SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

Final Report on the Pilot of Livelihood Approaches in Fishing Communities

MARCH, 2021
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For more information on the Ghana Sustainable Fisheries Management Project, contact:

USAID/Ghana Sustainable Fisheries Management Project
Coastal Resources Center
Graduate School of Oceanography
University of Rhode Island
220 South Ferry Rd.
Narragansett, RI 02882 USA
Tel: 401-874-6224  Fax: 401-874-6920  Email: info@crc.uri.edu


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Cover photo: Participants in the livelihoods program. Credit: CEWEFIA
Detailed Partner Contact Information:

USAID/Ghana Sustainable Fisheries Management Project (SFMP)
10 Obodai St., Menpeasem, East Legon, Accra, Ghana

Telephone: +233 0302 542497  Fax: +233 0302 542498

Raymond Babanawo  Chief of Party  Email: raybabs.sfmp@crcuri.org
Enoch Appiah  Deputy Chief of Party  Email: cappiah.sfmp@crcuri.org
Kofi Agbogah  Senior Fisheries Advisor  Email: kagbogah@henmpoano.org
Perfuctual Labik  Communications Officer  Email: perfectual.sfmp@crcuri.org
Mary Asare  M&E Officer  Email: mary.sfmp@crcuri.org
Brian Crawford  Project Manager, CRC  Email: bcrwaford@uri.edu
Mark Newton  USAID AOR  Email: mnewton@usaid.gov

Hen Mpoano
38 J. Cross Cole St. Windy Ridge
Takoradi, Ghana
+233 312 020 701
Kofi.Agbohag
kagbogah@henmpoano.org

Friends of the Nation
Parks and Gardens
Adiembra-Sekondi, Ghana
+233 312 046 180
Donkris Mevuta
info@fonghana.org

Centre for Coastal Management (CCM)
University of Cape Coast, Cape Coast,
Ghana
+233 242910056
Denis Aheto: daheto@ucc.edu.gh

For additional information on partner activities:
CCM/UCC:  https://ccm.ucc.edu.gh/
CEWEFIA:  http://cewefia.weebly.com/
CRC/URI:  http://www.crc.uri.edu
DAA:  https://resonanceglobal.com/
Friends of the Nation:  http://www.fonghana.org
Hen Mpoano:  http://www.henmpoano.org
Resonance Global:  https://resonanceglobal.com/
**ACRONYMS**

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<tr>
<td>CCM</td>
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<td>Central and Western Region Fishmongers Improvement Association</td>
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<tr>
<td>CRC</td>
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<td>CSLP</td>
<td>Coastal Sustainable Landscape Project</td>
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<td>DAA</td>
<td>Development Action Association</td>
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<tr>
<td>DFAS</td>
<td>Department of Fisheries and Aquatic Science</td>
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<tr>
<td>DMFS</td>
<td>Department of Marine Fisheries Sciences</td>
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<td>DQF</td>
<td>Daasgift Quality Foundation</td>
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<td>Feed the Future</td>
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<td>GIFA</td>
<td>Ghana Inshore Fishermen's Association</td>
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<td>Geographic Information System</td>
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<td>Hen Mpoano</td>
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<td>ICFG</td>
<td>Integrated Coastal and Fisheries Governance</td>
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<td>Netherlands Development Organization</td>
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<td>University of Cape Coast</td>
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<td>URI</td>
<td>University of Rhode Island</td>
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<td>USAID</td>
<td>United States Agency for International Development</td>
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<td>WARFP</td>
<td>West Africa Regional Fisheries Development Program</td>
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EXECUTIVE SUMMARY

As part of its response to the COVID-19 pandemic, the USAID/Ghana Sustainable Fisheries Management Project (SFMP) piloted a livelihood training program to provide opportunities for youth from fishing communities to generate income outside of the fisheries value chain. SFMP launched this activity to mitigate the potential economic shocks of the pandemic on fishing households, which were expected to be particularly vulnerable due to the communal nature of work in the fisheries sector and the strain they already face from dwindling fish stocks due to the near-collapse of Ghana’s marine fishery.

In partnership with local implementing partners Central and Western Fishmongers Improvement Association (CEWEFIA) and Development Action Association (DAA), SFMP engaged potential stakeholders and developed a livelihoods strategy targeting out-of-school youth ages (18 -35 years) to guide the implementation of the livelihoods interventions. This strategy focused on identifying desirable and marketable non-fisheries livelihoods utilizing locally available resources. Based on focus group discussions and key informant interviews with youth representatives from DAA, CEWEFIA and the fisheries apex organizations Ghana National Canoe Fishermen Council (GNCFC) and National Fish Processors and Traders Association (NAFPTA), SFMP selected three livelihoods to support: production of handwashing soap, baking of confections, and installation and repairs of digital television and air conditioning.

SFMP provided technical training for 138 youth from fishing households: 96 received training on the production of handwashing soap, 20 on the baking of confections, and 22 on installation and repairs of digital television and air conditioning. To ensure that participants could utilize their training, SFMP supplied in-kind grants of startup kits to each participant totaling GHS 65,900, or just over GHS 477 per person on average. In addition, SFMP provided in-kind grants of GHS 15,559 tools and inputs with an average of GHS 972 per person to 16 individuals who had completed trainings or apprenticeships through other means to support their pursuit of non-fisheries livelihoods. To strengthen their business acumen, 33 trainees also participated in business management training, and SFMP through its local partners helped connect 18 individuals to financial institutions to open savings accounts to improve their future access to finance.

