

SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

Minutes of SFMP Economic Safety
Net Scheme Adhoc Technical
Committee Virtual and In-Person
Meetings



SEPTEMBER, 2020



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Citation: Owusu, D., Babanawo, R. (2020). Minutes of SFMP Economic Safety Net

> Scheme Adhoc Technical Committee Virtual and In-Person Meetings. The USAID/Ghana Sustainable Fisheries Management Project (SFMP). Narragansett, RI: Coastal Resources Center, Graduate School of Oceanography, University of

Rhode Island. GH2014_COV085_CRC. 40 pp.

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

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

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FoN http://www.fonghana.org
Hen Mpoano http://www.henmpoano.org
Resonance Global https://resonanceglobal.com/

ACRONYMS

CEWEFIA Central and Western Region Fishmongers Improvement Association

COVID Coronavirus Disease

CRC Coastal Resources Center

DAA Development Action Association

FoN Friends of the Nation
GoG Government of Ghana

GNCFC Ghana National Canoe Fishermen's Council

HM Hen Mpoano

LEAP Evaluation of Livelihood Empowerment Against Poverty

MoGCSP Ministry of Gender, Children and Social Protection

NAFPTA National Fish Processors and Traders Association

PMT Proxy Means Test

PPI Poverty Probability Index

SFMP Sustainable Fisheries Management Project

TOR Terms of reference

URI University of Rhode Island

USAID United States Agency for International Development

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FIRST MEETING OF SFMP ECONOMIC SAFETY NET SCHEME AD HOC TECHNICAL COMMITTEE

Date: 10th September, 2020 Venue: AH Hotel, East Legon

Time: 10.10- 12.40 pm

Table 1 Attendees of Meeting on September 10, 2020

	Name	Organisation	Designation	Role	
1.	Mr Mawutor Ablor	MoGCSP	Rep of Chief Director	Member	
2.	Myles Ongoh	LEAP Program	Asst. Director LEAP	Member	
3.	Felix Logah	MoGCSP	Head, Programs Coordinating Unit	Focal Person	
4.	Isaac Ahinsah Wobil CODA Ag. Head of Operations			Member	
5.	Bernice Serwah Ofosu-Baadu	Ghana Statistical Service	Head, Agriculture and Environment Statistics Ghana Statistical Service	Member	
6.	Richard Tweneboah Kodua	NDPC	Deputy Director, Development Policy Division	Member	
7.	Samuel Manu FC Director of Post- Harvest			Member	
8.	Levina Owusu	MoFAD	Chief Director	Member	
9.	Kwakye Kontor	MoH/GHS	Head or planning and Budget	Member	
10.	Ebenezer Nortey	MoF	Head EU/Europe/America	Member	
11.	Dr. Raymond Babanawo Doris Owusu Kusi Boateng Michael Etrue Linda Tetteh	SFMP Team		Coordinating Office	
12.	Dr. Brian Crawford Karen Kent	URI team	Project Management		

Opening remarks by SFMP Chief of Party

The meeting began with opening remarks from the chief of Party of the USAID funded Sustainable Fisheries Management Project (SFMP). He thanked the various stakeholders present at the meeting for agreeing to be nominated to serve on the ad technical committee. He gave a brief back ground of the project – SFMP began in October 2014 with the objective to support the efforts of the government of Ghana to replenish dwindling marine fish stocks. According to him, the SFMP was scheduled to have ended in September 2020, until the inception of the COVID-19 pandemic towards the end of 2019 in China, and got to Ghana in March 2020. The disruption to programmed activities and the projected impact of the pandemic on the marine artisanal fisheries in Ghana prompted the USAID Ghana mission to grant an extension of its cooperative agreement by 7 months to support the fisheries dependent households. One of such interventions granted under the extension is the implementation of a pilot social protection scheme (Economic Safety Net) to 2000 poor and vulnerable fisheries dependent households.

He indicated that the SFMP needed to set up the ad hoc Technical Committee involving representatives of key stakeholders and Government institutions, in order to leverage on the expertise and experiences of members of the Committee, and that the setting up of the Technical Committee was in consonance with policy implementation and coordination arrangements for social protection programs in Ghana. The committee is chaired by the Chief Director of the MoGCSP or her representative, to provide guidance on the implementation of the Social Protection Scheme. He thanked all members present for attending the maiden meeting.

