



POWER TO THE FISHERS PROJECT

Power to the Fishers Project

PROJECT BROCHURE

June 2019 – February 2023



Revised Version





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Foreword & Acknowledgement



Paa Kofi Osei-Owusu

Director, West Africa

CERATH Development Organization

Dear Reader,

All too soon, the Power to the Fishers Project funded by the European Union (EU) has concluded. I cannot imagine how almost four years have passed at the speed of light and we officially bring closure to the project.

With the mandate granted to CERATH under this project, we have undertaken a number of significant activities, which

have positively impacted the livelihoods of fisherfolks particularly fishmongers in five coastal districts of Ghana. These successes include (i) construction of six communal smoking centers (ii) establishment of 30 stove hosts (iii) empowering 2,127 fishmongers on improved fish handling and smoking practices (iv) improving the business skill set of the target fishmongers through enterprise development training (v) facilitating the enrolment of 2,344 persons within the beneficiary communities to have access to improved health insurance services (vi) generating over GHS 264,685 through the Village Savings and Loans Associations facilitated by the project (vii) providing financial support to five master's students in the University of Cape Coast to undertake relevant sector-based research. Additionally, the project has supported a total of 11 interns from other universities in Ghana, Germany, and the United States. The story goes on and on,

with more recorded in the pages of this brochure, the presentation to be shared, and the documentary to be broadcasted.

While I acknowledge the selfless effort of the team at CERATH under the leadership of Derek Adabie, our success story cannot be written without acknowledging certain key individuals and institutions. These include colleagues from Environmental Justice Foundation, Hen Mpoano, Friends of the Nation, Conservation Alliance, Center for Coastal Management (University of Cape Coast) and Agriculture and Climate Empowerment Center. I want to thank Richard Yeboah (Director, MDF West Africa) for providing the needed financial guarantees that enhanced CERATH's eligibility for EU funding for this project in the first place. I also thank the late Dora Okantey, patron of CERATH who contributed immensely to the success of the project, and unfortunately did not live to see this day. Still on showing gratitude, CERATH

thanks the Ministry of Fisheries and Aquaculture Development (MoFAD) and the Fisheries Commission for being strategic public sector partners to this project.

Fellow sector colleagues, the work in the sector is not done, and as a matter of fact, this project could not have addressed all the challenges faced by Ghana's fishery sector. Nevertheless, we believe as per the impact stories, and also the feedback from the independent evaluation, this project has left a positive mark. I am reminded of the words of Charles Wesley documented in Methodist Hymn 578 entitled "A charge to keep I have". Stanza 2 reads "To serve the present age, my calling to fulfil, o may it all my powers engage, to do my master's will". With this project, we have been privileged to serve the good people of our country living within the target coastal landscape with all our human power, and achieved the ultimate expectation of making our community a better place.

Is this then the end of the road for CERATH within Ghana's fishery sector?

Certainly not! As a Chinese proverb goes, "consider the past, and you shall know the future". With the lessons from this project, we are committed to strengthening the pillars of this project, developing new interventions with similar and additional scopes. Additionally, we will be extending the reach of our interventions to include the Greater and Volta regions.

In conclusion, CERATH is perpetually thankful to the EU for this opportunity, which has had positive impacts on our organization beyond the tenets of this project. On a personal note, I consider this opportunity of service as an honour of a lifetime.

God bless our beloved country, Ghana.

Project Overview

Project Description

Project Title	Power to the Fishers (PTF) Project
Funding Organisation	European Union (under the Civil Society Organisation in Research and Innovation for Sustainable Development (CSO-RISE) Programme
Implementing Organisation	CERATH Development Organisation
Project Duration (Start & End Dates)	June 2019–February 2023
Geographical Areas	Fishing communities within Awutu Senya, Effutu, Gomoa West, Ekumfi, and Shama districts
Target Groups	Fishmongers (fish queens, fish processors and fish retailers), fishermen and fishing communities

