually all of them have not registered their TFN SIM for Tigo Cash.

### ***3.1.9 What will motivate you to deposit more frequently?***

The non-TFN customers were unanimous in mentioning that if the Tigo mobile money agents are more visible in the communities and have regular float, then they will be motivated to deposit. For the TFN customers, a majority posited that Airtel-Tigo should fix the setbacks being experienced on the TFN which will motivate them to first register for Tigo Cash and then start depositing.

### ***3.1.10 Are you saving? If yes, would you be willing to share what you're saving for?***

All the respondents (TFN and non-TFN customers) stated that they are saving and the main reasons are to meet household and business expenditures. Other reasons for saving are to cater for their health and unforeseen life circumstances.

### ***3.1.11 Apart from Tigo Cash, how else do you save?***

A majority of respondents save using rural financial institutions and other mobile money carriers especially MTN. Those who save on Tigo Cash, do it for a short time – not more than a month at a time.

### ***3.1.12 Would the weather alerts, fish processing tips, etc. be helpful in your fishing business? If yes, how?***

As alluded to earlier, all the TFN customers were unanimous that the weather alerts, fish processing tips, fish market prices amongst others would greatly help in their fishing



business. To them, especially the fishermen, it will minimize accidents on the sea and let them embark on sound fishing expeditions knowing that the weather will be favorable or otherwise for fishing. The fish processors were very interested in fish price information as they believe it will reduce the cost of transactions. Even the non-TFN customers believe the services would be useful in the entire fish ecosystem by bringing consistency to the pricing of fish and helping fishers know and understand fishery regulations.

## **3.2 Customer Reactions to Sales Process and Customer Service**

### ***3.2.1 Did you understand the sales pitch of the TFN agent who approached you?***

All the TFN customers who heard the initiative from TFN agents indicated that they understood the sales pitch of the TFN agent. Nonetheless, a minority of TFN were skeptical whether the entire product portfolio could be functioning effectively judging from the numerous proposed features (fishing tips, weather info, CUG, etc.). However, these individuals still registered.

### ***3.2.2 What did the TFN agent say that convinced you to sign up?***

A majority of TFN customers stated that the CUG aspect that potentially allows them to do free calls among the network members was what convinced them to register. A majority of the male customers were convinced by the weather info feature. A minority of customers signed up when the agent said there will subsidized phones available for purchase.

### ***3.2.3 Did you have to buy Airtel-Tigo SIM? If so how was that process?***

Almost all the respondents in the study area had to buy the Tigo SIM to enroll onto the TFN. The SIM cards were made available via the community leaders. A minority of customers bought their SIM card from TFN agents and during the TFN durbars at the communities.

### ***3.2.4 Did you have to sign up for Tigo Cash? If so how was that process?***

Almost all the TFN customers have not signed for the Tigo Cash using their TFN SIM. A minority of customers have registered for Tigo Cash using their non-TFN SIM. This segment of customers completed their Tigo Cash registration before the introduction of the TFN. The non-TFN customers enrolled on Tigo Cash registered the service mainly from mobile money vendors. All respondents on Tigo Cash claimed that the vendors doing active Tigo Cash services are scarce in the communities.

### ***3.2.5 Is your Airtel-Tigo SIM your main SIM? If not, where do you keep your Airtel-Tigo SIM?***

The TFN customers stated that their TFN SIM is not their main SIM and hardly used. Their explanation for not using it regularly stems from issues outlined in previous section. For the non-TFN respondents, a majority also indicated that their Tigo SIM is not their main SIM. They normally use it when one wants to make Tigo-to-Tigo calls. In other words, they insert the Tigo SIM into their mobile device and use it when it is needed for operations.

A minority of TFN customers who used the platform in the early days of subscription mentioned that their credit gets exhausted quickly when it is used to make calls to other networks. As such, they prefer to use other networks, especially MTN (where they bundle their call credit to reduce cost, a situation that defeats the CUG aspect of the TFN product portfolio).

## **SECTION 4: SUMMARY OF CONCLUSIONS**

The following summarizes the findings from the focus groups:

- TFN subscribers support the TFN initiative and would like to see Airtel-Tigo correct the setbacks that have hindered progress and performance to date
- TFN customers duly understand the product vis-à-vis the subscription fee associated with each package
- TFN customers are satisfied with current product features (as envisioned), however they would want Airtel-Tigo network coverage extended beyond 30km from the shoreline
- Currently, TFN customers are not able to utilize the available services especially the CUG despite paying the appropriate subscription fee
- Fisherfolk are not patronizing Tigo Cash due to the scarcity of dedicated Tigo Cash agents in the study communities
- The inability of Airtel-Tigo to provide phones alongside SIM cards for purchase also contributed to the slow enrollment of fisherfolk unto the TFN program and increased the level of Tigo SIM swaps among customers
- Airtel-Tigo is not the preferred SIM (for calls and mobile money) among respondents – both TFN and non-TFN customers
- A majority of TFN customers prefer to use other networks to make calls as they can bundle to reduce their call rate
- The TFN is seen as laudable initiative from the perspective of non-TFN customers and if setbacks are corrected the program will be attractive to fisherfolk