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SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

Report on Vulnerable Household Cash Beneficiary Monitoring (First Report)



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THE
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Cover photo: A landing site in Ghana

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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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INTRODUCTION

Introduction

The COVID 19 pandemic not only brought about a medical emergency but also some untold social, economic challenges to many fishery households across all the coastal regions of Ghana. This was due to landing beaches under significant social distancing protocols which slowed down fishing and other related supply chain, including market, disturbances.

However, the SFMP implemented a COVID project intervention for piloting cash transfers to qualified fishery households to enable them access basic food supply and other daily necessities.

Objective

Among other things, this survey seeks to assess:

- How often did selected beneficiaries receive the allotted the monthly cash stipends
- Ascertain the amount received per month
- Whether the cash received was used for its intended purpose
- Recommendations for improvements in similar future project interventions

Expected Outcome

It is expected that, the survey will document:

- Frequency of cash stipends by respondents
- Ranges of total amount of cash support received by beneficiaries
- Major challenge(s) encountered by beneficiaries of the cash stipends.

DATA COLLECTION PREPARATION AND METHOD

Sampling

Twenty-three (23) targeted beneficiaries' households including 11 female led households were randomly sampled for interview using a structured question by means of telephone. Their responses were recorded using the kobo tool box survey software. Of the sample of 23, 16 were in the central region while 7 were in Greater Accra Region within six all (6) fishing districts (Accra Metro, Ga South, Gomoa East, Gomoa West, Effutu and Awustu Senya).

Polling Districts	Percentage (%)
Awutu Senya	29
Ga South	21
Gomoa East	14
Gomoa West	14
Accra Metro	14
Effutu	7

Table 1 Polling districts of the survey

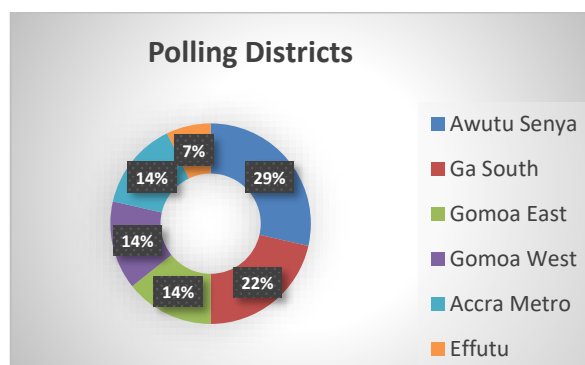


Figure 1 Polling districts of the survey

Polling Regions	Percentage (%)
Central	64
Greater Accra	36

Table 2 Polling coastal regions

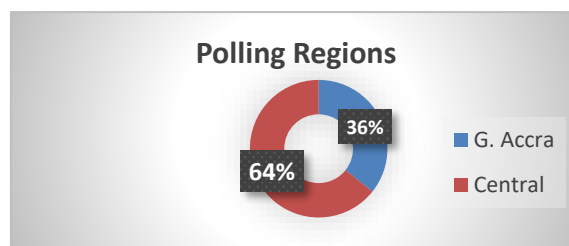


Figure 2 Polling coastal regions

Sex	Percentage (%)
Female	50
Male	50

Table 3 Sex of household respondent

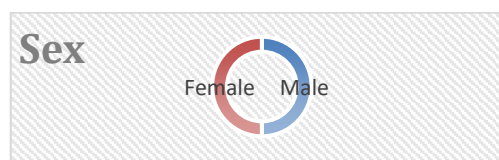


Figure 3 Sex of household respondent

Out of the 23 beneficiaries sampled, only 17 persons were reached but 14 actually responded while 3 had their mobile phone switched off.

Survey Analyses

The survey asked seven (7) main questions as follows:

- Number of times beneficiary received the monthly cash from USAID/SFMP
- Amount beneficiary has received since he/she started receiving the monthly cash assistance
- Benefits of the amount received so far by beneficiary during the COVID-19 Pandemic
- Usage of cash assistance (household upkeep, clothing, food etc.)
- Perception of beneficiary about the monthly cash assistance by USAID/SFMP
- Challenges encountered by beneficiary in retrieving the cash assistance
- Recommendations by beneficiary on process of cash assistance

Below is a brief analysis of some of the responses recorded from the beneficiaries. Regarding the number of times that respondents have received the cash support, 43% reported to have received it only once, while 7% mentioned that they have received it three times. A total of 29% also indicated that, they never received the cash support since its roll out in December 2020.

Table 4 Number of time respondents received cash support

How Many times did you receive the monthly cash from USAID/SFMP since December 2020?	Percentage (%)
One Time	43
Never	29
Two Times	21
Three Times	7

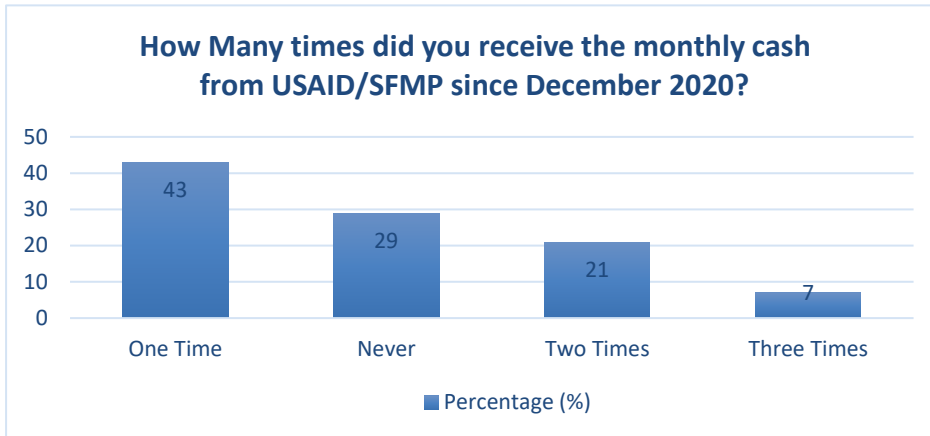


Figure 4 Number of time respondents received cash support

Nearly 29% of the respondents had not received any amount (0 GHS), while 7% had received an amount to the tune of GHS888. Also, three of the respondents representing 21% had received GHS300 as indicated in the table below.

