



POWER TO THE FISHERS PROJECT

POWER to the Fishers Project

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In This Issue:

- ❖ Training on Best Fish Handling Practices
- ❖ Construction of Fish Processing Centers
- ❖ Engagement with Fisherfolk on Management Regime
- ❖ Inauguration of Fish Processing Centers
- ❖ Partnership Agreement with CCM
- ❖ NHIS Registration & Renewal Exercise
- ❖ Meeting with Financial Service Providers
- ❖ Year 2 Learning Workshop
- ❖ VSLA Formation & Monitoring
- ❖ Enterprise Development Training
- ❖ Inter-District Dialogue



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Community Centered Training on Best Fish Handling Practices and Use of the Ahotor Oven.



Training on improved fish packaging methods in the Otum

The Power to the Fishers project organized training sessions for fish processors in Kesewokan, Apo and Anlo Beach communities in the Shama district in December 2020, and also for fish processors in Otum, Kontankore, Ekumpoano and Asaafa in the Ekumfi district in May 2021. The three-day training in the Shama district was conducted by trainers from the Central and Western Fish Processors Improvement Association (CEWEFIA) in Elmina, whilst that held in the Ekumfi district was facilitated by the PTF project team. The goal of the training was to induce proper and hygienic fish handling practices and to facilitate the adoption of the improved fish smoking technology among target beneficiaries of the PTF project.

The fish processors were also equipped with knowledge on the use of the *Ahotor* oven, the health benefits associated with its use, and the various compartments of the oven. To ensure occupational safety, fish processors were enlightened on appropriate garments and equipment needed to be adopted during the smoking process. Finally, fish processors were introduced to modern and improved techniques of packaging fish using clean boxes, cling films, Ziploc bags and brown paper. The processors actively participated in all the demonstrations including fish washing, oven preparation, and the fish smoking and packaging processes. As part of the project's upcoming activities, more training sessions on appropriate fish handling and smoking processes will be conducted for fish processors in the other project communities.

Construction Activities (Smoking Centres, Stove Host Assessments & Provision of Stoves)

The project strategically adopted a hybrid approach, which combines the fish-processing Centre (FPC) model and the stove host model. Following this approach, the FPC model focuses on the construction of modern fish processing centres for communal use, while the stove host model aims at the construction of improved fish smoking ovens in the households of selected fish processors for their use. Owing to the nature of the fish smoking business in the coastal communities, the stove host model is deemed as the best approach to combine with the FPC model to enhance the fast rate of adoption of the fish smoking technology. Moreover, during the preparatory phase towards the construction of the FPCs, the project faced some challenges, which justifies the need for the stove host model.



A beneficiary of the stove host model in the Narkwa community

It was observed that some fish processors have much need for individual ovens than those intended for communal use. Also, the acquisition of suitable lands for the construction of the FPCs was a major barrier. Communities that offered lands with litigation issues, those prone to severe environmental conditions such as flooding, high salinity among others, and lands offered for sale at very high prices, were not selected to benefit from the FPC model. In response to these challenges, the stove host model was adopted where several ovens have been constructed in the households of beneficiary fish processors.

Construction of Fish Processing Centers and Individual Ovens Under the Stove Host Model



A completed double-unit oven under the stove host model in Asaafa.

Prior to the commencement of construction activities, a selection criterion was developed to guide in the selection of communities eligible to benefit from the construction under the hybrid approach. Following the criteria developed, an eligibility assessment was carried out resulting in the selection of fifteen (15) communities who met the full requirements of the selection criterion. As at the period of reporting, the project has completed the construction of four (4) single-sized modern fish processing centers in four (4) project communities and two double sized (2-in-one) modern fish processing centers in two (2) other project communities that were eligible to benefit from the FPC model. It is worthy of note that although six communities will benefit from the construction of FPCs, the total size of FPCs constructed is that of eight (8).