Chairperson's remarks

The Chairperson of the ad hoc technical committee, Mr. Mawutor Ablo, the Director for Policy Planning Monitoring and Evaluation at the MoGCSP was representation the Chief Director of MoGCSP. In his opening remarks, he thanked the USAID and the SFMP for supporting the ministry to reduce poverty in fishing communities. He also noted the worsening of the plight of the poor and vulnerable by the COVID-19 pandemic. He pledged the support of the MoGCSP and the LEAP team to ensure that the program succeeds.



Figure 1 Opening of committee meeting

Review of Terms of Reference of Ad Hoc Committee

Dr. Babanawo, presented the Terms of Reference (ToR) for the engagement of the members of the technical committee. All the committee members read through the ToR and accepted to work with it after a few changes in the text were effected. (See attached).

Review of Selection Criteria

After accepting the ToR, Dr. Babanawo presented the criteria for the selection of the 2000 vulnerable households as proposed by the leadership of the apex fisheries associations – NAFPTA, DAA, CEWEFIA and GNCFC. The criteria was derived from poverty and vulnerability indicators within three thematic areas- health, education and general standard of living conditions of the beneficiaries. (Annex 1)

Presentation on the SFMP Economic Safety Net Process

Dr. Babanawo continued with a presentation on the methodology to be used in the selection of beneficiaries from the 186 fishing villages and towns across the four coastal regions of Ghana. According to him, the initial allocation of beneficiaries per village/district/region was done based on the number of fisherfolk at each level and the relative distribution of the poor and vulnerable across all four coastal regions in Ghana. (Annex 2)

Presentation on Poverty Probability Index

Dr. Brain Crawford, the Program Manager of SFMP at the University of Rhode Island, made a presentation on the Poverty Probability Index (PPI). He indicated that the PPI is a form of Proxy Means Test (PMT) that establishes the probability that a household is poor by administering questionnaire involving a series of ten specific questions. He elaborated on the ten questions and explained how it will be used to rank the level of poverty among the selected beneficiaries. (Annex 3)

The chairperson raised some concerns about the selection criteria and indicated that his team at MoGCSP will deliberate further on the selection criteria and the PPI and subsequently engage the SFMP team. A meeting to this effect was therefore scheduled for the 16th of September, 2020.

Dr. Crawford thanked the chairperson for his support.

Dr. Babanawo, also thanked the committee for the valuable inputs during the deliberation

Closing

The chairman brought proceedings to an end and the next meeting of the Committee was scheduled for Thursday, October 29th, 2020. Mr. Manu, the Director for Post-Harvest at the Ministry of Fisheries and Aquaculture Development, moved for the meeting to be adjourned. This was seconded by Mr. Felix Logah of MoGCSP.

The meeting ended at 12.40 pm.

SECOND MEETING OF SFMP ECONOMIC SAFETY NET SCHEME AD HOC TECHNICAL COMMITTEE

Date: 29th October, 2020

Venue: AH Hotel, East Legon

Time: 11 am -1.40 pm

Table 2 Attendees of meeting on October 29th

	Name	Organisation	Designation	Role	
1.	Mr Mawutor Ablor	MoGCSP	Rep of Chief Director	Member	
2.	Felix Logah	MoGCSP	Head, Programs Coordinating Unit	Focal Person	
3.	Nii Djamroja	GNCFC	Chief Fisherman (Osu Alata)	Member	
4.	Regina Solomon	NAFPTA	President	Member	
5.	Richard Tweneboah Kodua	NDPC	Deputy Director, Development Policy Division	Member	
6.	Levina Owusu	MoFAD	Chief Director	Member	
7.	Dr. Raymond Babanawo Doris Owusu Kusi Boateng Perfectual Labik Linda Tetteh	SFMP Team	CoP/SFMP	Coordinating office	
8.	Dr. Brian Crawford Dr. Karen Kent	URI Team	Project Managers		

Brief remarks by SFMP Program Manager

The meeting started at 10.50 am with opening remarks by the Chief of Party of the SFMP, Dr. Raymond Babanawo. He thanked the members present for making time to attend the second meeting of the ad hoc technical committee especially the Chairperson who had to travel from Ho, in the Volta Region where he was participating in another workshop. He however, lamented that with the exception of the chairperson, the committee's coordinator, Mr. Felix Logah who was in Bolga and joined the meeting via zoom and the URI team, most of the members who participated in the maiden meeting were not present. He also took the opportunity to brief Committee Members who were participating in the meeting for the first time, on the highlights of the previous meeting, the work done by the SFMP team and the fisheries associations so far in identifying beneficiaries in the coastal communities for the safety net intervention.

