

ICT Innovations for Fisheries Management and Coastal Planning

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Many Promising Hooks in the Water

- Mobile micro-insurance partnership with Millennium, UT Life and Vodafone
- Tigo Fishers Network phone club with an Illegal fishing reporting hotline

Micro-Insurance Private Sector Partnership

- Millennium Insurance, UT Life, BIMA, Vodafone partnership
- Payments as low as 1 GHS per day
- Payout during a closed fishing season
- Term-plus policy so acts as a quasi savings and retirement scheme
- 5 year term to maturity
- Premiums and payouts via a mobile money platform - Vodafone cash
- Plan approved by the National Insurance Commission - Feb 2017
- Sales to start in April 2017

Tigo Fishers Network

- In-network calls for free – estimated savings to users at 5 -50 GHS/month
- Promotes digital financial literacy in fishing communities
- Secure mobile money platform as fisheries has high daily transaction volumes
- Toll free hotline for reporting illegal fishing activities to Fisheries
- Marine weather forecasts
- Sending information from the Fisheries Commission to network members
 - e.g. A new fishing regulation such as a seasonal closure, fish processing, fish farming tips...
- May have fish pricing information and other features added at a later date