Side view of the Mankwadze Community fish processing centre

On the other hand, 28 improved ovens have been constructed in nine (9) communities eligible for construction under the stove host model. The number of FPCs and individual ovens constructed and their respective locations have been summarized in the table;

Table 1: Smoking facilities provided in the respective communities

No.	Community	District	Number of Facilities
Fish Processing Centers			
1.	Senya Bereku	Awutu Senya	2-in-1
2.	Winneba	Effutu	2-in-1
3.	Mankwadze	Gomoa West	1
4.	Dago		1
5.	Otuam	Ekumfi	1
6.	Kesewokan	Shama	1
Individual Ovens Under the Stove Host Model			
1.	Woarabeba	Effutu	3
2.	Mumford	Gomoa West	4
3.	Apam		2
4.	Narkwa	Ekumfi	3
5.	Asaafa		3
6.	Akra		2
7.	Edumaafa		2
8.	Shama Apo	Shama	5
9.	Abuesi		4

Engagements with Fisherfolk on Management Regime for the FPC



Meeting with fish processors at Dago on management regime for the FPC

Engagements were held with fish processors within the 15 communities where construction activities under the hybrid approach had taken place. The purpose of this engagement was to kick-start the process of developing community-specific management regimes for the FPCs and individual ovens. The process would be finalized after the commissioning of the remaining centres and individual ovens, where the FPCs and individual ovens would be operational.



Meeting with fish processors at Winneba on management regime for the FPC

Inauguration of Smoking Centres



The representative of the EU cutting the ribbon at the Senya Beraku fish processing centre

Promoting the adoption of efficient fish smoking technologies contributes to the project's goal of enhancing the socio-economic livelihoods of fisherfolk, through the construction of smoking centres fitted with improved fish smoking ovens. In line with the project's visibility strategy, an inaugural ceremony was organized for the commissioning of each fish processing centre (FPC) constructed in Senya Bereku, Winneba, Mankwadze, Dago, Otuaam and Kesewokan communities.

Key objectives of the events included;

- i. To officially open the centres for commencement of the intended use
- ii. To further introduce the improved smoking ovens to project beneficiaries and encourage its patronage
- iii. To create public awareness on the inauguration of the FPCs

The inauguration was held at the premises of each fish processing centre – separate inaugural events were held at the various facilities. The ceremonies at Senya Bereku and Winneba were graced by high profile dignitaries comprising representatives of the EU delegation to Ghana, the National Authorizing Office (NAO) of the Ministry of Finance (implementors of the CSO-RISE programme), Technical Assistance Team (TAT) of CSO-RISE programme and the Fisheries Commission (FC).

At the local level, traditional authorities and fisherfolk from the respective communities were also in attendance.

Formal speeches were delivered by the PTF project manager, delegates of the traditional councils, representatives of MoF and the Executive director

Additionally, a key note address was delivered by the Programmes Officer of the EU Delegation to Ghana, who underscored the role of the improved fish smoking technologies in enhancing the health of fishmongers, whilst increasing productivity within the fisheries sector and resilience in the fight against climate change.

Following this was the ribbon cutting ceremony symbolizing the official opening of the FPCs and a tour of the centres; each facility has the fish reception room where fresh fish is received and preserved on ice till it is processed, the washing area where fish is thoroughly washed, smoking area which is fitted with improved smoking ovens, and the fish drying and storage area. As part of the strategies to enhance visibility of the PTF project, the FPCs have been branded with inscriptions acknowledging support of the donor and the implementing organization by the inclusion of the European Union (EU), National Authorizing Office (NAO) of the Ministry of Finance and CERATH Development Organisation (CDO) logos respectively.



Stakeholders present during the FPC inauguration ceremony at Winneba

Partnership Agreement with CCM

As part of the intervention to enhance access to knowledge on fisheries, the PTF project established partnership and signed a Memorandum of Understanding with the Centre for Coastal Management (Africa Centre of Excellence in Coastal Resilience project) - CCM (ACECoR) - of the University of Cape Coast, towards the enrolment of Master's students as PTF student researchers. According to the modalities of the partnership, the PTF project will fund the research (thesis) work of five Master of Philosophy students at CCM (ACECoR), whilst CCM (ACECoR) facilitates and supervises the students' research work.



PTF Project Manager and Director of CCM signing the memorandum of understanding

The partnership headlines PTF project's contribution to knowledge on fisheries management and the documentation and dissemination of project outcomes for learning and scaling. The areas of research will include fish post-harvest practices, technology adoption, climate resilience, and environmental protection in Ghana's coastal areas.

NHIS Sensitization, Renewal and Registration Exercise in the Shama District of the Power to the Fishers



NHIS Sensitization in the Aboadze community

CERATH Development Organisation organized an NHIS sensitization, renewal and registration exercise in five (5) fishing communities (Aboadze, Kesewokan, Benstir, Abuesi and Anlo Beach) in the Shama district of the Western Region of Ghana. Unlike the other NHIS offices, the Shama district NHIS office is sited close to the fishing communities and therefore affords these communities direct access to the facility.

