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# SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

## MSMEs/VSLAs FORMATIVE EVALUATION REPORT



FEBRUARY 2018

THE  
UNIVERSITY  
OF RHODE ISLAND  
GRADUATE SCHOOL  
OF OCEANOGRAPHY



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**Cover photo:** Sustainable Fisheries Management Project beneficiaries learning about the MSMEs/VSLAs Formative Evaluation Survey (Credit: SFMP)

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## ACRONYMS

BECE	Basic Education Certificate Examination
CEWEFIA	Central and Western Fish Association
CREMA	Community Resource Management Areas
CSA	Climate Smart Agriculture
CSLP	Coastal Sustainable Landscape Project
DAA	Development Action Association
DQF	Daasgift Quality Foundation
GCE	General Certificate of Education
GPS	Geographic Positioning System
HM	Hen Mpoano
HND	Higher National Diploma
M&E	Monitoring and Evaluation
MSLC	Middle School Living Certificate
MSME	Micro, Small and Medium Enterprises
NGOs	Non-Governmental Organizations
PAH	Polycyclic Aromatic Hydrocarbons
SD	Standard Deviation
SFMP	Sustainable Fisheries Management Project of USAID Ghana
SSCE	Senior Secondary Certificate Examination
US	United States
USD	United States Dollar
USAID	United States Agency for International Development
VSLA	Village Savings and Loans Association
WASSCE	West Africa Senior Secondary Certificate Examination

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## EXECUTIVE SUMMARY

The overall purpose of the formative evaluation of project supported Micro, Small and Medium enterprises (MSME) microcredit and training and Village Savings and Loan Associations (VSLAs) is to examine the progress and effectiveness of SFMP and CSLP's current approaches and make recommendations for adaptations to the implementation strategies. A systematic random sample of 375 project beneficiaries in the Central and Western regions of Ghana completed surveys designed to evaluate the interventions in thirteen SFMP communities (i.e., 8 MSME and 5 VSLA communities) and fifteen VSLA CSLP communities. The most prevalent types of assistance provided to the survey respondents were training (61.6%) followed by VSLAs (38.1%), and microcredit (20%). All of the CSLP survey respondents received VSLA assistance. Among SFMP respondents, 82.8%, 26.9%, and 16.9% received training, microcredit, and VSLA assistance respectively.

The project interventions were assessed using four criteria: relevance, effectiveness, impact, and sustainability. The units of measure for the relevance assessment factor included whether the project interventions addressed the needs of the beneficiaries and their level of satisfaction with those interventions. The units of measure for the effectiveness assessment indicator included whether the expected outputs were achieved by the project activities. The impact assessment factor's units of measure included perceived changes in production, monthly sales, net profit, and business, and how much additional employment was generated by the project activities. The units of measure for the sustainability assessment factor included the potentials for the interventions to stick, be replicated, and scaled up. Cross tabulations were utilized to analyze the relationships between the assessment criteria measures and a number of independent variables including the implementing organization, respondent demographics, and community size and accessibility. The key findings for each assessment criteria are summarized below.

**Relevance:** The microfinance, training, and VSLA support provided by the SFMP and CSLP projects were relevant to the beneficiaries as the interventions filled a critical gap by providing access to capital and training that helped to strengthen the MSMEs. Ninety-five percent of the microcredit respondents were satisfied or very satisfied with the microcredit intervention, which helped them purchase fish and other needed business supplies, improve the quality of their products, enhance their production, increase their profits and savings, and better provide for their families. Ninety-four percent of the training respondents were satisfied or very satisfied with the trainings and 96.5% stated that the trainings helped to improve their businesses by learning important skills such as how to keep proper records, calculate profits and losses, save money, and process fish more hygienically. Ninety-six percent of the VSLA respondents believed that their respective VSLAs were achieving the objectives for which they were formed. These main objectives, as stated by the respondents, included helping one another (44%), learning how to save and promoting savings behavior (23%), helping to improve the members' welfare (15%), providing financial assistance and stability (13%), and teaching members about climate change, planting trees and beekeeping (<2%).

Feedback regarding how the interventions could be made more relevant revealed that the beneficiaries would like larger loans. Only 24% of the microcredit respondents felt that the credit amount extended by DQF was enough for their businesses. Similarly, 50% of the SFMP VSLA respondents felt that the loan amounts were not enough in contrast to 15.8% of the CSLP VSLA respondents. The average loan amount taken by CSLP VSLA members ( $\bar{x}$  =595.7 cedis (~142.73 USD)) was almost three times greater than the average loan amount

taken by the DQF VSLA members ( $\bar{x}$  =220 cedis (~52.71 USD)) and HM & DQF members ( $\bar{x}$  =200 cedis (~47.92 USD)). This difference is likely due to the fact that the CSLP VSLAs have been in operation for a longer period of time and that they have a higher percentage of members able to meet their weekly contributions, which could contribute to higher levels of money available for loaning.

**Effectiveness:** The services provided by SFMP and CSLP were effective in that they led to the expected outputs (e.g., number of individuals trained and number of individuals accessing loans and starting to save). Approximately 95% of the respondents who received access to microcredit and financial training from DQF have started saving while 66% of the CSLP VSLA respondents, 71.4% of the DQF VSLA respondents, and 41.7% of the HM and DQF VSLA respondents are now saving. This is an important impact of the project because the SFMP baseline survey, which was conducted in 2015, found that only 31% of the survey respondents had savings accounts. Thus, the findings suggest that if you can get people to participate in microfinance or VSLAs and open an account that they will start to save, which in turn can help their businesses and increase their overall level of resiliency. Other positive outcomes and changes in behavior among the training respondents, which included increased rates of savings, improved hygienic fish handling, proper record keeping, and better business management, all serve as further indications of the interventions' effectiveness.

**Impact:** Project interventions had positive outcomes for the beneficiaries as they now have better access to savings and loans and improved business skills they can use to strengthen their MSMEs. The interventions also generated modest gains in employment with 11% of microcredit respondents, 13.9% of training respondents and 5% of CSLP VSLA respondents increasing their number of employees over the last three years. Extrapolating the survey sample results to the total population of beneficiaries equates to one new job created for every 4.73 beneficiaries accessing microcredit, one new job created for every 3 beneficiaries receiving training, and one new job created for every 12.29 beneficiaries joining a CSLP VSLA. The lack of employment generation for the SFMP VSLAs is likely not due to performance differences since their interventions were very similar as CSLP, but rather attributed to their younger age.

Although the vast majority of the microcredit and training respondents have been satisfied with the project interventions and stated that they helped their businesses, the interventions have not translated into increases in production, monthly sales, or net profit over the past three years for most of the respondents. In the case of the microcredit respondents, only 8.6% perceived an increase in production, 9.7% perceived an increase in monthly sales, and 9.9% perceived an increase in net profit. Similarly, only 10.4%, 10.5%, and 12.3% of the training respondents perceived an increase in production, monthly sales, and net profit, respectively, and the performance across CEWEFIA, DAA and DQF/HM was not significantly different. The training respondents that attended three trainings had the highest proportion of people who perceived an increase in their production (20.7%), monthly sales (20.7%), and net profit (24.1%) suggesting that three trainings may be optimum with little further gain from additional trainings. Without a control sample, which is a weakness in our evaluative assessment, it is difficult to know if there has been a general overall economic decline in the area that might account for this disconnect between the interventions and impact measures. It may be possible that the collapse of the fishery in general has had a negative impact on the MSMEs supported by SFMP and that the project support may have been too small to increase production, sales, and profit, and promote business growth in the larger macro-economic context.

Overall, the CSLP VSLA beneficiaries perceived their businesses as doing better than the SFMP VSLA beneficiaries. Despite disadvantages such as less formal education and a higher rate of illiteracy compared to the SFMP respondents, the CSLP VSLAs seem to have made more traction as 14% of the CSLP respondents perceived an increase in production versus 6.8% of the SFMP respondents. Similarly, 26.6% of the CSLP respondents perceived an increase in their business versus 11.4% of the SFMP respondents. A majority of the SFMP VSLA respondents reported declines in production, monthly sales, net profit, and business, whereas the majority of CSLP VSLA respondents perceived no change in these measures. The percentage of SFMP respondents perceiving a decline in production was 63.6% in comparison to 35.5% of the CSLP respondents. Likewise, 59.5% of the SFMP respondents reported a decline in monthly sales versus 38.7% of the CSLP respondents. Sixty-nine percent and 54.5% of the SFMP respondents perceived a decline in net profit and business, respectively, in comparison to 37.6% and 19.1% of the CSLP respondents. The results of other kinds of VSLA impacts, such as improvements in social life, financial literacy, and overall benefits to the community, were more positive. For example, forty-four percent of the CSLP respondents and 46% of the SFMP respondents perceived an increase in their social life after joining the VSLA while 30.8% and 22.2% of the CSLP and SFMP respondents, respectively, perceived an increase in their financial literacy.

Given that the design and implementation of the CSLP and SFMP VSLA interventions were similar, it is possible that the production, monthly sales, net income, and business outcomes are related to the length of time the VSLAs have been established. Many of the SFMP supported VSLAs are younger (only established in 2016), and only 44.4% of the SFMP respondents were able to acquire a loan by the time the survey was implemented, which was significantly lower than the 88.4% of CSLP respondents able to attain a loan. It is therefore recommendable to revisit the SFMP project beneficiaries on an annual basis to assess if the potential time lag effect has diminished and business impacts have improved over time.

**Sustainability:** The positive outcomes (e.g., improved knowledge and positive changes in behavior) indicate that the interventions have the potential to stick and that in general they could be replicated and scaled up. However, the assessment also revealed that there are challenges that threaten sustainability, including the lack of fish, financial constraints, and a need for additional training. Furthermore, the survey found a paucity of fisher folks in the SFMP VSLAs, which is problematic because one of the intended functions of the VSLAs was to serve as a community entry to get the fisher folk interested in fisheries management. Transparency also emerged as another key issue with the SFMP and CSLP VSLAs as the majority of the survey respondents were not aware of the amount of money saved, the number and amount of loans disbursed, and the overall percentage of loans recovered by their respective VSLAs.

Increasing the level of credit may improve effectiveness and sustainability. For example, once a borrower has demonstrated an ability to repay their loan, it may be possible to facilitate a higher level of credit through rural banking. Since 46.7% of the respondents are already saving their money at a bank type institution suggests the ability to move up to larger financial institutions, which may be able to extend more credit. However, it is also clear that the VSLAs fill a need as a significant portion of the respondents did not believe that they could acquire more credit on their own because they were not able to meet the loan institution's terms and conditions.

### **Recommendations for Future Actions:**

- Increase the loans for microfinance and VSLA entrepreneurs that are successful in repaying their existing loans on time, and, if possible, connect those with the capacity to significantly expand their businesses with formal banking institutions.
- Further examine the efficacy of VSLA investments in comparison to the trainings and microcredit interventions as the former has lower levels of employment growth.
- Work with the VSLAs to address the weaknesses highlighted by the survey such as lack of transparency and low fisher folk membership. Specifically, actions should be taken to help the VSLAs better communicate to their membership important transaction information such as the total amount of money saved, number of loans given, total amount of money loaned, and the percentage of loans recovered to promote sustainability and growth. The SFMP partners should also re-examine how the VSLA beneficiaries were selected and, moving forward, take steps to incorporate more natural resource users into the VSLAs to successfully link to the overall conservation goals of the project.
- Convene follow-up focus group discussions to learn what CSLP is doing that may be different from SFMP and determine whether there are methodological differences that may have influenced the differences in impact. The CSLP VSLA participants might also be able to share advice on how they have successfully overcome some of the challenges currently being encountered in some of the SFMP VSLAs (e.g., inadequate contributions, poor meeting attendance, misunderstandings among the VSLA members, etc.).

## 1.0 PURPOSE AND SCOPE OF MSMES/VSLA EVALUATION

This report presents the results of a study conducted to evaluate the outcomes of the SFMP and CSLP projects support to enhance coastal livelihoods and improve fisheries the post-harvest value chain. The overall purpose of the formative evaluation of project supported MSMEs, VSLAs, and coastal livelihoods are to examine the relevance, effectiveness, impact and sustainability of projects activities. The assessment also gauges the extent to which individual characteristics, geography, and other intervention factors influence change – and the degree of change.

This study will assess the progress and effectiveness of the current approaches and strategies of MSMEs/VSLAs implementation and capture lessons learnt and best practices. Based on the lessons learned, it will recommend possible adaptations to the implementation strategies used by the two projects.

The evaluation aims to:

1. Assess the use of VSLA and other community level interventions.
2. Assess the change or outcomes that have occurred as a result of the projects interventions
3. Identify challenges and constraints faced by the projects and beneficiaries
4. Recommend necessary modifications to implementation strategies.

### 1.1 Scope of Assessment

The following areas of inquiry were used to assess the interventions based on the objectives stated above.

**Relevance:** This area of inquiry measured the relevance of the livelihoods interventions. The level of satisfaction among the beneficiaries was measured. Recommendations and lessons learned regarding additional training opportunities that had the potential to increase the relevance of the project's support to livelihoods.

**Effectiveness:** To what extent has the implementation of planned activities achieved the expected results. Did the results contributed to achieve the milestones and objectives set up under IR 4?

**Impact:** This area of inquiry assessed the impacts of the interventions provided by SFMP, CSLP and partners. It included improved skills and technologies, as well as income levels, access to financial services and capital, and changes to the profit margin.

**Sustainability:** In this area of inquiry, the assessment measured to what extent the interventions have the potential to stick. It assessed to what extent the interventions are replicable and the potential for scale up.

**Table 1: Contextual Scope**

<b>Assessment factor</b>	<b>Indicators</b>	<b>Unit of measure</b>
<b>Relevance</b>	<ul style="list-style-type: none"> <li>• The relevance of the interventions</li> <li>• Relevance for future programs</li> <li>• % of beneficiaries acknowledging relevance of the projects</li> </ul>	<ul style="list-style-type: none"> <li>• Have the project interventions addressed the real problems/ needs of the livelihoods beneficiaries?</li> <li>• How satisfied are the beneficiaries with the project interventions?</li> </ul>
<b>Effectiveness</b>	<ul style="list-style-type: none"> <li>• % of target beneficiaries covered by projects</li> <li>• Proportion of project objectives achieved.</li> </ul>	<ul style="list-style-type: none"> <li>• Have the planned activities achieved the expected results?</li> <li>• Did the results contribute to achieve specific milestones and objectives?</li> </ul>
<b>Impact</b>	<ul style="list-style-type: none"> <li>• Number of livelihoods</li> <li>• MSME/VSLA size and composition (number of employees)</li> <li>• Change in income,</li> <li>• Access to credit,</li> <li>• Social expenditure.</li> </ul>	<ul style="list-style-type: none"> <li>• Change in income levels; access to financial services; access to capital; skills and training</li> <li>• Profit margin</li> <li>• Sales turn over.</li> <li>• Performance and revenue generation of MSMEs/VSLA</li> </ul>
<b>Sustainability</b>	<ul style="list-style-type: none"> <li>• Level of ownership of projects by beneficiaries</li> <li>• Replicability of the approaches and intervention in other communities.</li> <li>• Proportion of beneficiaries still active in their enterprises</li> </ul>	<ul style="list-style-type: none"> <li>• Evidence of innovation, adaptation and diversification of interventions.</li> <li>• Ownership and acceptance of the interventions</li> </ul>

Independent variables influencing the outcome were also evaluated:

**Table 2: Independent variables**

<b>Assessment factor</b>	<b>Indicators</b>	<b>Unit of measure</b>
<b>Individual and Intervention variables (that may influence assessment variables)</b>	<ul style="list-style-type: none"> <li>• Demographic data</li> <li>• Type of interventions provided</li> <li>• Organization implementing the interventions</li> <li>• Geographic location</li> </ul>	<ul style="list-style-type: none"> <li>• Sex, education, religion</li> <li>• Trainings, access to credit</li> <li>• CEWEFIA, HM, DAA, DQF and CSLP</li> <li>• Community size and accessibility</li> </ul>

## **2.0 BACKGROUND**

### **Ghana Sustainable Fisheries Management Project (SFMP)**

The USAID-Ghana Sustainable Fisheries Management Project (SFMP) is a US Feed the Future initiative funded by USAID and implemented by Coastal Resource Center, University of Rhode Island and a number of implementing partners. SFMP supports the Government of Ghana's fisheries development policies and objectives and squarely aims to assist the country to end overfishing and rebuild targeted fish stocks. Adoption of sustainable fishing practices and reduced exploitation to end overfishing is the only way Ghana can maintain the sustainability of its marine fisheries in order to increase its wild-caught local marine food fish supply and bring greater profitability to the fishery—which in turn has the potential to benefit two million men and women indirectly.

The SFMP project has implemented a number of activities related to supporting economic development, coastal livelihoods, and fisheries post-harvest processing. The livelihoods support feeds into the Project's fourth intermediate result, which is "applied management initiatives for several targeted fisheries ecosystems". By improving fisher folk livelihoods through value addition, access to credit, and improved handling and business practices, there will be an increased willingness among fisher folk to adopt management measures to rebuild fish stocks and sustain the supplies of wild caught fish so important to sustain their small business enterprises.

Under SFMP, the project supported efforts in enhancing coastal livelihoods and improving fisheries post-harvest processing. These included creating Village Savings and Loans Associations (VSLAs), which have been established in several rural and highly isolated communities, providing microcredit/loan services and business development trainings to Micro, Small and Medium Enterprises (MSMEs), installing and scaling up solar phone charging businesses in rural communities with poor or no electricity, promoting Morrison and *Ahotor* fish smokers that are assumed to be more profitable than the commonly used *Chokor* smoker because they are more fuel efficient and have low PAH levels. The purpose of these activities was to enable people working within the fisheries value chain to expand their fisheries post-harvest businesses and improve their livelihoods.

### **Coastal Sustainable Landscapes Project (CSLP)**

The Coastal Sustainable Landscapes Project (CSLP) is also funded by USAID. It is led by the US Forest Service and implemented in the six coastal districts of Ghana's Western Region. The project, originally planned for October 2013 to September 2016, was extended to September 2019, through Feed the Future funding. The project seeks to reduce poverty and increase resiliency in the target communities through improved natural resource management, livelihood diversification, value chain development, and ecosystem restoration. The CSLP focuses on two main outcomes: increased incomes from livelihood diversification and improved environment and natural resource management.

CSLP is implemented in collaboration with Government of Ghana institutions, particularly the Forestry Commission and the Ministry of Food and Agriculture. It aims to contribute to moving Ghana into a low greenhouse gas emissions and high carbon sequestration development pathway in the land use sector. It is embedded within a broader, multi-partner food security, biodiversity conservation, climate change mitigation, and environmental governance effort within the coastal forest landscapes along the western coast of Ghana. CSLP's primary activities are focused on community-level interactions that work to achieve low emissions development goals. One key component of the CSLP strategy is the application of a Village Savings and Loan Association (VSLA) model to help maintain and



increase forest cover with native and existing tree species. Currently, activities of the CSLP cover 41 communities mostly in areas where there is an existing and functioning community governance body such as Community Resource Management Areas (CREMAs) or similar entities.

### **3.0 METHODOLOGICAL OVERVIEW**

#### **3.1 Survey design**

A survey was implemented to collect quantitative and qualitative data for the assessment. Enumerators were recruited and trained to interview VSLA members and MSMEs owners within the Central and Western regions on the relevance, effectiveness, impact and sustainability of the project supported interventions (VSLAs, microcredit services, and trainings).

The respondents were selected using a systematic random sampling technique from the beneficiary list of the various intervention areas. The selection of respondents was based on registries of year one and two SFMP project beneficiaries and the list of year one through year three of VSLA beneficiaries provided by CSLP. The survey tool was designed into sections to cover the various intervention beneficiaries (i.e. microfinance, training, and VSLAs). Appendix A is a copy of the tablet based survey instrument and questions asked by section.

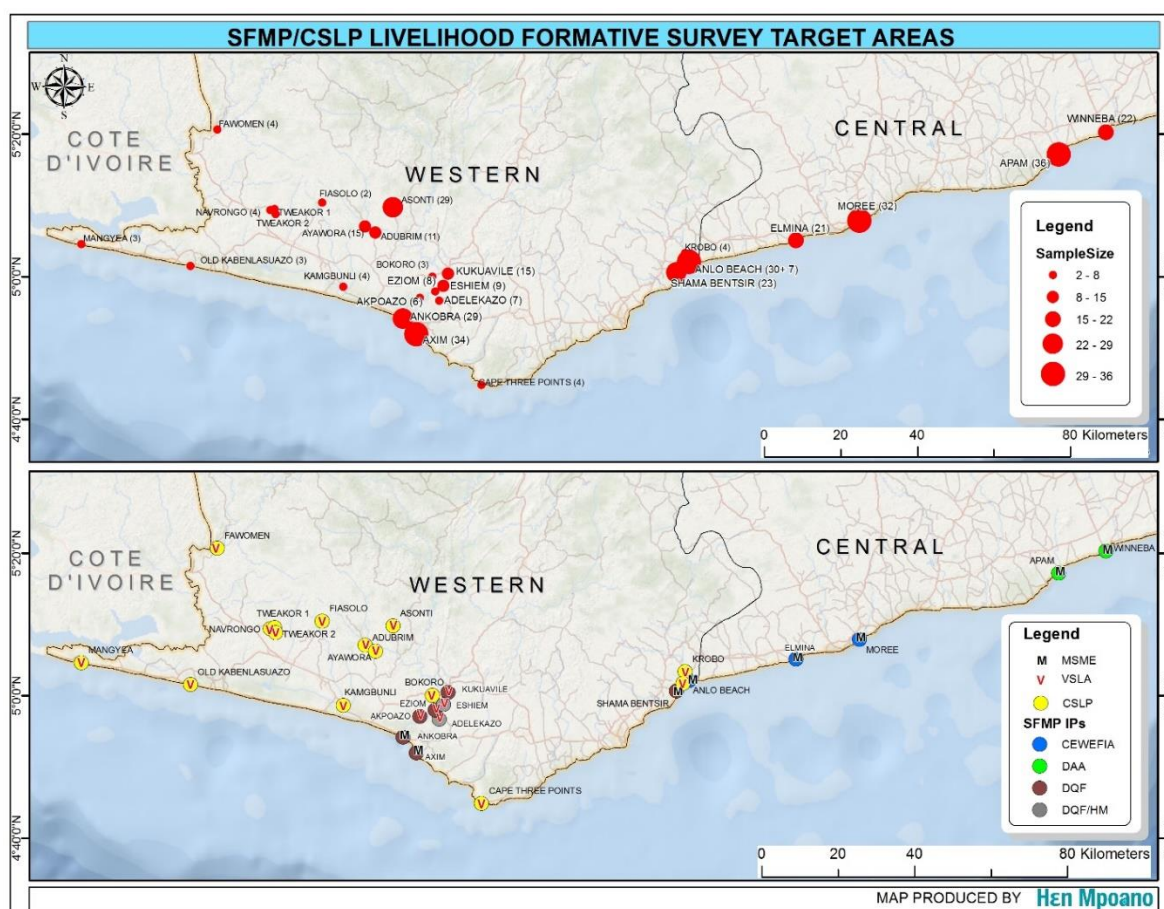
#### **3.2 Study area**

The survey was conducted in 28 communities—6 in the Central region and 22 communities in the Western region. (Figure 1) SFMP had 13 intervention communities (8 MSMEs and 5 VSLA communities) while CSLP had 15 intervention communities (all VSLA communities)<sup>1</sup>. The figure below shows the area of study. The upper section of the map shows the intervention communities with the corresponding number of respondents that were supposed to be interviewed while the bottom section shows whether the community is a VSLA or MSME intervention community and who was the implementing partner.

