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SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

Tigo Fishers' Network (TFN) Final Summary Report

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resonance

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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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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

Raymond Babanawo	Chief of Party	Email: raybabs.sfmp@rcuri.org
Enoch Appiah	Deputy Chief of Party	Email: eappiah.sfmp@rcuri.org
Kofi Agbogah	Senior Fisheries Advisor	Email: kagbogah@henmpoano.org
Perfectual Labik	Communications Officer	Email: perfectual.sfmp@rcuri.org
Mary Asare	M&E Officer	Email: mary.sfmp@rcuri.org
Brian Crawford	Project Manager, CRC	Email: bcrawford@uri.edu
Ellis Ekekpi	USAID AOR	Email: eekekpi@usaid.gov

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

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

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

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

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

Development Action Association (DAA)
Darkuman Junction, Kaneshie Odokor
Highway
Accra, Ghana
+233 302 315894
Lydia Sasu
daawomen@daawomen.org

For additional information on partner activities:

CEWEFIA: <http://cewefia.weebly.com/>
CRC/URI: <http://www.crc.uri.edu>
DAA: <http://womenthrive.org/development-action-association-daa>
Friends of the Nation: <http://www.fonghana.org>
Hen Mpoano: <http://www.henmpoano.org>
Resonance Global: <https://resonanceglobal.com/>
SNV: <http://www.snvworld.org/en/countries/ghana>

ACRONYMS

CUG	Closed User Group
FC	Fisheries Commission
GNCFC	Ghana National Canoe Fishermen Council
ICT	Information and Communication Technology
IUU	Illegal, Unreported and Unregulated [Fishing]
LOC	Letter of Collaboration
MOFAD	Ministry of Fisheries and Aquaculture Development
NAFPTA	National Fish Processors and Traders Association
RPA	Rapid Partnership Appraisal
SFMP	Sustainable Fisheries Management Project
TFN	Tigo Fishers' Network

TABLE OF CONTENTS

ACRONYMS.....	2
TABLE OF CONTENTS.....	3
LIST OF FIGURES	3
PARTNERSHIP DESIGN AND CONCEPT	4
PARTNERSHIP AGREEMENT	5
PARTNER ROLES AND RESPONSIBILITIES	6
SFMP (Facilitator)	6
Fisheries Commission.....	6
Tigo.....	6
ACTIVITIES AND PROGRESS.....	8
IMPLEMENTATION CHALLENGES.....	10
LESSONS LEARNED.....	11
WAY FORWARD	12

LIST OF FIGURES

Figure 1. Letter of Collaboration signing event for the Tigo Fishers' Network (TFN).....	5
Figure 2. Section of Year 1 work planning workshop for the Tigo Fishers' Network	8

PARTNERSHIP DESIGN AND CONCEPT

In June 2015, Resonance conducted a Rapid Partnership Appraisal to identify companies and organizations whose interests and operations could be leveraged by the USAID/Ghana Sustainable Fisheries Management Project (SFMP) to support project goals. As part of this assessment, Resonance met with over 70 companies and organizations, including Tigo, a major mobile network operator in Ghana.

Resonance conducted a due diligence exercise to determine Tigo's suitability as a potential partner for SFMP. The exercise found that Tigo had solid financial footing in Ghana, a strong corporate reputation, and prior history of partnering with USAID and other development actors. (For example, in 2015, Tigo Ghana was named the "Brand of the Year" during the 3rd Head of State Awards, and Tigo's mobile money platform – Tigo Cash – was awarded "Best Mobile Money Service of the Year" at the 3rd Ghana Telecom Awards.)

Through a series of meetings and ideation discussions, SFMP and Tigo determined that they would work together to create a mobile platform tailored for fisherfolk – providing mobile services, digital financial services via Tigo Cash, as well as a means of information sharing between the Government of Ghana's Ministry of Fisheries and Aquaculture Development/Fisheries Commission (MOFAD/FC) and the country's fisherfolk.

MOFAD/FC and key fisherfolk associations – the Ghana National Canoe Fishermen Council (GNCFC) and the National Fish Processors and Traders Association (NAFPTA) – were closely involved in the conceptualization of the partnership. Further, Resonance and Tigo held community discussions with opinion leaders and fisherfolk to solicit their input for the proposed initiative. Based on these consultations, Resonance/SFMP, Tigo, and MOFAD/FC decided to build a mobile ecosystem for fisherfolk in the form of a Closed User Group, and this was named the "Tigo Fishers' Network" or TFN.