Context

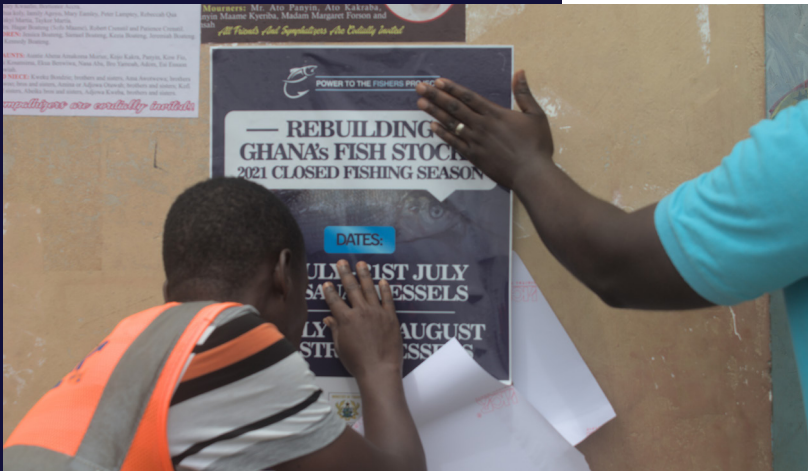
The fishing industry constitutes the significant component of the Ghanaian economy, accounting for about 4.5 percent of national gross domestic product (GDP). The industry is responsible for 60 percent of the total animal protein consumed nationally. As per the Ghana Fisheries and Aquaculture Sector Development Plan (2015–2019), the fisheries sector generates over USD 1 billion in revenue annually and employs approximately 2.7 million people constituting 10 percent of the active labour force.

Within the fishing industry, the artisanal sector is by far the largest, singularly employing approximately 107,518





fishermen , with more than 80 percent of the total fisherfolk (primarily women) actively involved in fish processing, marketing and distribution. The value chain typically comprises fishermen, fish processors and retailers. However, due to low fish catch, the average annual income received by each canoe has decreased by 40% over the last decade — a situation arising from overcapacity and overdependence on fish stocks due to the absence of alternative livelihoods. This has direct or indirect implications for the income levels and livelihoods of artisanal fisherfolk.





Goals & Objectives

Against this background, the PTF project was developed to improve suitable skills (business management, and hygienic fish handling and processing skills) among fisherfolk and facilitate their access to social protection services — particularly health insurance and credit facilities — for increased resilience to climate change. Broadly, the PTF project sought to “*enhance the socio-economic livelihoods of coastal fishing communities within selected districts of the coastal savannah zone of Ghana*”.

This was achieved through **five (5)** key objectives:

1. Engagement of relevant stakeholders and value chain actors for project implementation and advocacy.
2. Knowledge enhancement and adoption of improved fish processing technologies.

3. Facilitation of capacity building for target groups on appropriate fish processing, business management and environmental protection.
4. Forging strategic partnerships between social protection entities and the target groups.
5. Documenting and dissemination of project outcomes for learning and scaling.



Geographical Coverage

The project landscape was selected mindful of the targets' need for interventions that holistically improve their livelihoods. Project efforts were concentrated in 26 coastal communities within five (5) districts in the Central and Western regions, namely, Awutu Senya, Effutu Municipal, Gomoa West, Ekumfi, and Shama districts. These districts are bounded by the Gulf of Guinea, making fishing and related activities preponderant economic ventures.

Project Districts and Communities

Regions	Districts	Project Communities
Central	Awutu Senya	Senya Bereku
	Gomoa West	Apam, Mankoadze, Abrekum, Mumford, Dago
	Effutu	Winneba, Akosua Village, Woarabeba
	Ekumfi	Akra, Edumafa, Immuna, Otuam, Narkwa, Kontankore, Ekumpoano, Asaafa, Srafa, Emisano
Western	Shama	Apo, Bentsir, Anlo Beach, Kesewokan, Abuesi, Aboadze, Amenano





Project Justification

The PTF project contributed to sustainable livelihoods of the European Union (EU) Delegation to Ghana's objectives, under the CSO-RISE programme, of attaining sustainable & inclusive growth and reduction of social inequalities. These objectives are part of interventions supporting priorities set in the Ghana Shared Growth and Development Agenda (GSGDA) II. Also, the project aligned with the EU's intervention for agriculture (including fisheries), geared towards fostering initiatives of civil society organizations. In addition, the project fostered sustainable livelihoods, ecosystem protection, and women & youth empowerment through partnerships with key public and private actors, with the inclusion of specific value chain actors (fish processors).