Three months after initial trainings, SFMP carried out a monitoring survey to assess the progress of the participants in their various livelihoods. A sample of 24 participants took part in the survey, with at least 10% of trainees in from each livelihood included in the sample. Overall, 92% of respondents found the trainings provided to be adequate, and 88% found the in-kind grants to meet their needs to start up their new livelihoods. However, 54% of respondents stated that their new livelihoods did not meet their everyday financial needs. The median income earned for soap makers was GHS 90 per week, while bakers reported weekly earnings of GHS 46 and TV and air conditioning installers reported just GHS 40 per week.

While stakeholder engagement led to high levels of satisfaction with the livelihoods support, the period of the livelihoods program was too short to determine the medium to long term viability of the three supported livelihoods. Based on the findings of this pilot, SFMP recommends that future livelihoods diversification support operate on a larger scale over a longer time period, develop partnerships with an ecosystem of private and public stakeholders to leverage existing vocational and technical education resources, funding and technical expertise, and implement a behavior change communications campaign to encourage youth in coastal communities to seek livelihoods outside of fisheries.
INTRODUCTION

Over the last two decades, the volume of fish landings from the marine artisanal fishery in Ghana has declined dramatically. The sub-sector registered its highest landings of about 140,000 tons in 1996. Thereafter, landings have continued to decline, registering the lowest volume of about 20,000 tons in 2016. Several facts have contributed to this unfortunate development, including excessive exploitation of the marine fisheries resources, weak enforcement of fisheries laws, poor governance, and an open access regime.

With the onset of COVID-19 in Ghana, it was anticipated that the pandemic would have dire consequences for fisherfolk given the mode of transmission of the virus juxtaposed with the communal nature of activities in the artisanal fisheries sub-sector (e.g. harvesting, landing, processing and sales of fish). Many expected COVID-19 to worsen the plight of fishing households, already poor and vulnerable due to the near-collapse of Ghana’s marine stocks, as dwindling fish catch has resulted in a reduction in income of fisheries-dependent households.

The goal of the Sustainable Fisheries Management Project (SFMP) COVID-19 response was to prevent the spread and mitigate the economic effects of COVID-19 among vulnerable households in fishing communities in Ghana. SFMP’s COVID response sought to do this through three main activities: (1) behavior change communication to promote adherence to COVID-19 safety protocols; (2) development of a cash transfer safety net program to support the most vulnerable fisheries households; and (3) by piloting activities to effectively support diversified livelihood options in fishing communities, thereby providing the Government of Ghana (GoG) with evidence on approaches to build economic resilience in fishing communities affected by COVID-19.

This report describes progress made by SFMP towards reaching these goals based on information collected during a monitoring exercise conducted 9-13 February, 2021

Diversified Livelihoods

In addition to the risks associated with COVID-19, future management actions may necessitate diversification away from fisheries sector jobs. The Fisheries Commission’s draft National Marine Fisheries Management Plan (2021-2025) proposes to impose a moratorium on new canoe registrations and cap the number at the current fleet size of approximately 14,000 canoes. Some studies suggest that a maximum of 9,000 canoes can operate to realize maximum sustained yields, indicating the possibility of fleet reduction in the future. These measures will result in job losses in canoe fishing.

As coastal communities are already experiencing high youth unemployment and growing populations, the need for non-fishing livelihoods in coastal communities becomes a priority to complement fisheries management measures including effort and capacity reduction. The COVID-19 pandemic presented an opportunity to test livelihood options that could build individual and household resilience in the face of the dual threats of fishing pressure and the COVID-19 pandemic by providing stable income and new economic opportunities for fishing communities in the long-term, especially for youth.

Past research in Ghana and globally has shown the difficulty of encouraging fisherfolk to diversify their livelihoods beyond capture fisheries. Many embrace fishing both as a livelihood and as a lifestyle and enjoy the occupation of fishing. Culturally, in Ghana fishing is viewed as a way of life for those living in coastal communities. Many are unwilling or unable to leave the sector due to lack of transferrable skills, little formal education, and lack
of access to capital, all of which constrain potential opportunities barring some form of external assistance. This is particularly true for older generations who have worked in fisheries their whole lives. With few options to diversify their livelihood opportunities, coastal communities continue to rely on the already overstretched fishery as their primary source of income.

Given this context, SFMP implemented a livelihoods diversification support program targeting women and youth in fishing households rather than trying to convince fisherfolk to leave occupations in the sector. Diversifying sources of income on the household level can build resilience and make it possible for fisheries-dependent households to satisfy reasonable dietary needs and provide for basic expenses such as health and education of their children during COVID-related economic shocks or future fisheries closures and may encourage them to be more receptive to such management measures as well.