The TFN would include the following:

- For TFN members, a Closed User Group that would allow for greatly reduced call rates for calls made to other TFN members, cutting airtime costs to facilitate communication across the fishing sector.
- Weather information and fish market price alerts for TFN members
- A technology platform to allow MOFAD/FC to send information and alerts to TFN members – on fishing regulations and reminders, proposed closed seasons, and fishing best practices.
- Digital financial services, including access to Tigo Cash, mobile savings, and Tigo's mobile microinsurance product.

PARTNERSHIP AGREEMENT

SFMP, led by Resonance, agreed with Tigo and MOFAD/FC to forge a partnership to implement the TFN. To this end, the partners drafted a Letter of Collaboration (LOC) detailing the scope of the partnership, partner roles and responsibilities, and other partnership details (see Annex I).

On March 31, 2017, the LOC was signed by SFMP, MOFAD/FC, and Tigo to officially form a partnership to implement the TFN. GNCFC and NAFTPA witnessed the signing and pledged their support to the initiative.



Figure 1. Letter of Collaboration signing event for the Tigo Fishers' Network (TFN)

PARTNER ROLES AND RESPONSIBILITIES

The TFN partners agreed to the following roles and responsibilities in the LOC:

Those in italics were not implemented.

SFMP (Facilitator)

- Participate in and support the selection of pilot site(s).
- Design and implementation support for preliminary needs assessment.
- Work with GNCFC and NAFPTA to engage members as registration agents.
- Engage SFMP local implementing partners to act as temporary, voluntary registration agents to assist registration of fishers into the Network during pilot.
- Work with GNCFC and NAFPTA and other Fishers Associations to undertake a sensitization and outreach campaign to publicize and create awareness of the initiative.
- Support training of agents tasked with registering new Fishers' Network members.
- Organize the media signing and official launch event for the Tigo Fishers' Network.
- Support monitoring and evaluation of pilot progress and accomplishments.
- Serve as partnership secretariat to host meetings, trainings, and workshops for the duration of the SFMP project.

Fisheries Commission

- *Liaise with MOFAD to develop requisite policies to create the enabling environment, as needed, to develop and sustain the Tigo Fishers' Network initiative.*
- *Provide Tigo with available data on the fisheries sector – number of canoes, fishers' contact information, geographic distribution, etc..*
- *Regularly provide fisheries-related weather data and information for content development.*
- Support coordination with GNCFC and NAFPTA and other Fishers Associations to undertake sensitization and awareness creation.
- Assist in organizing the media signing and official launch of the Tigo Fishers' Network.
- *Make available human resources, vehicles/communication vans and equipment for publicity and sensitization.*
- Support in the selection of pilot site(s).

Tigo

- Support needs assessment design and implementation.
- *Lead design and development of Fishers' Network registration application via SIM card and/or application.*
- Create a Closed User Group to enable Network members to call each other at a reduced call rate;
- Design and provide the mobile money platform as per the needs assessment.
- *Deploy a microinsurance program suitable to specific needs of fishers.*

- Support recruitment and training of agents tasked with registering Fishers' Network members.
- Participate in and support the selection of pilot site(s).
- *Establish and operate makeshift Fishers' Network registration and Tigo Cash centers at pilot site(s) and during scale-up.*
- *Work with GNCFC and NAFPTA and other Fishers Associations to undertake a sensitization and outreach campaign to publicize and create awareness of the initiative.*
- *Support provision of mobile phones and SIM cards to registration agents to aid in fishers registration for the Network.*
- Assist in organizing the media signing and official launch event for the Tigo Fishers' Network.
- *Undertake monitoring and evaluation of pilot progress and accomplishments.*

ACTIVITIES AND PROGRESS

After the signing of the LOC in late March 2017, SFMP and Tigo launched a community outreach exercise to present the Tigo Fishers' Network to fisherfolk, gain their support, and solicit further inputs to the platform's design and features.

In June 2017, SFMP organized a partnership workshop to bring stakeholders together to co-design an action plan for the TFN (see Annex III). During this workshop, the partners chose Axim and Elmina as pilot communities.



Figure 2. Section of Year 1 work planning workshop for the Tigo Fishers' Network

In September 2017, SFMP and partners launched the Tigo Fishers' Network in the pilot communities (Axim and Elmina). SFMP and Tigo identified and trained sales agents from the pilot communities to assist in TFN enrollment.