Project Delivery

I. Relevant stakeholders and value chain actors engaged for project implementation and advocacy.

The project team commenced the rollout of the project with the identification and mapping out with this resulting in meetings and engagements with a host of institutions which include regulators, civil society organizations, academia and fisher associations. These engagements were to introduce the project, and forge synergies towards the sustainability of the fisheries sector. Additionally, the project team undertook a series of activities to introduce introduced the project to the communities and secured their buy-in.

A baseline survey was carried out in the project communities to document the status quo and existing practices among intended beneficiaries. Fisherfolk were engaged through interviews and focus group discussions. Experts from the Fisheries Commission (FC), Environmental Justice Foundation and Hen Mpoano were also interviewed to provide instructive information at the macro level. The baseline went on to provide the basis for measuring changes in the target districts, as well as document the socioeconomic livelihood situation within the project landscape.





CALL FOR URGENT ACTION TO END SAIKO TO SAVE THE LIVELIHOODS OF OVER 2.7 MILLION GHANAANS

Dear Mr. President,

We respectfully call upon you to issue an urgent directive to end "saiko" fishing, an illegality that is undermining your commendable efforts to protect the fishing industry that provides food security and livelihoods for over 2.7 million Ghanaians.

Saiko is a severely destructive form of illegal fishing, where industrial trawlers target the staple catch of artisanal fishers and sell this fish back to local coastal communities at a profit. It threatens jobs and food security and endangers Ghana's economy. It is also referred to as "Galamsey on the sea".

Industrial trawlers, licensed to harvest demersal (bottom-dwelling) species such as octopus, are now deliberately targeting the same species as the artisanal fishing community. This phenomenon has contributed to the decline and near collapse of the small pelagic stocks such as sardinella (*Eban* in fante), chub mackerel (*Saman* in Ga) and anchovies (*Abobi* in Ewe). The specially adapted saiko canoes are designed for transporting frozen fish and not for fishing. They land these catches at the ports of Elmina, Apam and Axim for onward sale to local markets.

The scientific community has predicted that the small pelagic fishery – known as the "people's fish" – may collapse by end of this year if key measures, such as addressing Illegal, Unreported and Unregulated (IUU) fishing, are not immediately implemented. Engagement with over 2,000 fishers across the four coastal regions has confirmed this prediction: fishers reveal that the marine fisheries are in a deplorable state, with an increasing number of fishing trips recording "zero catch".

Your Excellency, saiko provides direct jobs to no more than 1,500 individuals whereas artisanal fisheries provide 140,000 jobs to fishermen alone and over 2.7 million in dependent trades. The illegal saiko trade, with over 90% of fish traded being juveniles, deprives the marine ecosystem of the opportunity to rebuild as fish do not reach maturity to reproduce.

Mr. President, as Co-Chair of the SDG Advocates group, you rightly said *"This is a time of great hope for the world. If we work smartly together and stay on course, we can raise millions out of poverty and significantly expand basic social services for many more by the 2030 end date of the SDG's"*. Permanently ending saiko, which has become the most dangerous form of IUU fishing, will contribute greatly to achieving the targets set in SDG 14 (Life Below Water). It will protect the livelihoods of Ghanaians in coastal communities and contribute to alleviating poverty and malnutrition in the coastal communities.



