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SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

Fishers' Future Plan (FFP) Final Summary Report

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resonance

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ACRONYMS

LOC	Letter of Collaboration
FC	Fisheries Commission
FFP	Fishers' Future Plan
FtF	Feed the Future
GHS	New Ghanaian Cedi
GNCFC	Ghana National Canoe Fishermen Council
IEC	Information, Education and Communication
IVR	Interactive Voice Response
M&E	Monitoring & Evaluation
MOFAD	Ministry of Fisheries and Aquaculture Development
NAFPTA	National Fish Processors and Traders Association
NIC	National Insurance Commission
SFMP	Sustainable Fisheries Management Project
SIM	Subscriber Identification Module
SMS	Short Message Service
USD	US Dollar
USSD	Unstructured Supplementary Service Data

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OVERVIEW OF THE FISHERS' FUTURE PLAN (FFP)

USAID/Ghana, through its Sustainable Fisheries Management Project (SFMP) forged a partnership with Millennium Insurance, miLife Insurance (formally UT Life Insurance), Vodafone Ghana, and BIMA to offer a mobile savings and microinsurance package tailored to the specific needs and realities of Ghana's fisherfolk: The Fishers Future Plan (FFP). The FFP was designed as a safety net for a vulnerable sector – helping fisherfolk weather lean or closed fishing seasons while saving in small, regular increments for children's school fees, medical or family emergencies, and eventual retirement.

The FFP is a savings-plus-insurance scheme. It was launched and refined through a pilot stage in three coastal communities in Ghana (with two scale-up communities added in a second phase). Fisherfolk were directly involved in designing and refining the FFP product through collaborative workshops, community meetings, focus groups, and consumer surveys.

After 17 months in operation, the FFP includes the following features:

- Monthly premium contributions of GHS 20, 40, or 60 (about \$4-\$12.50), covering accident-related death and disability.
- 18.2% of premium contributions are dedicated to insurance coverage and 81.8% contribute to mobile savings, which fisherfolk can accrue and then apply toward health, education, retirement, or other costs.
- Savings accrue interest at a rate of about 0.92% per month.
- Any claims payments are independent of customer-accrued savings.
- FFP policyholders can redeem all of their savings plus interest after 3 or 5 years or continue the savings plan until retirement (and use their total accrued savings plus interest as a pension).
- Customers can opt for a 30% partial withdrawal from their savings every 12 months, to help cover annual school fees or other costs.
- Customers can opt for a 30% pay-out from their accrued savings during the government-mandated closed season period, where all artisanal fishing activities on the sea will be stopped for a period of one month to allow small pelagic fish stocks to recover.

To make the FFP more scalable and sustainable, private sector partners are delivering the insurance and savings plan via a digital mobile money platform, provided by Vodafone. FFP customers pay their premiums and receive claims payments and receipts via their mobile phones through a mobile money wallet. This allows fisherfolk to make continuous, small contributions, even while migrating frequently along the coast for their work.

PARTNER ROLES AND RESPONSIBILITIES UNDER THE LETTER OF COLLABORATION

SFMP, Millennium Insurance, UT Life Insurance (now miLife Insurance), BIMA and Vodafone signed a Letter of Collaboration (LOC) in October 2016 to officially form a partnership to implement the Fishers' Future Plan (FFP).



Figure 1. Participants at the signing of the Letter of Collaboration for the Fishers' Future Plan

Two major fisherfolk associations – the Ghana National Canoe Fishermen Council (GNCFC) and the National Fish Processors and Traders Association (NAFTPA) – witnessed the signing and pledged their support for the initiative.

The following highlights the roles and responsibilities agreed in the LOC for the design and implementation of the FFP:

*Those in **italics** did not commence or have not yet been completed.*

Millennium, UT Life (now miLife), and BIMA

- Oversee the registration of the fishers' microinsurance product with the National Insurance Commission (NIC).
- Develop life insurance products and services – premiums, claims, savings, closed season or lean season payment plans, and other payout plans.
- Support the selection of pilot site(s) and communities.
- Prepare and supply administrative materials for fisherfolk registration, and lead and manage the registration process.
- Develop, test, and operationalize a mobile money platform to facilitate premium payments and claim receipts.
- *Liaise with mobile carriers to outline 'commission' criteria to facilitate rapid selling/registration of the insurance product vis-à-vis mobile money.*
- Provide a mobile phone-based insurance registration process.
- Support design and implementation of the community education and marketing plan, as well as associated trainings, to encourage enrollment of fishers.