Tigo began development of the technology platform that would allow the Fisheries Commission to send fisheries information to TFN members. By February 2018, the platform was ready, and in March 2018, Tigo led a demonstration of the platform's functionality for MOFAD/FC officials. The forum was attended by the divisional heads of MOFAD/FC as well as the Deputy Minister, and participants gave feedback to improve the platform. Partners (Tigo and MOFAD/FC) and SFMP agreed to pilot the technology platform with MOFAD/FC staff before launching the platform with fisherfolk in pilot communities.

About 55 fisherfolk customers signed up for the TFN platform in the first three months after pilot launch. This low enrollment was due to a major setback (described in the next section) that occurred in the first stage of pilot implementation.

IMPLEMENTATION CHALLENGES

In October 2017 (about a month after pilot launch), Tigo began a complex merger with Airtel. The merger caused significant disruptions to staffing at Tigo; all Tigo team members originally assigned to the TFN have since left Tigo, including the Chief Executive Officer of Tigo, who had been a strong advocate and champion of the TFN partnership within the company. For the TFN, this caused a halt to most planned activities, including the piloting of the technology platform and additional enrollment of fisherfolk. As the merger progressed, SFMP and Resonance have reached out to Airtel-Tigo multiple times to advocate for the creation of a new TFN team, and to move forward with the partnership activities. Airtel-Tigo signaled interest and assigned a new TFN team in Quarter 1 of SFMP Year 5; however, Airtel-Tigo did not respond further on the pursuit of a short-term action plan in Quarter 1 to restart the partnership. Airtel-Tigo has indicated that it may revisit the initiative at a later date, but this will be beyond the timeframe for SFMP involvement.

LESSONS LEARNED

To support MOFAD/FC and Airtel-Tigo in strengthening the TFN initiative, and to ensure relevance to the needs and perspectives of fisherfolk, SFMP/Resonance led two evaluation exercises in 2018:

- A survey in March 2018 in the Central and Western regions of Ghana, including a total of 180 fisherfolk respondents in Elmina, Moree, Sekondi-Takoradi, and Axim catchment communities (22 TFN customers and 158 non-TFN customers).
- Focus groups in the TFN pilot areas of Elmina and Axim catchment communities from June 4th through June 8th, 2018, including a total of 90 participants (45 men and 45 women). Thirty-three TFN customers and 57 non-TFN customers participated; the 57 non-TFN customer all used other Airtel-Tigo services.

Key learnings and recommendations resulting from these research activities include the following:

- TFN subscribers support the TFN initiative and would like to see Airtel-Tigo correct the setbacks that have impeded progress to date.
- From the survey, approximately 95% of TFN customers indicated that their main reason for joining the TFN was to save money on calling family, friends, and other fishermen or fish processors. The next most important reason, according to about 45% of customers, is to access Tigo insurance – a micro-health insurance policy. Tigo Cash, mobile savings, weather alerts, and market pricing alerts were all considerably less important in the decision to enroll.
- Many non-TFN customers are already using closed user groups and mobile money transactions, so TFN would need to distinguish itself from existing products either by devising add-on services, or potentially by decreasing charges, improving its network, decreasing perceptions of defrauding, and increasing training on how to use the service, which were cited as the biggest problems with existing digital financial services and other mobile services.
- For digital financial services to be useful and adopted, there is the important need to address network connectivity in fishing communities. A stable network connection will enhance the chances of users going to merchants to undertake mobile savings and transactions.

THE WAY FORWARD

In the wake of its merger, Airtel-Tigo is embarking on massive corporate restructuring in addition to network infrastructure synchronization across Ghana. Airtel-Tigo has assigned staff to take over the TFN initiative, but this team has been focused to date on network issues. While the future of the TFN is not clear, Airtel-Tigo has not officially communicated to SFMP or to MOFAD/FC that it will discontinue the TFN. It is, therefore, the Resonance/SFMP team's hope that Airtel-Tigo will revisit and revamp the TFN initiative once the major challenges resulting from the merger have been sufficiently addressed. It is our belief that the TFN platform continues to have strong potential as a product, with a unique offering for fisherfolk in Ghana. SFMP, as it closes out its role on the partnership in December 2018, will share with Airtel-Tigo its hopes for the future of the TFN initiative as well as the final reports from its two in depth research exercises, which can serve as valuable reference points should Airtel-Tigo choose to move forward with the TFN.