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SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP) FISHERS FUTURE PLAN LESSONS LEARNED REPORT



DECEMBER, 2017

THE
UNIVERSITY
OF RHODE ISLAND
GRADUATE SCHOOL
OF OCEANOGRAPHY



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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

Citation: SSG Advisors (2017). Fishers Future Plan Lessons Learned Report. The USAID/Ghana Sustainable Fisheries Management Project (SFMP). Narragansett, RI: Coastal Resources Center, Graduate School of Oceanography, University of Rhode Island. 17 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.

Cover photo:

Detailed Partner Contact Information:

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

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

Maurice Knight	Chief of Party maurice@crc.uri.edu
Kofi Agbogah	Senior Fisheries Advisor kagbogah@henmpoano.org
Nii Odenkey Abbey	Communications Officer nii.sfmp@crcuri.org
Bakari Nyari	Monitoring and Evaluation Specialist hardinyari.sfmp@crcuri.org
Brian Crawford	Project Manager, CRC brian@crc.uri.edu
Ellis Ekekpi	USAID AOR (acting) eekekpi@usaid.gov

Kofi.Agbogah
kagbogah@henmpoano.org
Stephen Kankam
skankam@henmpoano.org
Hen Mpoano
38 J. Cross Cole St. Windy Ridge
Takoradi, Ghana
233 312 020 701

Resonance Global
(formerly SSG Advisors)
182 Main Street
Burlington, VT 05401
+1 (802) 735-1162
Thomas Buck
tom@ssg-advisors.com

Andre de Jager
adejager@snvworld.org
SNV Netherlands Development Organisation
#161, 10 Maseru Road,
E. Legon, Accra, Ghana
233 30 701 2440

Victoria C. Koomson
cewefia@gmail.com
CEWEFIA
B342 Bronyibima Estate
Elmina, Ghana
233 024 427 8377

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

Lydia Sasu
daawomen@daawomen.org
DAA
Darkuman Junction, Kaneshie Odokor
Highway
Accra, Ghana
233 302 315894

For additional information on partner activities:

CRC/URI: <http://www.crc.uri.edu>
CEWEFIA: <http://cewefia.weebly.com/>
DAA: <http://womenthrive.org/development-action-association-daa>
Friends of the Nation: <http://www.fonghana.org>
Hen Mpoano: <http://www.henmpoano.org>
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ACRONYMS

FFP	Fishers Future Plan
SFMP	Sustainable Fisheries Management Project
SIM	Subscriber Identification Module
SMS	Short Message Service
SSG	SSG Advisors

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SECTION 1: INTRODUCTION

In October 2016, the USAID/Ghana Sustainable Fisheries Management Project (SFMP), Millennium Insurance, UT Life Insurance, Vodafone, and BIMA partnered to launch the Fishers Future Plan (FFP). The FFP is an affordable life insurance package for fisherfolk, coupled with a mobile money platform for premium payments and receipt of claims. The package is tailored to the needs of Ghana's fisherfolk, allowing savings for retirement, future consumption and partial withdrawal during lean seasons or closed seasons for fisheries. The FFP uses Vodafone Cash for premium collections and claim receipts.

The partners launched pilot activities for the FFP in mid-May 2017. Pilots were expected to run for a maximum of six months before scale-up coast wide. Communities chosen for the pilot included James Town (Greater Accra Region), Moree (Central Region) and Shama (Western Region). To maximize enrollment, FFP was introduced to fisherfolk within the catchment area of each pilot community.

As of October 29, 2017, enrollment within the pilot areas stood at 3,230 with a total premium received of GHS112,855 and claims paid totaling GHS1,500. The vision of the FFP partners is to scale-up the initiative coast-wide in the coming months. To achieve this, SFMP and its partners conducted a study to explore FFP performance from customers' perspectives and other actors in the value chain.