Table 5 Total Amount received by recipient

What is the total Amount that you have received since you started receiving the monthly cash assistance? (GHS)	Percentage (%)
N/A	29
GHS300.00	21
GHS400.00	7
GHS150.00	7
GHS540.00	7
GHS500.00	7
GHS270.00	7
GHS888.00	7
GHS290.00	7

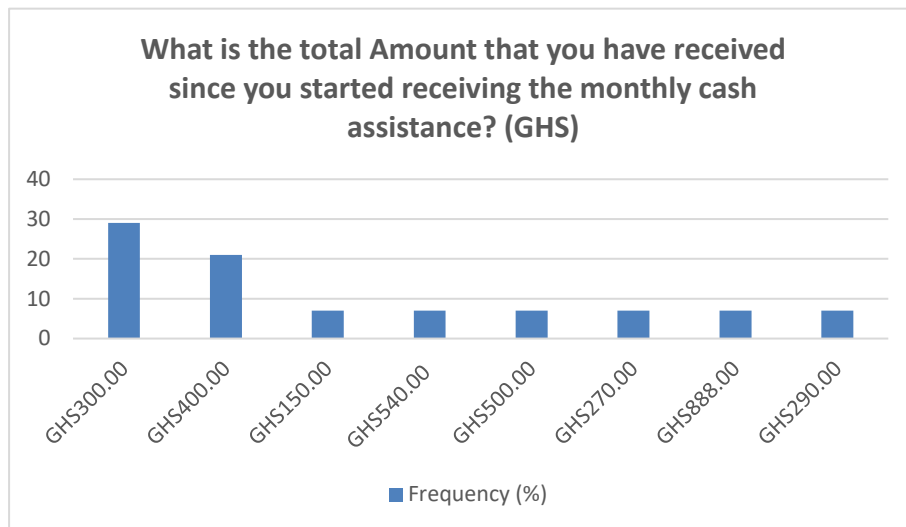


Figure 5 Responses to the question “What is the total Amount that you have received since you started receiving the monthly cash assistance?”

Respondents indicated the extent to which the financial assistance supported their family income and livelihood. While some indicated that the cash helped the family to buy food and health care, others indicated that they used the money to start a petty trade, paid minor family debt, used part of the money as capital to buy fish for processing in addition to buying food for the family. The table below shows the percentages of multiple responses from respondents on the use of the cash received.

What did you use the money for? Usage of cash assistance (household upkeep, clothing, food etc.)	Frequency
Food	5
N/A	4
Others	3
Buy fishing and smoking input	2
Clothing	2
Pay debt	1
Medicine/Hospital Bills	1

Table 6 Showing responses to the question “What did you use the money for?”

From the table above, it can be deduced that, purchasing food items constituted the highest use of the cash. This is in line with the key object of the monthly cash transfers. It is also interesting to note other use of the money by the respondents such as paying for hospital bills, starting a small business and buying inputs for their fish processing business.

CONCLUSION

Nearly a third (29%) of the respondents had the perception that, this intervention is a good initiative and must seriously be continued by the project. They indicated how the money came in to relieve them of financial burden regarding family income.

This survey has shown that, while the majority of respondents surveyed had received at least one cash transfer (71%), nearly 29% indicated not receiving any cash transfer since its roll out in December 2020.

It can also be concluded that, there is evidence that, recipients of the cash transfer basically used it for the intended purpose, namely to support household income for their food basket and other family basic expenses towards their livelihood.

Nearly half (50%) of those polled mentioned not encountering any serious challenge(s) to obtaining their money via the mobile money. Though some respondents indicated difficulty in obtaining a mobile money number or in the registration, since some of the network companies were not taking the new voter ID card or Ghana card as a valid ID for registration of a mobile money account.

Suggestions and Recommendations

Respondents made the following recommendations for any future interventions:

- Cash transfers should come promptly.
- Expand the number of beneficiaries of the interventions.
- The quantum of the cash stipend should increase.

APPENDIX

List Questionnaire Used

- _1_Name
- _2_Contact_Number
- _3_Community
- _4_District_Select_One
- _5_Region_Select_One
- _6_Sex_Select_One
- _7_How_Many_times_did_you_visit_in_2020_Select_One
- _8_What_is_the_total_monthly_cash_assistance
- _9_What_have_you_done_since_the_COVID_19_Pandemic
- _10_What_did_you_use_cash_to_buy_can_select_multiple
- _11_What_is_your_perception_of_USAID_SFMP_to_you
- _12_What_are_some_of_the_cash_assistance
- _12_Is_there_any_recommendation_for_future_interventions

Raw Responses from Cash

Attached separately – see document: Raw Data from survey of cash beneficiaries conducted by DAA”.