- With input from fisherfolk associations (such as GNCFC and NAFPTA) lead in identifying and recruiting fisherfolk to act as community-based registration agents.
- Identify and recruit insurance sales/registration personnel.
- Organize and lead training of all insurance agents (community-based agents and sales personnel) in insurance sales and registration, and mobile money registration.
- Support education and sensitization of fisherfolk on the insurance initiative.
- Develop non-life products and services after successful scale-up of the life insurance product.
- Support organization of the LOC media signing and official launch events of the Fishers' Future Plan.
- Support design of M&E plan for the pilot and *lead implementation of M&E during scale-up.*
- Regularly provide SFMP with progress data, i.e., number of fishers insured, premiums received, claims payments made, etc.

Vodafone

- Assist with disbursement of claims to e-wallets of eligible customers.
- *Provide Agents at landing sites of densely populated areas and train them on the Fishers' Future Plan to enable them to sell the product properly to customers.*
- *Train Vodafone Cash agents on the insurance product to enable them to market and sell the product to potential customers and also register customers.*
- Provide the platform to be used by registered Vodafone Cash fisherfolk as a means to make FFP premium payments.
- Assist BIMA in communicating to customers on the FFP by allowing them access to the Short Message Service (SMS).
- Provide a medium for BIMA to connect to the platform via an Application Program Interface to enable BIMA to remotely disburse and check payments made by customers on the Vodafone Cash platform.
- Assist BIMA with provision of a USSD short code for the product.
- Provide free FFP souvenirs to fisherfolk customers to drive excitement for the product.
- *Establish Vodafone Cash centers at selected landing sites to facilitate premium payment and collection of claims; these centers will also serve as insurance registration/enquiry points.*

Facilitator, SFMP

- Support the selection of pilot site(s) and communities.

- Make available SFMP local partners to support registration efforts, to augment recruited registration agents.
- Support design and implementation of the community education, communications and awareness campaign, as well as associated community trainings focused on insurance and mobile money.
- Support education and sensitization of fisherfolk on the insurance initiative, including outreach to chief fishermen and fish processor leaders in pilot and scale-up areas.
- Lead design of a monitoring and evaluation plan for the pilot and support M&E activities, including leading fisherfolk research and engagement to gather and analyze pilot learnings.
- *Support provision of mobile phones and/or tablets for SFMP local partners and selected registration agents to aid in registration of fisherfolk.*
- Lead in organizing the LOC signing event, as well as the official launch event for the Fishers' Future Plan.
- Serve as partnership secretariat to host meetings, trainings, and workshops for the duration of the SFMP project.

ACTIVITIES AND PROGRESS

The partners and SFMP started work on the FFP in October 2016, beginning with outreach and meetings with fisherfolk to further inform the design of the insurance product.

SFMP organized a Year 1 activity planning workshop a month after signing the LOC in November 2016. The workshop brought key stakeholders together to co-design an implementation plan for the FFP. Through this workshop, partners selected Shama, James Town, and Moree as FFP pilot communities.

By mid-May 2017, the partners began ‘soft activation’ of customers in the three communities, with the official launch of the FFP (and the associated mobile money payment platform) in the pilot communities in June and July 2017. Community launch events – each including about 500 participants – in Shama, Moree, and James Town introduced the pilot communities to the FFP initiative. FFP received official approval from the National Insurance Commission of Ghana in July 2017. The Minister of Fisheries and Aquaculture Development officially endorsed the FFP during the World Fisheries Day at Keta in the Volta Region of Ghana in November 2017.

SFMP/Resonance and the FFP partners identified and trained a team of sales agents in the three communities to assist in sales and customer support for the FFP. The agents were hired from the pilot communities. The FFP also launched a range of marketing and sensitization activities to educate fisherfolk on the FFP, to encourage enrollment and to create avenues for fisherfolk customers to seek and give real-time feedback on their concerns. These included a film and video tour in Ga and Fante on the FFP insurance program at James Town and Moree, community clinics and events, and door-to-door outreach initiatives.

After piloting the FFP for more than six months and learning insights (see Lessons Learned section below), SFMP and the FFP partners organized a Year 2 work planning session in early February 2018 to scale-up the FFP. At the end of the workshop, two communities (Elmina and Axim) were identified as strategic for scale-up. Partners launched the FFP in Axim and Elmina, bringing the total number of FFP communities to five, with about 40 total FFP sales agents across the five communities.