Brief remarks by SFMP Project Manager

Dr. Brian Crawford thanked all the members present for participating in the meeting and said he looked forward to having fruitful discussions.

Brief remarks by the Chairperson

The Chairperson of the committee, Mr. Mawutor Ablo also thanked members present for coming and remarked that he recognized how busy public servants were getting to the end of year and that he had been at several workshops in the last couple of days. According to him, several agencies were trying to support poor and vulnerable households whose lives have been impacted negatively by the COVID-19. He mentioned that support in the form of grants in the right amount and disbursed at the right time can be effective in reducing household poverty. He therefore asked that the efforts should be made to ensure sustainable financing for social protection interventions. He thanked all members for their commitments to working hard to that the SFMP cash transfer can reach the poor and vulnerable. He thanked the SFMP for the collaboration with the MoGCSP. He reiterated the importance of the second meeting of the Committee because of the specific issues that needed to be discussed.

Updates on the selection of potential beneficiary households

Dr. Babanawo provided an update on the progress made with the selection of the beneficiaries by the community representatives of the four fisheries associations using the criteria they proposed and approved by the committee at its maiden meeting.

According to him, the SFMP team could not travel across the country to interact and identify beneficiaries directly due to the COVID-19 restrictions. SFMP therefore, had to rely on the community networks of the GNCFC and NAFPTA to reach fisherfolk along the coast. – Each of the two associations were expected to nominate 2000 potential beneficiaries, such that the 4000 potential beneficiaries will be obtained at the end of the selection process. The selection of potential beneficiaries by members of the National Fish Processors and Traders Association (NAFPTA) and the Ghana National Canoe Fishermen's Council (GNCFC) was planned to be independent with the possibility that the two independent selection processes could indecently select the same households in some communities if the same criteria is used diligently. The difficulty encountered related to the fact that both NAFPTA and the GNCFC did not have strong presence in all fishing communities – i.e., their coordinating capacity was not strong across the whole coast.

SFMP set up Social media groups to simulate the Fisher to Fisher dialogue process in a digital form with the representatives of the fisherfolk on the social media platform in an effort to reach fishers and engage them actively in spite of the COVID-19 restrictions. The project supported the WhatsApp groups established with data credit to facilitate communication among group members and information dissemination related the selection of beneficiary households. There was, however, a delay in the provision of the data credit to the members in the WhatsApp group which affected the identification and selection of beneficiary households.

The CoP mentioned that, per the 2016 Canoe Frame Survey, there were, 292 landing sites located in 186 fishing communities across the entire coastal regions of Ghana. A baseline survey conducted by UCC in August 2020 showed that some of the landing sites were inactive. This led to the revision of the final number of communities to 157 from which the 4000 potential beneficiaries were to be selected. At the end of the selection process community representatives of both NAFPTA and GNCFC were able to provide the names of 3,244 potential beneficiaries. These 3,244 beneficiaries were made up of 1,546 males and 1,698 females.

According to Dr. Babanawo, over 1,000 of the beneficiaries selected do not own mobile phone handsets and so they provided contact numbers of intermediaries. As a result, there are two groups of beneficiaries – those who had their own phone (potential beneficiaries who could be directly were designated automatic phone polling) and those who will be contacted manually through intermediaries (i.e. Real person has to call the intermediary). He explained that among the 3,244 potential beneficiaries selected by the associations, there were 48 names that overlap between the two independent selection processes. There were also 570 names from the 3,244 potential beneficiaries that overlapped with the LEAP Registry. He indicated that the administration of the Poverty Probability Index (PPI) would be done on the two groups of beneficiaries – those who have own phones (through phone pooling) and those who did not have own phones will be contacted by enumerators manually through the intermediary contact they provided. The 48 overlapping beneficiaries will not be part of the PPI as they were deemed to be truly poor and vulnerable to have been independently selected by two separate groups.



