

PROJECT PROFILE

# Ghana SFMP: Market Solutions for Ghana's Fisherfolk Communities



**PROJECT NAME**

Ghana Sustainable Fisheries Management Project (Ghana SFMP)

**CLIENT**

USAID/Ghana

**PRIME CONTRACTOR**

University of Rhode Island Coastal Resources Center (URI CRC)

**PARTNER ORGANIZATIONS**

Resonance, SNV, Hen Mpoano, Friends of the Nation, CEWEFIA, Development Action Association, DAASGIFT Quality Foundation

**COUNTRY**

Ghana

**TIME PERIOD**

Oct. 2014 – Present

**TEAM**

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Nick McClure, *Sr. Analyst, Natural Capital*

## Challenge

Ghana's small pelagic fisheries – known in Ghana as “the people's fish” – are critical to its economy and food security. Fish make up over 60 percent of the protein in local diets, and hundreds of thousands of people rely on the fishing sector for their livelihoods.

However, these precious fish stocks—vital to Ghana and the region—are collapsing off the country's coast. There is urgent need for new, collaborative solutions for sustainable fisheries management, to combat severe overfishing and protect the country's fisherfolk. The decline of the nation's marine fisheries poses grave threat to Ghana's coastal communities, economy, and vulnerable populations.

## Solution

The USAID/Ghana Sustainable Fisheries Management Project (SFMP), led by the University of Rhode Island's Coastal Resources Center (CRC), seeks to improve management of coastal fisheries, rebuild vital fish stocks, and improve the post-harvest fish value chain.

As a partner on SFMP, Resonance leads private sector partnership development, access to finance, and market development initiatives to improve livelihoods for fisherfolk across Ghana's four coastal regions.

Key activities include:

- **Partnership Development to Pilot Microinsurance for the Fishing Sector:** Resonance facilitated a partnership between SFMP, two local insurance companies (Millennium Insurance and miLife Insurance), and Vodafone Ghana to design, launch, and pilot a microinsurance/savings program known as 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 by saving in small, regular increments for children's school fees, medical or family emergencies, and eventual retirement. Through the FFP, fisherfolk are able to allocate roughly 80% of their monthly premiums as savings – accruing monthly interest – while putting the remaining 20% toward insurance. The FFP uses a mobile money platform facilitated by Vodafone Cash.
- **Market Development for an Improved Cookstove:** After catch, most fish are sold to fish processors, processed in smoking sheds, and packaged for sale in domestic and regional markets. In Ghana, over 30,000 women make a living as fish processors, smoking fresh fish over hot, smoky ovens. Working around the ovens, the women and their children breathe in this smoke for hours each day. Under SFMP, Resonance supported demand creation, market development, and access to finance for an improved cookstove – called the Ahotor oven. The Ahotor is a healthier and more environmentally efficient stove, using less fuel and emitting less smoke than traditional ovens.
- **Access to Finance for Women Fish Processors:** Resonance established a network of Village Savings and Loan Associations (VSLAs) for women fish processors, and we unlocked low-interest loans for women fish processing businesses.
- **Cross-Continental Learnings for the Fishing Sector:** Throughout our time on SFMP, Resonance has supported initiatives to open international dialogue on best practices for sustainable fisheries management. Our work in this area includes design and facilitation of an international study tour, as well as a leading role in coordinating Ghana-based activities under the USAID-funded Learning Initiative on Women's Empowerment, Access to Finance, and Sustainable Fisheries, with pilot sites in Ghana, Indonesia, and the Philippines.

## Key Results

- Resonance co-designed, facilitated, and launched two public-private partnerships for Ghana SFMP, including the Fishers Future Plan (FFP) microinsurance partnership with miLife Insurance, Millennium Insurance, and Vodafone Ghana. In its first year, the FFP enrolled over 3,500 fisherfolk customers in three pilot communities. The partnership is now fully owned and managed by the private sector partners, who have continued to invest in the FFP. The private sector partners plan to scale the FFP across Ghana, within the fisheries and other smallholder sectors.
- Resonance designed a market development and access to finance strategy for the Ahotor oven. We then worked with project partners to spark and sustain local demand for the Ahotor oven, strengthen the supply chain for oven construction, and help women fish processors secure financing or set aside savings to invest in a new oven.
  - Together with SFMP project partners, Resonance trained and certified 44 local artisans to build the Ahotor oven across Ghana's major regions; we helped coordinate the construction of 141 ovens by four stove companies in 34 communities in key regions; we trained 250 women on Ahotor oven use and maintenance; and we partnered with a popular Ghanaian cooking show to develop television episodes dedicated to the Ahotor.
- We supported the successful launch of the National Class 1 Recognition Scheme in collaboration with the Government of Ghana Ministry of Fisheries and Aquaculture Development. The Class 1 Recognition Scheme promotes the production and trade of healthy fish on the Ghanaian market by certifying that smoked fish is processed under hygienic conditions, using the Ahotor oven. We then helped scale adoption of the Class 1 Recognition Scheme by connecting 100 fish processors to grant funding to acquire handwashing systems and upgrade their processing kitchens.
- We set up 23 Village Savings and Loan Associations (VSLAs) for women fish processors, helping over 500 women join together to save in small increments for key household and business needs.
- We connected 181 women to low-interest microfinance loans to improve fisheries post-harvest facilities and access improved cookstoves.
- At the start of Ghana SFMP, Resonance designed and facilitated a study tour to the Philippines for 20 Ghanaian government officials, fishermen, and women fish processors. Participants came together to learn from fisheries management successes in the Philippines, a country that has devised a number of innovative solutions for the fishing sector.

- For the USAID-funded Learning Initiative on Women's Empowerment, Access to Finance, and Sustainable Fisheries, we helped train 218 fisherfolk on leadership skills and advocacy; we co-hosted an international conference with participants from USAID/Washington, Ghana, and USAID-funded projects in Bangladesh, Indonesia, and the Philippines; and we led a team to collect data from over 900 SFMP project beneficiaries in 12 communities across the country to develop a Ghana-based case study for the Learning Initiative.