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<sup>1</sup> The United States Forestry Service implemented Coastal Sustainable Landscapes Project provided the funding for the survey sampling of the CSLP VSLA respondents.

**Figure 1: SFMP/CSLP Intervention Areas**



### 3.3 Sampling

A systematic random sampling technique was used to sample the MSME owners and VSLA members for the survey. The systematic random sampling technique was used because both projects (SFMP and CSLP) have detailed lists of project beneficiaries. (See Tables 3 and 4).

The number of MSME owners and VSLA members to be interviewed in each community (i.e. community sample size) was based on proportionate sampling, in which the total number of MSME owners or VSLA members in each community is divided by the total number of MSMEs/VSLAs in all the communities and then multiplied by the total sample size of 372.

To get the interval for selecting the MSME owners and VSLA members to be interviewed from the beneficiary list, the total number of MSME owners and VSLA members for each community was divided by the sample size allocated to each community.

Within each intervention community, the enumerators administered the survey questionnaire to MSME owners and VSLA members randomly selected. A second list of 156 MSME owners and VSLA members were sampled as backup to the first list. This second list was about half of the sample size. If the first selected MSME owner and VSLA member was not available within the survey period, a MSME owner or VSLA member from the second backup list was interviewed.

**Table 3: Allocation of Sample for SFMP**

Implementing Partner	Region/Community	Type of activity	Population of MSMEs & VSLAs	Sample Size Per Community	Actual Interviewed	Sample Interval
CEWEFIA	Anlo	MSME	101	30	30	3
CEWEFIA	Moree	MSME	111	32	32	3
CEWEFIA	Elimina	MSME	73	21	21	3
DAA	Apam	MSME	123	36	36	3
DAA	Winneba	MSME	74	22	24	3
DQF	Shama (Bensir)	MSME	80	23	24	3
DQF	Axim	MSME	115	34	34	3
DQF	Ankobra	MSME	99	29	29	3
DQF	Eziom	VSLA	27	8	9	3
DQF	Kukwevile	VSLA	50	15	16	3
DQF	Akpoazo	VSLA	22	6	7	3
DQF/HM	Adelekazo	VSLA	25	7	7	3
DQF/HM	Eshiem	VSLA	31	9	9	3
Total (MSME+VSLA)			931	272	278	3
Percentage of Sample against Total Population				29%		

**Table 4: Allocation of Sample for CSLP**

Partner	Region/Community	Type of activity	Population of MSMEs & VSLAs	Sample Size Per Community	Actual interviewed	Sample Interval
CSLP	Fawomen	VSLA	29	4	4	7
CSLP	Navrongo	VSLA	30	4	3	7
CSLP	Tweakor 1	VSLA	30	4	5	7
CSLP	Tweakor 2	VSLA	17	2	2	7
CSLP	Bokoro	VSLA	24	3	3	7
CSLP	Fiasolo	VSLA	15	2	2	7
CSLP	Adubrim	VSLA	75	11	11	7
CSLP	Ayawora	VSLA	100	15	15	7
CSLP	Asonti	VSLA	199	29	29	7
CSLP	Mangyea	VSLA	24	3	3	7
CSLP	Old Kablesuaso	VSLA	19	3	3	7
CSLP	Kamgbunli	VSLA	25	4	4	7
CSLP	Cape Three Points	VSLA	30	4	4	7
CSLP	Krobo	VSLA	25	4	3	7
CSLP	Anlo Beach	VSLA	46	7	5	7
Total			688	100	96	7
Percentage of sample against total population				15%		

### 3.4 Sample size calculation

The sample size was calculated taking into consideration the two measures that affect the accurateness of the size. That is margin of error or confidence interval and the confidence level.

The total sample size was calculated using the formula stated below.

$$s = X^2 NP(1-P) \div d^2(N-1) + X^2 P(1-P)$$

Where

$X^2$  = the table value of chi-square for 1 degree of freedom at the desired confidence level

(3.841).

$N$  = the population size.

$P$  = the population proportion (assumed to be .50 since this would provide the maximum sample size).

$d$  = the degree of accuracy expressed as a proportion (.05).

For SFMP, 272 respondents were sampled out of a total of 931 beneficiaries from the 13 intervention communities. For CSLP, the sample size calculated was 248 out of a total number of 688 beneficiaries of the 27 VSLA groups in 15 communities. However, due to resource constraints, 100 respondents were sampled to represent the entire 688 beneficiaries. The 100 selected was considered sufficiently large enough to be representative of all beneficiaries.

### 3.5 The survey instrument

A survey instrument was developed to collect the data for the assessment. A paperless survey system was designed using Kobotoolbox on Samsung tablets. Kobotoolbox form-based application was used to allow completed survey instruments to be sent via cellular or Wifi connections to a cloud storage database. Data quality control and assurance were conducted by supervisors through reviewing the submitted data daily. Feedback was provided to the field enumerators where concerns were identified with the data they submitted. The survey instrument was pre-tested in Moree, one of the intervention communities in the Central region, and minor amendments on the questionnaires, tool, and procedures were made before implementation of the full survey.

### 3.6 Survey implementation

#### ***Enumerator recruitment and training***

The SFMP M&E team led the recruitment and training of eight field enumerators (three females and five males). An advertisement for applications as enumerators were placed on [jobsinghana.com](https://www.jobsinghana.com/jobs/indexnew.php?device=d&view=34899) (<https://www.jobsinghana.com/jobs/indexnew.php?device=d&view=34899>) for interested people to apply. The M&E team short listed 10 people (five of the SFMP baseline enumerators and five new applicants) and conducted interviews. The recruitment criteria included, but was not limited to having a Bachelor degree/diploma, computer literacy, ability to speak the native languages of the intervention areas and experience in data collection especially in livelihoods activities.

The SFMP M&E team in collaboration with CSLP and implementing partners organized a three-day residential training for the enumerators. (Figure 2) They were first taken through an overview of SFMP and CSLP. They were trained in ethics, survey techniques, community

entry, and given hands-on training in proper administration of questionnaires using tablet (android) technology. There were a series of role plays during the training sessions. Emphasis was placed on quality assurance procedures.

**Figure 2: Pictures during Enumerators Training Session**



### ***Pre-testing the questionnaire***

As part of the enumerator training, the survey instrument was pre-tested in Moree, which is one of the MSME intervention communities of the SFMP project in the Central Region. This was done to determine the appropriateness of the questions, formatting, wording, and the verbal translation of the questions. The pre-testing also served as the final enumerator selection process. The Samsung tablets were also tested for responsiveness, battery life, and accuracy of the GPS locations. The M&E team spent time with the recruited enumerators during the pre-testing period. Based on the feedback, the questionnaire was slightly revised and three questions were added under the VSLA sections. Appendix A contains the final survey instrument.

The survey team started the survey in SFMP communities and ended with CSLP communities. Twelve days were spent in SFMP communities and five days in CSLP communities for a total of 17 field days. Within each community, the enumerators administered the survey questions to the sampled MSME owners or VSLA members. (see Figure 3) If a respondent was not available and not going to be available within the survey period in the community, or he or she is unwilling to participate, another MSME owner or VSLA member from the back-up list was interviewed in his or her place. At the end of each day, the saved data were uploaded onto the cloud server by enumerators for quality assessment and control by the supervisors. In order to minimize clerical errors and enhance accuracy, the supervisors reviewed the data and provided feedback to the enumerators during debriefing sessions which were organized every morning before departing to the field.

**Figure 3: Enumerators Interviewing a Respondent During Pre-Test using a Samsung tablet to capture data on the cloud.**



### ***Field work***

The SFMP project M&E team introduced the survey activity, together with implementing partners, in SFMP intervention communities and with CSLP in their intervention communities. Key stakeholders such as chiefs, chief fishermen, “Konkon Hema” (market queens) and assembly persons were informed about the upcoming exercise in each community.

### **3.7 Survey limitations**

The survey met some challenges during the field work. These challenges did not in any way affect the validity of the findings. The challenges included:

1. Due to the recent arrests of some people in relation to child labor and trafficking in Elimina, Moree, and their surrounding communities, some of the respondents were a little reserved and did not want to be interviewed.
2. It was difficult for enumerators to locate some of the respondents. This was due to the fact that some of the respondents provided their English names to the projects, while they are known by their local, family or nick names in their communities. Locating beneficiaries by their English names was a bit difficult especially in SFMP intervention communities.
3. Due to poor network service, especially in CSLP communities, enumerators could not immediately submit data after their interviews. Hence, it increased the average time each enumerator spent interviewing a respondent. The submission of data was done at the end of each day, when the enumerators returned to their hotel rooms.
4. Enumerators spent more time administering questionnaires than expected. Respondents were busy working while answering questions and when the canoes arrived from fishing, survey activities came to a standstill until the MSME owners finished buying their fish.
5. Due to funerals and other community engagements during weekends, more time was spent in the communities because respondents were not at home to be interviewed during the early hours of the day.

## 4.0 RESULTS, ANALYSIS AND FINDINGS

This section of the report provides the summary results from the survey of MSMEs and VSLA beneficiaries. The results are grouped under five subsections below.

### 4.1 Demographic Characteristics of Respondents

The total number of actual survey respondents from CSLP was 96 and SFMP was 279 (i.e., CEWEFIA = 88, DAA = 58, DQF = 124, and Hen Mpoano & DQF = 9). The demographics of these survey respondents are described in Tables 5-11. The tables show that there are significant differences between the SFMP and CSLP respondents for gender, marital status, religion, and ethnicity as well as gender among the SFMP partner organizations. CSLP has significantly more male respondents in comparison to SFMP (24% vs 11.8%, respectively,  $\chi^2(1, 375) = 7.346, p=0.007$ ) and their beneficiaries are more likely to be married than SFMP beneficiaries (87.5% vs 64.9%, respectively,  $\chi^2(1, 375) = 16.564, p < 0.0001$ ). Among the SFMP partner organizations, 100% of the DAA respondents are female in comparison to 66% of the HM & DQF respondents.

**Table 5: Gender of Survey Respondents**

Organization	Gender (%)	
	Male	Female
CSLP	24.0	76.0
SFMP	11.8	88.2
CEWEFIA	14.8	85.2
DAA	0.0	100.0
DQF	13.7	86.3
HM & DQF	33.3	66.7
All Respondents	14.9	85.1

**Table 6: Marital Status of Survey Respondents**

Organization	Marital Status (%)	
	Single	Married
CSLP	12.5	87.5
SFMP	35.1	64.9
CEWEFIA	34.1	65.9
DAA	43.1	56.9
DQF	32.3	67.7
HM & DQF	33.3	66.7
All Respondents	29.3	70.7

CSLP also has a significantly higher number of Muslim respondents compared with SFMP (12.5% versus 3.9%) while SFMP had a higher percentage of Traditionalists or those not practicing any religion in comparison to CSLP (7.2% versus 3.1%)  $\chi^2(2, 375) = 10.597, p=0.005$ ). Almost half of the SFMP respondents are Fanti in comparison to 7.3% of the CSLP respondents while 33.3% and 47.9% of the CSLP respondents are Nzema or other ethnicities, respectively ( $\chi^2(3, 375) = 99.98, p < 0.0001$ ).

**Table 7: Religion of Survey Respondents**

Organization	Religion (%)		
	Christian	Islam	Other*
CSLP	84.4	12.5	3.1
SFMP	88.9	3.9	7.2
CEWEFIA	85.2	2.3	12.5
DAA	87.9	1.7	10.3
DQF	91.1	6.5	2.4
HM & DQF	100.0	0.0	0.0
All Respondents	87.7	6.1	6.1

\*Includes Traditionalist or No Religion

**Table 8: Ethnicity of Survey Respondents**

Organization	Ethnicity			
	Ewe	Fanti	Nzema	Other*
CSLP	11.5	7.3	33.3	47.9
SFMP	18.6	49.1	24.4	7.9
CEWEFIA	46.4	51.1	0.0	2.3
DAA	6.9	72.4	0.0	20.7
DQF	5.6	39.5	48.4	6.5
HM & DQF	0.0	11.1	88.9	0.0
All Respondents	16.8	38.4	26.7	18.1

\*Includes Ahanta, Ashante, Ga and Other

There were no statistically significant differences between the SFMP and CSLP respondents for school attendance, literacy or highest level of education attained. Among the SFMP partner organizations, the HM & DQF respondents had the highest school attendance (77.8%), literacy rates (55.6%) and highest percentage of respondents attaining either a primary education (44.4%) or beyond (33.3%). In contrast, only 46.6% of the DAA respondents were able to attend school and only 20.7% are literate highlighting that the populations for each implementing partner are heterogeneous.

**Table 9: School Attendance of Survey Respondents**

Organization	Attended School	
	Yes	No
CSLP	42.7	57.3
SFMP	50.9	49.1
CEWEFIA	54.5	45.5
DAA	46.6	53.4
DQF	48.4	51.6
HM & DQF	77.8	22.2
All Respondents	48.8	51.2



**Table 10: Literacy of Survey Respondents**

Organization	Literate	
	Yes	No
CSLP	29.2	70.8
SFMP	32.3	67.7
CEWEFIA	38.6	61.4
DAA	20.7	79.3
DQF	31.5	68.5
HM & DQF	55.6	44.4
All Respondents	31.5	68.5

**Table 11: Education Level of Survey Respondents**

Organization	Education Level (%)		
	None	Primary	More than Primary*
CSLP	57.3	16.7	26.0
SFMP	49.1	28.0	22.9
CEWEFIA	45.5	23.9	30.7
DAA	53.4	34.5	12.1
DQF	51.6	26.6	21.8
HM & DQF	22.2	44.4	33.3
All Respondents	51.2	25.1	23.7

\*This category includes MLSC, BECE, Vocational, Teacher Training A, Teacher Post Secondary, GCE O Level, SSCE/WASSCE, GCE A Level, Technical/Professional Certificate, Technical/Professional Diploma, HND, Bachelors, Masters and Doctorate.

## 4.2 Summary of Assistance Received

All of the survey respondents (n=375) reported receiving at least one type of assistance from USAID. (Table 12). The most prevalent type of assistance provided to the survey respondents was training (61.6%) followed by VSLAs (38.1%) and microcredit (20%). Eleven percent of the respondents received stoves while less than 1% received solar lighting business assistance. Table 12 provides a summary of the assistance provided by CSLP and SFMP as well as by SFMP implementer. All of the CSLP survey respondents received VSLA assistance while 82.8%, 26.9% and 16.9% of the SFMP survey respondents received training, microcredit, and VSLA assistance by SFMP.

**Table 12: Type of USAID Assistance Received by Project Implementer**

Organization	USAID Assistance Received					
	Training	VSLAs	Microcredit	Stoves	Solar	Other
CSLP	0.0	100.0	0.0	0.0	0.0	0.0
SFMP	82.8	16.9	26.9	15.4	0.4	1.4
CEWEFIA	100.0	0.0	0.0	21.6	0.0	3.4
DAA	100.0	0.0	0.0	33.3	1.7	1.7
DQF	67.7	31.5	60.5	5.6	0.0	0.0
HM & DQF	11.1	77.8	0.0	11.1	0.0	0.0
All Respondents	61.6	38.1	20.0	11.5	0.27	1.1

### 4.3 Microcredit, Finance or Lending

#### **Demographics of the Microcredit Survey Respondents**

Of the 375 survey respondents who participated in the MSME survey, 20% (n=75) received access to microcredit and financial training from DQF. Ninety-nine percent of those individuals were women. The primary livelihood activities of the microcredit respondents were fish processing and smoking (86.7%), fish trading (10.6%) and other non-fisheries related activities (2.6%). The other demographic characteristics of the microcredit respondents are summarized in Table 13 below. It is notable that only 24% of the respondents were literate and most of them had not finished primary school.

**Table 13: Demographics of the Microcredit Survey Respondents**

Gender (%)		Marital Status (%)		Religion (%)		Ethnicity (%)			
Male	Female	Single	Married	Christian	None	Ga	Ewe	Fanti	Nzema
1.3	98.7	37.3	62.7	98.7	1.3	1.3	9.3	49.3	40

Literate (%)		Attended School (%)		Highest School Level Completed (%)						
Yes	No	Yes	No	None	Primary	MLSC	BECE	GCE O Level	SSCE/WASSCE	GCE A Level
24	76	40	60	60	22.7	5.3	5.3	4	1.3	1.3

#### **Relevance**

Approximately 97% of the respondents' accessed microcredit from a USAID facilitated loans while approximately 3% accessed microcredit from a VSLA/susu group. The average credit/loan taken out by the respondents was 487.3 cedis (standard deviation 148.7, range 150-1050). All of the loans were taken out for business purposes, and 97.3% were used for their intended purpose. One borrower ended up using the loan for a family/social issue while another reported using the loan for both business and family purposes.

The loans were taken out to provide financial assistance (100%), technical assistance (8%) and material assistance (2.7%)<sup>2</sup>. Eighty-eight percent of the respondents felt that the loans helped them to properly address the needs for which the loan was taken. Of the 12% that did not feel this way, 9.3% and 2.7% felt that financial assistance and material assistance, respectively, were not addressed. Seventy-seven percent of the respondents reported that the microcredit loan helped them to achieve their business objectives. Of the 23% of respondents not achieving their business objectives, they cited inadequate loan amounts, scarcity of fish/not enough business, and inability to expand as they had hoped, as obstacles.

Overall, the majority of the respondents reported being either very satisfied (42.7%) or satisfied (52%) with the microcredit intervention. Only 5.3% reported a neutral feeling while no one stated that they felt unsatisfied. The most common suggestions on how to improve the microcredit interventions in the future

Overall, the majority of the respondents reported being either very satisfied (42.7%) or satisfied (52%) with the microcredit intervention.

<sup>2</sup> The total sums more than 100% because the respondents were able to select multiple needs addressed by the microcredit.

included the following: increasing access, timeliness and amount of loans (49%), providing additional technical support, education and skill development (19%), distributing material assistance/goods (19%), and increasing the frequency of loan repayments (4%).

All of the respondents answering the microcredit section of the survey were asked to provide their thoughts on what should be done to scale up the microcredit intervention, and 41 (54.7%) of them provided suggestions. Of those offering suggestions, 71% of them recommended increasing the amount of the loan/extending more credit. Other suggestions offered by a few of the respondents included providing other types of loans and material assistance, and offering more training opportunities.

### **Effectiveness**

Twenty percent and 24% of the respondents reported securing credit in 1-2 weeks and 3-4 weeks, respectively, while 56% of the respondents reported that it took longer than one month. Overall, 84% of the respondents felt that the time period to secure credit was timely enough to help them with their businesses as planned. Of the 16% that did not feel the credit was given in a timely enough manner, they preferred on average ~8 days (range 6-14 days, mean 7.75 days, standard deviation 2.55 days). The interest rate for all of the loans was 3% per month, and 92% of the borrowers were comfortable with that rate. The 8% of respondents who felt that rate was too high preferred an average lower rate of 1.73% per month (range 1.5-2%, standard deviation 0.25). In the initial phase of the microcredit intervention, DQF had subsidized the interest rate, which could account for some of the respondents' preference for a lower rate. However, it was determined that the rate needed to be at least 3% per month to ensure enough revenue generation to sustainably operate the microcredit lending facilities.

Overall, 84% of the respondents felt that the time period to secure credit was timely enough to help them with their businesses as planned.

Only 24% of the respondents felt that the credit amount extended by DQF was enough for their businesses suggesting that the business's financial needs for the majority of the beneficiaries may extend beyond the amount that can be loaned. The most common examples of how the credit benefitted the respondents personally included being able to cater for one's family and pay school fees (31%), purchase fish and other needed business supplies (28%), and increase their business, profits and levels of savings (27%). When asked how the credit benefitted their businesses, 36% of the respondents reported being able to purchase needed supplies, 29% described business improvements including higher quality products, enhanced production, and greater incomes/profit margins while 15% expanded their businesses.

Approximately 95% of the respondents who received access to microcredit and financial training from DQF have started saving (i.e., 36% at a bank, 34.7% at home, 10.7% at a credit union, 9.3% at VSLA/*susu*, and 4% at a microcredit institution). This is a noteworthy impact of the project because the SFMP baseline survey, which was conducted in 2015, found that only 31% of the survey respondents had savings accounts. Providing access to microcredit gives people the ability to start saving, which in turn increases their resilience and ability to pay for financial needs in a closed season. The proportions of literate and illiterate respondents saving at home, at a VSLA or microcredit institution, or at a bank or credit union were not significantly different ( $\chi^2(2, 71) = 1.189, p=0.552$ ) (Table 14). Of the

Approximately 95% of the respondents who received access to microcredit and financial training from DQF have started saving.

respondents that have started saving, 35.7% save daily, 34.3% save weekly, 15.7% save bi-weekly, 11.4 save monthly, and 2.9% save quarterly.

**Table 14: Primary Location of Savings**

Location of Savings	Literate (n=16)	Illiterate (n=55)
Home	43.8	34.5
VSLA/ <i>susu</i> or microcredit institution	18.8	12.7
Bank or credit union	37.5	52.7

In order to conduct a Chi-Square  $\chi^2$  Goodness of Fit test, the five original savings location categories were collapsed into three  $\chi^2 (2, 71) = 1.189^a, p=0.552^a$  1 cell (16.7%) has an expected count less than 5. The minimum expected count is 2.25.

Approximately 92% of the respondents now saving believe that it has helped their business. Forty-eight percent reported that saving has allowed them to access capital and purchase supplies when needed. Other common benefits included business expansion (22%) and greater financial security (22%). Examples of the latter include supporting themselves and their families, having an alternative source of money when business is slow or operating at a loss, and the ability to solve financial issues on their own.

Approximately 92% of the respondents now saving believe that it has helped their business. Forty-eight percent reported that saving has allowed them to access capital and purchase supplies when needed. Other common benefits included business expansion (22%) and greater financial security (22%).

Thirty-two percent of the surveyed microcredit respondents stated that they face challenges in saving. Of those, 75% reported that it is difficult to save when fish are scarce, incomes are low, and their businesses and the market are not doing well. Approximately 13% stated that meeting their children's needs make it difficult to save while 8% were unable to put aside money at the frequency they preferred.