Figure 2 Updating progress on potential beneficiaries

Presentation on Poverty Probability Index

Dr. Brian Crawford elaborated on the process of administering the PPI on the 3,244 selected potential beneficiaries. The PPI score obtained by each of the beneficiaries will be used to select the first 2000 beneficiaries who will benefit from the safety net package. According him, a high PPI number means less likelihood of being poor using the national poverty line as a base (see Annex 3).

Dr. Babanawo asked the committee, if in processing the data the original allocation of beneficiaries by region using the number of fisherfolk and relative distribution of poverty should be maintained considering that some regions have higher levels of poverty. The chairperson remarked that this can be attributed to the exclusion and inclusion error brought on by the fisherfolk inability to identify all poor households. He added that if the database is

combined then those who are really poor are those who will be targeted. Madam Levina Owusu, asked that the existing method for the regional allocation should be maintained.

The Chairperson asked SFMP to sensitize all the beneficiary communities on the criteria for regional allocation and also the criteria for the selection of beneficiaries –community validation before the disbursement of the grants to the beneficiaries.

Nii Djamroja the representative of the GNCFC agreed that the communities should be notified with respect to who has been selected for the grant, so that they see the outcome of the mass collection of names and not think it was a scam.

Dr. Crawford added that the community representatives of the fisheries associations should also be empowered to educate the community on who has been selected for the grant and why.

On the 570 beneficiaries who were also identified as beneficiaries of the LEAP, Dr. Babanawo asked that they be maintained instead of excluded as decided in previous discussions. The Chairperson also agreed that these 570 persons though were already on LEAP, should be included in the SFMP support. It was thought that the support from SFMP could be channeled through the development of some vocational skills for those limited number of beneficiaries so that they could eventually start generating their own income as is done under the productive safety net scheme piloted by the MoGCSP in collaboration with the World Bank and the District Assemblies.

Mr. Tweneboah Kodua of the NDPC disagreed and said that including the LEAP beneficiaries would introduce bias or error into the methodological design as the criteria for selection was clear that LEAP beneficiaries should be excluded. Madam Levine Owusu and the representative from the GNCFC agreed with him on this.

The Chairperson added that the hunger in poor households may last beyond the four month duration of this intervention. He explained that the objective of the LEAP is to smoothen consumption of the household and so it is prudent to add livelihood support to every cash grant. So by adding the LEAP beneficiaries, their lives may improve, then they can be graduated out of the LEAP to make room for other poor and vulnerable households to be enrolled.

Validation process for final list:

Dr. Babanawo asked that since the committee cannot meet again before the disbursement of funds to the beneficiaries selected after the administration of the PPI, could the committee give conditional approval based on sharing of final list with members. The Chairperson agreed and was seconded by Felix Logah who added that the focal persons on the LEAP project can support SFMP validate the beneficiaries in the various communities.

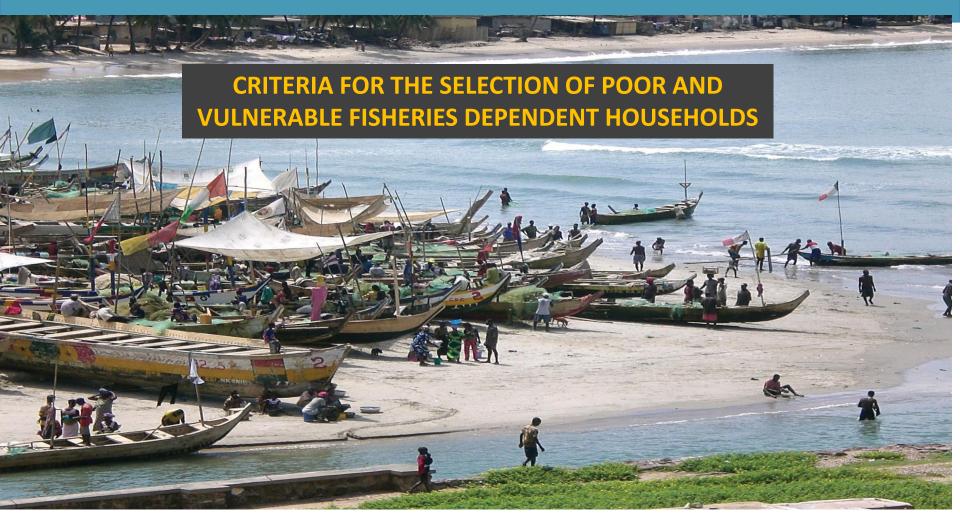
The URI team joined Dr. Bababawo to thank the members present especially the Chairperson for making time to participate in the meeting and also providing very important inputs into the deliberations.