Figure 2. Scenes from sensitization activities in FFP communities



Figure 3. Fisherfolk register for the FFP during a community launch event in Elmina in the Central Region

BIMA left the partnership in June 2018 (see Challenges section, below), and the FFP partners identified a new private sector partner (Golden Key) to take up BIMA's responsibility for customer activation and collection of deposits. However, BIMA's exit slowed progress for the FFP, and created a need for the partners to reconsider the payment platform and create new plans and strategies for the management of sales agents for the distribution of the FFP product. For this reason – and to further incorporate learnings raised by research conducted by SFMP/Resonance during and immediately following the pilot phase – the private sector partners agreed to get the fundamentals right before scaling to additional communities (aside from the current five). These fundamentals include: making the FFP mobile payment platform robust to enhance smooth premiums payment and launch a new auto-deduction feature; resolving issues with the commissions for FFP sales agents; ensuring adequate float (funds) for Vodafone Cash fixed agents; and ensuring stable Vodafone network connections for FFP customers, especially in Moree.

Despite delays due to BIMA's exit, the FFP is currently in five communities, with 4,060 customers and more than \$430,000 in direct and in-kind private sector partner investment to date. Total premium contributions from FFP customers to date equal approximately GHS 240,000 or about USD \$50,000. Four families have received claims payments totaling about GHS 1,250 or about \$260 per family after the death of FFP customers. The claims payments, according to the families, have helped to cover expenditures such as children's school fees.

Private sector partners continue to be committed to improving and scaling the FFP initiative, to build on investments to date and continue to deliver impact to fisherfolk in Ghana.

KEY IMPLEMENTATION CHALLENGES

In November 2017 (about a year into FFP implementation), BIMA informed the FFP microinsurance partners (Vodafone, miLife, Millennium Insurance) and SFMP of its intention to exit the partnership. As part of the exit terms, BIMA agreed with the private sector partners and SFMP to pause activation of new customers and concentrate on premium collection from existing clients. This exit significantly affected the activation of new customers for about 10 months (starting November 2017), as BIMA was only collecting deposits but not engaging in enrollment of new customers. To ameliorate this setback, SFMP and partners scoped the market for several months and decided to engage the firm Golden Key in August 2018 to handle customer enrollment for the FFP. The partners, led by miLife, reached an agreement with Golden Key, and Golden Key was tasked to recruit new FFP sales agents and manage existing agents to undertake customer activation in the five FFP communities. Golden Key began its work in late October 2018.

As a partner, BIMA invested in the FFP payment platform development, and per the agreement with the private partners, BIMA now owns that original FFP payment platform used for premium payments and claims receipts. In the months following BIMA's planned 'platform' exit in December 31, 2018, the partners may have to lease the platform from BIMA for a monthly fee, if they do not develop a new FFP payment platform. Going forward, the FFP partners are considering redeveloping and repositioning the FFP payment platform (while continuing to lease the BIMA platform in the short term).

Finally, the financial sector in Ghana in the last two years experienced turmoil leading to collapse of a number of banks including UT Bank (which previously had shares in UT Life Insurance). This caused great economic uncertainty and concern among the public, including FFP customers – making policyholders reluctant to pay FFP premium contributions, to reduce perceived risk. Further, fisherfolk were apprehensive in signing up for the FFP due to economic uncertainty, and this has also affected distribution. For this reason and other factors outside the FFP scope, UT Life Insurance accelerated its planned rebranding effort. In October 2018, UT Life Insurance changed its name to miLife Insurance – a strategic way to reposition its brand on the market. As said in the previous section, all these setbacks greatly affected FFP distribution and payment of premiums.

LESSONS LEARNED

Throughout the FFP's design and implementation, the partners – led by SFMP and Resonance – met with fisherfolk to understand the sector's specific needs and the fisherfolk customer experience. In particular, Resonance led two different research activities to inform the FFP partners of fisherfolk needs and perspectives relative to the FFP:

- In October 2017, Resonance led focus group discussions with over 130 fisherfolk – men and women – in the FFP pilot sites of James Town, Moree, and Shama to assess customer perspectives on the FFP.
- In May 2018, Resonance conducted a fisherfolk needs assessment on digital financial services and the status of the FFP initiative. The survey asked questions on fisherfolk perceptions of digital financial services and savings, and FFP performance. Approximately 200 fisherfolk participated in the survey in the James Town, Moree, and Shama catchment communities.

