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# SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

Monitoring of Beneficiaries of  
Vulnerable Households Under the  
Economic Safety Net Scheme in  
CEWEFIA Project Communities

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## ACRONYMS

AAKDA	Abura Aseibu Kwamankesse Dsitric Assembly
CCM	Centre for Coastal Management
CCMA	Cape Coast Metropolitan Assembly
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
KEEAMA	Komenda Edina Eguafo Abrem Municipal Assembly
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**

The CEWEFIA Project Team from Monday 25<sup>th</sup> to Friday 29<sup>th</sup> January 2021 undertook a survey on the Vulnerable Household Beneficiaries in its project communities. The survey had the purpose to assess the receipt and uses of the cash assistance among the Poor and Vulnerable Households under the Economic Safety Net Scheme. The objectives were to determine the number of beneficiaries who have received the cash assistance and those who have not, as well as the use of the cash assistance.

Fifty (50) beneficiaries were sampled from the total poor and vulnerable household beneficiaries of 514 with the use of 10% sample size and surveyed across the five districts. A set of questionnaires was administered by the team and answered by the beneficiaries in the form of interview and the responses recorded. At the end of the survey it was recorded that twenty-six (26) beneficiaries out of fifty which represent the majority have received the cash assistance while twenty-four (24) of beneficiaries have not received the cash. Those who have received it, have only received the first cycle. The average amount received ranges from GHC 295.00 to GHC 297.00. The Beneficiaries were very much happy with the support and thankful to USAID/SFMP and pleaded that the cash assistance should be sustained. CEWEFIA acknowledges USAID/SFMP for such great social intervention and the contribution to the national effort in providing economic relief to poor and vulnerable people in the society in the midst of the COVID-19 Pandemic.

## **BACKGROUND**

CEWEFIA with support from USAID/SFMP Cost Extension COVID-19 Response project activities in September 2020 collaborated with the Fish processors and the Ghana National Canoe Fishermen Council (GNCFC) local representatives in the project communities to select potential community members from poor and vulnerable households with their phone numbers to be supported with cash assistance. This initiative was to provide financial relief to the poor and vulnerable households to cushion them in the midst of the COVID-19 pandemic.

Hundreds of names of community members were selected, compiled, and sent to SFMP office Accra for review.

SFMP worked together with CEWEFIA to verify the final list of qualified beneficiaries and established baseline for socio-economic conditions. In CEWEFIA project communities, five hundred and fourteen (514) beneficiaries of vulnerable households qualified for the support. The selected beneficiaries have been given the cash assistance from USAID/SFMP since November 2020 to date.

The CEWEFIA Project Team conducted a survey on the beneficiaries of vulnerable households under the Economic Safety Net Pilot Scheme to assess the level of payment, receipt and the use of the cash assistance among the beneficiaries.

The survey was conducted from Monday 25<sup>th</sup> to Friday 29<sup>th</sup> January 2021. Fifty (50) beneficiaries were sampled from a total of 514 beneficiaries. A set of questionnaires were administered and responded by the sampled beneficiaries in the form of interview and their responses recorded. The questionnaires covered the biodata of the beneficiary, number of time beneficiary has received the cash assistance, amount received, the usage and the benefits of the cash support as well as recommendations. This report highlights the responses from the interviewed beneficiaries, enumerators' findings, recommendations, and conclusion.

### **Workshop Objectives**

The objectives of the Survey were to:

- Determine whether selected beneficiaries are receiving the cash assistance or not.
- Number of beneficiaries receiving the cash assistance.
- Uses and benefits of the cash assistance.
- Challenges associated with the retrieving of the cash assistance.

### **Expected Outcomes**

Expected outcomes of the monitoring included:

- The number of beneficiaries receiving the cash assistance determined.
- Uses and benefits of the cash assistance known.
- Issues and challenges with the retrieving of the cash ascertained and solution proposed.

## **OUTCOME OF THE MONITORING- RESPONSES**

### **Number of Beneficiaries Interviewed**

- Fifty (50) sampled Poor and Vulnerable household beneficiaries were surveyed, comprising thirteen (13) males and thirty-seven (37) females.
- District: 21 beneficiaries (15 women and 6 men) surveyed from Mfantseman Municipality, 8 beneficiaries (4 women and 4 men) from Ekumfi, 9 beneficiaries (all women) from Abura-Asebu- Kwamankese District (AAK), 1 member (woman) from Cape Coast Metropolis and 11 beneficiaries (9 women and 2 men) from Komenda-Edina -Eguafo Abrem Municipal (KEEA).

### **Number of Beneficiaries received the Cash Assistance/Those Who have not received the Cash Assistance:**

Twenty-six (26) beneficiaries have received the cash assistance while twenty-four (24) beneficiaries have not yet received the cash assistance. This implies that the majority have received the cash. However, the difference between those received the cash and those who haven't received the cash is a small margin.

### **Number of Times Beneficiaries have received the Cash Assistance:**

All the twenty-six (26) beneficiaries who received the cash assistance have received it once (first cycle) and it was between the month of November 2020, to January 2021.

### **Usage of the Cash Assistance**

According to the beneficiaries, the cash assistance was used for the following:

- Household upkeep.
- Buy food.
- Buy medicine/drugs.
- Pay hospital and medical bills.
- Engage in petty business
- Buy school uniform and books for children.
- Renovate shelter.
- Start a cold store business in small scale.
- Buy sewing materials such as stiffing, tread, lining and bottoms to support a tailoring business.

The Survey recorded that the greatest number of the beneficiaries used the money on food and household upkeep. The next highest use of the money was to engage in petty business, followed by paying of hospital/medical bill, and then school expenses and lastly on shelter renovation and others.