This report details the approach and activities that SFMP undertook during its pilot livelihoods diversification program, then describes initial results of program activities, and discusses lessons learned and recommendations based on the findings of this short-term pilot. One of the three main objectives towards achieving that goal, SFMP aimed to provide the Government of Ghana with evidence on approaches for effective diversified livelihood options in fishing communities affected by COVID-19. This report describes progress made by SFMP towards reaching these goals based on information collected during a monitoring exercise conducted 9-13 February, 2021.
APPROACH AND ACTIVITIES

SFMP’s livelihood support activities took place between June 2020 and March 2021 over a period of about 10 months. SFMP initially focused livelihood support activities in the Greater Accra and Central regions – closest to the SFMP offices – to maximize impact during the implementation period. Later, livelihoods trainings were also expanded to include participants from the Western and Volta regions as well.

SFMP engaged local civil society partners that work directly in fishing communities to facilitate stakeholder engagement and development of a livelihood strategy. In the Ghana and Central regions, SFMP engaged Development Action Association (DAA) and Central and Western Fishmongers Improvement Association (CEWEFIA), respectively. For expansion of trainings into Western and Volta regions, SFMP also collaborated with Friends of the Nation (FoN) and Hen Mpoano (HM). SFMP collaborated with these organizations to identify specialists to provide technical trainings for each livelihood, to mobilize training participants, to disburse in-kind grants for starter packages after trainings had been completed, and to link interested participants with financial institutions to open bank accounts.

In addition, SFMP worked with DAA and CEWEFIA to conduct a rapid market test of alternative products produced using the Ahotor smoking oven. This was seen as an opportunity to use existing skills and equipment to generate income outside of the fisheries sector. SFMP also provided in-kind grants to a small number of individuals from fishing communities that did not participate in SFMP livelihoods trainings. These grants were targeted to either encourage individuals already practicing non-fishing livelihoods to scale up their activities, or to support those who had received livelihoods training previously but lacked financial resources to launch their new businesses.

Livelihood Strategy Development

To ensure maximum impact, SFMP developed a livelihoods strategy to focus its activities on key demographics and on livelihoods that could begin to generate income immediately. SFMP chose to target youth (18-35 years) in fisheries-dependent households in an attempt at reducing the number of new entrants into the canoe fishery and on the assumption that it would be easier for younger people less entrenched in the industry to transition to work in a new sector. SFMP designed livelihoods activities to encourage participating youth to explore income earning opportunities unrelated to the fisheries value chain, given the near-collapse of the fishery and the need to optimize fishing activities to align with the ecological carrying capacity of the marine artisanal fisheries while enhancing the socio-economic well-being and resilience of artisanal fisherfolk.

The project strategy focused on identifying desirable and marketable non-fisheries livelihoods that utilize resources that can be accessed locally. Due to the short implementation period of the pilot, SFMP chose to prioritize livelihoods that could generate income quickly and with limited training. Building on past lessons of success and failure, SFMP adopted a bottom-up approach to livelihood selection. This involved engaging potential participants as stakeholders during the design phase of the program. SFMP held focus group discussions (FGDs) and key informant interviews (KIIs) to identify potential livelihoods and to gauge the interest of the target groups in acquiring new skills. The SFMP livelihoods team engaged youth representatives from partner organizations DAA and CEWEFIA in the Greater Accra and Central regions and held phone conference calls with fisheries apex organizations, Ghana National Canoe Fishermen Council (GNCFC) and National Fish Processors and Traders Association (NAFPTA) to gather information about what livelihoods would be most attractive to target participants. This approach allowed
participants to opt in to SFMP support interventions that would help launch them into new livelihoods and to have a voice in the types of livelihood trainings that SFMP would offer.

About 87 percent of respondents in the FGD and KII are women, with an average age of 28.7 years and an average of 2.16 dependents. The high proportion of women participating is in part reflective of the fact that the members of DAA and CEWEFIA, who helped coordinate stakeholder outreach, are predominantly women. This may have influenced the ultimate selection of livelihoods towards activities favored by women as opposed to those that would be attractive to men.

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<th>Moree</th>
<th>Winneba</th>
<th>Bortianor</th>
<th>Apam</th>
<th>Total</th>
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<td>Age</td>
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<td>26.2</td>
<td>31.6</td>
<td>27.6</td>
<td>29.4</td>
<td>28.74</td>
</tr>
<tr>
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<td>1</td>
<td>0</td>
<td>2</td>
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</tr>
<tr>
<td></td>
<td>Female</td>
<td>8</td>
<td>9</td>
<td>12</td>
<td>14</td>
<td>11</td>
</tr>
<tr>
<td>Dependents</td>
<td>1.4</td>
<td>2.9</td>
<td>3.1</td>
<td>1.0</td>
<td>2.4</td>
<td>2.16</td>
</tr>
</tbody>
</table>

**Livelihood and Participant Selection**

Based on the synthesis of FGD and KII responses, SFMP selected the three livelihood options that were most likely to create income in the short term and most in demand. Selection took into consideration the educational status of the participants, their existing skillset, and the commercial viability of livelihoods chosen. The selected options and duration for the trainings were:

- Production of handwashing soap – 1 day.
- Baking of confectionary – 5/6 days.
- Installation and repairs of digital television and air conditioning – 5 days.