During the sensitization exercise facilitated alongside the Shama NHIS office, 176 beneficiaries were sensitized on the benefits and importance of the health insurance scheme. The facilitator used the opportunity to clear all misconceptions concerning the NHIS service delivery and educated participants on the new and improved way of card renewal using the short code *929#, without the pain of having to go to the district office.

Introductory Meetings with Financial Service Providers

Most fishing communities are poor, geographically isolated and have little access to basic social protection services, especially affordable financial services.

The mutually reinforcing issues of resource depletion and persistent poverty have further relegated small-scale fishers to being one of the most economically and socially disadvantaged groups in many societies. As a means of examining the determinants of credit constraint among project beneficiaries, exploring possible synergies and creating partnership with some social protection service providers (financial institutions) the PTF team held discussions with the managers of five (5) financial institutions in Effutu, Gomoa West, Ekumfi and Shama districts. This was an avenue to better understand their modalities of operation through the investigation of perceptions, knowledge and the rate of fisherfolk adoption of financial services.



Introductory meeting with the manager of Ekumfiman Rural Bank

The financial institutions engaged were Ghana Commercial Bank (GCB) Winneba Branch, Gomoa West Rural Bank (Dago), University of Education Winneba Co-operative Union (Senya Bereku branch), Ekumfiman Rural Bank (Essuehyia) and Shama Co-operative Credit Union.

Discussions revealed that despite the provision of regular sensitization, fisherfolk generally have different perceptions of savings, the duration or processes involved in acquiring loans, in addition to other issues usually stemming from illiteracy. It was also discovered that fish processors tend to patronize formal financial services – mostly the normal savings packages - more readily than fishermen, and are also interested in group savings or “susu”. Fishermen, however, mostly utilize mobile money services due to the migratory nature of their work.

Some challenges encountered by the financial institutions in the promotion of their services include - but are not limited to- the lack of properly planned settlements (which makes it difficult to locate customers and potential clients), limited internet connectivity, illiteracy and lack of trust (on the part of fisherfolk) due to mismanagement by some financial institutions.

Learning Workshop



Mr. Ishmael Brown delivering his speech during the workshop

In its second year, the Power to the Fishers (PTF) project organized a learning workshop on the 18th of February, 2021 at the Mensvic Hotel, Accra. The purpose of this event was to further enhance the project’s awareness among stakeholders and to disseminate some key research findings.



Participants at the Learning workshop

The event was graced by stakeholders from the Ministry of Fisheries and Aquaculture Development (MoFAD), the Fisheries Commission (FC), Gomoa West district National Health Insurance Authority (NHIA) office, as well as representatives from various Civil Society Organizations (CSOs), beneficiary communities and fisher associations.

The workshop commenced with an opening statement from the Regional Director of CERATH Development Organization (CDO), Mr. Paa Kofi Osei-Owusu. In his remark, he emphasized the project’s uniqueness which involves increasing access to social protection services for fisherfolk.

Mr. Ishmael Brown, Director of Research, Statistics and Information Management, representing the Chief Director of MoFAD, in his address commended the various interventions of the project and its long-term impact on the selected communities.

A presentation on the progress and upcoming activities of the project was done by the project manager, Derek Adabie. The workshop also saw a presentation from Ms. Maame Kyerewaa Brobbey, the Senior Development Specialist for CDO on a research study conducted on financial inclusion and social protection coverage of fisherfolk.



Panel discussion during the Learning Workshop

As part of the activities for the event, a panel discussion was held and moderated by Mr. Felix Logah, the Director for Project Coordination at the Ministry of Gender, Children and Social Protection. Experts from the National Health Insurance Authority (NHIA), Star Micro-Insurance Company, Ekumfiman Rural Bank, CEWEFIA and the Marine Fisheries Management Division of the Fisheries Commission provided key insights on ***Prospects for Social Protection Coverage amid the COVID-19 Pandemic***. Recommendations made include; increasing access to social services, alternative livelihood programmes for fisherfolk, broadening the scope of interventions in coastal communities and adherence to fishery laws.

The workshop culminated with an open discussion on the ***Pathways to Enhancing Social Protection Coverage and Financial Inclusion for Fisherfolk***. Suggestions made during this forum centred on collaborations among stakeholders including government, financial institutions and social protection service providers.