### Impact

To assess the impact of the microcredit interventions, the respondents were asked whether they have been able to increase the number of male and female employees over the past three years. They were also asked to rank on a Likert scale how they perceived changes in their production, monthly sales, and net profit in comparison to three years ago as well how their business compares to three years ago. Approximately 11% of the respondents have increased their number of employees as a result of the microcredit loan, which is a positive finding. In the case of male employees, one respondent increased from 1 to 2 employees over the last three years while the other respondent increased from 1 to 4 employees. In the case of female employees, 10.6% of the respondents increased the number of employees over the past 3 years (mean 3 years ago = 2.5 female employees, standard deviation = 1.4; 2017 mean = 4 female employees, standard deviation = 1.1). Extrapolating these results from the survey sample to the total population of microcredit beneficiaries equates to 85 beneficiaries increasing their number of employees for a total of 41 additional male employees and 123 additional female employees<sup>3</sup>. In other words, for every 4.73 beneficiaries accessing microcredit, one new job was created for a total of 164 new jobs.

<sup>3</sup> Total number of beneficiaries increasing employees = N \* % of survey respondents increasing employees

Total number of new male employees = (N \* % of respondents increasing male employees \* (2017 mean-2014 mean))

Table 15 shows that the majority of the respondents perceived that their production, monthly sales, net profit and business as a whole had either decreased or stayed the same over the last three years. That means that despite the project interventions, few beneficiaries ( $\leq 11\%$ ) had seen an improvement in these parameters over the last three years.

**Table 15: Change in production, monthly sales, net profit & business in last three years.**

Question/Likert Scale	Production (%) (n=70)	Monthly Sales (%) (n=72)	Net Profit (%) (n=71)	Business (%) (n=73)
Decreased a lot	22.9	23.6	16.9	20.5
Decreased somewhat	27.1	23.6	29.6	12.3
Stayed about the same	41.4	43.1	43.7	56.2
Increased somewhat	8.6	9.7	9.9	11.0
Increased a lot	0.0	0.0	0.0	0.0

There were no statistically significant differences between the perceived changes in the success indicators and beneficiary characteristics (i.e., gender, marital status, religion, level of education, literacy, and occupation (fish processors/smokers vs. fish traders)). There were, however, significant differences between the perceived changes in production, monthly sales, and net profit with the size of the respondents' communities. Respondents living in communities with populations greater than 20,000 residents had a significantly higher proportion of respondents reporting a decline in production, monthly sales, and net profit in comparison to respondents living in communities with less than 20,000 residents<sup>4</sup>. The latter had a significantly higher proportion of respondents reporting no change in the success measures (Figure 4).

Of all the respondents who took out a loan from DQF, 97.3% reported that they are succeeding in repaying the loan. Of those repaying, 90.65% are repaying the loan using profits from their primary business while 6.65% are repaying the loan from income derived from their other livelihoods. The majority of the respondents (~80%) are making bi-weekly repayments on their loans while ~19% and 1% are repaying on a weekly and monthly schedule, respectively. Approximately one-quarter of the respondents making bi-weekly repayments stated that they would prefer repaying monthly (Table 16). Although uncommon, 6.7% of the respondents accessing credit from DQF reported challenges, which included delays (5.4%) and not being able to afford the loan's interest rate (1.3%).

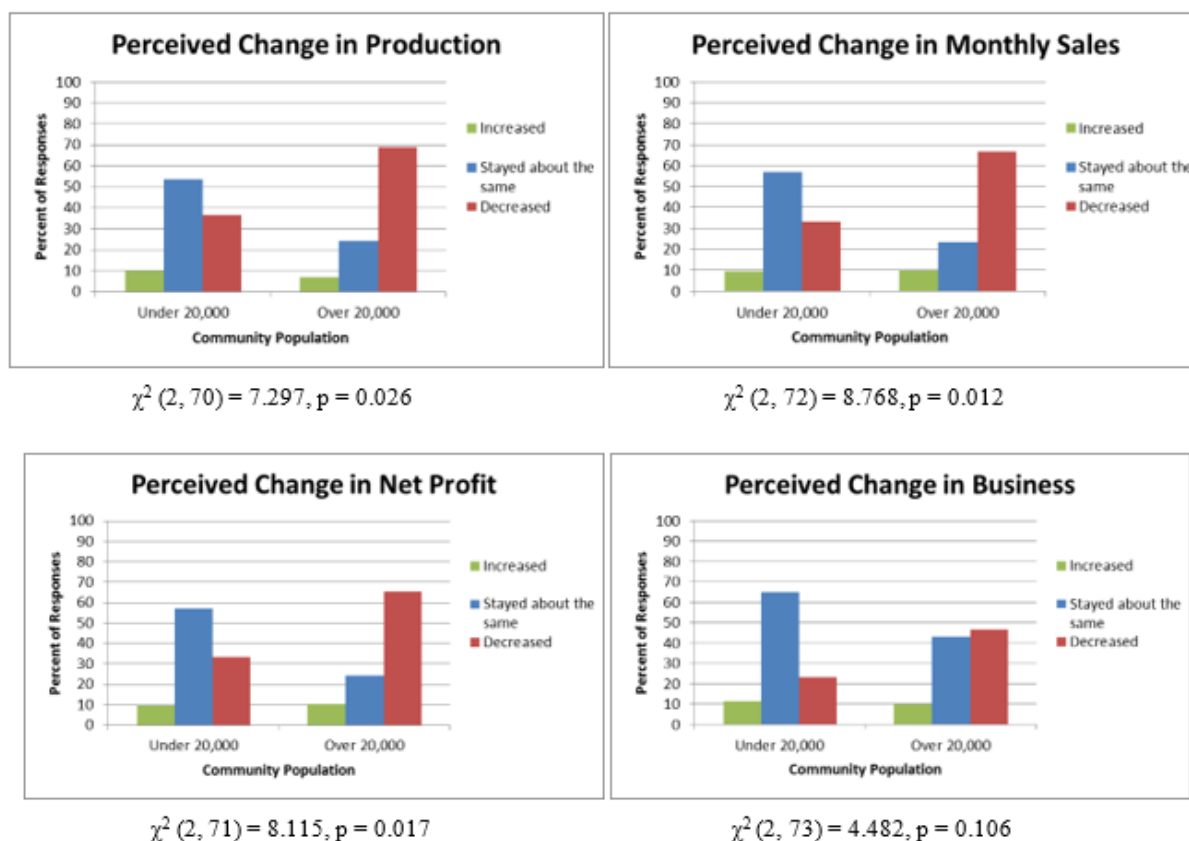
Of all the respondents who took out a loan from DQF, 97.3% reported that they are succeeding in repaying the loan.

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Total number of new female employees = (N \* % of respondents increasing female employees \* (2017 mean-2014 mean))

<sup>4</sup> The communities were grouped dichotomously as under 20,000 residents (Ankobra, Anlo, Elimina, Shama) or over 20,000 residents (Apam, Axim, Moree, Winneba).

**Figure 4: Change in production, monthly sales, net profit and business in the last three years as perceived by respondents living in small versus large communities.**



**Table 16: Loan Repayments**

Repayment Frequency	Frequency of loan repayment (%)	Okay with the repayment frequency (%)	
		Yes	No
Weekly	19.2	100	0
Bi-weekly	79.5	72.4	27.6*
Monthly	1.4	100	0

n = 73.

\* All of the respondents who were not okay with a bi-weekly repayment schedule stated that they would prefer repaying monthly.

### **Sustainability**

Prior to DQF's microcredit initiatives, only 33.3% of the respondents had been able to borrow money from a bank or other financial institution in the past to promote their own businesses. Sixty percent of those able to borrow money said that it was either difficult or very difficult to get the credit, while 20% had a neutral opinion, and 20% felt that it was easy to get the credit. Some of the challenges in accessing loans in the past mentioned by the respondents unable to successfully borrow from a bank included not having collateral and high interest rates. Interestingly, 30% of the respondents that had not accessed loans in the past noted that they were afraid to take out loans/owe money while 10% stated that they do not like bank loans, and 28% did not have a need for a loan.

Of the respondents accessing microcredit via DQF's assistance, 92% felt that they would require DQF's assistance again in securing another loan. However, when asked in a follow-up question whether they felt that they could acquire more credit on their own to continue their business, 72% of the respondents answered yes. This suggests that their preference is to work with DQF again because they received loans from them in the past, but that they do foresee other opportunities as well. Of the 28% of respondents who did not believe that they could acquire more credit on their own, 33% attributed it to not being able to meet the loaning institution's terms and conditions, 24% stated that they would not know where else to go for a loan, 10% did not believe that they would be given a loan while 33% did not intend to take out another loan for various reasons. When those same respondents were asked how they thought that they could get credit again in the future, 38% planned on going back to DQF, 33% said that they would rely on their savings, 14% did not know, 10% would seek loans from other credit groups while 5% would borrow from friends.

Of the beneficiaries accessing microcredit, 72% of the respondents felt that they could acquire more credit on their own to continue their business.

All of the respondents accessing microcredit from DQF were asked how they intended to fund their businesses if they did not get additional assistance from the project. Forty-four percent of the respondents planned on relying on their savings, 20% would use their business profits while 17% planned on trying to get a loan from a bank. Other less common responses (4% or less) included borrowing from family/friends, securing a loan from a credit union, going back to informal money lenders, purchasing goods on credit, and relying on God for assistance.

Approximately half of the microcredit beneficiaries (49%) planned on expanding their current access to markets as a result of the loan.

All of the microcredit respondents were also asked how they intended to market their businesses. Approximately half of them (49%) planned on expanding their current access to markets in other towns, supermarkets, restaurants and hotels. One third of the respondents intended to market with better packaging while 16% were going to focus on selling healthy, high quality fresh or smoked fish products.

The final question of this portion of the survey asked each of the microcredit respondents what other kinds of interventions or support they wish to receive from the project in the future. Forty-four percent of the respondents would like access to additional loans and credit facilities. Twenty-five percent are interested in training in other types of livelihoods such as soap making, bag making, vegetable cultivation, fish farming and business training. Twenty-one percent requested support in securing equipment for their businesses (e.g. *Ahotor* stoves, ice chests/refrigerators/deep freezers, nets and wires for smoking fish, tents, etc.). Other less common responses (3% or less) included offering training to more people and stopping light fishing practices.

#### **4.4 Training**

##### ***Training Type, Providers and Frequency of Trainings***

Of the 375 survey respondents who participated in the MSME survey, 61.6% (n=230) received access to various types of training opportunities (i.e., healthy fish handling, business plan development and management, stove use, fire prevention and safety, functional literacy, and gender) (Table 17). Thirty-eight percent of the survey respondents received their training from CEWEFIA, 25% from DAA, 36% from DQF, and <1% from Hen Mpoano/DQF. Many of the survey respondents participated in multiple trainings with 24% and 29% of the respondents participating in four and five trainings, respectively (Table 18).

**Table 17: Types of Training Provided to the Survey Respondents**

Type of Training	Respondents involved (%)
Healthy fish handling	98.7
Business plan development and management	93.5
Stove use	68.8
Fire prevention and safety	62.3
Functional literacy	53.7
Gender	20.8
Other	2.2

n = 230

**Table 18: Total Number of Trainings Provided to the Survey Respondents**

Total number of trainings	Percentage of respondents involved (%)
1	6.9
2	12.6
3	13.0
4	24.2
5	29.0
6	13.0
7	1.3

Mean = 4, std. dev. = 1.48, n = 230

***Demographics of the Training Survey Respondents***

Most of the survey respondents are female (94%) and Christian (91%), and a majority is married (63%). As shown in Table 19, the most common ethnicity was Fanti, followed by Ewe and Nzema. Comparing the training beneficiaries across the three organizations, CEWEFIA has significantly more male respondents (14.8%) in comparison to DAA (0%) and DQF/HM (1.2%) ( $\chi^2 (2, 230) = 18.896, p < 0.0001$ ). DQF/HM has the highest percentage of Christians (98.8%) and DAA has a higher number of beneficiaries that were Fanti compared to the other groups.

CEWEFIA trained a significantly higher proportion of individuals that were literate (38.6%) in comparison to DQF/HM (26.2%) and DAA (20.7%) ( $\chi^2 (2, 230) = 6.131, p=0.047$ ), and 30% of the CEWEFIA respondents attended schooling beyond primary school in comparison to 17.9% of the DQF/HM respondents and 12.1% of the DAA respondents ( $\chi^2 (4, 230) = 10.172, p=0.038$ ).



**Table 19: Demographics of the Training Respondents by Organization**

Organization	Gender (%)		Marital Status (%)		Religion (%)			Ethnicity (%)			
	Male	Female	Single	Married	Christian	Islam	Other <sup>a</sup>	Ewe	Fanti	Nzema	Other <sup>b</sup>
CEWEFIA	14.8	85.2	34.1	65.9	85.2	2.3	12.5	46.6	51.1	0.0	2.3
DAA	0.0	100.0	43.1	56.9	87.9	1.7	10.3	6.9	72.4	0.0	20.7
DQF/HM	1.2	98.8	35.7	64.3	98.8	0.0	1.2	8.3	56.0	34.5	1.2
All Respondents	6.1	93.9	37.0	63.0	90.9	1.3	7.8	22.6	58.3	12.6	6.5

<sup>a</sup> Includes Traditionalist or No Religion, <sup>b</sup> Includes Ashante, Ga and Other

**Table 19 (cont.). Demographics of the Training Respondents by Organization**

Organization	Literate (%)		Attended School (%)			Highest School Level Completed (%)	
	Yes	No	Yes	No	None	Primary	More than Primary*
CEWEFIA	38.6	61.4	54.5	45.5	45.4	23.9	30.7
DAA	20.7	79.3	46.6	53.4	53.4	34.5	12.1
DQF/HM	26.2	73.8	40.5	59.5	59.5	22.6	17.9
All respondents	29.6	70.4	47.4	52.6	52.6	26.1	21.3

\*This category includes MLSC, BECE, Vocational, Teacher Training A, Teacher Post-Secondary, GCE O Level, SSCE/WASSCE, GCE A Level, Technical/Professional Certificate, Technical/Professional Diploma, HND, Bachelors, Masters and Doctorate.

### Relevance

Overall, the trainings were perceived as relevant as 99.6% of the respondents felt that the training(s) received were the kinds that they needed, and 97.4% felt that their problems or needs were properly addressed by the training(s). Six of the respondents (2.6%) were dissatisfied because the trainings did not cover all the topics that they were interested in (e.g. illegal fishing and mangrove management) or they were not provided material support promised during the trainings (e.g. money and head pans).

99.6% of the respondents felt that the training(s) received were the kinds that they needed, and 97.4% felt that their problems or needs were properly addressed by the training(s).

The participants were in general satisfied with the trainings provided. Overall, 56.3% of respondents were very satisfied, 38.1% were satisfied, 0.4% had a neutral opinion, 0.4% was unsatisfied, and 4.8% were very unsatisfied (Table 20).

**Table 20: Level of Satisfaction with the Trainings Given by CEWEFIA, DAA and DQF/HM**

Implementing Organization	Level of Satisfaction with the Training				
	Very satisfactory	Satisfactory	Neutral	Unsatisfactory	Very Unsatisfactory
CEWEFIA	56.8	33.0	1.1	1.1	8.0
DAA	53.4	43.1	0.0	0.0	3.4
DQF/HM	58.3	39.3	0.0	0.0	2.4

A Kruskal-Wallis test found no statistically significant difference between the median Likert scale responses of the CEWEFIA, DAA, and DQF/HM respondents for their level of satisfaction with the trainings ( $\chi^2(2, 230) = 0.501, p=0.778$ ).

The vast majority (97.8%) of the respondents thought that the project supported trainings should be continued. The participants provided a multitude of feedback regarding what should be done to scale up the training activities. The most frequent feedback was to organize more frequent trainings (25%). Suggested training topics for future trainings included financial aid/assistance, alternative trade, soap and bread making, and vocational training.

Asked about the perceived factors that hamper the growth of business before the training, many participants mentioned topics related to bad management and fishing practices, lack of business management skills, scarcity of fish, and unsafe and unsanitary practices. Among the respondents, 78.8% stated that they were able to overcome the factors that they perceived as hampering the growth of their businesses following the training while 21.2% were not. The reasons given by those unable to overcome the factors (n=49) included scarcity of fish (16.3%) lack of money/credit (32.6%), and lack of assistance to purchase smoking equipment (24.5%).

Overall, 96.5% of the respondents stated that the training(s) helped to improve their business (CEWEFIA 93.2%, DAA 100%, DQF/HM 97.6%). Feedback regarding how the trainings helped improve their businesses included: proper record keeping, being able to calculate profits and losses, learning how to save, understanding how to process fish more hygienically, and knowing how to save money. Eight participants stated that the trainings were not helpful because they do not have enough capital, are no longer in business, or because the availability of fish is too low.

96.5% of the respondents stated that the training(s) helped to improve their business, including: proper record keeping, being able to calculate profits and losses, learning how to save, understanding how to process fish more hygienically, and knowing how to save money.

### **Effectiveness**

On average, the respondents received 10.81 days of training (std. dev. 25.87, range 1-180 days). Eighty-nine percent of the respondents felt that the trainings were long enough to help them and all of the respondents felt that the facilitators were knowledgeable in their subject areas. Overall, 97.4% of the respondents agreed that the content of the trainings was comprehensive and covered all areas (CEWEFIA 96.6%, DAA 96.6%, DQF/HM 98.8%). Five of the survey respondents specified that they would have liked more time to allow for more areas to be covered including additional sessions on record keeping, mangrove protection, and farming. One participant also stated that it would be good if the training could cover areas that have to do with men and their activities.

When asked about the biggest changes they had made as individuals as a result of the trainings, the respondents gave a multitude of responses, including starting to save (14%); being more hygienic in their business and at home (19%); being more confident and organized; and engaging in better business practices. The biggest changes that they had made in their company as a result of the trainings included: improved hygiene and fish handling, proper record keeping, better business management, attracting new customers, and business expansion.

### **Impact**

To assess the impact of the training interventions, respondents were asked whether they were able to increase the number of employees over the past three years. Overall, 13.9% of the respondents increased their number of employees as a result of training(s). In the case of male employees, 3.9% (9 respondents) increased the number of employees over the past 3 years (mean 3 years ago = 4.89 male employees, std dev = 6.09; 2017 mean = 8.67 male employees, std dev = 12.69). In the case of female employees, 11.7% (27 respondents) increased the number of employees over the past 3 years (mean 3 years ago = 1.74 female employees, std dev = 1.48; 2017 mean = 3.37 female employees, std dev = 1.52).

Extrapolating these results from the survey sample to the total population of training beneficiaries equates to 108 beneficiaries increasing their number of employees for a total of 114 additional male employees and 148 additional female employees<sup>5</sup>. In other words, for every 3 beneficiaries receiving training, one new job was created for a total of 262 new jobs.

To further assess the impact of the training interventions, the survey respondents were asked to rank on a Likert scale ranging from 2 (decreased a lot) to 6 (increased a lot) how they perceived changes in their production, monthly sales, and net profit in comparison to three years ago as well as how their business compares to three years ago. As shown in Table 21, most of the survey respondent perceived that their production, monthly sales, net profit and business as a whole had either decreased or remained the same over the last three years.

Kruskal-Wallis tests were employed to examine whether statistically significant differences existed between the median Likert score responses of the CEWEFIA, DAA, and DQF/HM respondents for the change in production, monthly sales, net profit and business variables, and there were no significant differences. The Likert Scale responses were collapsed into three categories (i.e., decreased, stayed about the same, and increased) to run Chi-Square tests. Similar to the findings above, there were no statistically significant results. The performance across the partners was similar as the intervention packages provided to beneficiaries were similar. Kruskal-Wallis and Mann Whitney U tests were also run to examine whether the median scores of the four success measures varied based on the respondent's gender, school attendance, literacy and level of education. The only difference that was statistically significant was the change in production (p=0.02) and change in monthly sales (p=0.026) among those who attended school versus those who did not. Those attending school perceived no change in production or monthly sales whereas those not attending school perceived a decline.

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<sup>5</sup> Total number of beneficiaries increasing employees = N \* % of survey respondents increasing employees

Total number of new male employees = (N \* % of respondents increasing male employees \* (2017 mean-2014 mean))

Total number of new female employees = (N \* % of respondents increasing female employees \* (2017 mean-2014 mean))

**Table 21: Change in Production, Monthly Sales, Net Profit and Business in the Last Three Years as perceived by the CEWEFIA, DAA and DQF/HM Survey Respondents.**

Implementing Organization	Likert Scale Response	Production <sup>a</sup> (%)	Monthly Sales <sup>b</sup> (%)	Net Profit <sup>c</sup> (%)	Business <sup>d</sup> (%)
CEWEFIA	Decreased a lot	4.9	7.3	6.1	6.2
DAA	Decreased a lot	7.1	5.6	9.3	5.4
DQF/HM	Decreased a lot	21.7	16.9	16.9	13.3
CEWEFIA	Decreased somewhat	28.4	18.3	20.7	13.6
DAA	Decreased somewhat	28.6	35.2	29.6	12.5
DQF/HM	Decreased somewhat	21.7	22.9	25.3	13.3
CEWEFIA	Stayed about the same	55.6	64.6	61.0	63.0
DAA	Stayed about the same	48.2	46.3	46.3	60.7
DQF/HM	Stayed about the same	50.6	50.6	47.0	60.2
CEWEFIA	Increased somewhat	11.1	9.8	12.2	17.3
DAA	Increased somewhat	16.1	13.0	14.8	21.4
DQF/HM	Increased somewhat	6.0	9.6	10.8	13.3
CEWEFIA	Increased a lot	0.0	0.0	0.0	0.0
DAA	Increased a lot	0.0	0.0	0.0	0.0
DQF/HM	Increased a lot	0.0	0.0	0.0	0.0

<sup>a</sup> Respondent sample size: CEWEFIA (n=81), DAA (n=56), DQF/HM (n=83)

<sup>b</sup> Respondent sample size: CEWEFIA (n=82), DAA (n=54), DQF/HM (n=83)

<sup>c</sup> Respondent sample size: CEWEFIA (n=82), DAA (n=54), DQF/HM (n=83)

<sup>d</sup> Respondent sample size: CEWEFIA (n=81), DAA (n=56), DQF/HM (n=83)

Chi-Square tests were run to examine whether the proportion of respondents perceiving an increase, no change, or decrease in the success measures varied based on the size of their community (i.e., less than 20,000 residents or more than 20,000 residents<sup>6</sup>). Statistically significant differences were found for perceived changes in production ( $p=0.047$ ), monthly sales ( $p=0.022$ ), and net profit ( $p=0.036$ ) with a higher percentage of respondents residing in larger communities perceiving an increase in production, monthly sales and net profit compared to those living in smaller communities (Figure 5).

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<sup>6</sup> The communities were grouped dichotomously as under 20,000 residents (Ankobra, Anlo, Elimina, Shama) or over 20,000 residents (Apam, Axim, Moree, Winneba).