Following livelihood selection, SFMP and its local partners issued a call for applications for youth in fishing communities interested in receiving training in any of these three livelihoods. SFMP received over 200 applications through DAA and CEWEFIA during recruitment, and a total of 22 were selected to participate in baking and digital TV and air condition installations and repairs whilst the partners selected the 96 beneficiaries for the handwashing soap training. Later, trainings were expanded to include Friends of the Nation (FoN) and Hen Mpoano (HM) who selected and submitted the final 20 beneficiaries for baking and digital TV and air condition installations and repairs trainings after verification from the livelihoods team. SFMP and its partners selected participants based on the following criteria. Successful applicants were:

- Applicant came from a fishing household.
- Between 18-35 years of age.
- Open to new innovations.
- Commitment to participate in the training for the full duration.
- A target of 40% women participants, while ensuring opportunities for both men and women.
Local partners screened initial applications, and SFMP approved a final list of participants for each training. For initial trainings, SFMP aimed to recruit half of the participants from the Greater Accra Region and half from the Central Region, and subsequently sought the same balance between participants from the Volta and Western regions for additional trainings.

**Training Implementation**

Certified trainers were selected through competitive bidding after recommendations from Multichoice Ghana limited for digital TV and air condition installation and repairs, by IPs for baking and handwashing soap making livelihood options. Training manuals were developed by the trainers in consultation with the livelihoods team with easy assimilation for beneficiaries in mind. The trainings for the livelihoods options were conducted either at the premises of the trainers or IP training centers with the appropriate logistics planning for beneficiaries. Start – up kits were put together based on recommendations from the certified trainers in consultation with the livelihoods team and were handed to beneficiaries after training.

The SFMP and its implementing partners in the communities frequently monitored the performance of each beneficiary to ascertain uptake of the skills acquired and performance of their businesses. A brief assessment was carried out on the businesses of 24 beneficiaries selected randomly from all beneficiaries trained.

A brief description of the implementation of training for each type of livelihood is included below, and Table 2 provides a complete list of the number of participants who took part in each type of livelihood training. Ultimately, the livelihoods trainings benefited 138 youth across Ghana’s 4 coastal regions, 83% of them female.

<table>
<thead>
<tr>
<th>Livelihood Option</th>
<th>Male (%)</th>
<th>Female (%)</th>
<th>Total Participants</th>
<th>In-kind grants per participant (GHS)</th>
<th>Total in-kind grants (GHS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Production of handwashing soap</td>
<td>2 (2%)</td>
<td>94 (98%)</td>
<td>96</td>
<td>250</td>
<td>24,000</td>
</tr>
<tr>
<td>Baking of confection</td>
<td>0</td>
<td>20 (100%)</td>
<td>20</td>
<td>1,275</td>
<td>25,500</td>
</tr>
<tr>
<td>Satellite TV &amp; Air Conditioning</td>
<td>21 (96%)</td>
<td>1 (4%)</td>
<td>22</td>
<td>700</td>
<td>15,400</td>
</tr>
<tr>
<td>Total</td>
<td>23 (17%)</td>
<td>115 (83%)</td>
<td>138</td>
<td>2,225</td>
<td>65,900</td>
</tr>
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</table>

**Training on the production of handwashing soap**

One of the key safety protocols to prevent the spread of COVID-19 is regular washing of hands with soap under running water. Under the COVID-19 response, SFMP deployed 248 handwashing stations to fish landing and processing sites in all four coastal regions. As people in fishing communities and everywhere in Ghana adhered to the handwashing protocol, the demand for handwashing soap increased, creating an opportunity for more soap producers. A total of 96 youth, mainly fish processors and traders, received training on the production of handwashing soap to supplement their income. SFMP provided startup kits
including chemicals and fragrances to enable them to produce their first line of handwashing soap following the training. SFMP partners CEWEFIA and DAA procured handwashing soap from the trainees to supply the 103 handwashing stations at fish landing sites in their intervention zones. To date, these two partners have procured 1,845 liters of handwashing soap from 46 women valued at GHS 10,900 (approximately US$ 1,896), and participants continue to sell to customers in their local markets as well.

![Figure 1 Training on the production of handwashing soap](image1)

![Figure 2 Packaging of handwashing soap for sale](image2)

**Training on baking and confection**

Twenty women participating in trainings on baking and confectionary of popular local foods such as meat pasties, *chin chin*, bread and spring rolls (Figure 3). They were also trained on customer care and marketing skills. On completion of the trainings, participants each received in-kind support packages containing tools and equipment worth GHS 1,275 (US$ 222) to enable them start operating immediately. The products from the trainings and left over ingredients were handed over to them to start their businesses.

**Training on digital TV and air conditioning installation and repairs**

A total of 22 youth (21 men, 1 woman) participated in training on the installation and repair of digital TV and air conditioning units (Figures 4 and 5). The training covered both the
theory and practical aspects of running a digital TV installation business, terms and rationale for satellite reception, dealing with clients, and anatomy, systems, polarization and positioning of a satellite dish. On completion of the training, each participant received an in-kind grant of a tool kit worth GHS 700 (US$ 122).

Figure 3 Training on bakery and confectionery

Figure 4 Participants learning to install a TV signal receiver
**Business and financial management training**

To enable livelihood participants to improve on their aptitudes and understanding of the dynamics of managing a small business, 33 were trained on business skills and financial management. Eighteen participants who did not have bank accounts were also supported to open accounts with financial institutions in their communities to enable them to start developing a savings culture and nurture a relationship with a financial institution that could potentially provide business financing in the future.