Hen Mpoano



In advancing sectoral reforms within fisheries, the project teamed up with like-minded CSOs and fisheries stakeholders towards a multi-party advocacy initiative dubbed the 'Campaign against Saiko'. The Campaign sought to mount pressure on fisheries sector regulators to strengthen enforcement regimes. Saiko, which is the illegal transshipment of fish by-catch, is one of the worst forms of illegal, unreported & unregulated (IUU) fishing and a serious threat to fish stock. The consortium, having carried out research to assess real impacts of the phenomenon, had a number of policy dialogue meetings to discuss and strategize efforts at making Saiko a thing of the past. Furthermore, the consortium embarked on extensive media campaigns — to create awareness and mobilize nationwide interest — and issued an open letter (published in the dailies) to the president calling for his urgent action to stop Saiko. Emanating from the efforts of the multi-party

advocacy, there has been a directive by the sector minister and the cessation of illegal transshipment of fish by-catch. Currently, transshipment is done only at designated ports — Tema and Takoradi — and in the presence of an FC officer.



2. Enhance knowledge and adoption of improved, environmentally friendly fish processing technologies.

Under this objective, the project facilitated the construction of improved smoking technologies ('Ahotor' oven and the improved 'Chorkor' smoker). Utilizing a hybrid approach, the project constructed both communal smoking centres and individual ovens (under the 'stove host' model). The communal facilities made the proposed technologies accessible to the community, whereas the stove host model brought the technology to the doorsteps of processors.

After making requests and receiving lands from traditional authorities, **6 fish processing centres (FPC)** were constructed to serve the communal interests of the fishing communities. The facilities were furnished with energy-efficient ovens and equipped with rooms for receiving, washing, and storing fish, as well as changing rooms for fish processors. The FPCs were designed to promote the production of wholesome fish (using a unidirectional flow) and a healthy work environment



for fish processors. Furthermore, management regimes for the respective centres were developed, by the fishmongers, to guide the administration and use of the facilities. The use of the centres attracts a facility user fee, which caters for maintenance and repair needs. Anchors were selected by the fishmongers to attend to the daily operationalization and supervision of the centres.

In executing the stove host model, the project team secured the interest of individual processors, assessed their processing sheds, and built double-units of the proposed technologies. A total of **30 double-unit ovens** were built under this model.





3. Capacities of target groups built on appropriate fish processing, business practices, and climate change.

In achieving this objective, the project organized a series of training on the following

- Best fish handling & hygiene practices, use of the improved smoking technologies, and occupational safety
- Enterprise development



The training on best fish handling & hygiene practices, was preceded by a learning tour to the CEWEFIA compliance facility at Elimina. The tour, organized for 76 lead fish processors, served to deepen these key fisherfolk's appreciation of fish safety & hygiene and improved smoking technologies. By virtue of the visit, the lead fish processors were well placed to influence the thoughts and attitudes of ordinary fish processors around fish safety and the Ahotor oven. Additionally, the

project organized dialogue sessions with lead fisherfolk and key stakeholders to share best practices, as well as deliberate and offer recommendations on topical issues within the fisheries sector.

In all, **3,215** fisherfolks were trained in fish handling, technology adoption, and enterprise development, whereas 146 key community members were engaged in 4 dialogue sessions.

Furthermore, the project, in collaboration with the Fisheries Commission embarked on sensitization campaigns to create awareness on impending fishing closed seasons. This exercise, which employed radio talk shows and community interactions, was to facilitate fisherfolk's compliance with the fisheries management measure. Also, the project supported the Forestry Commission (Winneba District Office), during two (2) editions of the Green Ghana Day, to plant over 10,000 tree seedlings within the Muni Pomadze Ramsar Site.



4. Forge strategic partnerships between social protection entities and the target groups.

The project first engaged the district offices of the National Health Insurance Authority (NHIA) in Shama, Gomoa West, Effutu (which serves both the Effutu municipal and the Awutu-Senya district) and Ekumfi districts. The purpose of these engagements was to establish collaborations towards fisherfolk awareness and adoption of health insurance. The project, together with the Authority, organized National Health Insurance Scheme (NHIS) sensitization and registration exercises in all the project communities. This afforded community folk a better appreciation of the nuances, sign-up modalities, and digital renewal of subscriptions, among others. This activity saw the sensitization and registration of 2,344 fisherfolk onto the NHIS.