### **Benefits of the Cash Assistance received by the beneficiaries**

All the beneficiaries said that the cash assistance was very good initiative and beneficial. The following is a summary of the benefits recorded:

- It has enabled some to engage in petty business and the profit accrued from the business used on household upkeep thereby relieving them from extreme financial burden.
- The cash assistance has made them less dependent on other persons for a living. That is some of the beneficiaries assist some people to smoke fish for fees for daily living. When there is no fish they hardly survive. But the intervention of the cash assistance

it has enabled them to engage in petty selling therefore able to survive with or without other persons.

- It has again helped some of them to stop borrowing money for household upkeep. Some of them borrow money to feed their family but with the cash support they no longer borrow.
- Furthermore, it has enabled two beneficiaries to secure safe shelter for their family. These beneficiaries used to sleep at landing beaches with their family at night due to the bad nature of their shelter. They use part of the money to renovate their shelter and now safe for lodging in. they no longer sleep at landing beaches.
- Others have been able to enroll their children in school, buy books and school uniform for their children.
- Able to pay medical bills and also buy medicines for their ailment and the children.
- The money helped them attend hospital and received treatment on time
- Last but not least the cash assistance is relieving them of extreme financial burden.

### **Perception of Beneficiaries on Cash Assistance**

All the beneficiaries were very happy with the Cash Assistance. All of them said it was their first time receiving such kind of supports. They said it was a good initiative and should be sustained. According to them such support would go a long way to relieve the poor people of financial burden especially during the COVID-19 pandemic era.

### **Challenges encountered by beneficiaries in retrieving the cash**

There were not many challenges concerning retrieving the money. All of the beneficiaries were comfortable with the mobile money transaction. They said it is the easiest and safe way of money transaction. The only challenge was that great majority of the beneficiaries (about 90%) could not read and understand the cash in received message alert and also could not check for themselves and therefore needed another party to confirm the money for them. This poses a risk to them for being misinformed about the exact amount received and also of the other party withdrawing the money without their consent. Some of them too did not have Mobile Money Agents in their communities, so the Site Advocates in those communities had to collect all the phones of beneficiaries who received the cash and withdrew it from the nearby communities.

### **Recommendations**

The following were recommended by the beneficiaries:

1. All the beneficiaries are appreciative to USAID/SFMP for the cash assistance. They are very much comfortable with the means of payment of the cash assistance. They recommend that the cash assistance should be sustained.
2. The assistance should be extended to more poor and vulnerable people.
3. It was again recommended that the amount should be increased.
4. They also recommended that the beneficiaries who could not be selected for the support should be appropriately informed.

## **FINDINGS FROM ENUMERATORS**

During the monitoring some observations were made as recorded below:

- A majority of the beneficiaries interviewed (with great number of them being women) could not read and understand the cash in the message alert and needed a third party to read and confirm it for them. The probability that the third party could withdraw the money without the consent of the beneficiary could be high.
- Some of the beneficiaries did not receive a message alert for the cash received and they did not know whether they had received the money or not. Some of the beneficiaries identified that they had received the money on the day of monitoring. The enumerators assisted some of the beneficiaries to confirm the money during the monitoring.
- The telephone numbers of some beneficiaries on the sample list used for the survey did not contain the current registered telephone numbers of the beneficiaries which made it difficult reaching them. Enumerators had to fall on community representatives to reach those beneficiaries.
- Some of the beneficiaries had their phone chip blocked at the time of the survey, others lost their chips, while some still did not have personal contact numbers but were using contact numbers of their relatives. However, they were asked to rectify issues around the contact numbers in order to necessitate the payment. Some have done that and received the cash while others are yet to.

## **RECOMMENDATIONS BY CEWEFIA**

1. Beneficiaries should be informed immediately after sending the cash to his/her phone to make them aware.
2. The final list of beneficiaries receiving the cash assistance should be shared with the Implementing Partner and, if possible, the community representatives to help identify those who could not benefit from the cash assistance in order to communicate to the beneficiaries to avoid misunderstanding and mistrust on the part of the community representatives. This is because some of the beneficiaries who could not qualify for the assistance were accusing their community representatives of receiving the money and denying them of it. Some of them also said the community representatives had used their particulars for something else which would be of interest to the community representatives.

## **CHALLENGES**

The challenges encountered during the survey included:

- Some of the beneficiaries were mixed up in different districts. CEWEFIA Project Team members had to use their phones to call all the beneficiaries to confirm their respective communities one after the other. It took extra cost and effort to rectify that.
- Poor network made it difficult to reach some of the beneficiaries as scheduled. This however delayed the survey as scheduled.
- It took CEWEFIA extra time and effort to respond to the complaints and problems of beneficiaries who qualified for the assistance but had not yet received the cash transfer as well as those who could not qualify for the support.
- The lists of names, contact phone numbers and ID cards that were sent to SFMP-Accra Office but did not qualify were accusing the Representatives of GNCFC who

collected those particulars of either receiving the cash assistance or having used those particulars for something else they were not aware of.

- Due to bad network problems some beneficiaries were hard to reach. It took extra days other than the days scheduled thereby delayed the survey.

## **CONCLUSIONS**

The beneficiary monitoring was worth doing. It enabled the CEWEFIA team to confirm the money for some beneficiaries. It also helped in identifying the beneficiaries in person. Beneficiaries are very happy and thankful to USAID/SFMP for such timely support. CEWEFIA is thankful to USAID/ SFMP for such community intervention. The support has contributed to the national effort in relieving poor and vulnerable households from financial hardship.