**Figure 5: Change in production, monthly sales, net profit and business in the last three years as perceived by respondents living in small versus large communities.**

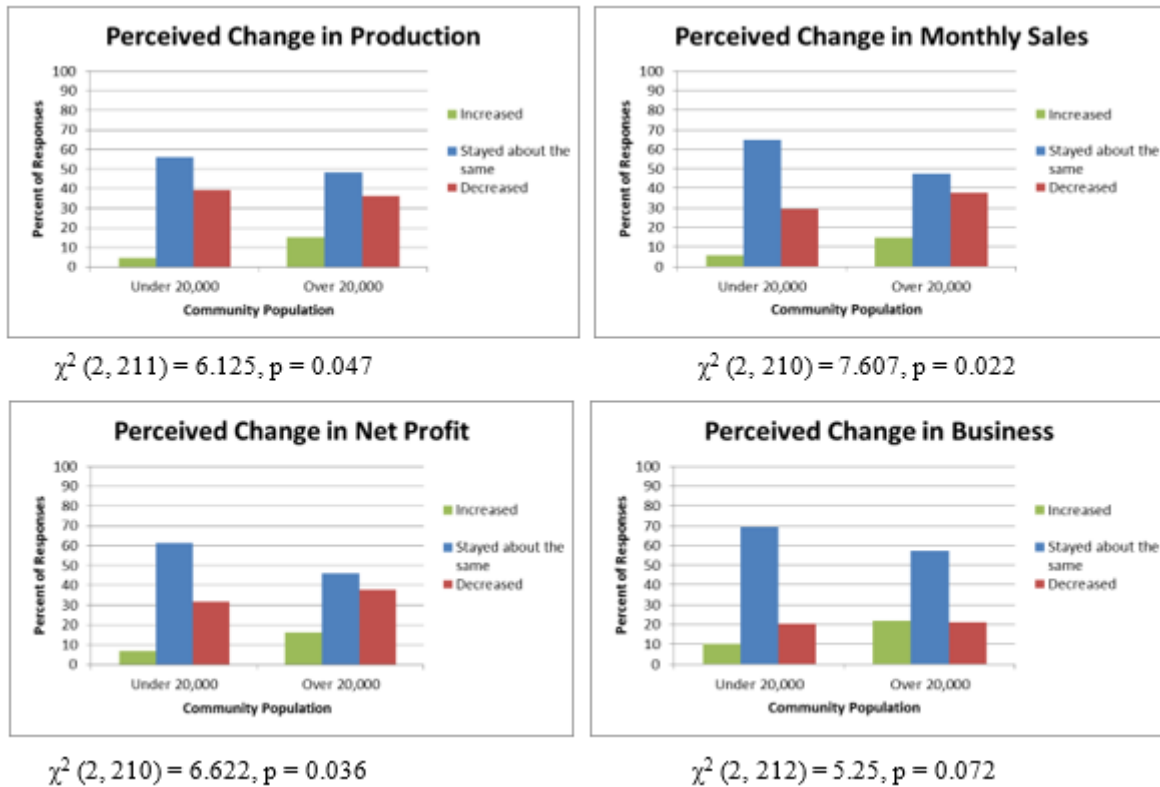
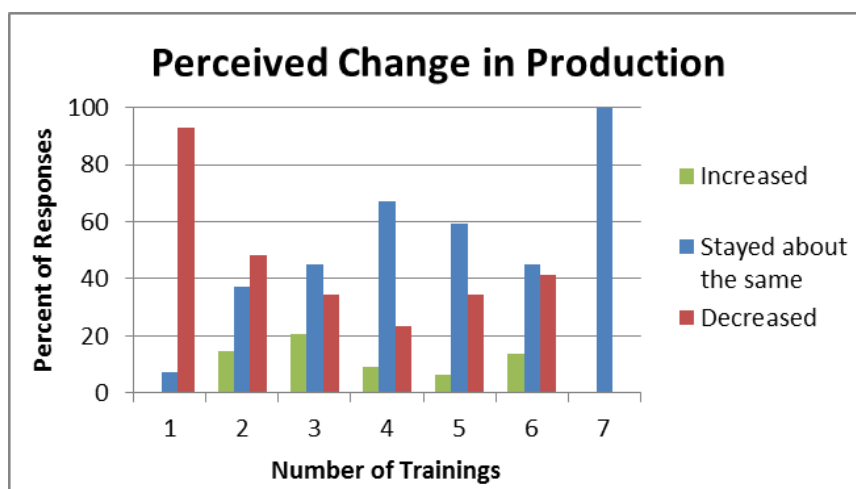
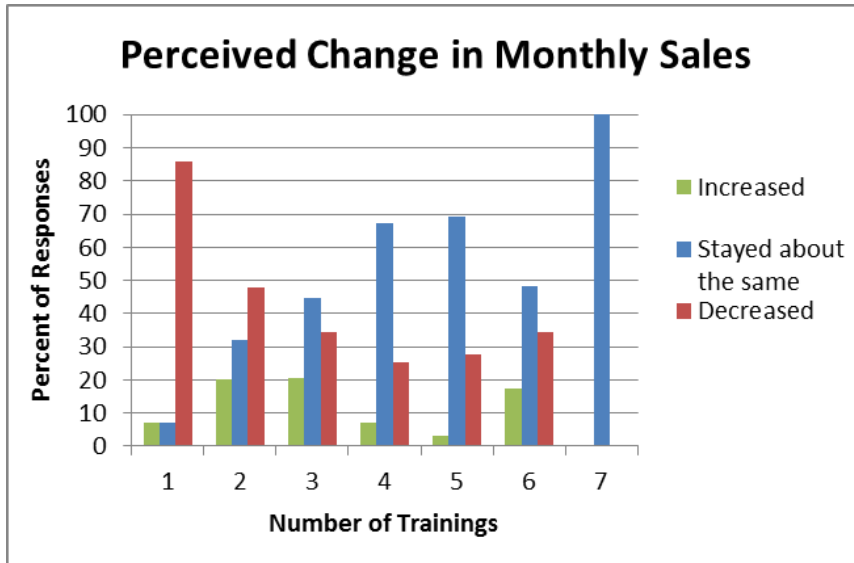


Figure 6 compares the perceived changes in production, monthly sales, net profit, and business in the last three years by the number of trainings the beneficiaries had attended. The participants that attended three trainings had the highest proportion of people who perceived increases in their production, monthly sales, and net profit suggesting that three trainings may be optimum with little further gain with additional trainings.

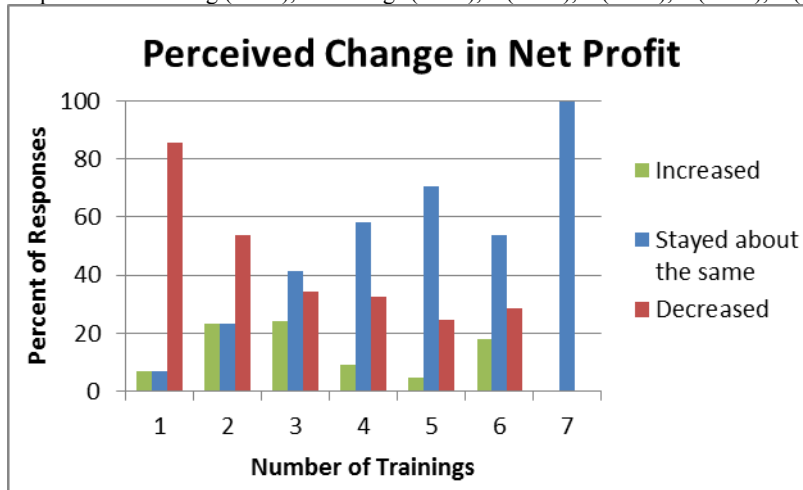
**Figure 6: Change in production, monthly sales, net profit and business in the last three years as perceived by respondents participating in one to seven types of training.**



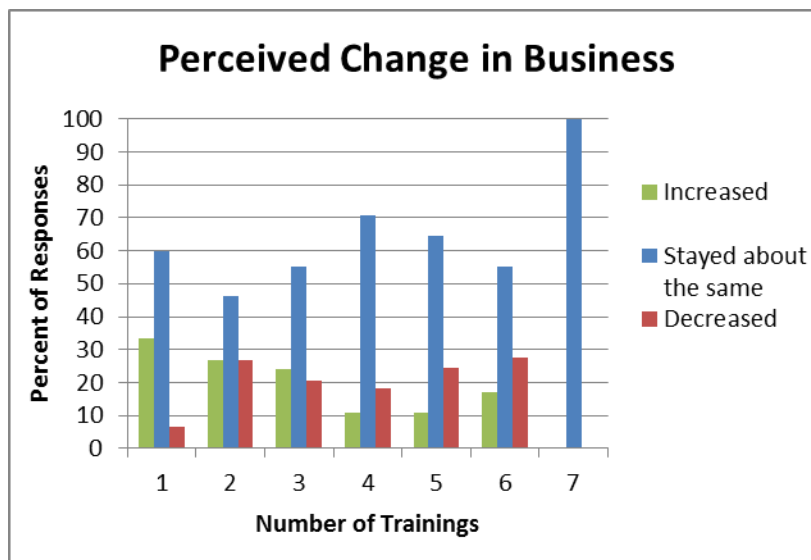
Respondent sample size: 1 training (n=14), 2 trainings (n=27), 3 (n=29), 4 (n=55), 5 (n=64), 6 (n=29), 7 (n=3).



Respondent sample size: 1 training (n=14), 2 trainings (n=25), 3 (n=29), 4 (n=55), 5 (n=65), 6 (n=29), 7(n=3).



Respondent sample size: 1 training (n=14), 2 trainings (n=26), 3 (n=29), 4 (n=55), 5 (n=65), 6 (n=28), 7 (n=3).



Respondent sample size: 1 training (n=15), 2 trainings (n=26), 3 (n=29), 4 (n=55), 5 (n=65), 6 (n=29), 7 (n=2).

The median values for change in production, change in monthly sales, change in net profit, and change in business are summarized in Table 22. It shows that for most categories the

median value was 4, which means that the production, monthly sales, net profit and business stayed about the same. The only exception was the production, monthly sales, and net profit among those who had only participated in one training. For those, the median value was 3 denoting a decline over the past three years. Kruskal-Wallis tests found statistically significant differences between the median Likert score responses of the respondents participating in different numbers of trainings for the change in production ( $\chi^2(6, 221) = 20.125, p=0.003$ ), monthly sales ( $\chi^2(6, 220) = 13.546, p=0.035$ ), and net profit ( $\chi^2(6, 220) = 13.137, p=0.041$ ).

**Table 22: Comparing Median Values for Change in Production, Monthly Sales, Net Profit and Business**

Total Number of Trainings	Production	Monthly Sales	Net Profit	Business
1	3	3	3	4
2	4	4	3	4
3	4	4	4	4
4	4	4	4	4
5	4	4	4	4
6	4	4	4	4
7	4	4	4	4

\*3=decreased, 4=stayed the same

The respondents were asked to rate the improvement in their business after the training in comparison to business three years ago. 3.4% of the respondents did not know, 16.5% said it was worse following the training, and 80.1% reported that it was about the same. Of note, 0% of the respondents reported business as better. This finding was surprising and a little puzzling as some of the respondents had reported slight increases in the production, monthly sales, net profit and business variables summarized above. It may be that there are other macroeconomic factors such as the weakening of the dollar over the past three years leading to fluctuating prices at the market that could account for this finding. Looking across the SFMP partners, 19.3% of the CEWEFIA respondents, 15.5% of the DQF/HM respondents and 13.8% of the DAA respondents felt that their businesses were worse after the training. Overall, 62.7% of the respondents (57.5% of CEWEFIA respondents, 66.7% of DAA respondents and 64.9% of DQF/HM respondents) reported gaining customers after the training while 4.8% (5.7% of CEWEFIA respondents, 6.9% of DAA respondents and 2.4% of DQF/HM respondents) reported losing customers after the training because of higher prices, low season, lack of money, because the customers had debt that they were not paying back, and because some of their customers have moved away.

Overall, 62.7% of the respondents reported gaining customers after the training.

When asked about their customers' reactions on service following the training, 3% of the respondents did not know, 15.6% stated that it was worse while 81.4% stated that it was about the same. Similar to the findings above on business improvements, none of the survey respondents reported better customer reactions on their service following the training.

**Sustainability**

A total of 89.2% of the training survey respondents would like more training. They stated that they would like more training in the following topic areas at the following frequencies:

**Table 23: Desired Type and Frequency of Future Training Opportunities**

Desired Type of Training	Yes (%)	No (%)	Desired Frequency of Training (%)						
			Daily	Weekly	Bi-weekly	Monthly	Quarterly	Semi-Annually	Yearly
Business plan development/mgmt.	58.3	41.7	0.0	23.7	33.1	31.4	10.2	0.8	0.8
Healthy fish handling	54.9	45.1	0.0	20.7	38.7	28.8	9.9	0.9	0.9
Functional literacy	32.4	67.6	1.6	42.9	30.2	19.0	4.8	1.6	0.0
Fire prevention and safety	25.5	74.5	0.0	25.0	32.7	26.9	11.5	1.9	1.9
Stove use	23.0	77.0	0.0	21.7	28.3	37.0	8.7	4.3	0.0
Gender	13.2	86.8	0.0	22.2	37.0	25.9	11.1	0.0	3.7

n=204

Among the 33.3% of the respondents, who requested other types of training, the most common request was for soap making (17 respondents) and alternative trade training (9 respondents). The respondents reported that more training opportunities would help them learn new skills, improve their knowledge in fish processing, improve their business, and increase their income.

A total of 38.5% of the respondents offered suggestions on how to improve future trainings. They suggested more frequent training (59 respondents) and trainings on additional topics, such as skills trainings.

When asked what factors hamper the growth of their businesses, the most common responses were fish scarcity, lack of credit facilities, and other financial constraints. To overcome these negative factors, the survey respondents suggested stopping and arresting illegal fishermen, providing access to credit facilities, loans and other financial support, and providing education. The participants further stated that the project could assist by providing more trainings, financial support, and access to loans.

#### 4.5 Village Savings and Loan Associations (VSLAs)

##### *Demographics of the Village Savings and Loan Associations Respondents*

Of the 375 survey respondents who participated in the MSME survey, 38% (n=143) received assistance from Village Savings and Loans Associations (VSLAs) that were set up with the assistance of CSLP, DQF, or Hen Mpoano. CSLP had the highest percentage of VSLA respondents (67.1%, n=96) followed by DQF (24.5%, n=35) and then Hen Mpoano (8.4%, n=12). The VSLAs established by Hen Mpoano were later transferred over to DQF, and thus are referred to as Hen Mpoano & DQF in the subsequent text and tables.

Table 24 provides an overview of the demographic characteristics of the surveyed VSLA beneficiaries. Seventy-six percent of the CSLP respondents and 59.6% of the SFMP respondents were female, and the majority of respondents were married and Christian. Over 80% of the SFMP respondents were Fanti while 33.3% and 47.9% of the CSLP respondents were Nzema or other ethnicities, respectively. There are significant differences in the level of education between the SFMP and CSLP respondents with the former having higher levels of school attendance, literacy, and education level. Seventy-one percent of the SFMP respondents attended school in comparison to 43% of the CSLP beneficiaries ( $\chi^2(1, 143) =$



9.559 p=0.002). Forty-nine percent of the SFMP respondents were literate in comparison to only 29% of the CSLP beneficiaries  $\chi^2 (1, 143) = 5.375, p=0.020$  and a higher percentage of the SFMP respondents completed primary school or beyond primary school in comparison to the CSLP respondents  $\chi^2 (2, 143) = 10.852, p=0.004$ . There were no statistically significant differences in any of the demographic variables between the DQF and HM & DQF respondents.

**Table 24: Demographics of the VSLA Respondents**

Organization	Gender (%)		Marital Status (%)		Religion (%)			Ethnicity (%)			
	Male	Female	Single	Married	Christian	Islam	Other <sup>a</sup>	Ewe	Fanti	Nzema	Other <sup>b</sup>
CSLP	24.0	76.0	12.5	87.5	84.4	12.5	3.1	11.5	7.3	33.3	47.9
SFMP	40.4	59.6	25.5	74.5	78.7	17.0	4.3	0.0	4.3	80.9	14.9
DQF	40.0	60.0	25.7	74.3	71.4	22.9	5.7	0.0	5.7	74.3	20.0
HM & DQF	41.7	58.3	25.0	75.0	100.0	0.0	0.0	0.0	0.0	100.0	0.0

<sup>a</sup> Includes Traditionalist or No Religion, <sup>b</sup> Includes Ashante, Ga and Other

**Table 24 (cont.). Demographics of the VSLA Survey Respondents**

Organization	Literate (%)		Attended School (%)		Highest School Level Completed (%)		
	Yes	No	Yes	No	None	Primary	More than Primary <sup>*</sup>
CSLP	29.2	70.8	42.7	57.3	57.3	16.7	26.0
SFMP	48.9	51.1	70.2	29.8	29.8	36.2	34.0
DQF	45.7	54.3	65.7	34.3	34.3	34.3	31.4
HM & DQF	58.3	41.7	83.3	16.7	16.7	41.7	41.7

<sup>\*</sup>This category includes MLSC, BECE, Vocational, Teacher Training A, Teacher Post Secondary, GCE O Level, SSCE/WASSCE, GCE A Level, Technical/Professional Certificate, Technical/Professional Diploma, HND, Bachelors, Masters and Doctorate.

The CSLP VSLA members' primary livelihood activities are predominantly either climate smart agriculture (CSA) (42.7%) or other types of activities such as more traditional cash crop farming (e.g., cassava, cocoa, rubber) food vending, petty trading, owning a small shop, etc. (45.8%). Fishing related activities were the primary livelihood for 11.5% of the respondents. In the case of the DQF and HM & DQF VSLA respondents, more of them were involved in other types of livelihood activities than fishing or CSA. It was particularly notable that none of the HM & DQF respondents were fisher folk, which is problematic because the VSLAs were supposed to serve as a community entry to get the fisher folk interested in fisheries management (Table 25). The project should re-examine how the VSLA beneficiaries were selected and moving forward take steps to incorporate more natural resource users into the VSLAs to successfully link to the overall conservation goals of the project.

**Table 25: Primary Livelihood Activities of the VSLA Members**

Organizations	Primary Livelihood Activity of VSLA Members		
	Fishing (%)	Climate Smart Agriculture (%)	Other (%)
CSLP	11.5	42.7	45.8
DQF	14.3	31.4	54.3
Hen Mpoano & DQF	0.0	16.7	83.3

## Relevance

Approximately 59% of the VSLAs established by CSLP were formed prior to 2016, whereas the majority of the VSLAs established by DQF and Hen Mpoano & DQF were created in 2016 (Table 26). The main objectives of the VSLAs, as stated by the respondents, included the following: helping one another (44%), learning how to save and promoting savings behavior (23%), helping to improve the members' welfare (15%), providing financial assistance and stability (13%), and teaching members about climate change, planting trees and beekeeping (<2%). It is worth noting that none of the respondents mentioned a connection between the VSLAs and fisheries management and that only one respondent mentioned that the VSLA was established to provide financial stability for fish processors. Overall, the vast majority of the VSLA respondents (95.8%) believed that their respective VSLAs were achieving the objectives for which they were formed. The CSLP respondents had the highest level of agreement that the objectives were being met (100%) followed by the HM & DQF respondents (91.7%) and then the DQF respondents (85.7%).

The vast majority of the VSLA respondents (95.8%) believed that their respective VSLAs were achieving the objectives for which they were formed.

**Table 26: Date of VSLAs Establishment**

Organization(s) Establishing VSLAs	Date of Establishment	% of Respondents
CSLP	2014	16.7
	2015	42.1
	2016	38.9
	2017	2.1
	Did not know	1.0
DQF	2016	91.4
	Did not know	8.6
Hen Mpoano & DQF	2016	66.7
	2017	8.3
	Did not know	25.0

CSLP had a higher percentage of female members comprising their VSLA groups than the SFMP groups (Table 27), and the difference was statistically significant ( $F_{2,138}=12.51$ ,  $p < 0.0001$ ). Post-hoc comparisons using the Tukey HSD test indicated that the mean percentage of females in the CSLP VSLAs ( $\bar{x}=69\%$ ) was significantly higher than the mean percentage of females in the DQF VSLAs ( $\bar{x}=55.5\%$ ,  $p < 0.0001$ ) and HM & DQF VSLAs ( $\bar{x}=57.9\%$ ,  $p = 0.03$ ). When the respondents were asked whether they were okay with the female to male ratio in their respective VSLA groups, the vast majority said yes. Ninety-two percent of the CSLP respondents were okay with the ratio, while 94.3% and 91.7% of the DQF and HM & DQF respondents, respectively, were okay with the ratio. Of those who were not okay with current female to male ratio, 78% wanted more men in the group, 11% wanted more females in the group, and 11% did not know what the ratio should be.

**Table 27: Village Savings and Loans Associations Characteristics**

VSLA Characteristics	Organization(s) Establishing VSLAs		
	CSLP	DQF	Hen Mpoano & DQF
Total Members (mean)	25.6	22.7	23.9
Percentage of Female Members (mean)	69.0	55.5	57.9
Member Ratio (Female:Male) (mean)	3.1	2.4	1.6

**Table 28: Average Length of VSLA Membership and Expected Weekly Contribution**

VSLA Characteristics	Organization(s) Establishing VSLAs								
	CSLP			DQF			Hen Mpoano & DQF		
	Mean	SD	Range	Mean	SD	Range	Mean	SD	Range
Length of Time in VSLA (years)	1.6	0.79	0.42-3	0.9	0.25	0.33-1.17	0.9	0.27	0.5-1.17
Expected Weekly Member Contribution (cedis)	12.4	10.14	2-100	7.4	4.09	4.5-30	6.5	0.88	5-7.5

The mean length of membership of the CSLP VSLA groups was longer than the SFMP groups (Table 28), and the difference was statistically significant ( $F_{2,134}=30.88$ ,  $p < 0.0001$ ). Post-hoc comparisons using the Tukey HSD test indicated that the mean length of VSLA membership in the CSLP VSLAs ( $\bar{x}=1.6$  years (19 months)) was significantly higher than the mean length of VSLA membership in the DQF VSLAs ( $\bar{x}=0.9$  years (11 months),  $p < 0.0001$ ) and HM & DQF VSLAs ( $\bar{x}=0.9$  years (11 months),  $p = 0.01$ ).

With the exception of one DQF respondent who stated that she makes VSLA contributions on a bi-weekly basis, all of the other VSLA respondents contribute weekly. The mean expected weekly member contribution of the CSLP VSLA groups was greater than the SFMP groups (Table 28), and the difference was statistically significant ( $F_{2,139}=5.75$ ,  $p = 0.004$ ). Post-hoc comparisons using the Tukey HSD test indicated that the mean expected weekly contributions in the CSLP VSLAs of 12.4 cedis (2.97 USD) was significantly higher at the  $p < 0.05$  level than the mean expected weekly contributions in the DQF VSLAs of 7.4 cedis (1.77 USD). The respondents were asked if they are able to contribute the weekly expected amounts. In general, it was easier for the CSLP VSLA members to make the weekly contributions (96.9% stated that they could) in comparison to the DQF VSLA members (71.4%) and HM & DQF VSLA members (75%). Of those able to make the contributions, everyone was comfortable with the payment frequencies. For those unable to meet their weekly contributions, 25% stated that it was because they only make money periodically, 25% attributed it to financial instability due to family expenses, 18.8% said that it was because they do not generate enough income, 12.5% were no longer in the VSLA group, and 18.8% gave other reasons.

