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SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

Report on Monitoring of MSMEs Activities in Project Communities (Moree And Anlo-Beach)



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THE
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Cover photo: Photo Of the Section of Woodlot Plantation at Anlo-Beach (Photo Credit: Michael Takyi, CEWEFIA)

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Resonance Global:	https://resonanceglobal.com/
SNV:	http://www.snvworld.org/en/countries/ghana

ACRONYMS

CCM	Centre for Coastal Management
CEWEFIA	Central and Western Region Fishmongers Improvement Association
CRC	Coastal Resource Center
CSLP	Coastal Sustainable Landscape Project
DAA	Development Action Association
DFAS	Department of Fisheries and Aquatic Science
DMFS	Department of Marine Fisheries Sciences
DQF	Daasgift Quality Foundation
FtF	Feed the Future
GIFA	Ghana Inshore Fishermen's Association
GIS	Geographic Information System
GNCFC	Ghana National Canoe Fishermen's Council
HM	Hen Mpoano
ICFG	Integrated Coastal and Fisheries Governance
MESTI	Ministry of Environment Science and Technology
MOFAD	Ministry of Fisheries and Aquaculture Development
NDPC	National Development Planning Commission
NGOs	Non-Governmental Organizations
SFMP	Sustainable Fisheries Management Project
SMEs	Small and Medium Enterprises
SNV	Netherlands Development Organization
SSG	SSG Advisors
STWG	Scientific and Technical Working Group
UCC	University of Cape Coast
URI	University of Rhode Island
USAID	United States Agency for International Development
WARFP	West Africa Regional Fisheries Development Program

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EXECUTIVE SUMMARY

Monitoring, learning and evaluation of Medium, Small and Micro Enterprises (MSMEs) is part of CEWEFIA year five work plan. In line with that CEWEFIA in the month of October from 1st to 15th October, 2019 embarked on monitoring of MSMES activities implemented so far in 2019 in the project communities; Moree, and Anlo-Beach in Central and Western Region respectively. The monitoring was done by the Monitoring and Evaluation Coordinator, Michael Takyi, CEWEFIA. The monitoring covered all the CEWEFIA activities implemented under the USAID/SFMP program so far including campaigns, education, trainings and sensitization programs. Village Savings and Loan groups, fish processing and demonstration centers and Woodlot plantation at Anlo-Beach were also visited.

The purpose of the monitoring was to check on how project activities are progressing. Additionally the monitoring aimed to give feedback about the progress of the project to the donors, implementers and beneficiaries of the project. One on one interaction with beneficiaries, visit to VSLA groups and a visit to the woodlot plantation was done to achieve the objectives. Observations made as well as interaction with beneficiaries were also recorded. The beneficiaries interacted with indicated that they were very happy with all the program interventions. With the VSLA groups; three (3) groups have been established in Moree and Anlo Beach with membership of seventy five (75) and ninety (90) respectively. The plantation was growing well and soon to be weeded.

1. BACKGROUND

CEWEFIA embarked on monitoring of its activities among project beneficiaries in the project communities; Moree (Central Region) and Anlo Beach (Western Region) from 1st to 15th October, 2019. The monitoring was done by Michael Takyi, Monitoring and Evaluation officer, CEWEFIA. The purpose of the monitoring was to check on how project activities are progressing. It was further aimed at giving feedback about the progress of the project to the donors, implementers and beneficiaries of the project.

Objectives of the monitoring

The objectives included:

1. To verify project implementation and technical support to the VSLAs.
2. Determine whether the inputs in the project are well utilized.

Expected Outcomes

- Impacts of the project intervention ascertained
- Solutions identified to address the challenges identified among the beneficiaries
- Plans put in place for better project performance

Monitoring Methods

- One on one interaction with beneficiaries
- Visit to the woodlot plantation
- Observations

2. OUTCOMES

2.1 Results At Moree

The beneficiaries commended CEWEFIA for their contribution towards improving their lives and urge CEWEFIA to continue to seek for funds to support them.