Chairperson, expressed his gratitude to the SFMP for supporting the MoGCSP to reduce poverty in Ghana. He then asked a member of the Committee to move for the meeting to be adjourned.

The meeting came to a close at 1.10 pm.

ANNEX 1 CRITERIA FOR THE SELECTION OF POOR AND VULNERABLE FISHERIES DEPENDENT HOUSEHOLDS













DEFINITION OF A HOUSEHOLD

- A household is defined as a social unit headed by an adult male or female or a couple with dependents living in a house, under a shed or fish processing center and normally share common meals.
- NB: In a compound house setting, with multiple families, the defining factor criteria is the social unit that share a common meal.







INITIAL SCREENING CRITERIA

- A household that is fisheries dependent at any level of the value chain.
- Households who are not already beneficiaries of LEAP or any other major government social protection scheme.







HEALTH RELATED CRITERIA FOR SELECTION OF POOR AND VULNERABLE HOUSEHOLDS

- Households with members suffering from chronic illness or living with a disability who provide labor to fishers/fish processors. A guardian will be designated for receiving cash transfers.
- Households who do not have access to health insurance including its renewal and other health facilities.







EDUCATION RELATED CRITERIA FOR SELECTION OF POOR AND VULNERABLE HOUSEHOLDS

- Households where children of school-going age do not go to school and cannot afford two square meals.
- Household where none of the children have education at the basic level.







- Head of household or members of household who are aged and do not engage in fishing activities anymore.
- Household that are fisheries dependent with no alternative livelihood.
- Head of household or members of household who cut firewood and assist fish processors on a contract basis.
- Head of household or members of household who mend nets for fishers.
- Head of household or members of household who carry fish for fishers/fish processors.







- Households with single parent.
- Households with more than five dependents.
- Households with members who are victims of child labor.
- Households with a history of domestic violence from the head of household.
- Households where heads of households abuse alcohol.
- Households with combined monthly income of about GHS100.







- Households where children suffer malnourishment in off seasons for highly seasonal fishing communities.
- Households with parents who live with all their children in a single room.
- Households with members who cannot feed themselves two times a day and who do not have access to potable water.
- Households who are unable to rent a simple mud house and who live under sheds at landing sites or fish processing sites.







- Households with members who cannot afford basic necessities like adequate clothing including slippers.
- Households where the head or adult members are unemployed or are engaged in low paying jobs.
- Household with members who did not benefit from Ahotor Oven Intervention.







NB:

- Pease note that structures housing wayward children in ghettos at fishing communities will not be included as a household.
- Households who own valuable assets (boat, car, electrical gadgets etc.) or live in a medium to upscale house would not be included.
- Name on a valid national identity card (Health Insurance Card, Voter ID, Ghana Card) from potential beneficiaries will be used in data collection.
- Some Mobile Money numbers are not registered with the actual names of sim card owners.







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ANNEX 2 ECONOMIC SAFETY NET ASSISTANCE TO 2000 EXTREMELY POOR AND VULNERABLE FISHERIES DEPENDENT HOUSEHOLDS



SFMP COVID-19 RESPONSE

ECONOMIC SAFETY NET ASSISTANCE TO 2000 EXTREMELY POOR AND VULNERABLE FISHERIES DEPENDENT HOUSEHOLDS

2nd Meeting of ad hoc Technical Committee to provide Guidance on Implementation of a Pilot Social Protection Scheme (Economic Safety Net Package) for the Marine Artisanal Fisheries Sector