To enhance financial inclusion, imbibe



in beneficiaries a savings culture and facilitate access to credit, the project introduced beneficiary communities to the Village Savings and Loans (VSL) concept. With much interest shown in the concept, the project engaged the communities in several sessions to create the needed awareness and train them on the tenets of Village Savings and Loans Associations (VSLA). The project also embarked on several monitoring exercises to observe meeting proceedings and address any anomalies. The project has successfully facilitated the formation of 30 VSLAs, constituting 520 members, across the target districts with an amount of GHS 264,685.00, and counting, raised by these groups.





5. Document and disseminate project outcomes for learning and scaling.

The team pursued research areas of interest. This saw data collection across sampled communities on gendered nature of financial inclusion, fisherfolk adoption of social protection services, and premix administration & access. The findings and recommendations were documented and disseminated through conferences, as well as through print and digital media.

The project also established a partnership with the Centre for Coastal Management (CCM) of the University of Cape Coast (UCC) towards the research funding of five (5) graduate students. After a number of engagements to agree on modalities for the collaboration, the two parties signed a Memorandum of Agreement in December 2020. Through this collaboration, the research studies (focused on the project's thematic areas)





of 5 Master of Philosophy (M.Phil.) students of the Centre were funded by the project. On the other hand, the recruitment, training and supervision of the project's student researchers were the responsibilities of CCM. The research topics agreed on were

- Assessing the Contribution of Traditional Fish Smoking to Greenhouse Gas Emissions among Some Selected Communities along the Coast of Ghana
- Assessment of Livelihood Vulnerability in Selected Coastal Districts of Ghana
- Assessing the Impact of Social

Protection Services and Improved Fish Smoking Technology on Livelihoods of Fisherfolks in Selected Coastal Communities in Ghana

- Source-Tracking of Microbial Contamination in The Post Smoking Phase of the Atlantic Chub Mackerel
- Comparative Study of the Quality and Shelf Life of Fish Smoked using Traditional Oven and Improved Oven in Ghana.

The findings from the research work were disseminated through a learning

event organized for key stakeholders. Aside contributing to the body of knowledge, the research outputs would inform stakeholders on their next-level fisheries programming.

Challenges, Lessons Learnt, and Opportunities

Despite the project's considerable achievements, its execution has not been without challenges. From these challenges, some lessons have been garnered, with identified opportunities that could be leveraged for further extensive impacts. The challenges, lessons and opportunities are further outlined.

Challenges

Incidence of COVID-19

The outbreak of the COVID-19 pandemic and the institution of restrictions by the Government of Ghana impacted on project delivery. First, there was a ban on movement which impeded in-person meetings. Subsequently, restrictions were eased; however, there were limitations on numbers assembled for social gatherings. This affected the project team's level of engagement with the communities. Though this development had the tendency to impede the number of beneficiaries reached, the team organized multiple sessions per community so as to make up for the numbers. The project team also sensitized beneficiaries on the COVID-19 pandemic and provided them with personal protective equipment (PPE), alongside relief items, to support the fight against the pandemic.



Project meetings coinciding with fish landings

Sourcing of fish is of high priority to fisherfolk. Fishmongers are predisposed to abandon community engagements — upon sensing that fish has been landed — to attend to needs of their trade. The landing of fish, largely, cannot be predicted in advance, and this impacted adversely on project meetings. In view of this, community engagements were scheduled, in consultation with lead fisherfolk, to stay clear of likely fish landing periods; the meetings were also kept brief to ensure full participation of

fishmongers.