The research found high levels of customer satisfaction with the FFP. For example, in the survey, 99% of customers indicated that they are satisfied with the FFP, and 96% stated that they would recommend the FFP program to friends and family. A majority of customers reported making small premium contributions of GHS 5-50 more than once per week.

However, the research also uncovered a number of areas for further development for the FFP, to improve customer experience and set the initiative up for scale. The following are key learnings and recommendations from these two research activities:

Savings

- Mobile savings is a particularly attractive feature of the FFP – even over insurance. This is important for how the FFP is marketed and promoted. Partners should seek to raise the FFP's profile as a means of saving for educational costs, health costs, and retirement costs, in addition to its role as an affordable insurance package.
- The research found that the FFP product needed additional features focused specifically on savings for education, health, and pension plans to make the product more attractive to customers.

Mobile Money and Self Transfers

- Policyholders currently rely on FFP sales agents to make their deposits via Vodafone Cash. Many struggled with or were unable to use self-transfer options.
- Vodafone should make the FFP payment interface on mobile phones easy for customers and also develop an interactive voice response (IVR) guide for the payment process. The IVR guide should be in the predominant local languages along the coast.

FFP Sales Agents and Consumer Education and Awareness

- Given the current economic climate in Ghana, fisherfolk are highly skeptical of microfinance and savings and loans products. It is therefore essential that the FFP prioritize building trust with customers and take efforts to enhance the visibility and perceived stability of the FFP in communities (through visible posters, booths, and sales points, as well as dedicated FFP agents).
- FFP sales agents should have two roles: (1) selling the FFP product, and (2) providing ongoing education and support to ensure that customers understand the service and can use it effectively (i.e., making premium payments via self-transfer as well as understanding the claims process).

- At the time of the research exercises, available Vodafone mobile money merchants in the FFP communities had limited or no knowledge of the FFP, which lowered the trust policyholders had in the program and translated to low deposits via these merchants.
- At the time of the research, available Vodafone mobile money merchants in the FFP communities often did not have enough money for general transactions (transfer and withdrawal) making customers reluctant to go to Vodafone Cash agents for transactions.

The outcomes of the evaluation exercises were shared with private sector partners, to help strengthen and sustain the FFP initiative. Partly in response to this research, the FFP partners implemented or have begun to pursue the following:

- The FFP partners are working to strengthen marketing of the FFP as a means of savings, especially related to school fees and education costs. For example, customers can opt for a 30% partial withdrawal from their savings each year, to help cover annual school fees.
- miLife and Vodafone are currently working on developing and then piloting an auto-deduction feature for the FFP (see more below), which would help address challenges to date related to self-deposit.
- The partners, with the addition of Golden Key, continue to work on creating an effective strategy for FFP sales agents, to ensure adequate customer support, FFP presence and visibility, and needed marketing activities.

NEXT STEPS

The private sector partners are committed to continuing and expanding the FFP. The pilot has shown that the FFP product has strong appeal and potential for scale. However, pilot research and the partners' own experience have demonstrated the need for changes to the FFP model to ensure sustainability and optimal functionality for scale.

As part of its final months on the FFP, Resonance/SFMP conducted a field assessment in Shama, Moree, and Axim, in which Resonance spoke with 18 community leaders, FFP advocates, sales agents, and customers. From these conversations, Resonance found that most of the five FFP communities do not yet have sufficient sales agents to undertake needed distribution. Further, available FFP sales agents complain of low compensation for their work. Going forward, the FFP private partners, especially miLife and Golden Key, should deploy sufficient sales agents to active FFP communities for enhanced selling of the FFP and also to reassure customers of the FFP's sustainability and stability. FFP partners should also reconsider the commission and remuneration package for sales agents to ensure that they are properly incentivized to complete their work. Further, customers continue to complain of lack of visibility of Vodafone Cash agents especially in Moree, and those available continue to often lack float/sufficient funds for transactions, which can disrupt premium payments.