SECTION 2: METHODOLOGY

Before the FFP can be scaled up coast-wide, the partners need to further explore the program's performance in the pilot stage, to ensure successful incorporation of customer feedback and lessons learned. To this end, SFMP and the FFP partners conducted research in the pilot areas (James Town, Moree and Shama) from October 23-30, 2017. A focus group discussion approach was used for the research. A check-list of questions was developed to guide the discussion and illicit appropriate responses (see Annex I).

On average, 44 policyholders (average 22 males and 22 females), per area were sampled for the study, for a total of 132 policyholders (66 men and 66 women) included across the three sites. The focus groups were led by SSG/SFMP with support from the private partners, i.e. Millennium Insurance, UT Life Insurance, BIMA and Vodafone.

SSG/SFMP plans to conduct a survey in support of the FFP in January/February of 2018 to add to the findings of the focus group discussions.

SECTION 3: RESULTS

3.1 CUSTOMER REACTIONS TO THE FFP PRODUCT

3.1.1 Why did you sign up for the product?

Fisherfolk's reasons for enrolling in the FFP were varied. However, almost all of the respondents reported interest in life insurance and savings. All respondents in the study believe their children would receive support if they die, due to the claims their next of kin would receive. Virtually all the men and women in the study areas who have children accepted the product because they believe the savings could help pay for their children's education. Older men and women (above 50 years) see the FFP as means for their pension.

3.1.2 What do you like about product?

The novelty of digital payment makes fisherfolk believe their money (contribution) is secured. The majority of respondents reported negative past experiences with microfinance institutions that used agents to collect their money (where respondents felt they were

cheated), but the FFP payment method is digital. About a quarter of the men and women like the product because they can continue to deposit if they travel.

The SMS messages respondents receive make policyholders feel that the FFP product is genuine and transparent because they are able to see their contribution. At Moree, a male respondent indicated that, “FFP has come too late, if it had come early, about 4 years ago, he would have had lots of money and also benefited from the insurance package”. It was revealed that, this respondent has sustained a disability in his left leg as result of an outboard motor fan that nearly amputated his leg completely in the course of his fishing expedition.

3.1.3 What do you dislike about the product?

Due to the digital mode of premium collection, the majority of the respondents, both men and women, indicated the difficulty in depositing funds unto the FFP accounts. According to respondents, the process on the phone to make the deposit is cumbersome. Others could not distinguish between their FFP wallet and their Vodafone Cash wallet. That is, some thought when they deposit unto the Vodafone Cash wallet it is the same as paying to their FFP account.

The women especially were of the view that the 30 percent partial withdrawal is too small. Some respondents in Shama were not enthusiastic about the death and disability policies, viewing education or health-related benefits as more attractive.



Figure 1: Cross section of female respondents during a focus group discussion at Moree in Central Region of Ghana

3.1.4 What additional features would you like to have on the product?

Almost all the respondents indicated the need for an educational policy as part of the FFP product portfolio. This educational policy according to the respondents should be structured so customers can withdraw funds when schools reopen to enable them to pay their children's school fees. Aside from an additional educational policy, some respondents (about a quarter) want a 'hospital admission policy' and also the ability to access loans via the FFP. The men especially want the FFP to be operated as a Pension Scheme. According to respondents, fishermen lack a pension plan (as opposed to more formal workers) making life extremely difficult once men are too old to continue fishing. A minority of male respondents wanted to see their interest accrual as part of the SMS alert they receive when they contribute. Respondents were asked whether they would pay more for the additional policies they requested in addition to the savings, and all answered in the affirmative.

From the focus groups, a minority of male respondents did not understand how they might use their savings, although they understood that savings is money that you put aside for future use. In other words, a minority of respondents are looking to the FFP to determine what they should use their savings for. A respondent in James Town said, "what do you want me to use my savings for?" It is not surprising that respondents are requesting specific savings policies like education and health (hospital support), to help add structure to the overall savings scheme.