Threats of illiteracy to VSLA records keeping

The VSLA members, being largely illiterates, had difficulties with good records keeping within the groups. The lack of good records keeping, if left unchecked, could raise a lot of suspicion, erode member confidence, and run down the groups. In averting this occurrence, the groups willingly appointed literate members as persons responsible for bookkeeping. On the other hand, groups not having

literate members made conscious efforts to win over trusted literate community members to join their VSLAs. Furthermore, the project headhunted for young literates (within the communities) and trained them as village agents (VA). The VAs, serving as a sustainability mechanism, will provide technical support to existing VSLAs and facilitate the formation of new ones.

Poor internet connectivity for NHIS registration

During the registration and renewal exercise for the NHIS, internet



connectivity, which is key to the activity, was unstable in some communities. Internet connectivity is required to input registrants' details onto the NHIA database and complete the registration process. In circumventing this challenge, the community folk with membership cards were entreated to make use of the mobile renewal option using their phones. Those unable to access this option had their membership cards taken to the district NHIA office for the renewal exercise, and subsequently returned. For new registrants, the NHIA team made return visits to serve such community members.

Lessons Learnt

Outcomes of past interventions have a sway on new ones.

A number of communities within the project districts were not enthused about the formation of VSLAs due to bad experiences and ill-feelings. The ill-feelings stemmed from loss of funds saved with collapsed financial institutions, dishonest 'susu' collectors, and saboteurs intent on creating panic. This is indicative of how somewhat removed activities

can have telling effects on others.

The reverse also holds true. Emanating from the success and benefits derived from the VSLAs (formed under the first phase), community members, who previously were adamant, are now animated about the scheme, have taken up spaces in existing & new VSLAs, and are rousing the interest of other community members.

Fisherfolk hold their fish supreme (fish is king).

Fishmongers hold their fish as top priority. They are particular and sensitive to the time and day meetings are scheduled. If not carefully scheduled, fishmongers are likely to abandon community engagements to attend to the needs of their trade: the sourcing and processing of fish. Periods of high supply of fish translate to lessened participation in project activities.





weekly contributions ranging from GHS 5 to GHS 50 have generated huge cash amounts to the surprise of the group members. Diligence on the part of the VSLAs is key in realizing such feat.

Continued education is critical in facilitating adoption.

Fish processors, who initially expressed skepticism, gradually accepted the the improved smoking technologies promoted. This stemmed from the continued community engagements to sensitize and educate the fish processors on the benefits of the improved ovens. Hearing the message on the first occasion does little to adoption. It takes consistency to stimulate noticeable change and adoption.

The right education elicits the right response.

Several fisherfolk were not enrolled on the NHIS scheme mostly because of bad experiences and the inability to access the right information. Through the sensitization on the NHIS arranged by the project, the meticulous breakdown of the scheme and its nuances to service delivery has brought explanation and closure to the bad experiences reported. The right education has enhanced community goodwill towards the scheme. This goodwill has been made manifest in the high subscriptions and membership renewals witnessed under the project.

Community sessions on ‘project implementation’ status effective for renewed participation.

Using visual aids and infographics, the team embarked on periodic community learning sessions (CLS) to communicate the progress, current status, and milestones attained by the project. In enabling community members visualize project efforts and milestones, CLS has been realized to galvanize interest and participation from beneficiaries.

Diligent collective efforts yield much (Little drops of water make a mighty ocean).

Taking into cognizance the decision by the instituted VSLAs to save monies on a weekly basis, 30 groups over a 9–12-month period (of their first cycle) raised a sum of GHS 264,685. The

**Mutual collective funds with low interest loans
a possible panacea to unlocking rural credit
challenges.**

The VSLA provides a structured, secured, and informal space for rural folk to pool funds and access loans (at low interest rates). During the project implementation, some 42.6% of VSLA members obtained loans to the tune of GHS 99,100. These loans have helped beneficiaries to facilitate fish trade, expand their businesses, and attend to household needs. Previously, the best these beneficiaries could do was to just day-dream about such loans since all other avenues were seemingly impractical. Flexible credit terms stand to improve loan accessibility in rural communities.