The FFP partners' current plan is to get the fundamentals (as outlined in previous sections) right and solid before expanding the FFP to new communities. Most importantly, the partners are planning to develop and introduce an auto-deduction option as part of the FFP product features. This will be the first auto-deduction mechanism for Vodafone in Ghana, making the FFP an important pilot for Vodafone. The auto-deduction tool will allow FFP customers to make regular, automatic premium payments. Auto-deductions of small, regular amounts should create an easy way for customers to consistently save in a low-risk context, and should help to address persistent challenges with self-payment, which have been an obstacle to premium collection. However, it is important that partners are conscious of the potential risks posed by auto-deduction, especially given the FFP's customer base: Auto-deduction options should be coupled with customer education and frequent reminders (such as SMS alerts that auto payments have been completed), and it should be easy for customers to cancel auto-deduction at any time. Transparency and communication will be key to helping customers embrace the ease of auto-deduction without anxiety (or reputational consequences for the FFP).

Other next steps for the months ahead include the following:

- As mentioned above, the FFP partners will be leasing BIMA's original FFP technology platform starting in January 2019. The FFP partners can continue to lease this platform going forward, or make the investment in a new platform owned by existing partners. Discussions related to this decision are still ongoing.
- The partners have discussed eventual interoperability for the FFP – opening up the FFP beyond Vodafone SIM holders. The partners have signaled interest in this for the future, but this change is not included in immediate plans.
- As mentioned above, the partners continue to work with Golden Key on ensuring a robust sales agent network. New marketing and education activities are planned, but key decisions about sales agents and the platform and auto-deduction tool have taken precedence, as these will shape the marketing and education strategy.
- FFP policyholders – provided that they have saved for a year – will be able to withdraw premium contributions in line with Ghana's first closed season, if it comes in 2019.

ANNEX: SUMMARY OF PROGRESS AGAINST THE FFP YEAR 2 PARTNERSHIP ACTIVITY PLAN

Tasks / Subtasks	Summary of Progress – FFP Partners
Objective 1: (Marketing) Build a strong affinity for the FFP brand through education, awareness creation and customer engagement	
BTL's/promotions centered around community based activities; e.g. festivals, regathas	Completed. Reported in SFMP FtF bullets and/or quarterly reports.
FFP Video shows	Completed. Reported in SFMP FtF bullets and/or quarterly reports.
Radio interviews	Completed. Reported in SFMP FtF bullets and/or quarterly reports.
Community information centre	Completed. Used to inform community members during sensitization events.
Mount FFP signages, banners, plaques	Ongoing
Sticker campaign and branded T-shirts	T-shirts produced for FFP sales agents
Review stickers and brochures	Not completed. Partners agreed to maintain the original FFP brochures. Stickers and posters were not completed because the FFP partners wanted to add the auto-deduction message to the posters or stickers before printing.
FFP hired communication vans	Not completed. Community information centers used instead.
Live testimonials	Completed. Reported in SFMP success stories.
Educating customers on the IVR by freelancers	Not completed. IVR was not developed.
Training of agents and mobile money merchants	Completed.
Training for clients	Completed through IEC
Engage community leaders as FFP champions	Completed
Channel of education acquisition like, church groups, SFMP implementing partners	Partially completed. SFMP partners occasionally assist in education.
Objective 2: (Product) To ensure prompt payment of claims and improved customer service	
Design Training kits/Tools/Methodologies	Completed
Design FFP brochure & Mobile money agent reference card and guide for payments	FFP brochure maintained. Mobile money agents reference card not completed.
Design Claims Guide	Claims procedure undertaken for customers as part of IEC
Weekly Monitoring (Premiums and claims)	Completed
Objective 3: (Platform) Eliminate all barriers to payment	
Acquire short code from NCA	Completed
Update short code on UT Life platform	Not completed because UT life/miLife has not yet redeveloped the platform
Agree on commercials terms for Vodafone	Not completed. Vodafone did not undertake the activation role (engaged Golden Key).

Tasks / Subtasks	Summary of Progress – FFP Partners
Develop script and record all voice prompts	Not completed because IVR was not pursued.
Configure IVR system	Not completed. miLife could not undertake redevelopment of the platform in time.
Objective 4: (Enabling Environment/ Coordination)	
Coordinate and Conduct Weekly FFP Partner Meetings	Completed
Continuous engagement with MOFAD/FC	Completed
Engage NIC on FFP partnership changes	Completed
Interoperability system in place	Not completed because UT life has not fully redeveloped the platform; for now, the partners plan to continue to focus on their relationship with Vodafone.
Monitoring of FFP field activities implemented	Completed
Continuous engagement with beneficiaries	Completed as part of IEC activities
Availability of phones for purchase	Not completed. Vodafone did not supply due to internal procurement difficulties.
Sensitize beneficiaries on how to access and use the product	Completed as part of IEC activities