Approximately 98% of the surveyed CSLP VSLAs meet on a weekly basis while 88.6% and 100% of the DQF and HM & DQF VSLA respondents meet weekly. The VSLAs not meeting on a weekly basis meet bi-weekly. The VSLA respondents were asked whether they discuss SFMP or CSLP activities during their meetings, and 78.1%, 75% and 60% of the CSLP, HM & DQF, and DQF respondents answered in the affirmative. The most common types of topics discussed include livelihood activities such as beekeeping, tree planting,

climate smart agriculture and business improvements (35%), the importance of following the VSLA rules and regulations, repaying loans, saving, and keeping the group together and strong (31%), additional support such as assistance working through group issues, drilling boreholes, and other types of financial assistance (13%), and the respondents appreciation for the SFMP and CSLP support received to date (9%). Notably absent were any discussions on fisheries management topics, but not surprising for the DQF and HM respondents as none are fisherfolk. It is unclear why none of the beneficiaries for the fisheries project are fisherfolk.

A series of questions were asked to gauge how much the respondents knew about the VSLA transactions (i.e., amount of money collectively saved by the group, the number and amount of the loans, and the percentage of loans recovered). The VSLA respondents were most knowledgeable about the number of loans disbursed by their respective VSLAs, but less than 50% of the CSLP, DQF and HM & DQF respondents knew that information. The VSLA respondents were least knowledgeable about the total amount of money loaned (Table 29). Chi-Square tests were conducted to determine whether any of the organizations had a statistically significant higher number of respondents aware of the four categories of VSLA transactions. In all cases, there were no statistically significant differences.

**Table 29: Percentage of VSLA respondents who were aware of the amount saved, number of loans, amount of loans, and percentage of loans recovered by their VSLA group.**

Organization	Amount saved	Number of loans given	Amount loaned	Percentage of loans recovered
CSLP	45.8	49.0	22.1	39.6
DQF	28.6	45.7	28.6	42.9
HM & DQF	33.3	41.7	16.7	25.0

While the majority of the survey respondents did not know the details about the VSLA transactions, a much larger percentage knew whether their VSLA group had disbursed loans. Ninety percent of the CSLP VSLA respondents stated that their VSLA groups had given out loans. The percentages for the DQF and HM & DQF VSLAs were lower, 60% and 50%, respectively. The reasons given for why some of the VSLA groups have not disbursed loans to members include the following: 30% have not started, often because it is a recently developed group, 16.67% cited inadequate member contributions to date, 16.67% claimed that they were waiting for DQF, 16.67% stated that loans are about to be disbursed, 16.67% did not know why, and 10% said that there had been no loan requests to date from the VSLA members.

The majority of the survey respondents did not know the details about the VSLA transactions.

A significantly higher percentage of the CSLP VSLA members have taken out loans (88.4%) in comparison to the DQF VSLA members (47.6%) and HM & DQF VSLA members (33.3%). The percentage of SFMP VSLA respondents acquiring a loan was 44.4%, which was significantly lower than the 88.4% of CSLP VSLA members ( $\chi^2 (1, 113) = 23.01, p < 0.0001^7$ ), which is explained by the CSLP VSLAs being in existence for a longer period of time than the SFMP VSLAs.

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<sup>7</sup> The DQF and HM & DQF data were collapsed into one SFMP category to run a Fisher's Exact Probability Test because the percentage of cells with an expected count of less than 5 exceeded 20% when the three categories were compared, which violates an assumption of the Chi-Square test.

The average loan amount taken by CSLP VSLA members ( $\bar{x}$  =595.7 cedis<sup>8</sup> (~142.73 USD)) was almost three times greater than the average loan amount taken by the DQF VSLA members ( $\bar{x}$  =220 cedis (~52.71 USD)) and HM & DQF members ( $\bar{x}$  =200 cedis (~47.92 USD)). This difference is likely due to the fact that the CSLP VSLAs have been established for a longer period of time, and have a higher percentage of members able to meet their weekly contributions as both of these factors could contribute to higher levels of money available for loaning. Furthermore, although the survey did not ask this question, it may be that some of the CSLP VSLA members have taken out multiple loans. Often loan amount levels are increased on subsequent loans once the individual has successfully paid back previous loans on time.

Of the 88.4% of CSLP VSLA respondents taking out a loan, 64.5% took one for business purposes, 30.3% for family or social issues, and 5.3% for other reasons (i.e., on behalf of someone else who was not part of the VSLA (n=2), to hire labor for their farm and visit the hospital (n=1), and to fund their education (n=1)). Seventy percent of the DQF respondents took a loan for business purposes while 30% took one for family or social issues. Of the two respondents that took a loan from HM & DQF VSLAs, one took the loan for business purposes while the other took the loan for family or social issues. The respondents were asked whether the loan helped them to achieve the purpose for which the loan was taken out. Ninety-six percent, 90% and 100% of the CSLP, DQF, and HM & DQF VSLA members, respectively, answered yes. Fifty percent of the SFMP VSLA respondents that felt the loan amount was not enough, which was significantly higher than the 15.8% of CSLP VSLA members that shared that sentiment ( $\chi^2$  (1, 88) = 5.5, p = 0.02).). However, 60% of the DQF VSLA respondents felt that the loan amount was not enough, which was much higher than the CSLP VSLA respondents (15.8%) and HM & DQF VSLA respondents (0%) that felt the loan amounts were insufficient. Those needing additional money to meet the purpose for which they took out the VSLA loan relied on their personal income (43.75%), asked family members or friends (25%), used income from their business (12.5%), relied on both personal and business income (12.5%) or borrowed from another *susu* group (6.25%).

### **Effectiveness**

The VSLA survey respondents were asked whether the loan that they took out was beneficial to them and their business/farming activities. Eighty-six percent of the CSLP respondents found the loan to be beneficial (81.5% felt that the loan was very beneficial while 14.5% felt that it was somewhat beneficial) while 14% did not. Seventy percent of the DQF respondents found the loan to be beneficial (42.9% felt that it was very beneficial while 57.1% felt that it was somewhat beneficial) while 30% responded that they did not find the loan beneficial. Of the two HM & DQF respondents that received a loan, one found it very beneficial while the other replied that it was not beneficial.

Eighty-six percent of the CSLP respondents and seventy percent of the DQF respondents found the loan to be beneficial.

All of the DQF respondents were able to secure their loans in three weeks or less while approximately one quarter of the CSLP respondents had to wait four weeks (Table 30). Of the two HM & DQF respondents that secured credit, one was able to do so in one week while it took the other individual three months.

<sup>8</sup> The average exchange rate from April 18<sup>th</sup> to May 7<sup>th</sup>, 2017 (the dates of the survey) was 0.2396 cedis/USD. Source of daily rates: <http://www.xe.com/currencycharts/?from=GHS&to=USD&view=1Y>

**Table 30: Amount of time that it took for the VSLA respondents to secure credit**

Organization	1 week (%)	2 weeks (%)	3 weeks (%)	4 weeks (%)	12 weeks (%)
CSLP	65.8	6.6	1.3	26.3	0.0
DQF	60.0	30.0	10.0	0.0	0.0
HM & DQF	50.0	0.0	0.0	0.0	50.0

Overall, 98% of the VSLA respondents (i.e., 100% of the CSLP respondents, 90% of the DQF respondents and 50% of the HM & DQF respondents) felt that the loan was timely enough to help them conduct their business as planned. The two respondents who did not find the loan timely enough preferred five days versus two weeks and one month versus three months.

All of the DQF and HM & DQF respondents took out loans with interest rates while 70% of the CSLP loans had interest rates and 30% had service charges. The rate/service fee varied from 1% per month to 20% per month, but the vast majority of the loans (90.5% for all respondents) were 5% per month (Table 31). With the exception of two respondents (2.3%), everyone was okay with the interest rate/service fee. The CSLP respondent preferred 3% over the 5% they are currently paying while the DQF respondent felt that there should be no fee or one that is less than 1% per month.

**Table 31: Monthly interest rate/service charge applied to the loan**

Organization	1%	3%	4%	5%	10%	20%
CSLP	0.0	1.4	1.4	93.1	4.2	0.0
DQF	10.0	0.0	0.0	70.0	10.0	10.0
HM & DQF	0.0	0.0	0.0	100.0	0.0	0.0

The vast majority (96.1%) of the CSLP respondents repaid their loans in twelve weeks. Twelve weeks was also the most common period of repayment for the DQF respondents (60%), but some of the respondents paid the loans back quicker (10% repaid in 4 weeks and 10% repaid in 6 weeks) while others had longer repayment schedules (10% repaid in 16 weeks and 10% repaid in 24 weeks) (Table 32).

**Table 32: Repayment period (weeks)**

Organization	4	6	12	16	24
CSLP	3.9	0.0	96.1	0.0	0.0
DQF	10.0	10.0	60.0	10.0	10.0
HM & DQF	0.0	0.0	50.0	50.0	0.0

All of the DQF and HM & DQF respondents were comfortable with the repayment period as were 97.4% of the CSLP respondents. The two CSLP respondents who were not okay with the repayment period, both of which had repayment periods of 12 weeks, felt that the repayment period should be extended to 20 weeks and 40 weeks. Interestingly, although 100% of the DQF respondents said that they were okay with the loan repayment period, only 70% of the respondents were able to repay their loans. Both of the HM & DQF respondents were able to repay their loan as were 92.1% of the CSLP respondents. Of the respondents that had not repaid their loan, 66% were still in the process of repayment as they had recently taken the loan and the repayment period had not expired. The two DQF respondents that defaulted on their loan repayment cited too high of an interest rate and insufficient time to

complete the intended activity, respectively. The CSLP respondent blamed an insufficient repayment period along with an unexpected emergency as obstacles to repayment.

Across all of the organizations, a monthly loan/credit repayment schedule was the most common. Seventeen percent of the CSLP respondents had terms that allowed them to pay their loans back on a quarterly schedule while 14% of the DQF respondents had to repay weekly and the other 14% had to repay bi-weekly (Table 33). All of the survey respondents stated that they were okay with the frequency of their respective loan repayment, and none of them reported any challenges in accessing the credit.

**Table 33 Frequency of loan/credit repayment**

Organization	Weekly	Bi-weekly	Monthly	Quarterly
CSLP	8.6	1.4	72.9	17.1
DQF	14.3	14.3	71.4	0.0
HM & DQF	0.0	0.0	100.0	0.0

### **Impact**

Two-thirds of the CSLP VSLA respondents reported that they have been able to start saving in comparison to 71.4% of the DQF VSLA respondents and 41.7% of the HM & DQF respondents. Interestingly, many more of the DQF VSLA respondents are saving their money at their respective VSLA (64%) versus the CSLP VSLA respondents (37.5%) or HM & DQF VSLA respondents (20%).

Over a quarter of the CSLP respondents primarily save their money at banks while 60% of the HM & DQF respondents save their money at home (Table 34).

**Table 34: Primary location of savings of CSLP, DQF and HM & DQF VSLA respondents**

Location of Savings	CSLP (%) (n=64)	DQF (%) (n=25)	HM & DQF (%) (n=5)
Home	23.4	16.0	60.0
VSLA/susu	37.5	64.0	20.0
Bank	28.1	16.0	20.0
Credit union	7.8	0.0	0.0
Microcredit institution	3.1	4.0	0.0

Of the respondents that have started saving, 72% of DQF VSLA members save on a weekly basis. Approximately 56% of the CSLP VSLA members save on a weekly basis while 17.2% and 18.8% reported saving daily or monthly, respectively. Forty percent of the HM & DQF VSLA respondents reported saving daily, 40% save weekly, and 20% save monthly (Table 35).

**Table 35: Frequency of savings of CSLP, DQF and HM & DQF VSLA respondents**

Frequency of Savings	CSLP (%) (n=64)	DQF (%) (n=25)	HM & DQF (%) (n=5)
Daily	17.2	8.0	40.0
Weekly	56.3	72.0	40.0
Bi-weekly	0.0	4.0	0.0
Monthly	18.8	4.0	20.0
Quarterly	4.7	4.0	0.0
Semi-annually	0.0	4.0	0.0
Yearly	3.1	4.0	0.0

Approximately 92% of the VSLA respondents now saving believe that it has helped their business (i.e., 95.3% of the CSLP respondents, 80% of the DQF respondents, and 100% of the HM & DQF respondents). Forty-four percent reported that their savings has allowed them to purchase materials for the businesses (e.g., agrochemicals, fish, etc.). Other more common uses included access to funds in times of need/emergencies (14%), the ability to run their businesses on a daily basis (13%), and collateral for bank or VSLA loans (11%). Other less common uses included supporting family needs, starting a new business or expanding an existing one, and hiring additional labor (Table 36).

Twenty-three percent of the surveyed VSLA respondents stated that they face challenges in saving (i.e., 17.2% of the CSLP respondents, 36% of the DQF respondents, and 40% of the HM & DQF respondents). Of those, 41% reported that it is difficult to save due to low income levels while 32% were unable to save money or put aside money at the frequency they preferred. Eighteen percent of the respondents stated that meeting family expenses/children’s needs make it difficult to save while 4.5% cited too many responsibilities and 4.5% reported difficulties in transportation to the bank as challenges to saving.

**Table 36: Use of savings**

Use of Savings	% Survey Respondents
Purchase materials (e.g., agrochemicals, fish, mesh, sewing machines, etc.)	44
Used in times of need/emergencies	14
Run businesses on a daily basis (e.g., access to capital, paying bills)	13
Collateral for bank or VSLA loans	11
Support family needs (e.g., school fees, medical care, housing)	7
Started a new business or expanded an existing one	5
Hired additional workers	4
Have not applied savings towards business/farming activities	2

To assess the impact of the VSLA interventions, the respondents were asked whether they have been able to increase the number of male and female employees over the past three years. Approximately 5% of the VSLA respondents, all of which belonged to CSLP VSLAs, increased their number of employees as a result of the VSLA loan. In the case of male employees, 3 respondents were able to add one male employee while 1 respondent added two new male employees. In the case of female employees, one respondent increased from 0 to 1 employee over the last three years while the other respondent increased from 2 to 4 employees.

Extrapolating these results from the CSLP survey sample to the total population of CSLP VSLA beneficiaries equates to 34 beneficiaries increasing their number of employees for a total of 35 additional male employees and 21 additional female employees<sup>9</sup>. In other words,

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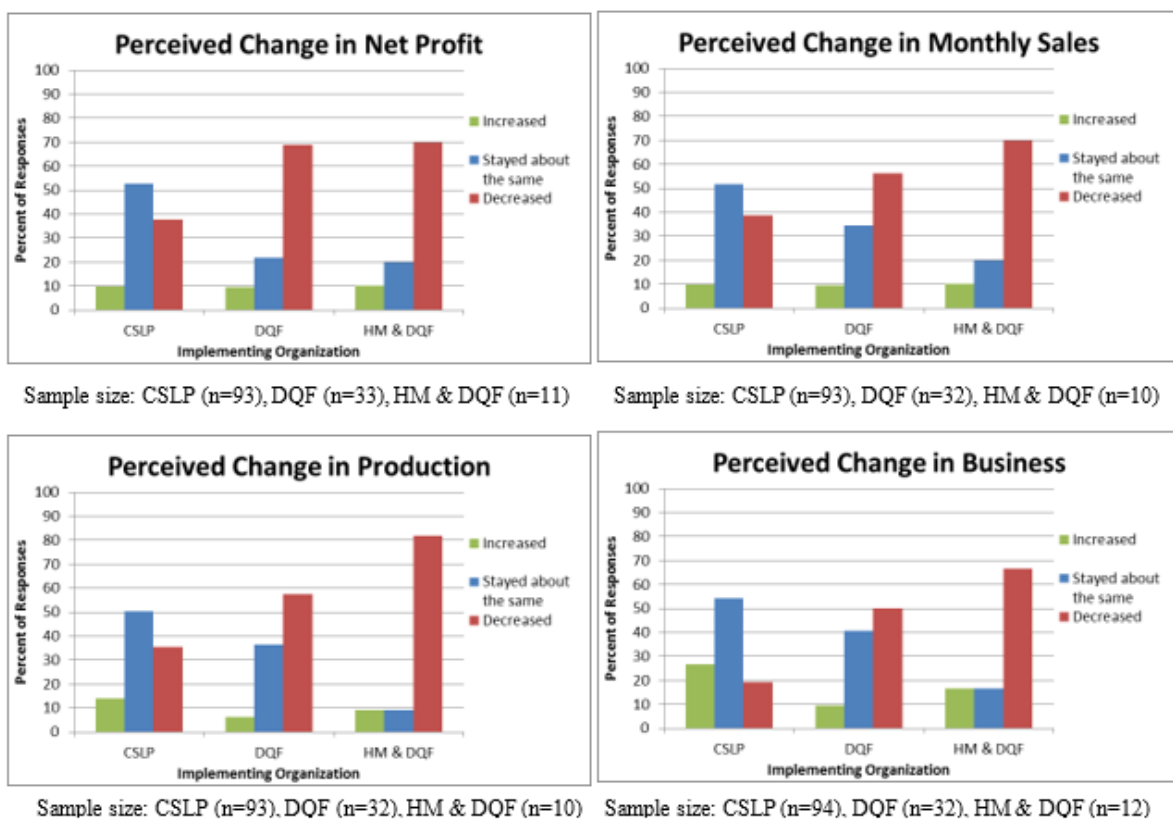
<sup>9</sup> Total number of beneficiaries increasing employees = N \* % of survey respondents increasing employees  
 Total number of new male employees = (N \* % of respondents increasing male employees \* (2017 mean-2014 mean))



for every 12.29 CSLP beneficiaries joining a VSLA, one new job was created for a total of 56 new jobs. The lack of employment generation for the SFMP VSLAs is likely not due to performance differences since the CSLP and SFMP VSLA interventions were the same, but rather attributed to their younger age. The majority of the SFMP VSLAs were established in 2016, and it takes time for these types of benefits to materialize.

The VSLA respondents were also asked to rank on a Likert scale how they perceived changes in their production, monthly sales, and net profit in comparison to three years ago as well how their business compared to three years ago. A majority of the CSLP respondents perceived no change in production, monthly sales, net profit and business (median = 4, stayed the same) whereas a majority of the DQF and HM & DQF respondents perceived a decline in all four measures (median = 3, decreased) (Figure 7).

**Figure 7: Change in production, monthly sales, net profit and business in the last three years as perceived by the CSLP, DQF and HM & DQF survey respondents.**



Kruskal-Wallis and Mann-Whitney U tests with a Bonferonni adjustment verified that the CSLP respondents median value for perceived changes in production was significantly different than the median value of the DQF respondents ( $p=0.022$ ) and HM & DQF respondents ( $p=0.007$ ). The CSLP respondents median value for perceived changes in net profit was significantly different than the median value of the DQF respondents ( $p=0.009$ ) while the CSLP respondents median value for perceived improvements in business was also

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Total number of new female employees =  $(N * \% \text{ of respondents increasing female employees} * (2017 \text{ mean} - 2014 \text{ mean}))$

significantly different than the median value of the DQF respondents ( $p=0.001$ ) and HM & DQF respondents ( $p=0.01$ ).

The DQF and HM & DQF data were collapsed into one SFMP category to run a Chi-Square test. The percentage of SFMP VSLA respondents perceiving a decline in production over the past three years was 63.6% in comparison to 35.5% of the CSLP VSLA respondents (Table 37). Approximately 51% of the CSLP VSLA respondents felt that production stayed the same versus 30% of the SFMP VSLA respondents while 14% of the CSLP VSLA respondents perceived an increase in production versus only 7% of the SFMP VSLA respondents ( $\chi^2 = 9.633$ ,  $p=0.008$ ).

**Table 37: Change in production, monthly sales, net profit and business in the last three years as perceived by the CSLP and SFMP respondents.**

Implementing Organization	Likert Scale Response	Production (%)	Monthly Sales (%)	Net Profit (%)	Business (%)
CSLP	Decreased	35.5	38.7	37.6	19.1
SFMP	Decreased	63.6	59.5	69.0	54.5
CSLP	Stayed about the same	50.5	51.6	52.7	54.3
SFMP	Stayed about the same	29.5	31.0	21.4	34.1
CSLP	Increased	14.0	9.7	9.7	26.6
SFMP	Increased	6.8	9.5	9.5	11.4

Similar to the changes in production, a higher percentage of the SFMP VSLA respondents perceived a decline in monthly sales over the past three years (59.5%) in comparison to the CSLP respondents (38.7%) while a higher percentage of the CSLP VSLA respondents felt that monthly sales stayed the same (51.6%) in comparison to the SFMP VSLA respondents (31%) (Table 37). However, these differences were not statistically significant ( $\chi^2 (2, 135) = 5.508$ ,  $p=0.064$ ). The percentage of CSLP VSLA and SFMP VSLA respondents perceiving an increase in monthly sales was very similar (9.7% and 9.5%, respectively).

The percentage of SFMP VSLA respondents perceiving a decline in net profit over the past three years was 69% in comparison to 37.6% of the CSLP VSLA respondents (Table 37). Approximately 53% of the CSLP VSLA respondents felt that production stayed the same versus 21% of the SFMP VSLA respondents while the percentage of CSLP VSLA and SFMP VSLA respondents perceiving an increase in monthly sales was very similar (9.7% and 9.5%, respectively) ( $\chi^2 = 12.604$ ,  $p=0.002$ ).

The percentage of SFMP VSLA respondents perceiving a decline in business over the past three years was 54.5% in comparison to 19.1% of the CSLP VSLA respondents (Table 37). Approximately 54% of the CSLP VSLA respondents felt that business stayed the same versus 34.1% of the SFMP VSLA respondents while 26.6% of the CSLP VSLA respondents perceived an increase in business versus only 11.4% of the SFMP VSLA respondents ( $\chi^2 = 18.085$ ,  $p < 0.01$ ).

Kruskal-Wallis and Mann Whitney U tests were also run to examine whether the median scores of the four success measures varied based on the respondents gender, marital status, religion, school attendance, literacy, and level of education. None of the results were statistically significant. There were, however, statistically significant differences between the median Likert score responses for perceived changes in production, monthly sales, and net profit when the respondents' villages were categorized by size (i.e., less than 1,000 residents versus more than 1,000 residents) and overall accessibility (i.e., accessible versus isolated). The respondents from smaller communities had a median Likert score of 3 (decreased) in

comparison to those from larger communities, which had a median Likert score of 4 (stayed the same) for production ( $p=0.035$ ) and net profit ( $p=0.022$ ). A similar pattern was observed with respondents from isolated communities, which had a median Likert score of 3 (decreased) in comparison to those from more accessible communities that had a median Likert score of 4 (stayed the same) for production ( $p=0.005$ ), monthly sales ( $p=0.049$ ), and net profit ( $p=0.021$ ).