Opportunities

Beneficiary communities are not new to the attention of civil society groups and donor-funded interventions as most of these areas have reaped enormous benefits from fisheries management and livelihood development programmes. The PTF project, in building on past efforts, broadened the intervention scope by supporting the adoption of social protection services — in addition to leveraging existing knowledge, practices and experiences — to mitigate the consequences of poverty and financial exclusion.





To broaden the extent of health insurance uptake, new interventions could focus on or include social protection components where underserved communities are targeted, sensitized, and trained on the newly rolled out self-registration mobile application, “My NHIS”. With the right community engagements and awareness creation, this innovation presents an opportunity that could easily be leveraged to deepen subscriptions to health insurance.

Beneficiaries of the fish handling training could leverage the Safe Fish Certification and Licensing Scheme (SFCLS) yet to be rolled out by the Fisheries Commission, to enhance their market share and quality delivery, as well as demand premium for their processed fish. With this, processors could meet international safety standards and explore the option of scaling their businesses and exporting wholesome fish.

Also, other interventions could consider the digital innovations to the VSL model; digitization of VSLAs is envisaged to rapidly accelerate financial inclusion, especially for dwellers in remote areas. This process will help create personal accounts and credit histories for members, allowing group finances to be easily tracked and managed. In the long run, the accumulated data could be used as collateral, as innovations are being developed to link mobile network operators and other traditional finance systems on digitized VSL platforms.

Impacts

Throughout its duration, the PTF project has positively impacted the socio-economic livelihoods of beneficiaries with impacts further extending to their dependents and communities.

The introduction of the project has facilitated the adoption of best fish handling practices across target communities. Fisherfolk, recognizing health implications and risks to the consumer, have abandoned unsanitary methods and adopted safe and hygienic approaches instead. Furthermore, the businesses of beneficiary fishmongers have experienced extensive restructuring as a result of capacity building in enterprise development and business management. This has positioned them for increased incomes.

The construction of individual ovens (under the stove host model) and communal smoking centres, fitted with improved smoking technologies, has boosted the adoption of energy-efficient and environmentally-friendly technologies. The adoption of the Ahotor oven translates to climate action via significant reductions in fuelwood needs for smoking.

The VSL model has provided an outlet for readily accessible credit, as well as basic financial training on savings, profit and loss, and interest calculation on loans. This has bridged

economic inequality within the project areas, particularly for women. The project has also enhanced fisherfolks' access to quality inexpensive healthcare emanating from community sensitization sessions and increased enrollment onto the national health insurance scheme.

Additionally, by stimulating further academic work in thematic fishery and coastal environment topics, the project has contributed to increased scientific knowledge in livelihood adaptability, fish quality & safety, financial inclusion & social



protection, climate concerns, among others. The knowledge gained is intended for stakeholder uptake to inform next-level programming.

Through the efforts of the Campaign against Saiko, the project, alongside partners, has contributed to strengthened controls in fisheries regulatory systems. This is primarily from the unrelenting push for the cessation of illegal transshipment of fish by-catch in Ghanaian waters.



Success Stories



William Ekuban
Ekumpoano Community,
Ekumfi District

“Joining the Boafo VSLA has greatly improved my livelihood. I have been able to accumulate a huge sum of money through my contributions which I couldn’t have done on a personal level. Thanks to PTF project I was able to acquire a loan totaling GHS 3,000 to purchase fishing nets and others related fishing gears. Furthermore, at the end of the cycle, I earned an amount of GHS 6,200.00 as shareout. With this, I added up a little amount of money which I used to purchase an outboard motor and other accessories for fishing. This has aided the growth of my business as I am able to go further off shore for fishing expeditions. Being a part of the project has been a great joy.”

“Currently, I am pursuing a two-year master’s degree in Integrated Coastal Resilience Management. Prior to me being a beneficiary of this project, I had challenges in securing funds for my graduate thesis. Undertaking my research — Source-Tracking of Microbial Contamination in The Post Smoking Phase of the Atlantic Chub Mackerel — was made possible through funding support I gained from the EU-funded project, Power to the Fishers. This financial support allowed me to interact with fisherfolks and investigate an issue entrenched within the fishing sector. I am truly grateful.”