3.1.5 How do you send funds to your FFP wallet?

A majority of respondents in the pilot areas prefer FFP sales agents to come to them to help them make deposits. This is for various reasons. A majority reported that they trust FFP agents in transferring their funds. Further, for the men, they reported that they are busy with their work and trekking significant distance to look for a Vodafone Cash agent would affect their business. Others also do not have access to any Vodafone Cash agents in their area to help them in depositing funds. Those who do have access indicated that the Vodafone Cash merchants are alien to FFP and that makes them uncomfortable to undertake transactions with these agents. A minority of respondents (less than quarter) are able to do self-deposit.

3.1.6 How often do you deposit?

More than half of the respondents make deposits as and when they have the money. Out of these respondents, a minority of them are able to fulfill their monthly FFP policy amount. Overall, a minority of respondents make daily, weekly or monthly consistent payments as per the FFP payment plan.

3.1.7 When do you deposit?

A majority of respondents make payments when the FFP sales agents come to them. For these respondents, they prefer the FFP agents to come to them because mobile money vendors normally do not have funds to make Vodafone Cash transactions. A minority also make deposits when they come across a Vodafone Cash agent in their community and if that agent has money in his/her wallet to make the transfer.

3.2 CUSTOMER REACTIONS TO SALES PROCESS AND CUSTOMER SERVICE

3.2.1 Did you understand the sales pitch of the FFP agent who approached you?

All respondents indicated that they understood the sales pitch of the FFP agent. However, about half of the respondents do not know the specific percentage or amounts that go toward insurance and savings, respectively, when they make deposits. They are aware however that their payments are for insurance and savings.



Figure 2: Section of male respondents at James Town focus group discussion

3.2.2 What did the FFP agent say that convinced you to sign up?

A majority alluded to the fact that FFP uses mobile money for transactions and that makes things transparent because they are able to see their contribution/payment in real time via SMS. Virtually all the respondents see the partners as reputable institutions that they can trust with their payments.

3.2.3 Did you have to buy a Vodafone SIM? If so how was that process?

Almost all the respondents in the study area had to buy the Vodafone SIM to enroll onto the FFP. A majority of these respondents bought their SIM card from FFP agents.

3.2.4 Did you have to sign up for Vodafone Cash? If so how was that process?

Virtually all the respondents had to sign up for Vodafone Cash. They signed up with the aid of FFP agents. Less than a quarter of respondents were already on the Vodafone Cash platform.

3.2.5 Apart from FFP, what else do you use Vodafone Cash for and how often?

Less than a quarter use the Vodafone Cash for other transactions aside from the FFP. Such transactions include paying business partners and sending money to friends and relatives. However, such use of Vodafone Cash for transactions is rare amongst respondents. According to respondents, the Vodafone Cash merchants are not 'visible' and those that are in the community have problems with cash for transactions, i.e. funds to transfer to their Vodafone Cash wallet so they can make deposits into their FFP accounts.

3.2.6 Is your Vodafone SIM your main SIM? If not, where do you keep your Vodafone SIM?

A majority of respondents indicated that their Vodafone SIM is not their main SIM but because of the FFP they use their Vodafone SIM for calls and mobile money transactions. Respondents noted that Vodafone credit gets exhausted quickly when it is used to make calls compared to other networks. Because of that, they prefer to use other networks especially MTN and Tigo to make calls.

A minority have subscribed to Vodafone bundles to reduce the cost of calling other Vodafone networks. A majority of respondents normally remove the Vodafone SIM from their phones after calls or mobile money transactions and keep them. In other words, they insert the Vodafone SIM as and when it is needed for operations. To ameliorate this setback in SIM swaps, a majority recommended that Vodafone sell low cost phones alongside the SIM.