Thursday, October 29, 2020

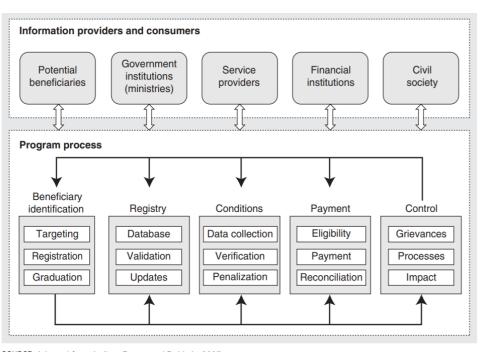






DEVELOPMENT OF CRITERIA FOR THE SELECTION OF 2000 POOR AND VULNERABLE FISHERIES DEPENDENT HOUSEHOLDS

Methodological Considerations



- The Starting Point is the identification of beneficiaries
- Criteria for the identification of beneficiary households developed by beneficiaries themselves
- Internalization of the inherent subjectivity of what constitutes poverty and social vulnerability

SOURCE: Adapted from Arribas-Baños and Baldeón 2007.

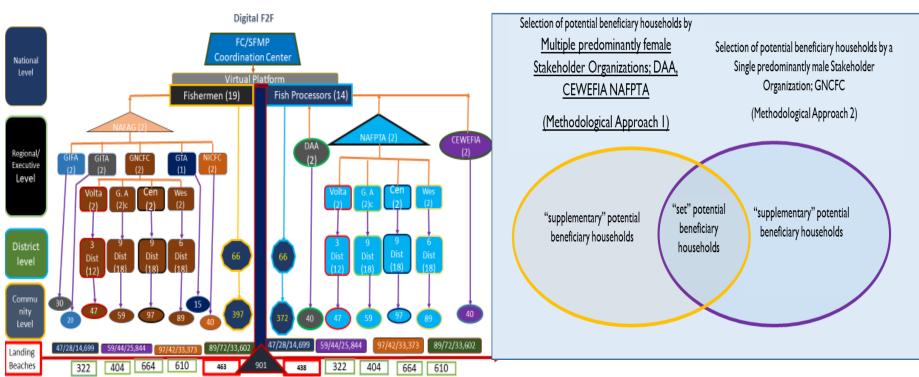






DEVELOPMENT OF CRITERIA FOR THE SELECTION OF 2000 POOR AND VULNERABLE FISHERIES DEPENDENT HOUSEHOLDS

Methodological Considerations









	Planned Data Collection and Results								
	Region	Planned No. of Head of Household/ Region	No. of Head of Household Selected by GNCFC	No. of Head of Household Selected by NAFPTA/DAA/ CEWEFIA	Total No. of Head of Households Selected	No. of Overlap between the two Selection Processes/ Region	No. of Overlap with LEAP Data Set/ Region	% overlap with LEAP Data Set/ Region	
1	Volta	644	300	316	616	24	24	3.90%	
2	Greater Accra	808	259	275	534	0	71	13.30%	
3	Central	1328	512	528	1040	10	153	14.71%	
4	Western	1220	475	579	1054	14	322	30.55%	
	Total	4000	1546	1698	3244	48	570	17.57%	







Data Collection and Processing Challenges

- Differential presence and strength of both the Ghana National Canoe Fishermen Council (GNCFC) and the National Fish Processors and Traders Association (NAFPTA) across the four (4) coastal regions and local communities.
- Difficulties with processing data and call credits for members of GNCFC and NAFPTA at the local community levels on the virtual platforms on time to facilitate the data collection from potential beneficiaries.
- Inadequate coordination and engagement of GNCFC and NAFPTA by SFMP Implementing Partners.
- Low response rate of the automatic phone polling via a digital platform.