Jefferson Abeiku Ikediuba
Graduate Student, CCM



Mary Koomson
Abuesi Community, Shama
District

“

Prior to subscribing to the NHIS, I used to incur high medical costs whenever my son fell ill. This was a challenging situation for me because it affected my ability to save for domestic needs. Ever since the PTF project brought the health insurance personnel to my community, I have been able to access affordable and quality healthcare for my son. For instance, in the past month — October 2022 — after visiting the hospital with my son, I was able to save 200 cedis since I had his NHIS card and did not have to pay for most of his medication.

”

“

Using the improved oven provided by the project, my smoked fish have gained significant appeal. Though some consumers are not ready to pay more for the improved fish quality, several others are excited about it. Resulting from the increased appeal of my fish, I have recorded a 10% increase in profits. Additionally, my health has greatly improved because smoke and heat emission from the oven from the oven are low.

”



Comfort Yeboah
Woarabeba Community, Effutu District



John Donkor
Akra Community, Ekumfi
District

“

I have been a mobile money vendor for four years. For a while now, I have been too busy to visit the bank to save some money; hence I tend to spend a lot. I participated in the meeting where the project team introduced the VSL concept to my community. I successfully saved 1200 cedis after 9 months which I would not have been able to save on my own.

”

“

Participating in the NHIS sensitization and registration exercise organized by the PTF project helped me to better understand how the scheme works. I had the opportunity to sign my 2-year-old daughter onto the scheme, and I can happily say that over the past 6 months, January–June 2022, I have been able to save over 500 cedis and not payed a dime for her medical care.

”



Comfort Dampson
Woarabeba Community, Effutu
District



Mary Abakah
Kesewokan Community, Shama
District

“

The Ahotor oven constructed for me by the project has been of great benefit. The oven consumes less fuelwood and as such, I make 50% savings on energy needs for smoking my fish, leading to a 15% increase in my profit margin.

”

“

Accessing reliable financial services was always a challenge for me and I could also not trust myself to effectively keep money in my home without spending it. I was motivated to sign up upon undergoing a series of training sessions on the VSL concept. After 4 months of saving, I took a loan of 600 cedis to buy more things for my provision stand and this has really helped me to have a stable income flow.

”



Margaret Otoo
Shama Apo Community, Shama
District



Maame Esi
Kesewokan Community, Shama
District

“ I always wanted to expand my provision shop but I was not making enough profit to do so. I then joined the PTF-facilitated VSLA in the community after a beneficiary of the project, who also happens to be my friend, spoke highly of the VSLA. I took a loan of 500 cedis at a low interest rate and with that I have restocked my shop with more items. I am sincerely thankful to the PTF project for this intervention. ”

Summary of Key Project Achievements



2,127 beneficiaries with capacities built on fish handling, technology adoption, and occupational safety & health



1,088 beneficiaries trained on enterprise development



2,864 beneficiaries have subscribed to a social protection service



30 VSLAs formed



Cessation of illegal transshipment of fish by-catch (via the Campaign against Saiko)



6 fish processing centres constructed & operationa



30 improved stoves built under the stove host model



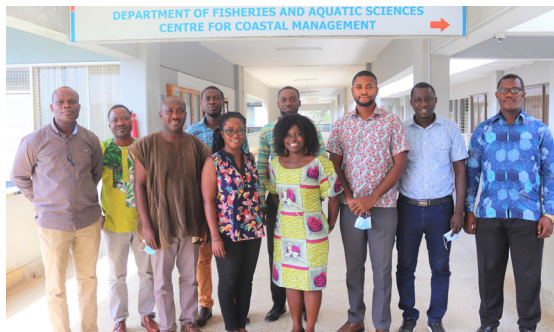
Research funding for **5** graduate students



Over Gh¢264,000 raised by the VSLA groups

Gallery









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POWER TO THE FISHERS PROJECT

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