3.2.7 Do you know your total contributions to FFP?

About half of the respondents in the pilot areas know their total contribution via the SMS messages they receive when they make deposits. The women respondents especially indicated that the FFP sales agents normally read the SMS and inform them of their contribution when they come to assist them to make the deposit. The respondents who did not know their contribution gave varying reasons why they did not know. Some pointed out that they are not able to read the message they receive when they make the deposit. Others also said that they trust the partners and the system as such and have no need to check or verify their contribution. But a majority did not know how much had been deducted from their contribution specifically for insurance.

3.2.8 Are the SMS messages helpful in understanding the status of your account?

All the respondents who can read the SMS messages on their own (about half of the respondents) answered in the affirmative. However, those who cannot read on their own (about a quarter) also said the SMS is helpful because their children and FFP agents read the SMS to them. Less than a quarter of respondents only occasionally read the SMS but also noted that it is helpful.

3.2.9 Do you know how to claim?

More than half of the respondents know how much claim they are entitled to should the unfortunate happen. A majority of respondents however do not know the process and documents required to make a claim.

3.2.10 How else would you like to be informed about your account?

A minority of men recommended a mini statement to be sent every month or quarterly similar to a bank statement. The statement could be sent via their phones. The statement should aggregate the figures to make it readable.



Figure 3: Section of male respondents during the focus group discussion at Shama in Western Region of Ghana

3.3 CUSTOMER REACTIONS TO DEPOSIT MOBILIZATION PROCESS

3.3.1 How do you deposit to your FFP wallet?

A majority of respondents undertake deposits with the support of FFP agents. In other words, they only make deposits when FFP sales agents come to them. A minority of respondents (less than a quarter) go to Vodafone Cash merchants to help them make deposits. About a quarter of the respondents do self-deposit.

3.3.2 What would motivate you to deposit more frequently?

Virtually all the respondents reported that they would deposit more frequently when they believe the FFP initiative is firmly established. For example, all respondents indicated that they would deposit more frequently when the FFP is visible in their communities through

programs, posters, Vodafone Cash/FFP branded booths, Vodafone Cash/FFP mobile money points of sale (umbrellas, chair and table), etc. A majority also mentioned that they will be motivated to deposit frequently when their contribution is paid when it matures. Such respondents claim to have been duped by savings and loans companies in the past, and as such they are cautious in making deposits frequently.

3.3.3 Apart from FFP, how else do you save?

Respondents had diverse savings portfolios aside from FFP. A majority save with rural banks and/or mobile money wallets. Others save with microfinance institutions only, but they are a minority (less than quarter).

SECTION 4: SUMMARY OF KEY FINDINGS

The following summarizes the findings from the focus groups:

- Policyholders support the FFP initiative and would like to see the program continue
- Respondents understand the product to be an insurance and savings program, but they have little idea how they should actually use their savings
- The FFP product needs additional features focused specifically on savings for education, health and pension plans to make the product more attractive to customers
- Minority of respondents are not comfortable with the 30 percent withdrawal within a year of their total contribution as they think this is not adequate
- Policyholders rely on FFP sales agents to make their deposits via Vodafone Cash.
- Customers to date have struggled to self-deposit or deposit with Vodafone Cash agents
- The SMS messages customers receive are helpful in making the process transparent
- A majority of respondents reported that they have been duped in the past by microfinance, savings and loans institutions and as such they are skeptical of making significant or frequent deposits at this early stage of the program. It is therefore important that the FFP prioritize building trust with customers and take efforts to enhance the visibility and stability of the FFP in communities (through visible posters, booths, and sales points).
- Vodafone Cash mobile merchants not being visible in communities' hampers deposit mobilization
- No customer was 'forced' by FFP sales agents to sign up for the product. Customers understand FFP marketing and desired the product.
- A majority of respondents signed up for Vodafone Cash and are using it due to the FFP
- Available Vodafone mobile money merchants in the communities have limited or no knowledge of the FFP and this reduces the trust policyholders have for the program and translates to low deposits via these merchants
- Available Vodafone mobile money merchants in communities normally do not have enough money for general transactions (transfer and withdrawal) making customers reluctant to go to Vodafone Cash agents for transactions
- A majority of customers have no dedicated phone for their Vodafone SIM and as such they undertake a 'SIM swap' to do voice calls and mobile money transactions
- A majority of respondents understand the concept of the claim (as money paid for any unforeseen calamity) but they do not know the process to initiate a claim