Methodological Considerations

Proxy Means Test - Poverty Probability Index (PPI)

- Data Set classified into:
- i) Manual questionnaire administration by Enumerators
- ii) Automatic questionnaire administration via digital platform
- iii) Overlap No PPI administration Only verification required





Flow Chart of Actions to be Undertaken towards Implementation of Safety Net Package (COVID 2)

Fishermen Groups: NAFAG GNCFC GTA GITA GIFA NICFC

FC, **Action 1 Engagement** Regional with FC stakeholder Directors organizations to collate list Zonal of members Officers with smart SFMP & phone contacts SFMP IPs

Fish
Processors:
NAFTA
DAA
CEWEFIA

neom Julyerican People

Action 2

The U.S. Government's Global Hunger & Food Security Initiative

Virtual
Platform for
Fishers (VPF)
1. VPF Fishermen
2.VPF Fish Processors

Fishermen

3.GTA Group

4.NICFC
5.GITA
6.GIFA
7.VR-GNCFC-DL
8.VR-GNCFC-CL
9.GA-GNCFC-CL
11.CR-GNCFC-DL
12.CR-GNCFC-CL
13.WR-GNCFC-DL

Processors

15.VR-NAFPTA-DL
16.VR-NAFPTA-CL
17.GA-NAFPTA-DL
18.GA-NAFPTA-CL
19.CR-NAFPTA-DL
20.CR-NAFPTA-CL
21.WR-NAFPTA-DL
22.WR-NAFPTA-CL
23. DAA - CL
24.CEWEFIA-CL

Action 3

Setting up of Ad hoc Technical Committee to be chaired by the Chief Director of MoGCSP to provide oversight

Ad hoc Tech Committee members 1.MoGCSP

3. MOFAD 4.MoF 5.MoH 6.MLGRD 7.NDPC 8.CODA 9.FC 10.LEAP 11.GSS 12.GNCFC

Engagement with MMDAs

13.NAFPTA

14.SFMP

All 27
 Coastal
 Districts

Action 4

Development of Criteria for selection of poor and vulnerable households by Fishers; fishermen and processors

Action 5

Education of beneficiaries on selection criteria by the Executives of Fisheries Associations

Action 6

Nomination of potential beneficiary households by fishermen Associations & Fish Processors

Action 7

Processing
of List of
Potential
beneficiaries
- Set potential
beneficiaries
-Supplementary

beneficiaries
- Ghana
National
Household
Registry

potential

Action 8 Proxy Means Test Poverty

Poverty Probability Index (PPI)

Action 9

Collation of final list of potential beneficiary households

Action 10

Verification of potential beneficiary households by M&E team

Action 11

Establishment of final list of beneficiary households

Action 12

Approval of final list of beneficiaries by Ad hoc Technical Committee - Determination

- Determination of quantum/ categories for various households



Action 13

Setting up

of Mobile

Money

and

Platform

ment of

Commence

Disbursement

July - August

August, 2020

August -September



THANK YOU







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ANNEX 3 PROXY MEANS TEST USING THE POVERTY PROBABILITY INDEX (PPI)



PROXY MEANS TEST USING THE POVERTY PROBABILITY INDEX (PPI)

Purpose of a Proxy Means Test:

- Independently verify need of the candidates selected (poor).
- Used as a cut off and for final selection of beneficiaries.

The Poverty Probability Index:

- What is it and how does it work.
- PPI Questions and scoring.
- How are we using it and why selected as our proxy means test.







WHAT IS THE PPI?

The PPI is a series of ten questions used as a tool to assess and measure poverty.









HOW DOES THE PPI WORK?

- Ten questions weighted by impact to the probability of poverty.
- Questions have statistically significant correlations with poverty.
- The score can be weighed against several different poverty lines.
- SFMP using \$1.90 day / Ghana National Extreme Poverty line.
- PPI is tailored to each individual country.
- Simplicity lends itself well to phone polling methods.
- For more Information on PPI:

https://www.povertyindex.org/







PPI QUESTIONS

- 1. I which region does the household live?
- 2. How many members are there in the household?
- 3. In the past month, have you purchased any chicken eggs (fresh or single)?
- 4. In the past month, have you purchased any raw or corned beef?
- 5. What is the main construction material used for the outer wall of your home?
- 6. What is the main fuel used by the household for cooking?
- 7. Does any member of the household own a gas stove?
- 8. Does any member of the household own a refrigerator?
- 9. Does any member of the household own a fan?
- 10. Does any member of the household own a television?







HOW ARE WE USING THE PPI?

- PPI survey of each potential cash beneficiary household.
- Automated Phone Poll using Engagespark in language of choice.
- Person-to-person person calls where automated call fails.
- Respondents ranked according to likelihood of poverty.
- Used as a cut off and final selection of actual cash beneficiaries.