**Production of alternative products on the Ahotor fish smoking oven**

In 2017, SFMP developed and deployed a clean fish smoking technology called the *Ahotor* smoker for use by fish processors. There are currently an estimated 723 of these ovens in use by fish processors across Ghana. In the face of dwindling fish stocks, SFMP through its implementing partners DAA and CEWEFIA explored the possibility of using the Ahotor oven to produce other edible and marketable products, particularly snacks, using local ingredients.

A brief market survey revealed an interest in the consumption of snacks such as fish nuggets (made with local potatoes and fish), fish or beef pasties, coconut cookies, bread rolls and maize dumplings (locally known as ‘*abolo*’). SFMP and its partners provided training for 58 women in the production, packaging, labeling and pricing of these products (Figure 6 and 7).

In order for participants to begin production of these products immediately after the training so they would not lose the knowledge acquired, SFMP provided the trainees with a starter pack made consisting of basic ingredients (flour, butter and spices), packaging materials and labels.

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*As a young fisherman, it is sometimes difficult to go fishing and return with no catch to earn an income. With the new skills acquired in digital TV and air conditioning installation & repair, I can earn income from the services I provide. I will stop fishing and focus on the new skill and leave the sea completely.*

Robert Tetteh Nortey, Axim, Western Region

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**Figure 5** Trainee on installation of an air conditioner
Alternative products (coconut cookies and potato nuggets) being prepared for cooking on the Ahotor oven

Figure 6

Final products (cookies and bread rolls) made on the Ahotor oven and ready for sale

Figure 7

Other in-kind grants

In addition to the 138 participants who took place in SFMP-sponsored livelihoods trainings, the project provided in-kind grant support to 16 individuals who had completed trade apprenticeships but could not access the finance to procure the tools and equipment required to launch their businesses. The partners selected the 16 beneficiaries with a similar criteria as noted with the three livelihood options except those who have already acquired a skill. The IPs supported with the identification of the in – kind grants package. SFMP provided these recipients with in-kind grants of up to GHS 15,559 in total and GHS 972 average per person. A breakdown of livelihoods supported through stand-alone in-kind grants is shown in Table 3.
### Table 3 Grant support to participants who had already completed apprenticeships

<table>
<thead>
<tr>
<th>Livelihood</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
<th>Amount received in Grant (GHS)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Catering</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>936</td>
</tr>
<tr>
<td>Hairdressing</td>
<td>0</td>
<td>7</td>
<td>7</td>
<td>6998</td>
</tr>
<tr>
<td>Dressmaking</td>
<td>0</td>
<td>6</td>
<td>6</td>
<td>5626</td>
</tr>
<tr>
<td>Painting</td>
<td>1</td>
<td>0</td>
<td>1</td>
<td>999</td>
</tr>
<tr>
<td>Make Up</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>1000</td>
</tr>
<tr>
<td>TOTAL</td>
<td>1</td>
<td>15</td>
<td>16</td>
<td>15,559</td>
</tr>
</tbody>
</table>
MONITORING THE IMPACT OF PROJECT INTERVENTIONS ON LIVELIHOOD BENEFICIARIES

The SFMP livelihoods team conducted a monitoring survey in February of 2021 to examine the extent to which participants continued to utilize the skills they acquired during trainings as well as to verify the commercial viability of each supported livelihood option. SFMP carried out the survey 3-4 months after initial livelihoods trainings were conducted in the Central and Greater Accra regions. This gave participants time to implement the lessons learned during trainings. Program participants from the Volta and Western region were participating in the trainings around this same time, and so were excluded from the survey. Overall, 24 individuals out of the total 138 livelihood participants (17%) took part in the survey (Table 4).

Table 4 Sample size from population of livelihood participants

<table>
<thead>
<tr>
<th>Livelihood Option</th>
<th>Trained &amp; Set Up</th>
<th>Number Sampled</th>
</tr>
</thead>
<tbody>
<tr>
<td>Production of handwashing soap</td>
<td>96</td>
<td>12 (12.5%)</td>
</tr>
<tr>
<td>Baking of confection</td>
<td>20</td>
<td>7 (35%)</td>
</tr>
<tr>
<td>Installation and repairs on digital tv and air-conditioning</td>
<td>22</td>
<td>5 (22%)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>138</strong></td>
<td><strong>24 (17%)</strong></td>
</tr>
</tbody>
</table>

Survey Methodology

The SFMP livelihoods team designed a questionnaire for one-on-one interviews with participants who took part in the livelihood trainings. The survey instrument contained questions regarding perceptions of the technical and business management trainings as well as the income earned for through practice of the new livelihoods. The team conducted interviews with respondents from the 9th -13 of February 2021 across 11 communities in the Central and Greater Accra regions. For training participant interviews, the team randomly selected 10%-12% of participants per livelihood option for a total of 24 participants. Interviews were conducted by the SFMP Livelihoods Specialist with support from the CEWEFIA and DAA officers utilizing the questionnaire, included in Annex 1. To supplement this information, the team gathered responses from implementing partners DAA and CEWEFIA on SFMP’s approach and processes of the livelihood approach.