SECTION 5: QUESTIONS TO EXPLORE BEYOND THE PILOT

Based on the findings of the focus groups and separate discussions with FFP partners, the following are possible questions for consideration and ideation as the FFP partners consider scaling the FFP product:

- How can the FFP increase understanding by customers of the value of the FFP savings product? Can specific savings packages for education, health, and pension increase the value of FFP for fisherfolk? How might these be framed as part of the FFP?
- How can the FFP increase customers' ability to self-deposit? Can the platform and deposit process be made more user friendly? Can additional guidance or information be provided to customers to allow them to better self-deposit?
- Should the FFP give customers the option of daily, weekly or monthly automated deposits? If so, how would the FFP ensure transparency and make it clear to customers that they can cancel automated deposits at any time?
- For the FFP sales agent model, how can the FFP increase the visibility and capacity of Vodafone Sales Agents to support deposits? How can the FFP better educate local Vodafone Cash agents about the FFP? Can other networks be tapped – such as engaging community members as FFP agents in exchange for discounts or free access to the FFP product – to provide local support for enrollment and deposits?
- Do other adjustments need to be made to the FFP product – for example, to support short term savings or partial withdrawals?
- Should the FFP explore coverage via additional carriers, such as MTN or Tigo?
- How do we increase customers' understanding of how to make claims?
- Can Vodafone provide inexpensive phones along with the Vodafone SIM for FFP?
- How do we increase the overall visibility of the FFP in communities along Ghana's coast, to build trust and encourage more frequent enrollment and deposits?

ANNEX I

FFP Focus Group Discussion Guide

INTRODUCTION (5 MINS)

Goal: Introduce yourself (facilitator) reason for the focus group and how long the session will be.

Ask participants if they have any questions before beginning the session

WARM-UP

Goal: Make participants feel comfortable speaking about themselves so we understand who the customers are. They should include

- What is your name?
- What do you do for a living?
- Are you saving? If yes, what are you saving for?

CUSTOMER REACTIONS TO PRODUCT

Goal: Understand their experience of the Fishers' Future Plan product

- Why did you sign up for the product?
- What do you like about it?
- What do you dislike about the product?
- What additional features would you like to have on the product?
- How do you send funds to your FFP wallet?
- How often do you deposit?
- When do you deposit? (e.g., when you come back from fishing etc.)

CUSTOMER REACTIONS TO SALES PROCESS AND CUSTOMER SERVICE

Goal: Ascertain how customers interact with field agents and technical platform

- Did you understand the sales pitch of the FFP agent who approached you?
- What did the agent say that convinced you to sign up?
- Did you have to buy a Vodafone SIM? If so how was that process?
- Did you have to sign up for Vodafone Cash? If so how was that process?
- Apart from FFP, what else do you use Vodafone Cash for and how often?
- Is your Vodafone SIM your main SIM? If not, where do you keep your Vodafone SIM?
- Do you know your total contributions to FFP?
- Are the SMSs helpful in understanding the status of your account?
- Do you know how to claim?
- How else would you like to be informed about your account?

CUSTOMER REACTIONS TO DEPOSIT MOBILIZATION PROCESS

Goal: Find out how to improve on deposit mobilization

- How do you deposit to your FFP wallet?
- What would motivate you to deposit more frequently?
- Apart from FFP, how else do you save?

WRAP UP

Goal: Say farewell to customers, make sure we have captured all insights and thank them for their time.

- Allow 3 mins for feedback and questions
- Reiterate the purpose of the focus group to customers
- Ask them if there is anything else they would like to tell us