To further assess the impact of the VSLA interventions, the respondents were also asked to rank on a Likert scale ranging from two (decreased a lot) to six (increased a lot) how they rated improvements in their life after joining the VSLA group, whether joining the group improved their social life, how the VSLA improved their financial literacy skills and attitudes toward credit and lending, and whether the group benefited the community at large. The most positive perceived changes brought about by the establishment of the VSLAs were slight increases in people’s social lives. In addition, 51.6% of the CSLP VSLA respondents felt that the VSLAs have somewhat increased benefits to the community at large (Table 38).

**Table 38: Changes in life improvement compared to three years ago, social life, financial literacy, and community wide benefits as perceived by the CSLP, DQF and HM & DQF survey respondents.**

Implementing Organization	Likert Scale Response	Life Improvements <sup>a</sup> (%)	Social Life <sup>b</sup> (%)	Financial Literacy <sup>c</sup> (%)	Benefited Community <sup>d</sup> (%)
CSLP	Decreased	14.6	11.6	14.3	20.0
DQF	Decreased	45.5	17.6	18.2	15.6
HM & DQF	Decreased	50.0	8.3	8.3	16.7
CSLP	Stayed about the same	61.5	44.2	54.9	28.4
DQF	Stayed about the same	42.4	44.1	60.6	71.9
HM & DQF	Stayed about the same	33.3	25.0	66.7	75.0
CSLP	Increased	24.0	44.2	30.8	51.6
DQF	Increased	12.1	38.2	21.2	12.5
HM & DQF	Increased	16.7	66.7	25.0	8.3

<sup>a</sup> Respondent sample size: CSLP (n=96), DQF (n=33), HM & DQF (n=12)

<sup>b</sup> Respondent sample size: CSLP (n=95), DQF (n=34), HM & DQF (n=12)

<sup>c</sup> Respondent sample size: CSLP (n=91), DQF (n=33), HM & DQF (n=12)

<sup>d</sup> Respondent sample size: CSLP (n=95), DQF (n=32), HM & DQF (n=12)

Kruskal-Wallis and Mann-Whitney U tests with a Bonferonni adjustment were employed to examine whether statistically significant differences existed between the median Likert score responses of the CSLP, DQF, and HM & DQF respondents for the changes in life improvement, social life, financial literacy, and community wide benefits (Table 39).

**Table 39: Median values for changes in life improvement compared to three years ago, social life, financial literacy, and community wide benefits as perceived by the CSLP, DQF and HM & DQF survey respondents.**

Implementing Organization	Life Improvements	Social Life	Financial Literacy	Benefited Community
CSLP	4.0	4.0	4.0	5.0
DQF	4.0	4.0	4.0	4.0
HM & DQF	3.5	5.0	4.0	4.0

The Likert Scale responses were collapsed into three categories (i.e., decreased, stayed about the same, and increased) and the DQF and HM & DQF data were collapsed into one SFMP category to run a Chi-Square test. The percentage of SFMP VSLA respondents perceiving a

decline in life improvements over the past three years was 46.7% in comparison to 14.6% of the CSLP VSLA respondents (Table 40). Approximately 62% of the CSLP VSLA respondents felt that life had stayed the same versus 40% of the SFMP VSLA respondents while 24% of the CSLP VSLA respondents perceived an improvement in their life versus only 13% of the SFMP VSLA respondents ( $\chi^2 = 16.97, p < 0.0001$ ).

**Table 40: Changes in life improvement compared to three years ago, social life, financial literacy, and community wide benefits as perceived by the CSLP and SFMP respondents.**

Implementing Organization	Likert Scale Response	Life Improvements (%)	Social Life (%)	Financial Literacy (%)	Benefited Community (%)
CSLP	Decreased	14.6	11.6	14.3	20.0
SFMP	Decreased	46.7	15.2	15.6	15.9
CSLP	Stayed about the same	61.5	44.2	54.9	28.4
SFMP	Stayed about the same	40.0	39.1	62.2	72.7
CSLP	Increased	24.0	44.2	30.8	51.6
SFMP	Increased	13.3	45.7	22.2	11.4

Life Improvements:  $\chi^2 (2, 141) = 16.97, p < 0.0001$   
 Social Life:  $\chi^2 (2, 141) = 0.524, p=0.77$   
 Financial Literacy:  $\chi^2 (2, 136) = 1.098, p=0.577$   
 Benefited Community:  $\chi^2 (2, 139) = 26.696, p < 0.0001$

The percentage of CSLP and SFMP VSLA respondents perceiving an increase in their social life after joining a VSLA group was very similar (44.2% and 45.7%, respectively) (Table 40). Approximately 44% of the CSLP VSLA respondents felt that their social life had stayed the same versus 39% of the SFMP VSLA respondents while 11.6% of the CSLP VSLA respondents perceived a decrease in their social life compared to 15.6% of the SFMP VSLA respondents. The distribution of responses among the CSLP and SFMP respondents between the three categories was not statistically significant.

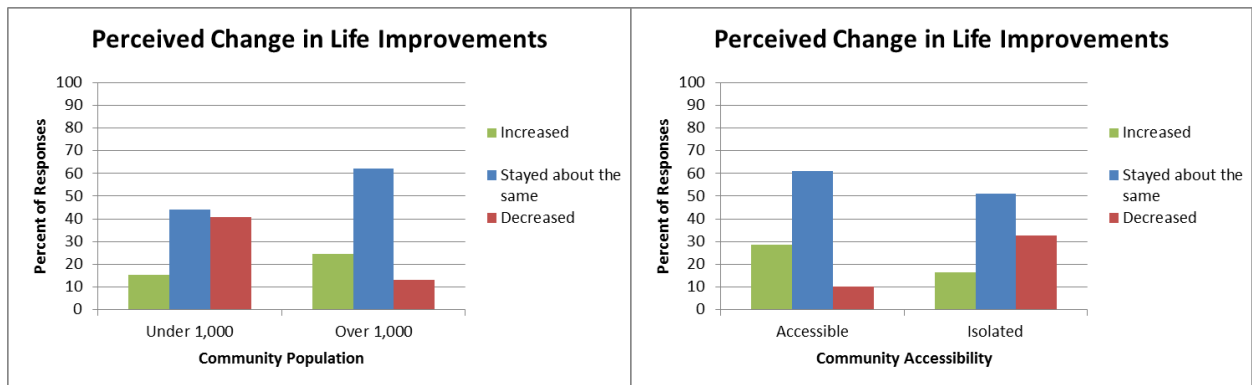
A majority of the SFMP respondents (62.2%) felt that their financial literacy skills and attitudes towards credit and lending had stayed about the same after joining a VSLA group in comparison to 54.9% of the CSLP respondents. Approximately 31% of the CSLP VSLA respondents perceived an increase in their financial literacy skills and attitudes towards credit and lending versus 22.2% of the SFMP VSLA respondents, but the difference was not statistically significant.

Over half of the CSLP respondents (51.6%) felt that the VSLA group has benefited the community at large in comparison to only 11.4% of the SFMP VSLA respondents. The majority of the SFMP respondents (72.7%) felt that the community at large stayed about the same after the formation of the VSLA groups versus 28.4% of the CSLP respondents ( $\chi^2 (2, 139) = 26.696, p < 0.0001$ ).

Chi-Square tests were also run to examine whether the proportion of respondents perceiving an increase, no change, or decrease in life improvement, social life, financial literacy and community benefit varied based on the size (i.e., less than 1,000 residents or more than 1,000 residents) and accessibility (i.e., accessible versus isolated) of their community. Statistically significant differences were found for perceived change in life improvements ( $p=0.001$ ) and benefits to the community ( $p<0.0001$ ) among the smaller and larger communities and for change in life improvement among the accessible and isolated communities ( $p=0.009$ ). A higher percentage of respondents residing in larger and more accessible communities

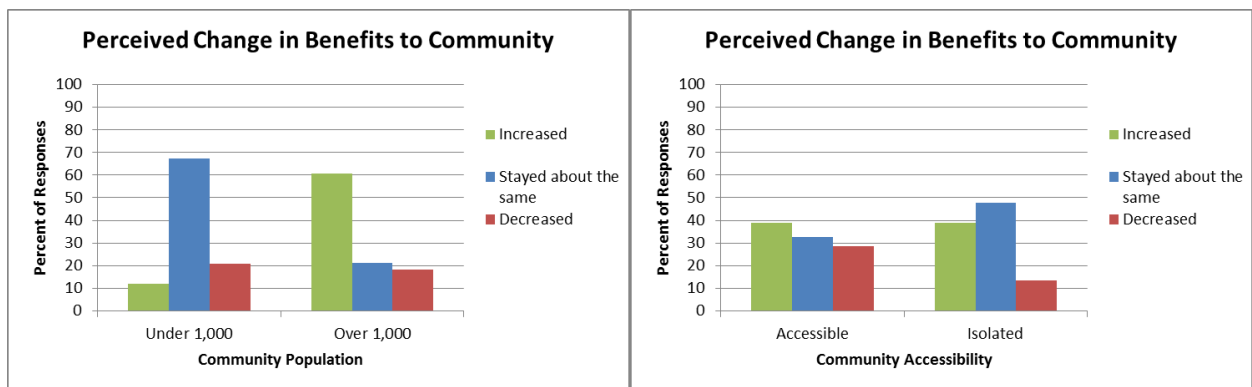
perceived either an increase or no change in life improvements in comparison to the respondents residing in smaller and more isolated communities. The percentage of respondents reporting a decline in life improvements over the past three years was three times greater in smaller and isolated communities than larger and more accessible ones. Sixty percent of the respondents residing in larger communities felt that the VSLA group had benefited the community at large in comparison to only 12.1% of the respondents residing in the smaller communities. The majority of the respondents residing in the smaller communities (67.2%) felt that the community at large had stayed about the same following the formation of the VSLA groups (Figure 8).

**Figure 8: Change in life improvements and benefits to the community in the last three years as perceived by respondents living in small versus large communities and isolated versus accessible communities.**



$\chi^2 (2, 136) = 13.735, p = 0.001$

$\chi^2 (2, 141) = 9.406, p = 0.009$



$\chi^2 (2, 134) = 36.715, p < 0.0001$

$\chi^2 (2, 139) = 5.648, p = 0.059$

### Sustainability

The VSLA respondents were asked how many VSLA groups have been established in their respective community, and whether they felt that more VSLA groups could be formed within their community. Overall, most of the respondents were in agreement on the number of VSLAs within their respective communities, but there were a range of answers provided for Asonti, Kamgbunli, and Kukweville communities. All of the respondents from Anlo, Bokoro, Cape Three Points, Fawomen, Fiasolo, Kamgbunli, Navrongo, Old Kablesuaso and Tweakor 1 felt that more VSLAs could be established within their communities. On the opposite end of the spectrum, only 29% and 50% of the respondents from Akpoazo and Tweakor 2,

respectively, believed that more VSLA groups could be formed within their community. Both of these communities currently only have one VSLA group.

The VSLA respondents were also asked whether they have challenges as a VSLA group. Overall, 30.8% of the respondents reported challenges. The percentage of CSLP VSLA respondents reporting challenges (22.9%) was significantly different than the number of DQF VSLA respondents (48.6%) and HM & DQF VSLA respondents reporting challenges (41.7%) ( $\chi^2(2, 143) = 8.655, p = 0.013$ ). Fifty percent or more of the surveyed VSLA respondents from Eshiem, Eziom, Kukweville, and Tweakor 2 reported challenges while 20% or less of the respondents from Akpoazo, Anlo Ayawora, and Cape Three Points reported challenges (Table 41).

**Table 41: Percentage of respondents that believe more VSLAs can be formed and percentage of respondents reporting challenges.**

Community	Percentage of respondents that believe more VSLAs can be formed within their community	Percentage of respondents reporting challenges as a VSLA group
Adelekazo	85.7	28.6
Adubrim	90.9	27.3
Akpoazo	28.6	14.3
Anlo	100.0	20.0
Asonti	93.1	20.7
Ayawora	73.3	6.7
Bokoro	100.0	33.3
Cape Three Points	100.0	0.0
Eshiem	77.8	66.7
Eziom	55.6	55.6
Fawomen	100.0	25.0
Fiasolo	100.0	50.0
Kamgbunli	100.0	25.0
Krobo	66.7	33.3
Kukweville	80.0	53.3
Mangyea	66.7	66.7
Navrongo	100.0	25.0
Old Kablesuaso	100.0	33.3
Tweakor 1	100.0	25.0
Tweakor 2	50.0	50.0

The most common reported challenges included issues during or surrounding VSLA meetings (e.g., misunderstandings among the members, poor meeting attendance, scheduling conflicts, lack of a permanent meeting location (32%), and not enough contributions by the VSLA members (30%). Other challenges included overall confusion among the VSLA members (e.g., time limits for repayments, distribution of accumulated interest, division of money by individual shares) (11%), VSLAs unable to provide loans or only small loans to

members (9%), repayment issues (9%), trust/transparency and accounting issues (7%) and other issues (e.g., lack of markets for their products, some members wishing to contribute more) (5%)<sup>10</sup>.

Each of the respondents that cited a challenge was asked what they thought should be done to address it. The ideas to address the main challenges described above are summarized in Table 42.

The most common reported challenges included issues during or surrounding VSLA meetings (e.g., misunderstandings among the members, poor meeting attendance, scheduling conflicts, lack of a permanent meeting location (32%), and not enough contributions by the VSLA members (30%).

**Table 42: Survey respondents' ideas for addressing the challenges facing their VSLAs**

Main challenges facing the VSLAs	Ideas to address the challenges
Issues during or surrounding VSLA meetings	<ul style="list-style-type: none"> <li>- Schedule meetings at a time that is convenient for all members</li> <li>- Set fines for members who are late to meetings</li> <li>- Hold a meeting with the members who have not been attending to see if they are still interested in being part of the group and devise a way forward</li> <li>- Replace non-serious members with others who will be more committed</li> <li>- Use part of the members' contributions to purchase chairs and a canopy for holding the VSLA meetings</li> </ul>
Not enough contributions by the VSLA members	<ul style="list-style-type: none"> <li>- Form another group that allows for a lower weekly savings amount</li> <li>- Accept any amount of contribution</li> <li>- Encourage members to save and contribute every week even if the amount is small.</li> <li>- Give members more time to pay their contributions</li> <li>- Provide capital to start alternative businesses that can sell diverse, hard to find products in the communities</li> <li>- Support from NGOs</li> </ul>
Overall confusion	<ul style="list-style-type: none"> <li>- Provide more education on the importance, objectives, and daily operation of VSLAs to the members</li> <li>- Provide greater clarity on amount of time one needs to contribute before being eligible for a loan</li> <li>- Provide greater details on the way the shares are calculated</li> </ul>
VSLA is unable to provide loans or only small ones	<ul style="list-style-type: none"> <li>- Project supported loans</li> <li>- Add in extra money so that larger loans can be given</li> </ul>
Repayment issues	<ul style="list-style-type: none"> <li>- Extend repayment period</li> <li>- Educate members that have defaulted how to repay their loans</li> </ul>

<sup>10</sup> The total percentage is greater than 100% because some of the survey respondents provided multiple answers to the challenge survey question.

Main challenges facing the VSLAs	Ideas to address the challenges
	<ul style="list-style-type: none"> <li>- Be realistic when taking out a loan (e.g., amount and ability to repay)</li> <li>- Query the debtor and try to settle issues amicably or if necessary make an arrest</li> </ul>
Trust/transparency/accounting issues	<ul style="list-style-type: none"> <li>- Train members on how to calculate profits</li> <li>- Ensure proper accounting of susu money taken from the members</li> </ul>
Other (lack of market, desire to contribute more)	<ul style="list-style-type: none"> <li>- Support or provide members with a market/customers for their produce</li> <li>- Save money above allowed contribution level in the bank</li> </ul>

All of the VSLA respondents were asked how they intended to improve their businesses/finances if they do not get access to additional project support such as training or additional access to credit. Out of the 142 individuals who provided an answer, 35% stated that they would improve their businesses through some sort of saving (in a VSLA, bank, etc.). Others would rely on family, bank loans, Nigerian investors, and reinvesting profits. Approximately 10% stated that they had no way to improve their businesses without project support.

The final question of this portion of the survey asked each of the VSLA respondents what other kinds of interventions or support they wish to receive from the project in the future. The answers ranged from suggestions related to finance (e.g. loans and microcredit) to provision of input (sewing machines, vegetable seedlings, and fertilizer) and trainings in other forms of livelihoods (e.g. beekeeping, hair dressing, bread baking, mushroom growing, and pig/poultry farming).

#### **4.6 Field Observations**

Even though the enumerator team was collecting quantitative data, their interactions with the respondents also provided opportunities to collect qualitative data. The enumerators took note of a number of observations that seemed relevant to the assessment.

##### ***Adoption of hygienic and improved handling of processed fish***

It was observed that some of the MSME owners, who are into fish processing, had adopted safe and hygienic methods of handling fish. Some of them used clean brown paper and some used labeled plastic bags to package their fish products. (Figure 9).



**Figure 9: Sample of packaged products**



The enumerators also observed that when fishermen return from fishing that the beneficiaries of the MSME trainings buy the fish, wash them with clean water, and dry it on pallets. Some also used water from a lagoon. (Figure 10).

**Figure 10: Fish being dried on pallets**



During the survey, it was observed that fisher folk in Shama are still practicing unsanitary fish handling practices (Figure 11). There were large fish that looked like baby sharks on the bare floor and fishermen were cutting them up in the sand, which in turn made the meat very sandy. One respondent explained that due to the high water content of these types of fish that they are usually used for “momoni” and “kako”. When the survey enumerators asked what

sort of aid they needed, most of the fisher folk leaned towards receiving material aid in the form of basins for rinsing the fish and metal lids for their fish processors.

**Figure 11: Continuation of unsanitary fish handling practices**



During interactions with some of the respondents, the enumerators also noted that some of them were diversifying their livelihoods from fish processing to other activities such as charcoal selling, gari processing, and soap making.

***Additional feedback regarding the trainings and training providers***

In Elimina, one woman expressed dissatisfaction with how CEWEFIA handled the group. According to her, she did not get to attend all of the meetings because it appeared that they only called their favorites for their meetings. In addition, she stated that they kept changing the meeting venue without alerting some of the group members.

It was observed at Shama Apo that some of the women were not happy with the project and openly expressed their dissatisfaction. They vehemently expressed their anger and disappointment accusing the implementing partners of biasness and discrimination. According to them, DQF denied their group head pans and loans and instead gave those items to the other group across town. However, they were quick to admit that the project would have really benefitted them since they were business women.

A woman in Kukwavile expressed regret for joining the VSLA group. According to her, her husband died when the group was about to share out. She expected to get a certain amount, but instead got far less than what she had expected and contributed. A lot of people in these areas are not part of the VSLA because they feel that their savings will be stolen from them.

Although a few of the respondents expressed dissatisfaction, as summarized above, many others acknowledged the benefits that they had received from the project through its partners.

For example, one woman from Moree stated that she is at a loss for words when it comes to expressing her appreciation to SFMP as she has been able to educate other fish smokers and traders in Kumasi based on the training that she received from SFMP. According to her, she received 600 Ghana cedis from someone in exchange for staying with them for three days,

teaching them about fish handling, and increasing their sales. Another respondent explained that she was able to apply the firefighting techniques that she learned to prevent her room from being burnt.

One of the survey respondents expressed her overall happiness with the project's interest rates on the loans and discussed how she no longer needs to take loans from the bank that charges much higher interest. A respondent from Shama was also extremely excited about the DQF loan that she benefited from, but requested that DQF try to increase the loan amounts to 5,000 Cedis since the price of fish is high at the seashore affecting her business. She brought out and showed her susu metal box to one of the enumerators and explained that she makes her contributions into the box and that the keys are kept by the leadership of DQF. She then told the enumerator that, "Though my contributions are small, with time it will be plenty" which the enumerator interpreted her as meaning little drops of water make a mighty ocean.

A man in Navrongo stated that they call the CSLP leader the second Jesus. He explained how initially they were suffering with their finances, especially when they needed loans to buy weedicides or pay their ward school fees, but that the establishment of the VSLA/susu solved that problem. They are interested in learning how to improve their susu group for better opportunities.

Through the interventions of CSLP, one of the male survey respondents was judged the best farmer in Jomoro District. He now practices climate smart agriculture, owns and tends to an organic okra farm, and has been able to increase his number of beehives beyond the initial ones that were given to him as part of the project. He further discussed how it was very difficult for the farmers to pay their ward school fees during the off cocoa season, but that the VSLA loans now make it possible for most of them to pay the fees without any difficulty.

A fish processor from Winneba who participated in the training on healthy fish/ hygienic fish trading described her happiness seeing the enumerators wearing the USAID/SFMP T-shirts that the training participants received because her shirt helps her remember the program, the good skills that she learned from DAA, and how implementing them will help her improve her fishing business.

## **5.0 CONCLUSIONS AND RECOMMENDATIONS**

The formative evaluation conducted in Year 3 of the SFMP project set out to assess the progress and effectiveness of the current approaches and strategies to support MSMEs and VSLAs in the Western and Central Regions. The study set out to assess the interventions based on four criteria: relevance, effectiveness, impact and sustainability. There are multiple conclusions related to the criteria:

**Relevance:** The microfinance, training and VSLA support provided to MSMEs by the SFMP and CSLP projects was relevant to the beneficiaries. The interventions filled a gap by providing access to capital and training. The survey showed that the loans and training provided were used to strengthen MSMEs, which was the intended purpose of the assistance. It is also clear that the microfinance and VSLAs provided by the two projects fill a need, since 28% of the respondents did not believe that they could acquire credit on their own. Furthermore, the majority of beneficiaries were satisfied or very satisfied with the services provided by the project. Among the training participants, a majority stated that the trainings helped them overcome several factors that they perceived to hamper the growth of their businesses. This is an encouraging result, even though it did not translate to increases in other measures of success, such as increased productivity and monthly sales.

Feedback regarding how the interventions could be made more relevant highlighted that the beneficiaries would like larger loans. For example, 50% of the SFMP VSLA respondents felt that the loan amounts were not enough and only 24% of the respondents felt that the microcredit provided was high enough. However, only 15.8% of CSLP VSLA members shared that sentiment – which is likely because the CSLP VSLA’s had been in operation longer and since the VSLA members had taken out multiple cycles of loans, they were on average larger.