Formation & Monitoring of Village Savings and Loans Associations

The reaches of services provided by formal financial institutions and digital financial service providers keep

increasing, although such services are costly and deter fisherfolk from subscribing to the products. The inability of fisherfolk to access financial services such as credit and savings makes it difficult for them to afford major expenses, invest in their fishing businesses and cater for contingencies such as illnesses and occupational hazards. To address the savings and credit needs of its beneficiaries, the PTF project has adopted the VSLA concept, which plays the critical role of enabling access to financial services by creating groups of people who pool their savings in order to have a source of lending funds; members make contributions to the pool and can also borrow from it after a period.

The VSL concept has been introduced to fifteen (15) beneficiary communities - Senya Bereku, Woarabeba, Winneba, Mumford, Mankwadze, Dago, Abrekum, Otuam, Narkwa, Akra, Asaafa, Ekumpoano, Kesewokan, Apo and Bentsir. Training towards the formation of VSLAs were conducted to create self-financing systems of sustainable service delivery for beneficiaries.



VLSA group formation in the Woarabeba Community

The Village Savings and Loan Association consists of 10 to 25 people who save together and take small loans from these savings. The VSLA activity runs through a period of 9 to 12 months after which the cycle ends and the accumulated profits and interest are shared among members based on their monetary contributions. Members enjoy the autonomy of creating an insurance fund which will provide support in times of difficulties.

The project team had series of engagements with beneficiary communities towards the establishment of the VSL groups. These engagements commenced with VSLA community entry to introduce the concept to the communities and promote awareness and patronage. The community folk subsequently organized themselves into groups and were taken through the modules and dictates of the VSL concept. These groups are regularly monitored to make certain they are operating as specified by the VSLA module. Monitoring is especially recommended to enable field officers gauge sustainability and also collect data.

CDO has established fifteen (15) VSLAs within nine (9) project communities as part of efforts to empower and encourage beneficiaries to develop the attitude of saving and by so doing, facilitate community cohesion. The criteria used for the selection of these communities was on the basis of there being no VSLAs.



Share purchase meeting of the 'Abotare' VSLA in the Otuam Community

For instance, some communities like Woarabeba and Winneba were initially engaged but it emerged from subsequent interactions with the leaders that most of the fisherfolk were already in existing VLSAs.

CDO through the European Union funded PTF project has trained fifteen (15) groups on the VSLA module and these groups are now making weekly savings. Total initial membership of the 15 groups stands at 266. In the coming days, the project will facilitate the formation of 15 more VSLAs.

Enterprise Development Training

The Power to the Fishers (PTF) project has commenced training on enterprise development for fish processors in some project communities. The objective of this training is to provide fish processors with business development and management skills to enable them expand their businesses and improve their socio-economic livelihoods.



Enterprise Development Training at Worabeba Community

Fish processors in Winneba, Woarabeba, Akosua Village and Senya Bereku in the Effutu and Awutu Senya districts respectively have been educated on financial management, record keeping, mobilizing finances through credit, calculating profit and interest on loans, good customer relations, managing risks in their businesses and good business practices.

A participatory method was employed to allow fish processors brainstorm and share their experiences during the training sessions. The project has so far trained ninety (90) fish processors in the aforementioned communities and training is set to continue in the other project communities.



A beneficiary answering a question during the Enterprise Development Training at Winneba

Inter District Dialogue Session

In May 2021, the PTF project organized the first of its inter-district dialogue series. This event afforded fisherfolk the opportunity to share their experiences,



A project beneficiary making an input during the Inter District Dialogue

voice their reservations and offer some recommendations towards the improvement of the fisheries sector. Fisherfolk from five beneficiary districts – Awutu Senya, Effutu, Gomoa West, Ekumfi and Shama districts were engaged on topics regarding,

- fish smoking technologies and fish quality assurance
- closed season for sustainable fish stock management
- illegal, unreported and unregulated (IUU) fishing and impacts on fish stock
- premix fuel distribution and access

In attendance were the representative of the Municipal Chief Executive of the Effutu Municipal Assembly, the acting Central Regional Director of FC, and the FC zonal and technical officers, who shared their views, and provided insights and solutions to the issues raised.

Concerns raised and recommendations made during the dialogue session were published in a communique by CERATH Development Organization to alert policy makers of decisions necessary for the improvement of the fisheries sector.



A group picture of the participant during the Inter District Dialogue at Winneba