Survey Results

Of the 24 survey respondents, 50% participated in trainings on soap production, 29% in baking and 21% in digital TV and home air condition installations and repairs. Soap producers were included at a higher proportion due to the larger number of participants in those trainings. The respondents included individuals practicing a number of livelihoods before participating in the SFMP program, with 58% involved directly in fisheries work or unemployed. Figure 7 provides additional detail on the primary livelihoods practiced by participants before participating in the livelihoods trainings. Thirteen respondents (54%)
stated they might have continued their existing livelihoods if it weren’t for SFMP support, while seven others (29%) stated they would have searched for other means as a source of livelihood.

**Figure 8 Professions of participants before training**

**Interest in livelihood option selected**

Twenty-one participants (87.5%) indicated they were selected for the livelihood they applied for, while three expressed preferences for a different livelihood option than the one they were trained in. However, all said they are making use of the livelihood skills acquired. Twenty-one (87.5%) indicated the training content was adequate and useful, and all but three participants (12.5%) stated expressed the in-kind grants received were adequate for their needs.

**Technical skills**

Of the 24 participants, 16 (66%) expressed a need for further training. For soap producers and bakers, respondents wished to increase the quality and number of products they can produce, while satellite and air conditioning participants expressed the need for longer training duration to improve their skills on the installation and repairs of digital TV and air condition.

**Sales and marketing**

Only one participant expressed the need to increase marketing and sales of products. The rest of the participants felt they do not yet have the capacity to meet the greater demand that would be driven by successful marketing and sales, and so do not yet need additional training on these subjects.

**Financial support**

Two of respondents trained on the production of handwashing soap have not yet to begun production due to the lack of working capital to procure raw materials. The remaining 22 respondents (92%) are currently practicing their livelihoods and stated they plan to use them as their main source of income. These participants either used their own savings or borrowed from family and friends to procure additional raw materials. In terms of support, only five participants (21%) stated they need financial capital to help expand their businesses, while the rest indicated because they are just starting up, they do not have specific financing needs yet.
Adequacy of training and start-up support

Twenty-two beneficiaries (92%) expressed satisfaction with the training; one soap production trainee and one baking trainee found the trainings to be inadequate. As shown in Figure 8, all trainees for baking and the installation and repairs of digital TV and air conditioning found the in-kind grants offered to be adequate, while nine out of twelve soap production trainees found the grants to be adequate.

![Figure 9 Perceptions of adequacy of training and in-kind grants](chart.png)

Income

The minimum amount of income earned per week by the beneficiaries so far was GHS 7.5 and the maximum was GHS 350, with a mean of GHS 125 per week. The beneficiaries trained on the installation and repair of digital TV and air conditioning earned GHS 30-50 per week. The amount earned per month is dependent on the frequency of job requests, and most serviced at least one customer each week. The beneficiaries trained to produce handwashing soap earned GHS 8-350 per production depending on scale of production. Those trained on baking also earned between GHC 15-175 per week. For comparison, the minimum weekly wage in Ghana is GHS 11.82 and an average income for a fisher is GHS 109 and a fish processor is GHS 250. Table 5 presents information on income generated in detail.

<table>
<thead>
<tr>
<th>Livelihood Option</th>
<th>Median earned (GHS)</th>
<th>Mean earned (GHS)</th>
<th>Minimum per week (GHS)</th>
<th>Maximum per week (GHS)</th>
<th>Sample Size (N)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Production of handwashing soap</td>
<td>90</td>
<td>179</td>
<td>8</td>
<td>350</td>
<td>12</td>
</tr>
<tr>
<td>Baking</td>
<td>46</td>
<td>95</td>
<td>15</td>
<td>175</td>
<td>7</td>
</tr>
<tr>
<td>Installation and repairs of digital TV and air-condition</td>
<td>40</td>
<td>40</td>
<td>30</td>
<td>50</td>
<td>5</td>
</tr>
</tbody>
</table>
For all livelihoods, income earned depended on the scale of production, and some respondents indicated they were producing at the barest minimum. Thirteen participants responded that the income earned was not adequate to take care of their needs. Another 13 responded that they had been able to buy additional equipment to supplement the starter packs given to them by SFMP. In terms of support, five beneficiaries (21%) stated they needed financial capital to expand their business. The rest indicated that because they were just starting up, they did not have any immediate needs.

Three of the participants indicated they had been approached by some youth to train them, but they noted they would rather master the trade for a period of time before taking on apprentices.
LESSONS LEARNED AND RECOMMENDATIONS

The near collapse of Ghana’s fishery presents dire consequences for fisherfolk. As the Government of Ghana initiates management measures to rebuild fish stocks, there should also be carefully conceptualized and well-resourced interventions to implement diversified and alternative livelihood options that appeal to the youth, have the potential to generate better incomes and are commercially sustainable. Based on the implementation of this pilot, SFMP is presenting the following lessons learned and recommendations that can inform the future initiatives to support diverse and resilient livelihoods in fishing communities.