**Effectiveness:** The services provided by SFMP and CSLP were effective in that they led to the expected outputs (e.g. number of individuals trained and number of individuals accessing savings and loans). Approximately 95% of the respondents who received access to microcredit and financial training from DQF have started saving while 66% of the CSLP VSLA respondents, 71.4% of the DQF VSLA respondents, and 41.7% of the HM and DQF VSLA respondents are now saving. This is an important impact of the project because the SFMP baseline survey, which was conducted in 2015, found that only 31% of the survey respondents had savings accounts. Thus, the findings suggest that if you can get people to participate in microfinance or VSLAs and open an account where they will start to save, this in turn can help their businesses and increase their overall level of resiliency. Positive outcomes and changes in behaviors, such as increased rates of savings, improved hygienic fish handling, improved record keeping, and better business management also indicate that the interventions were effective.

**Impact:** The project support has had positive outcomes for the project beneficiaries because they now have better access to savings and loans and a suite of improved business skills that they can use to strengthen their MSMEs. The interventions also generated modest gains in employment with 11% of the microcredit respondents, 13.9% of the training respondents and 5% of the CSLP VSLA respondents increasing their number of employees over the last three years. This equates to one new job created for every 4.73 beneficiaries accessing microcredit, one new job created for every 3 beneficiaries receiving training, and one new job created for every 12.29 beneficiaries joining a CSLP VSLA. Extrapolating from the survey data, the SFMP MSME interventions through 2017 have created or a total of 155 male and 212 female jobs for a total of 367 new jobs. CLSP interventions created 56 new jobs. Training interventions, followed closely by microcredit interventions seems to have the greatest employment generation compared to VSLAs.

Although the vast majority of the microcredit and training respondents have been satisfied with the project interventions and stated that they helped their businesses, the interventions have not translated into increases in production, monthly sales, or net profit over the past three years for most of the respondents. In the case of the microcredit respondents, only 8.6% perceived an increase in production, 9.7% perceived an increase in monthly sales, and 9.9% perceived an increase in net profit. Similarly, only 10.4%, 10.5% and 12.3% of the training respondents perceived an increase in production, monthly sales and net profit, respectively, and the performance across CEWEFIA, DAA and DQF/HM was not significantly different. The training respondents that attended three trainings had the highest proportion of people who perceived an increase in their production (20.7%), monthly sales (20.7%) and net profit (24.1%) suggesting that three trainings may be optimum with little further gain with additional trainings. Without a control

The USAID supported interventions created one new job for every 4.73 beneficiaries accessing microcredit, one new job for every 3 beneficiaries receiving training, and one new job for every 12.29 beneficiaries joining a CSLP VSLA. This equates to 422 jobs created due to the SFMP and CLSP interventions to date.

sample, which is a weakness in this assessment, it is difficult to know if there has been a general overall economic decline in the area that might account for this disconnect between the interventions and impact measures. It may be possible that the collapse of the fishery in general has had a negative impact on the MSMEs supported by SFMP and that the project support may have been too small to increase production, sales, and profit and promote business growth in a potentially negative macro-economic context.

Overall, the CSLP VSLA beneficiaries perceived their businesses as doing better than the SFMP VSLA beneficiaries. Despite disadvantages, such as having less formal education and a higher rate of illiteracy in comparison to the SFMP respondents, the CSLP VSLAs seem to have made more traction as 14% of the CSLP respondents perceived an increase in their production versus 6.8% of the SFMP respondents. Similarly, 26.6% of the CSLP respondents perceived an increase in their business versus 11.4% of the SFMP respondents. A majority of the SFMP VSLA respondents reported declines in production, monthly sales, net profit, and business whereas the majority of CSLP VSLA respondents perceived no change in these measures. The results of other kinds of VSLA impacts such as improvements in social life, financial literacy, and overall benefits to the community were more positive.

Given that the design and implementation of the CSLP and SFMP VSLA interventions were similar, it is likely that the employment, production, monthly sales, net income and business outcomes are related to the length of time the VSLAs have been established. Many of the SFMP supported VSLAs are younger (only established in 2016). Moreover, only 44.4% of the SFMP respondents were able to acquire a loan by the time the survey was implemented, which was significantly lower than the 88.4% of CSLP respondents able to attain a loan. It is therefore recommendable to revisit the SFMP project beneficiaries on an annual basis to assess if the potential time lag effect has diminished and business impacts have improved over time.

**Sustainability:** The positive outcomes (e.g., improved knowledge and positive changes in behavior) indicate that the interventions have the potential to stick and that in general they could be replicated and scaled up. However, the assessment also revealed that there are challenges that threaten sustainability, including the lack of fish, financial constraints, and a need for additional training. Furthermore, the survey found a paucity of fisher folks in the SFMP VSLAs, which is problematic because one of the intended functions of the VSLAs was to serve as a community entry to get the fisher folk interested in fisheries management. Transparency also emerged as another key issue with the SFMP and CSLP VSLAs as that the majority of the survey respondents were not aware of the amount of money saved, the number and amount of loans disbursed, and the overall percentage of loans recovered by their respective VSLAs.

Increasing the level of credit may improve effectiveness and sustainability. For example, once a borrower has demonstrated an ability to repay their loan, it may be possible to facilitate a higher level of credit through rural banking. The fact that 46.7% of the respondents are already saving their money at a bank type institution suggests the ability to move up to larger financial institutions, which may be able to extend more credit. However, it is also clear that the VSLAs fill a need as a significant portion of the respondents did not believe that they could acquire more credit on their own because they were not able to meet the loan institution's terms and conditions.

### **Recommendations for Future Actions:**

- Increase the loans for microfinance and VSLA entrepreneurs that are successful in repaying their existing loans on time, and, if possible, connect those with the capacity to significantly expand their businesses with formal banking institutions.
- Further examine the efficacy of VSLA investments in comparison to the trainings and microcredit interventions as the former has lower levels of employment growth.
- Work with the VSLAs to address the weaknesses highlighted by the survey such as lack of transparency and low fisher folk membership. Specifically, actions should be taken to help the VSLAs better communicate to their members' important transaction information such as the total amount of money saved, number of loans given, total amount of money loaned, and the percentage of loans recovered to promote sustainability and growth. The SFMP partners should also re-examine how the VSLA beneficiaries were selected and moving forward take steps to incorporate more natural resource users into the VSLAs to successfully link to the overall conservation goals of the project.
- Convene follow-up focus group discussions to learn what CSLP is doing that may be different from SFMP and determine whether there are methodological differences that may have influenced the differences in impact. The CSLP VSLA participants might also be able to share advice on how they have successfully overcome some of the challenges currently being encountered in some of the SFMP VSLAs (e.g., inadequate contributions, poor meeting attendance, misunderstandings among the VSLA members, etc.).

### **CITATIONS**

Crawford, B., L. Gonzales, D. Amin, B. Nyari-Hardi, Y.A. Sarpong. (2016). Report on the Baseline Survey of Small Pelagic Fishing Households along the Ghana Coast. The USAID/Ghana Sustainable Fisheries Management Project (SFMP) Narragansett, RI: Coastal Resources Center, Graduate School of Oceanography, University of Rhode Island. GH2014\_PGM187\_CRC. 122 pp.  
[http://www.crc.uri.edu/download/GH2014\\_PGM187\\_CRC\\_FIN508.pdf](http://www.crc.uri.edu/download/GH2014_PGM187_CRC_FIN508.pdf)

# APPENDIX A: EVALUATION FORM

## Formative Evaluation 2017

### Background Information

#### NEEDS CONTENT

A 1.01 ENUMERATOR IDENTIFIER *		A 1.02 ENUMERATOR MOBILE NUMBER *	
A1.03 REGION: *	A1.04. DISTRICT: *	A1.05 COMMUNITY: *	
Central  Western			
A1.07 GPS COORDINATES OF LOCATION  * GPS coordinates can only be collected when outside.  latitude (x.y °)                      longitude (x.y °)                      altitude (m)                      accuracy (m)			

## Informed Consent

**NOTE TO ENUMERATOR:** YOU NEED TO OBTAIN VERBAL CONSENT FROM THE RESPONDENT BEFORE YOU CAN ADMINISTER THE SURVEY. CAREFULLY READ ALOUD THE CONSENT FORM AND CLARIFY ANY AMBIGUITIES. ANSWER THE FOLLOWING QUESTION BASED ON THE RESPONSE FROM THE RESPONDENT.

### » Respondent demographics

DO YOU, THE ENUMERATOR, AFFIRM THAT YOU HAVE READ ALOUD THE CONSENT STATEMENT TO THE PARTICIPANT AND THEY HAVE CONSENTED TO THE INTERVIEW, AS WELL AS PROVIDING INFORMATION THAT WILL BE USED FOR FOLLOW-UP INTERVIEWS IN SUBSEQUENT YEARS?

Yes

No

A1.08 WHAT IS THE NAME OF THE RESPONDENT? \*

A1.09 WHAT IS THE NUMBER (MOBILE) WHERE THE RESPONDENT MAY BE REACHED?

A1.10 WHAT IS THE SEX OF THE RESPONDENT? \*

Male

Female

A1.11 MARITAL STATUS \*

Never married / Single

Informal / Consensual union / living together

Married

Separated

Divorced

Widowed

no answer



<p>A1.12 RELIGIOUS STATUS *</p> <p><input type="radio"/> No Religion</p> <p><input type="radio"/> Christian</p> <p><input type="radio"/> Islam</p> <p><input type="radio"/> Traditionalist</p> <p><input type="radio"/> Other</p>	<p>A 1.13 MAIN ETHNIC GROUP OF RESPONDENT: *</p> <p><input type="radio"/> Ashante</p> <p><input type="radio"/> Ga Ewe</p> <p><input type="radio"/> Fanti</p> <p><input type="radio"/> Ahanta</p> <p><input type="radio"/> Nzema</p> <p><input type="radio"/> Other</p> <p><input type="radio"/></p> <p><input type="radio"/></p>	<p>A1.14 CAN YOU READ AND WRITE? *</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p>
<p>A1.15 HAS THE RESPONDENT EVER ATTENDED SCHOOL? *</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p>		<p>A1.16 IF YES, THE HIGHEST LEVEL OF EDUCATION COMPLETED.</p> <p><input type="radio"/> None</p> <p><input type="radio"/> MLSC</p> <p><input type="radio"/> BECE</p> <p><input type="radio"/> Voc/Comm</p> <p><input type="radio"/> Teacher Tra. A</p> <p><input type="radio"/> Teacher Post Sec</p> <p><input type="radio"/> GCE O Level</p> <p><input type="radio"/> SSCE/WASSCE</p> <p><input type="radio"/> GCE A Level</p> <p><input type="radio"/> Tech/Prof Cert</p> <p><input type="radio"/> Tech/Prof Dipl</p> <p><input type="radio"/> HND</p> <p><input type="radio"/> Bachelors</p> <p><input type="radio"/> Masters</p> <p><input type="radio"/> Doctorate</p> <p><input type="radio"/> Primary</p> <p><input type="radio"/> Other</p>

**USAID assistance**

ENUMERATOR: THESE QUESTIONS ARE ABOUT USAID ASSISTANCE RECEIVED.

<p>A2.01 HAVE YOU RECEIVED ASSISTANCE FROM USAID? *</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p>	<p>A2.02 WHAT KIND OF ASSISTANCE HAVE YOU BENEFITED FROM? *</p> <p><input type="checkbox"/> Training</p> <p><input type="checkbox"/> VSLAs</p> <p><input type="checkbox"/> Micro credit facility / finance services</p> <p><input type="checkbox"/> Stove</p> <p><input type="checkbox"/> Solar Lighting Business</p> <p><input type="checkbox"/> Other (specify)</p>	<p>A2.03 WHICH ORGANIZATION PROVIDED YOU THIS ASSISTANCE? *</p> <p><input type="checkbox"/> CEWEFIA</p> <p><input type="checkbox"/> DAA</p> <p><input type="checkbox"/> HEN MPOANO</p> <p><input type="checkbox"/> DQF</p> <p><input type="checkbox"/> CSLP</p> <p><input type="checkbox"/> UCC</p> <p><input type="checkbox"/> OTHER (specify)</p>
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**B MicroCredit, Finance or Lending**

<p>B1.01 WHAT KIND OF BUSINESSES * DO YOU OPERATE IN? CHECK ALL THAT APPLY</p> <p><input type="checkbox"/> Fishing</p> <p><input type="checkbox"/> Fish Processing and Smoking</p> <p><input type="checkbox"/> Fish Trading</p> <p><input type="checkbox"/> Firewood trading</p> <p><input type="checkbox"/> Livestock rearing</p> <p><input type="checkbox"/> Other</p>	<p>B1.02 WHAT IS YOUR PRIMARY BUSINESS ACTIVITY? *</p> <p><input type="radio"/> Fishing</p> <p><input type="radio"/> Fish Processing and Smoking</p> <p><input type="radio"/> Fish Trading</p> <p><input type="radio"/> Firewood trading</p> <p><input type="radio"/> Livestock rearing</p> <p><input type="radio"/> Other</p>	<p>B1.03 WHAT IS YOUR BUSINESS NAME?</p> <p>_____</p>	<p>B1.04 HOW LONG HAVE YOU BEEN IN YOUR PRIMARY BUSINESS?</p> <p>_____</p>
<p>B1.05 HAVE YOU ACCESSED CREDIT OR LOAN FOR YOUR BUSINESS FROM USAID ASSISTANCE EITHER SFMP, CSLP OR UCC PROJECTS? *</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p>	<p>B1.05A IF YES, WHICH SOURCE(S) DID YOU GET THE CREDIT FROM? *</p> <p><input type="checkbox"/> VSLA/Susu group</p> <p><input type="checkbox"/> Bank</p> <p><input type="checkbox"/> Credit Union</p> <p><input type="checkbox"/> Microcredit Institution</p> <p><input type="checkbox"/> USAID facilitated loan</p>		

<p>B1.06 WHAT NEED OR PROBLEM WAS THIS USAID ASSISTANCE SUPPOSED TO ADDRESS? CHECK ALL THAT APPLY *</p> <p><input type="checkbox"/> Financial assistance</p> <p><input type="checkbox"/> Technical assistance</p> <p><input type="checkbox"/> Material assistance</p> <p><input type="checkbox"/> Other</p>	<p>B1.06A IF OTHER, PLEASE SPECIFY.</p>	<p>B1.07 HAVE THESE PROBLEMS OR NEEDS BEEN PROPERLY ADDRESSED? *</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p>	<p>B1.07A IF NO, WHICH ONES HAVE NOT BEEN ADDRESSED? CHECK ALL THAT APPLY *</p> <p><input type="checkbox"/> Financial assistance</p> <p><input type="checkbox"/> Technical assistance</p> <p><input type="checkbox"/> Material assistance</p> <p><input type="checkbox"/> Other</p>
<p>B1.08 IN YOUR OPINION CAN THE INTERVENTION BE REPLICATED? *</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p>	<p>B1.09 WHAT SHOULD BE DONE TO SCALE UP THE INTERVENTION? *</p>		
<p>B1.10 WHAT IS YOUR LEVEL OF SATISFACTION WITH THE INTERVENTION? *</p> <p><input type="radio"/> Very satisfactory</p> <p><input type="radio"/> Satisfactory</p> <p><input type="radio"/> Neutral</p> <p><input type="radio"/> Unsatisfactory</p> <p><input type="radio"/> Very unsatisfactory</p>	<p>B1.11 WHAT ABOUT THE INTERVENTION DO YOU THINK SHOULD BE IMPROVED GOING FORWARD? *</p>		
<p>B1.12 WAS THE CREDIT/LOAN IMPORTANT TO YOU AND YOUR BUSINESS? *</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p>	<p>B1.13 HOW MUCH CREDIT/LOAN DID YOU TAKE?</p>	<p>B1.14 WHAT WAS THE MAIN PURPOSE FOR THE CREDIT/LOAN? *</p> <p><input type="radio"/> For business purposes</p> <p><input type="radio"/> For family or social issues</p> <p><input type="radio"/> Other (specify)</p>	
<p>B1.15 WHAT WAS THE CREDIT ACTUALLY USED FOR?</p> <p><input type="radio"/> For business purposes</p> <p><input type="radio"/> For family or social issues</p> <p><input type="radio"/> Other (specify)</p>			
<p>B1.15A IF OTHER, PLEASE SPECIFY.</p>			<p>B1.16 DID THE CREDIT/LOAN HELP YOU ACHIEVE YOUR BUSINESS OBJECTIVE</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p>
<p>B1.16A IF NO, WHY WAS YOUR OBJECTIVE NOT MET?</p>			

» B2 Efficiency

B2.01 HOW MUCH TIME (IN WEEKS) DID IT TAKE TO SECURE THE CREDIT? \*

- Less than a week
- 1 - 2 weeks
- 3 - 4 weeks
- More than a month

B2.02 WAS IT TIMELY ENOUGH TO HELP YOU DO YOUR BUSINESS AS PLANNED? \*

- Yes
- No

B2.02A IF NO, WHAT SHOULD BE THE IDEAL TIME (IN DAYS)? \*

B2.03 WAS THE CREDIT/LOAN ENOUGH FOR YOUR BUSINESS? \*

- Yes
- No

B2.04 WHAT IS THE LOAN INTEREST RATE? \*

B2.05 ARE YOU OK WITH THE RATE? \*

- Yes
- No

B2.05A IF NO, WHY?

B2.06 IN YOUR OPINION WHAT SHOULD BE THE RATE? \*

B2.07 HOW HAS THE CREDIT/LOAN BENEFITED YOU? \*

B2.08 HOW HAS THE CREDIT/LOAN BENEFITED YOUR BUSINESS? \*

» **B3 Saving**

B3.01 HAVE YOU STARTED SAVING?

\*

- Yes
- No

B30.1A IF YES, WHERE DO YOU PRIMARILY SAVE YOUR MONEY?

\*

- Home
- VSLA/Susu
- Bank
- Credit Union
- Microcredit Institution

B3.01B IF YES, HOW OFTEN DO YOU SAVE?

- Daily
- Weekly
- Bi-Weekly
- Monthly
- Quarterly
- Semi-Annually (6 months)
- Yearly

B3.01C IF YES, HAS SAVING HELPED YOUR BUSINESS?

\*

- Yes
- No

B3.01D IF YES, HOW HAS IT HELPED YOUR BUSINESS?

\*

B3.02 DO YOU HAVE CHALLENGES IN SAVING?

\*

- Yes
- No

B3.02A IF YES, PLEASE NAME THE CHALLENGES

» B4 Impact

B4.01 HAVE YOU INCREASED YOUR NUMBER OF EMPLOYEES AS A RESULT OF THE INTERVENTION? \*

- Yes
- No

B4.02 HOW MANY MALE EMPLOYEES DID YOU HAVE 3 YEARS AGO?

---

B4.02A HOW MANY MALE EMPLOYEES DO YOU HAVE NOW?

---

B4.03 HOW MANY FEMALE EMPLOYEES DID YOU HAVE 3 YEARS AGO?

---

B4.03A HOW MANY FEMALE EMPLOYEES DO YOU HAVE NOW?

**» B4 Production and Sales**

B5.01 HOW HAS YOUR PRODUCTION CHANGED IN THE LAST 3 YEARS? \*

- Don't Know Decreased
- a lot Decreased
- somewhat Stayed
- about the same
- Increased somewhat
- Increased a lot

B5.02 HOW HAS YOUR MONTHLY SALES CHANGED IN THE LAST 3 YEARS? \*

- Don't Know Decreased
- a lot Decreased
- somewhat Stayed
- about the same
- Increased somewhat
- Increased a lot

B5.03 HOW HAS YOUR NET PROFIT\* CHANGED IN THE LAST 3 YEARS?

- Don't Know Decreased
- a lot Decreased
- somewhat Stayed
- about the same
- Increased somewhat
- Increased a lot

B5.04 HOW DOES YOUR BUSINESS\* COMPARE WITH 3 YEARS AGO? \*

- Don't Know Decreased
- a lot Decreased
- somewhat Stayed
- about the same
- Increased somewhat
- Increased a lot

B5.05 HAS THE INTERVENTION BEEN USEFUL IN MAKING CREDIT AVAILABLE TO YOU? \*

- Yes
- No

B5.05A IF YES, HOW?

---

B5.05B IF NO, WHY?

---

**» B6 Loan repay**

B6.01 IF YOU HAVE A LOAN/CREDIT ARE YOU SUCCEEDING IN REPAYING THE LOAN?

\*

- Yes  
 No

B6.02 HOW ARE YOU ABLE TO REPAY THE LOAN?

\*

- Income from other livelihoods  
 Profit from primary business  
 Other

B6.03 HOW OFTEN TO YOU MAKE A LOAN PAYMENT?

\*

- Daily  
 Weekly  
 Bi-Weekly  
 Monthly  
 Quarterly  
 Semi-Annually (6 months)  
 Yearly

B6.04 ARE YOU OK WITH THAT FREQUENCY?

\*

- Yes  
 No

B6.04A IF NO, WHAT FREQUENCY WOULD YOU LIKE TO REPAY?

- Daily  
 Weekly  
 Bi-Weekly  
 Monthly  
 Quarterly  
 Semi-Annually (6 months)  
 Yearly

B6.05 DID YOU HAVE ANY CHALLENGES IN ACCESSING THE CREDIT?

\*

- Yes  
 No

B6.05A IF YES, WHAT WERE THESE CHALLENGES?

\*

<p>B7.01 IN PAST YEARS WERE YOU <sup>*</sup> ABLE TO BORROW MONEY FROM THE BANK/FINANCIAL INSTITUTIONS TO HLP YOU PROMTOE YOUR BUSINESS ON YOUR OWN?</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p>	<p>B7.01A IF NO, WHY?</p>
---	---------------------------

<p>B7.01B IF YES, HOW DIFFICULT WAS IT TO GET THIS CREDIT THEN?</p> <p><input type="radio"/> Very difficult</p> <p><input type="radio"/> Difficult</p> <p><input type="radio"/> Neutral</p> <p><input type="radio"/> Easy</p> <p><input type="radio"/> Very easy</p>	<p>B7.02 WOULD YOU REQUIRE THE <sup>*</sup> ASSISTANCE OF THE ORGANIZATION THAT FACILITATED THIS LOAN TO GET ACCESS TO CREDIT/LOAN AGAIN?</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p>	<p>B7.03 DO YOU FEEL THAT YOU CAN<sup>*</sup> ACQUIRE MORE CREDIT TO CONTINUE YOUR BUSINESS ON YOUR OWN?</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p>
--	--	---

B7.03A IF NO, WHY?

---

B7.03B IF NO, HOW COULD YOU GET CREDIT AGAIN IN THE FUTURE?

---

B7.04 HOW DO YOU INTEND TO FUND YOUR BUSINESS IF YOU DON'T GET ADDITIONAL ASSISTANCE FROM THE PROJECT? <sup>\*</sup>

---

B7.05 HOW DO YOU INTEND TO MARKET YOUR BUSINESS?