CEWEFIA has 75 members belonging to 3 VSLA groups in Moree. Group two and three contribute a share purchase value of two Ghana cedis (2.00/per stamp) and one Ghana cedis to social fund. The group 1 contribute 4 Ghana cedis as share purchase value and one cedis to social fund. All the 3 groups have had their first share out and had new members in the second cycle of contributions. At the share out, the Groups (2&3) went home with a maximum amount of 270 per person, while in group 1 a person went home with a maximum amount five hundred and forty Ghana cedis(540.00) for the share fund. During the year, some of the members took a loan from the group savings with loan amount ranging between one hundred Ghana cedis (GHC100.00) and one thousand Ghana cedis (GHC1000.00). According to the members VSLA has really helped them and wish it was introduced a bit earlier.

2.2 Results At Anlo

CEWEFIA has three VSLA groups comprising of ninety (90) members; 30 members in each group. Each member of each group contributes two Ghana cedis (2.00) per stamp as share purchase value and one Ghana cedis as social fund. The groups are new and therefore in their first cycle. They haven't had their share out yet.

Other observations made among the VSLA groups. The observations have been grouped under strength and gap.

STRENGTHS

- It was observed that the association meet often and their contribution are recorded well in their pass books.
- The money box and the keys are kept well and very secured.
- The group members are committed to the groups.
- The VSLA group members have really understood the VSLA concept and are contributing it with passion.

GAP (needed to be improved upon)

- The VSLA groups use most of their meeting days for only money contributions.
- Some of the members send their children and relatives to pay their contribution on their behalf.

2.3 Visit to Woodlot Plantation

- The woodlot plantation was growing well.
- The sign post of the plantation was broken.

2.4 Visit to the Ahotor Oven Demonstration Center, Anlo- Beach

- No one wants to use the demonstration site at Anlo Beach because the place is not enclosed and has no locks, unlike the one at Moree which is enclosed and secured with locks

3. CHALLENGES AND WAY FORWARD

3.1 Challenges

- Some of the fish processors are migrants and this affects their contributions in the VSLA groups.
- The road leading to the woodlot plantation needs to be weeded.
- The two sign posts to the woodlot plantation have been destroyed as a result of rust and rain.

3.2 Recommendations

1. The VSLA groups were encouraged to use their meeting days to learn alternative livelihood intervention programs with funding support from their social fund.
2. They were also advised to invite experts that have community development at heart to give them education on how to improve on their businesses.
3. CEWEFIA should support the community members to weed around the cassia plantation. Plans underway to weed the plantation.
4. There should be regular visits to the communities to give them technical support to grow the associations.
5. The VSLA groups should be supported to register as cooperative groups with the District Assemblies to be able to get support from other places to train and support them financially.
6. The two sign posts to the woodlot plantation need to be replaced.
7. CEWEFIA should support the community members to fence the demonstration site at Anlo to enable the women to use the place.

3.3 Conclusion

The groups are doing well in their weekly meetings as well as their contributions. Their performance so far is very good.

Successes from the old VSLA groups shared also facilitated the understanding of the members which made it easier for the formation of the groups.

3.4 Way Forward

1. Further monitoring would be carried out in the rest of the project communities.
2. More VSLA groups will be formed in other project communities.
3. Continuous monitoring will be done to ensure the members are following the VSLA group procedures.
4. Strategies would also be developed to address the challenges that may be encountered in the course of the formation.

4. PICTURES OF SOME MEMBERS ENGAGED IN THE MONITORING



Figure 1. Picture of community members at Anlo Beach.

In the picture is Michael Takyi (holding a sheet, in blue jeans trousers) interviewing the members at Anlo- Beach at the monitoring.



Figure 2. The CEWEFIA /SFMP demonstration site at Anlo on the day of visit

In the picture is the community facilitator of Anlo-Beach, Mr. John Kennedy Attippoe



Figure 3. Picture of section of the woodlot plantation at Anlo-Beach

There was a field trip to the wood lot plantation to see how the cassia had grown so far.



Figure 4. The broken sign post of the woodlot plantation



Figure 5. Photo of the section of Woodlot plantation being weed