Challenges Encountered

Some challenges identified in the survey include:

- The trainees lacked the interest and skills to pursue livelihoods outside of fishing and fish trading, due to their low literacy and limited access to financial resources. The challenge with interest and skills are due to limited information on possible livelihood options compared to what they could earn from fishing.
- As a pilot, it was a challenge to identify and deploy innovative and commercially viable livelihood options that the beneficiaries could easily adopt and be able to generate the same level of income or even more than they normally earn from fishing. This was important to ensure that the intervention will be sustained even after SFMP exits.
- The short duration of the pilot meant that the time allotted for trainings, livelihood set-up and follow-up monitoring was very limited, and constrained the content and scope of the technical skills training and limited the monitoring period in which to observe progress made in implementing the new livelihoods.
- There were gendered differences in the interest and choice of livelihood options by beneficiaries and fewer male-oriented options. The differences also stemmed from the idea that some livelihood options are typically male oriented and vice versa, influencing more women to sign up for options like the handwashing soap making and baker’s confectionery. This was likely exacerbated by the overrepresentation of women in the initial stakeholder outreach, leading the SFMP team to select livelihoods options more favored by women than men.
- The market study of alternative products for the Ahotor oven found that although there was some interest in the production of snacks, fish processors are unwilling to transition from fish smoking to snack production, as the profit margins on the sale of pilot products was quite small compared to those for smoked fish.
- None of the fish processors who received training to produce alternative product on the Ahotor have produced anything for sale. They complain of the small profit margins on the sale of pilot products compared to those from fish smoking.

Success Factors

- The SFMP team successfully engaged with stakeholders during the design phase of the livelihoods program, and as a result 87.5% of respondents reported that they received training in a livelihood they had selected.
- SFMP prioritized livelihoods that could be initiated after short trainings and with relatively low startup costs. Some participants have been doing good business, but income from these livelihoods seems to depend to a large extent on trainees’ individual entrepreneurial spirit, their networks, and their ability to find customers. Overall, more than 50% of surveyed participants found these livelihoods were not
sufficient to meet their needs 3-4 months after completing trainings, suggesting that the tested livelihoods were not broadly successful during the pilot period.

- Scoping conversations with companies like SkyFox and ZaaCoal indicated that partnerships with the private sector might result in the development of livelihood models that could provide reasonable incomes. However, implementing these models would likely require a minimum of 6-12 months before seeing results, and would require continued facilitation from an implementing partner during that period.

Recommendations

**Gendered livelihood interventions**

Developing diversified livelihood strategies for fishing households need to carefully consider gender biases and constraints. While many donors and Ministries focus on youth and women in developing employment opportunities and access to credit due to being historically disadvantaged and underserved, the fisheries context provides a unique case where men may no longer be able to earn an adequate living from fishing. Understanding the unique challenges, barriers and constraints that both men and women face is essential for crafting a gender equitable livelihood strategy targeting fisheries dependent households. Future livelihood programming should include a strong stakeholder engagement component and should strengthen efforts to engage men in initial consultation. This will help ensure program design includes more balanced support for livelihoods that meet the preferences and needs of men and women.

**Selecting livelihood options**

SFMP prioritized livelihoods that would generate income in the shortest possible time and on a regular basis to mirror the payment structure that is the norm in fisheries. However, more than 50% of respondents to the monitoring survey noted that these livelihoods were not able to meet their everyday needs. While entrepreneurial livelihoods such as those tested in this pilot will have a role to play, large scale livelihoods programs should also include more stable and less risky livelihood options. To encourage pursuit and adoption of livelihoods beyond those tested in this pilot, future livelihoods interventions should include behavior change communication activities to promote interest in livelihoods options that require longer term training than what could be provided during this pilot.

**Development of private partnerships**

Partnerships with private enterprises, master tradesmen, and existing technical and vocational education and training opportunities should be cultivated. These trainings are likely to yield stronger results than the short trainings that could be offered under the SFMP pilot. This approach takes advantage of existing workforce development resources and will likely be more successful at scale and has potential to continue without donor support, particularly if training is meeting the needs of private sector employers.

**Improved access to finance through savings**

A good savings and investment culture is needed to capitalize business start-ups, especially given the high interest rate regime prevailing in Ghana. Future livelihood interventions should focus on nurturing the business and financial management skills of startup entrepreneurs and linking them with financial institutions for further support.

**Broader stakeholder engagement**

The process established for this pilot intervention can be expanded with adequate resources to achieve results on a larger scale. An ecosystem of both private and public stakeholders with adequate funding and technical expertise will be required to fully engage youth and offer
them opportunities that for their future away from fishing. These might include Mastercard Foundation, Tony Elumelu Foundation, African Development Bank (AfDB) and Alliance for Green Revolution in Africa (AGRA).

**Interagency coordination**

The examples and lessons from these piloted livelihood interventions for fisherfolk provides the Government of Ghana with evidence on approaches for effective livelihood assistance to fishing communities affected by COVID-19. However, the mandate of the Fisheries Commission and the Ministry of Fisheries and Aquaculture Development is the management of Ghana’s aquatic and marine fish resources. In order for MOFAD and the Fisheries Commission to be successful in rebuilding the vitality of the fishing sector, interagency coordination is needed with Ministries that have mandates to promote and support job creation, vocational taring and youth employment need to be forged with targeted interventions in coastal communities addressing the unique and special needs of fisheries dependent households.