---

B7.06 WHAT KIND OF OTHER INTERVENTION OR SUPPORT DO YOU WISH TO RECEIVE FROM THE PROJECT? <sup>\*</sup>

---

**C TRAINING**

**» C1 Relavence**



<p>C1.01 WHAT KIND OF TRAINING DID YOU RECEIVE? SELECT ALL THAT APPLY</p> <p><input type="checkbox"/> Business plan development and management</p> <p><input type="checkbox"/> Healthy fish handling</p> <p><input type="checkbox"/> Functional literacy</p> <p><input type="checkbox"/> Fire prevention and safety</p> <p><input type="checkbox"/> Stove use</p> <p><input type="checkbox"/> Gender</p> <p><input type="checkbox"/> Other</p>	<p>C1.02 WAS IT THE KIND OF TRAINING YOU NEED?</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p>	<p>C1.03 WHAT NEED OR PROBLEM WAS THE TRAINING ASSISTANCE PROVIDED SUPPOSED TO ADDRESS? *</p>	<p>C1.04 HAVE THESE PROBLEMS OR NEEDS BEEN PROPERLY ADDRESSED?</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p>
<p>C1.04A IF NO, WHICH ONES HAVE NOT BEEN ADDRESSED?</p>			<p>C1.05 IN YOUR OPINION CAN THE INTERVENTION BE REPLICATED?</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p>
<p>C1.06 IN YOUR OPINION WHAT SHOULD BE DONE TO SCALE UP THE ACTIVITIES?</p> <hr/>			
<p>C1.07 WHAT IS YOUR LEVEL OF SATISFACTION WITH THE INTERVENTION?</p> <p><input type="radio"/> Very satisfactory</p> <p><input checked="" type="radio"/> Satisfactory</p> <p><input type="radio"/> Neutral</p> <p><input type="radio"/> Unsatisfactory</p> <p><input type="radio"/> Very unsatisfactory</p>	<p>C1.08 HOW CAN THE TRAINING INTERVENTIONS BE IMPROVED GOING FORWARD?</p>		
<p>C1.09 IN YOUR OPINION WHAT FACTORS DID YOU PERCEIVE AS HAMPERING THE GROWTH OF YOUR BUSINESS BEFORE THE TRAINING? *</p> <hr/>			
<p>C1.10 HAVE YOU OVERCOME THESE FACTORS? *</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p>			
<p>C1.10A IF NO, WHY?</p> <hr/>			
<p>C1.11 DID THE TRAINING HELP YOU IMPROVE YOUR BUSINESS? *</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p>			

C1.11A IF YES, HOW DID IT HELP YOU? \*

C1.11B IF NO, WHY?

» C2 Efficiency

C2.01 HOW MUCH TIME IN DAYS WERE YOU TRAINED? \*

C2.02 WAS IT ENOUGH TIME TO HELP YOU? \*

Yes

No

C2.02A IF NO, HOW MANY DAYS SHOULD IT HAVE BEEN?

2.03 WAS THE CONTENT OF THE TRAINING COMPREHENSIVE TO COVER ALL AREAS? \*

Yes

No

2.03A IF NO, WHICH AREAS WERE NOT COVERED?

C2.04 HOW MANY PEOPLE FACILITATED THE TRAINING IN A DAY?

C2.05 WERE ALL OF THE FACILITATORS KNOWLEDGEABLE REGARDING THE SUBJECT MATTER?

Yes

No

C2.05A IF NOT, WHAT PERCENTAGE WERE KNOWLEDGEABLE?

None of them

Less than half of them

Half of them

More than half of them

All of them

C2.06 WHAT IS THE BIGGEST CHANGE YOU MADE AS AN INDIVIDUAL AS A RESULT OF THIS TRAINING? \*

C2.07 WHAT IS THE BIGGEST CHANGE YOU MADE IN YOUR COMPANY AS A RESULT OF THIS TRAINING? \*

**» C3 IMPACT**

C3.01 HAVE YOU INCREASED YOUR NUMBER OF EMPLOYEES AS A RESULT OF THIS TRAINING? \*

- Yes
- No

C3.02 HOW MANY MALE EMPLOYEES DID YOU HAVE 3 YEARS AGO? \*

C3.03 HOW MANY MALE EMPLOYEES DO YOU HAVE NOW? \*

C3.04 HOW MANY FEMALE EMPLOYEES DID YOU HAVE 3 YEARS AGO? \*

C3.05 HOW MANY FEMALE EMPLOYEES DO YOU HAVE NOW? \*

**» C4 Production**

C4.01 HOW HAS YOUR PRODUCTION CHANGED IN THE LAST 3 YEARS? \*

- Don't Know Decreased
- a lot Decreased
- somewhat Stayed
- about the same
- Increased somewhat
- Increased a lot

C4.02 HOW HAS YOUR MONTHLY SALES CHANGED IN THE LAST 3 YEARS? \*

- Don't Know Decreased
- a lot Decreased
- somewhat Stayed
- about the same
- Increased somewhat
- Increased a lot

C4.03 HOW HAS YOUR NET PROFIT CHANGED IN THE LAST 3 YEARS?

\*

- Don't Know Decreased
- a lot Decreased
- somewhat Stayed
- about the same
- Increased somewhat
- Increased a lot

C4.04 HOW DOES YOUR BUSINESS COMPARE WITH 3 YEARS AGO?

\*

- Don't Know Decreased
- a lot Decreased
- somewhat Stayed
- about the same
- Increased somewhat
- Increased a lot

C4.05 COMPARED WITH 3 YEARS AGO HOW DO YOU RATE THE IMPROVEMENT IN YOUR BUSINESS AFTER THE TRAINING?

\*

- Don't Know
- Worse
- About the same
- Better

C4.06 HAVE YOU LOST ANY CUSTOMERS AFTER THE TRAINING?

\*

- Yes
- No

C4.06A IF YES, WHY DID YOU LOSE THE CUSTOMERS?

C4.06B IF NO, DO YOU HAVE MORE CUSTOMERS AFTER THE TRAINING?

- Yes
- No

C4.07 WHAT HAS BEEN YOUR CUSTOMERS REACTIONS ON YOUR SERVICE AFTER THE TRAINING?

\*

- Don't Know
- Worse
- About the same
- Better

» C5 SUSTAINABILITY

C5.01 WOULD YOU WANT MORE TRAINING?

\*

- Yes
- No

C5.02 WHAT KIND OF TRAINING WOULD YOU WANT IN THE FUTURE?

- Business plan development and management
- Healthy fish handling
- Functional literacy
- Fire prevention and safety
- Stove use
- Gender
- Other

C5.03 WHAT FREQUENCY SHOULD THE BUSINESS TRAINING BE IN THE FUTURE?

- Daily
- Weekly
- Bi-Weekly
- Monthly
- Quarterly
- Semi-Annually (6 months)
- Yearly

C5.04 WHAT FREQUENCY SHOULD THE HEALTHY FISH HANDLING TRAINING BE IN THE FUTURE?

- Daily
- Weekly
- Bi-Weekly
- Monthly
- Quarterly
- Semi-Annually (6 months)
- Yearly

C5.05 WHAT FREQUENCY SHOULD THE LITERACY TRAINING BE IN THE FUTURE?

- Daily
- Weekly
- Bi-Weekly
- Monthly
- Quarterly
- Semi-Annually (6 months)
- Yearly

C5.06 WHAT FREQUENCY SHOULD THE FIRE PREVENTION TRAINING BE IN THE FUTURE?

- Daily
- Weekly
- Bi-Weekly
- Monthly
- Quarterly
- Semi-Annually (6 months)
- Yearly

C5.07 WHAT FREQUENCY SHOULD THE CLEAN COOK STOVE TRAINING BE IN THE FUTURE?

- Daily
- Weekly
- Bi-Weekly
- Monthly
- Quarterly
- Semi-Annually (6 months)
- Yearly

C5.08 WHAT FREQUENCY SHOULD THE GENDER TRAINING BE IN THE FUTURE?

- Daily
- Weekly
- Bi-Weekly
- Monthly
- Quarterly
- Semi-Annually (6 months)
- Yearly

C5.09 WHAT OTHER TRAINING WOULD YOU LIKE IN THE FUTURE?

C5.10 WHAT FREQUENCY SHOULD THE TRAINING BE IN THE FUTURE?

- Daily
- Weekly
- Bi-Weekly
- Monthly
- Quarterly
- Semi-Annually (6 months)
- Yearly

C5.11 HOW WILL MORE TRAINING OPPORTUNITIES IMPROVE YOUR BUSINESS? \*

### » C6 Perception

C6.01 WAS THERE ANYTHING ABOUT THE TRAININGS PROVIDED THAT YOU WANT IMPROVED FOR THE FUTURE? \*

- Yes
- No

C6.01A IF YES, WHAT ARE THEY?

C6.02 IN YOUR OPINION, WHAT FACTORS DO YOU PERCEIVE AS NOW HAMPERING THE GROWTH OF YOUR BUSINESS? \*

C6.03 IN YOUR OPINION, HOW CAN THESE PERCEIVED FACTORS BE ADDRESSED? \*

C6.04 WHAT KIND OF OTHER INTERVENTION OR SUPPORT DO YOU WISH TO RECEIVE FROM THE PROJECT? \*

### C7 Gender Training

C7.01 DID THE GENDER TRAINING CHANGE YOUR ATTITUDE TOWARDS THE ROLE OF WOMEN OR MEN IN THE FISHERIES SECTOR? \*

- Yes
- No

C7.01A IF YES, WHAT ATTITUDE ABOUT WOMEN DID IT CHANGE? \*

C7.02 DO YOU BELIEVE WOMEN CAN BE LEADERS?

Yes

No

C7.03 DO YOU BELIEVE WOMEN CAN LEAD MEN?

Yes

No

C7.04 IN YOUR OPINION, WHAT ARE THE QUALITIES OF GOOD WOMEN LEADERS? (CHECK ALL THAT APPLY) \*

Vocal Innovative

Result Oriented

Good Interpersonal Skills

Influential

Other

C7.05 WHAT OTHER QUALITY IS GOOD FOR WOMEN LEADERS?

---

C7.06 ARE THESE QUALITIES DIFFERENT FROM MEN LEADERS?

Yes

No

C7.06A IF YES, WHY ARE THEY DIFFERENT?

---

C7.07 IN YOUR OPINION, CAN WOMEN LEAD TO ACHIEVE THEIR GROUP OBJECTIVE? \*

Yes

No

C7.08 IN YOUR OPINION, WHAT PREVENTS WOMEN FROM BECOMING LEADERS? \*

---

C7.09 WHAT DO YOU THINK CAN BE DONE TO INCREASE THE NUMBER OF WOMEN LEADERS? \*

---

C7.10 WHAT KIND OF OTHER INTERVENTIONS OR SUPPORT DO YOU WISH TO RECEIVE FROM THE PROJECT? \*

---

**D - VSLA**

---

»

**D1 RELEVANCE**

---



D1.01 WHAT IS THE NAME OF THE GROUP?

\*

D1.02 WHEN WAS THE GROUP FORMED?

D1.03 WHICH ORGANIZATION HELPED YOU FORM THE GROUP? (CHECK ALL THAT APPLY)

\*

CSLP

Hen Mpoano

DQF

D1.04 WHAT IS THE MAIN OBJECTIVE OF THE VSLA?

\*

D1.05 ARE YOU ACHIEVING THE OBJECTIVE FOR WHICH IT WAS FORMED?

\*

Yes

No

D1.051 DO YOU DISCUSS SFMP/CSLP ACTIVITIES DURING YOUR MEETINGS?

\*

Yes

No

D1.052 IF YES, WHAT ARE SOME OF THE THINGS YOU DISCUSS?

D1.053 IS FISHERIES YOUR PRIMARY LIVELIHOOD ACTIVITY?

\*

Yes

No

D1.054 IF NO, WHAT IS YOUR PRIMARY LIVELIHOOD ACTIVITY?

\*

Beekeeping

Climate Smart Agriculture

Climate Change Awareness

Natural Resource Management

Other, please specify

D1.055 LIST OTHER PRIMARY LIVELIHOOD ACTIVITY.

D1.06 HOW MANY MEMBERS OF YOUR VSLA ARE MALE?

\*

D1.07 HOW MANY MEMBERS OF YOUR VSLA ARE FEMALE?

\*

D1.08 ARE YOU OK WITH THAT FEMALE TO MALE RATIO IN YOUR GROUP?

\*

Yes

No

D1.08A IF NOT, WHAT SHOULD THE RATIO BE?

\*

D1.09 HOW LONG HAVE YOU BEEN IN THE GROUP?

D1.10 HOW MUCH MONEY IS EACH MEMBER SUPPOSED TO CONTRIBUTE TO THE GROUP PER WEEK?

\*

D1.11 ARE YOU ABLE TO CONTRIBUTE THAT AMOUNT FREQUENTLY?

\*

Yes

No

D1.11A IF NO, WHY ARE YOU NOT ABLE TO CONTRIBUTE?

\*

D1.11B IF YES, WHAT IS THE FREQUENCY OF YOUR CONTRIBUTION?

Daily

Weekly

Bi-Weekly

Monthly

Quarterly

Semi-Annually (6 months)

Yearly

D1.12 ARE YOU OK WITH THE FREQUENCY?

\*

Yes

No

D1.12A IF NO, IN YOUR OPINION WHAT SHOULD BE THE FREQUENCY OF THE CONTRIBUTION?

Daily

Weekly

Bi-Weekly

Monthly

Quarterly

Semi-Annually (6 months)

Yearly

» CSLP

D.CSLP.1 HOW FREQUENTLY DO YOU MEET AS A GROUP? \*

- Daily
- Weekly
- Bi-Weekly
- Monthly
- Quarterly
- Semi-Annually (6 months)
- Yearly

D.CSLP.2 ARE YOU OK WITH THE FREQUENCY OF MEETING? \*

- Yes
- No

D.CSLP.3 IF NO, IN YOUR OPINION WHAT SHOULD THE FREQUENCY OF MEETING BE?

- Daily
- Weekly
- Bi-Weekly
- Monthly
- Quarterly
- Semi-Annually (6 months)
- Yearly

D.CSLP.4 DO YOU KNOW THE AMOUNT SAVED BY THE GROUP? \*

- Yes
- No

D.CSLP.5 DO YOU KNOW THE AMOUNT LOANED BY THE GROUP? \*

- Yes
- No

D.CSLP.6 DO YOU KNOW THE NUMBER OF LOANS GIVEN BY THE GROUP? \*

- Yes
- No

D.CSLP.7 DO YOU KNOW THE PERCENTAGE OF LOAN RECOVERED BY THE GROUP? \*

- Yes
- No

D1.13 HAS YOUR GROUP DISBURSED LOANS TO MEMBERS? \*

Yes

No

D1.13A IF NO, WHY?

---

D1.13B IF YES, HAVE YOU TAKEN A LOAN BEFORE? \*

Yes

No

D1.13C IF YES, HOW MUCH OF A LOAN DID YOU TAKE?

D1.14 WHAT WAS THE MAIN PURPOSE OF THE LOAN? \*

For business purpose

For family/social purpose

Any other

D1.15 WHAT WAS THE OTHER PURPOSE OF THE LOAN?

D1.16 DID THE LOAN HELP YOU ACHIEVE YOUR PURPOSE? \*

Yes

No

D1.17 WAS THE LOAN ENOUGH FOR YOUR PURPOSE? \*

Yes

No

D1.18 IF NO, WHERE DID YOU GET THE ADDITIONAL MONEY NEEDED TO MEET YOUR PURPOSE?

Personal income

Family members / friends

Business

Others

D1.19 WHAT WAS THE OTHER SOURCE OF MONEY TO MEET YOUR PURPOSE?

---

**» D2 EFFICIENCY**

D2.01 WAS THE LOAN BENEFICIAL TO YOU AND YOUR BUSINESS/FARMING ACTIVITIES?\*

- Yes  
 No

D2.02 HOW BENEFICIAL WAS THE LOAN TO YOUR BUSINESS? \*

- Very  
 Somewhat  
 Not at all

D2.03 HOW MUCH TIME IN WEEKS DID IT TAKE TO SECURE THE CREDIT? \*

D2.04 WAS IT TIMELY ENOUGH TO HELP YOU DO YOUR BUSINESS AS PLANNED? \*

- Yes  
 No

D2.04A IF NO, WHAT SHOULD BE THE IDEAL TIME IN DAYS?

---

D2.05 DOES THE LOAN HAVE AN INTEREST RATE OR A FIXED FEE? \*

- Interest Rate  
 Service Charge

D2.06 WHAT IS THE LOAN SERVICE CHARGE? OR FEE?

---

D2.07 ARE YOU OK WITH THE RATE/FEE? \*

- Yes  
 No

D2.07A IF NO, WHAT SHOULD THE RATE/FEE BE? \*

D2.08 WHAT IS THE PERIOD OF THE REPAYMENT IN WEEKS? \*

D2.09 ARE YOU OK WITH THE PERIOD OF REPAYMENT? \*

- Yes  
 No

D2.09A IF NO, WHAT IN YOUR OPINION SHOULD BE THE REPAYMENT PERIOD IN WEEKS? \*

---

D2.10 ARE YOU ABLE TO REPAY YOUR LOAN? \*

- Yes
- No

D2.10A IF NO, WHY?

D2.10B IF YES, HOW OFTEN DO YOU REPAY THE LOAN/CREDIT?\*

- Daily
- Weekly
- Bi-Weekly
- Monthly
- Quarterly
- Semi-Annually (6 months)
- Yearly

D2.11 ARE YOU OK WITH THE FREQUENCY?

- Yes
- No

D2.11A IF NO, AT WHAT FREQUENCY WOULD YOU LIKE TO REPAY THE LOAN/CREDIT?

- Daily
- Weekly
- Bi-Weekly
- Monthly
- Quarterly
- Semi-Annually (6 months)
- Yearly

D2.12 DID YOU HAVE CHALLENGES IN ACCESSING THE CREDIT? \*

- Yes
- No

D2.12A IF YES, WHAT WERE THESE CHALLENGES? \*

**» D3 IMPACT**

<p>D3.01 HAVE YOU INCREASED YOUR* NUMBER OF EMPLOYEES AS A RESULT OF JOINING THE GROUP?</p> <p><input type="radio"/> Yes</p> <p><input type="radio"/> No</p>	<p>D3.02 HOW MANY MALE EMPLOYEES DID YOU HAVE 3 YEARS AGO?</p>	<p>D3.03 HOW MANY MALE EMPLOYEES DO YOU HAVE NOW?</p>	<p>D3.04 HOW MANY FEMALE EMPLOYEES DID YOU HAVE 3 YEARS AGO?</p>
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<p>D3.05 HOW MANY FEMALE EMPLOYEES DO YOU HAVE NOW?</p>	<p>D3.06 HOW HAS YOUR PRODUCTION CHANGED IN THE LAST 3 YEARS? *</p> <p><input type="radio"/> Don't Know Decreased</p> <p><input type="radio"/> a lot Decreased</p> <p><input type="radio"/> somewhat Stayed</p> <p><input type="radio"/> about the same</p> <p><input type="radio"/> Increased somewhat</p> <p><input type="radio"/> Increased a lot</p>	<p>D3.07 HOW HAS YOUR MONTHLY * SALES CHANGED IN THE LAST 3 YEARS?</p> <p><input type="radio"/> Don't Know Decreased</p> <p><input type="radio"/> a lot Decreased</p> <p><input type="radio"/> somewhat Stayed</p> <p><input type="radio"/> about the same</p> <p><input type="radio"/> Increased somewhat</p> <p><input type="radio"/> Increased a lot</p>	<p>D3.08 HOW HAS YOUR NET PROFIT* CHANGED IN THE LAST 3 YEARS?</p> <p><input type="radio"/> Don't Know Decreased</p> <p><input type="radio"/> a lot Decreased</p> <p><input type="radio"/> somewhat Stayed</p> <p><input type="radio"/> about the same</p> <p><input type="radio"/> Increased somewhat</p> <p><input type="radio"/> Increased a lot</p>
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D.CSLP.8 COMPARED WITH 3 YEARS AGO, HOW DO YOU RATE THE IMPROVEMENTS IN YOUR LIFE AFTER JOINING THE GROUP? \*

Don't Know Decreased

a lot Decreased

somewhat Stayed

about the same

Increased somewhat

Increased a lot

D.CSLP.9 HOW HAS JOINING THE GROUP IMPROVED YOUR SOCIAL LIFE? \*

Don't Know Decreased

a lot Decreased

somewhat Stayed

about the same

Increased somewhat

Increased a lot

D.CSLP.10 HOW HAS THE VSLA IMPROVED YOUR FINANCIAL LITERACY SKILLS AND ATTITUDE TOWARDS CREDIT AND LENDING? \*

Don't Know Decreased

a lot Decreased

somewhat Stayed

about the same

Increased somewhat

Increased a lot

D.CSLP.11 HOW HAS THE GROUP BENEFITED THE COMMUNITY AT LARGE? \*

- Don't Know Decreased
- a lot Decreased
- somewhat Stayed
- about the same
- Increased somewhat
- Increased a lot

D3.09 COMPARED WITH 3 YEARS AGO, HOW DO YOU RATE THE IMPROVEMENTS IN YOUR BUSINESS AFTER JOINING THE GROUP? \*

- Don't Know Decreased
- a lot Decreased
- somewhat Stayed
- about the same
- Increased somewhat
- Increased a lot

D3.10 HAVE YOU STARTED SAVING?\*

- Yes
- No

D3.11 IF YES, WHERE DO YOU PRIMARILY SAVE YOUR MONEY? \*

- Home
- VSLA/Susu
- Bank
- Credit Union
- Microcredit Institution

D3.12 IF YES, HOW OFTEN DO YOU SAVE?\*

- Daily
- Weekly
- Bi-Weekly
- Monthly
- Quarterly
- Semi-Annually (6 months)
- Yearly

D3.13 IF YES, HAS SAVING HELPED YOUR BUSINESS? \*

- Yes
- No

D3.14 IF YES, HOW HAS IT HELPED YOUR BUSINESS/FARMING ACTIVITIES?

\_\_\_\_\_

D3.15 DO YOU HAVE CHALLENGES IN SAVING? \*

- Yes
- No

D3.15A IF YES, PLEASE NAME THE CHALLENGES.

\_\_\_\_\_

**» D4 SUSTAINABILITY**



D.CSLP.12 HOW MANY VSLA GROUPS ARE IN THIS COMMUNITY?

D.CSLP.13 CAN MORE GROUPS BE FORMED IN THE COMMUNITY?

Yes

No

D4.01 DO YOU HAVE CHALLENGES AS A VSLA GROUP? \*

Yes

No

D4.01A IF YES, WHAT ARE THESE CHALLENGES? \*

D4.02 WHAT DO YOU THINK SHOULD BE DONE TO ADDRESS THESE CHALLENGES LISTED ABOVE? \*

D4.03 HOW DO YOU INTEND TO IMPROVE YOUR BUSINESS/FINANCES IF YOU DON'T GET ACCES TO ADDITIONAL PROJECT SUPPORT SUCH AS TRAINING OR ADDITIONAL ACCESS TO CREDIT? \*

D4.04 WHAT KIND OF OTHER INTERVENTION OR SUPPORT DO YOU WISH TO RECEIVE FROM THE PROJECT