**CONCLUSIONS**

**Beneficiaries were most interested in livelihood activities generating income in the shortest possible time**

Choosing livelihood options that are innovative and marketable and suited to beneficiaries with low literacy in the very short time give was challenging. Fisherfolk earn incomes after each fishing trip or market day, and so it is imperative to have a livelihood that has potential to generate income comparable to what they would have otherwise been earning. Some success was achieved on this pilot as about 60% of the beneficiaries trained were able to make sales immediately after training.

**Creating livelihood opportunities for both men and women is challenging**

It was difficult to recruit or attract many men to consider viable livelihood options identified such as baking and handwashing soap making. Conversely, very few women were interested in the digital TV and air conditioning repair business. Interventions overwhelmingly benefited women more than men. For those livelihoods taken up mainly by women, there seemed to be some level of commercial viability associated with them. Beyond gender norms, it was not clear whether the relative amount of potential income from new livelihood options as compared earnings in fisheries work influenced the participation level or selection of livelihoods for either men or women.

**Building Partnerships with the private sector takes time**

Additional resources and time would be required to fully develop and nurture partnerships with master tradesmen and/or business development service providers to coach or mentor trainees. There was also limited time for partnership formation and development with companies such as Zaacoal and Sky Fox Services which might have offered innovative and profitable livelihood options.

**The number of beneficiaries targeted was small but could be scaled up in the future**

The number of beneficiaries targeted for this pilot was limited. Two hundred applications were received for the initial training on baking of confections and the installation and repairs of digital TV and air-conditioning. Yet only 22 were selected during the first batch of trainings due to time and resource constraints.
There was a limited variety of products that beneficiaries could produce

The very short duration of the training limited the number of products that could be taught under the selected livelihood options such as the production of sanitizers, dishwashing soap and bleach and the baking of assorted local confectionery.
ANNEX 1 QUESTIONNAIRE ON ROLLOUT OF DIVERSIFIED LIVELIHOODS TO THE YOUTH IN FISHING COMMUNITIES

PART 1

Name of Respondent __________________________________________

Name of Organization __________________________________________

Designation __________________________________________________

PART 2

1. Were you involved in the selection of livelihood options? Yes/ NO

1a. If No, would you like to have been involved? ............................... 

2. Do you think the livelihood options selected were appropriate for the targeted beneficiaries?

☐ YES ☐ NO

3. If no, please explain what could have been done better.

4. Were you involved in the selection of the beneficiaries?

☐ YES ☐ NO

If no, would you have liked to be involved?

.................................................................................................

5. Do you think the selection process was fair?

☐ YES ☐ NO

6. If no, please explain? .......................................................................................

7. How many beneficiaries were selected in your zone of influence?

8. Was the number enough? .................................................................
9. Where you involved in the training of the beneficiaries?
   □ YES  □ NO

10. Do you think the content and implementation of the training was enough to enable the beneficiaries to adopt the livelihoods options?
    □ YES  □ NO

11. If no, what could have been done differently?

12. Do you think the grant support given to the beneficiaries was enough?
    □ YES  □ NO

13. Please suggest if any further support would have been necessary
     ........................................

14. Have you as an IP monitored the performance of the beneficiaries in your zone of influence after the training and grant support?
    □ YES  □ NO

15. If yes, please provide an update on their performance.

16. If no, why?
     ........................................................................................................

17. Please give a general observation on the implementation of the livelihoods intervention.

18. Please suggest ways this can be improved in the future.
ANNEX 2 QUESTIONNAIRE ON ROLLOUT OF DIVERSIFIED LIVELIHOODS TO THE YOUTH IN FISHING COMMUNITIES

PART 1

Name of Respondent ___________________________________________

Community/District __________________________________________

Gender ____________________

Age ………………………………………………………………………

Livelihood Option ………………………………………………………

PART 2

1. What were you doing before enrolling on to the SFMP’s Livelihood programme?

2. Which livelihood were you selected for?

3. How did you hear about the program?

4. Is that your preferred livelihood?
   □ YES  □ NO

5. If No, what would you have preferred?

6. Do you think the selection process was fair and transparent?

7. Did you participate in the livelihoods training?
   □ YES  □ NO

8. If yes, was the training adequate to set you up for that livelihood option?
   □ YES  □ NO

9. If No, what were the gaps?

10. Did you benefit from any grant support?
11. If yes, was the support adequate for the livelihood option?
   □ YES □ NO

12. If no, what could have been done differently?

13. Did you participate in the training of business and financial skills?
   □ YES □ NO

14. If yes, did you find it useful for chosen livelihood?
   □ YES □ NO

15. What could have been done better?

16. Are you currently engaged in the livelihood you were trained on?
   □ YES □ NO

17. If no, why?

18. If yes, how much income do you make per day/weekly/monthly?

19. Does the income earned enable you to meet your needs?

20. Have you been able to procure additional tools to support your activity?

21. Do you intend to make this your livelihood activity?

22. What additional support do you need to help grow your business in areas of
   • Technical skills
   • Sales and Marketing
   • Financial support
   • What would you have done if you had not been selected for the livelihood program?

23. Please suggest ways we can improve the implementation of such interventions in future?