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SUSTAINABLE FISHERIES MANAGEMENT PROJECT (SFMP)

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Millennium Insurance Partnership Forum

March 10, 2016

Accra, Ghana

COASTAL RESOURCES CENTER
URI • GSO

SSG ADVISORS
Catalyzing Development Through Partnership

This publication is available electronically on the Coastal Resources Center's website at http://www.crc.uri.edu/projects_page/ghanasfmp/

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Cover photo: Participants at the workshop (SSG Advisors)

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Forum Description and Objectives

Fisherfolk in Ghana face a variety of risks, including illness, accidental death and disability, loss of property due to theft, damage or fire, and natural disasters. Exposure to these risks can result in substantial financial losses, a burden borne by poor fishing households and the Government of Ghana. Also, the nature of the fishing industry in Ghana makes it difficult for fisherfolk to save for old age or retirement.

Risk prevention and financial tools, such as fisheries insurance services (specifically microinsurance), can improve the livelihoods of fisherfolk. Microinsurance can reduce the risks fisherfolk face and can provide a means of saving (via a pension scheme) for retirement.

For the most part in Ghana, insurance firms are reluctant to cover artisanal fishing and fish processing businesses as the industry is perceived to be unstructured. Millennium Insurance, however, is interested in creating a microinsurance scheme for fishers (fishermen and fish processors). Millennium is potentially interested in partnering with USAID SFMP, UT Life Insurance, and fisherfolk associations to roll out a tailored microinsurance package. This insurance partnership would complement existing government efforts to provide microinsurance for fishers.

On March 10, 2016, key stakeholders from the Government of Ghana, SFMP, Millennium Insurance, and fisherfolk associations gathered in Accra, Ghana, to begin to co-design a partnership to extend microinsurance to fishers.

This one-day workshop lays the foundation for a draft **Strategic Partnership Concept Paper**, which will outline partnership goals and activities as well as the roles and responsibilities of each partner. This Strategic Partnership Concept Paper will later be used to create a draft **Memorandum of Understanding** between the partners, to formalize and officially launch the partnership.

Accordingly, key objectives for the Partnership Forum include the following:

- Identify and articulate the interests for participation for potential partners.
- Begin to outline core activities for the partnership, from start-up to scale.
- Solicit participant feedback on key elements of implementation, such as product design and fisher enrolment.

Session 1: Developing a Two-Year Vision for the Insurance Partnership

In the Next Two Years, Key Elements of Our Vision for a Successful Program to Provide Affordable Insurance to Benefit the Lives & Livelihoods of Fisherfolk in Ghana Are:					
Continuous Education & Sensitization on the Importance and Benefits of Insurance	**Adequate Legal & Regulatory Framework**	**Simple, Reliable, User-Friendly Products for All (all genders emphasized)**	**Effective & Reliable Mobile Money Platform**	**Continuous Improvement on Simplicity and Ease of Payments and Claims**	**Transparency, Trust, and Commitment**
• The product should be a household name • Sensitization / education of fisherfolk • Funding of initial marketing cost • Capacity building e.g. proper record-keeping and new ideas in fishing industry • Periodic health talks for fisherfolk • Agents to register and educate clients	• Law enforcement to rebuild stock for sustained income • Regulatory Enforcement • Fisheries Commission to provide enabling environment • Government support	• Approved product meets needs • Products must be ready • Insurance package for fishing gear designed • Policy to include men and women • Policy clear & simple • Total insurance package • Right product	• Effective & reliable mobile money platform • Interoperability of mobile money platform	• Good claims process • Easy and understandable payment process • Reliable systems (mobile) • Channels of distribution and payment	• Fisherfolk commitment • Dependents of Fishers to benefit from insurance • Trust between insurers and fishers • Transparent feedback platform • Adequate personnel to roll out program • Build trust between consumers and producers • Specified stakeholder collaboration and gains • To create strong data collection that can be trusted

Session 2: Taking Stock of Each Group's Current Strengths & Needs, as well as Future Challenges & Opportunities through Partnership

Current Realities:

Fish Processors		Fishers	
Assets/Resources • Well organised association • Access to mobile phones • Fish processing skills • Equipment	**Needs/Gaps** • Education on insurance policies • Capacity-building on fisheries policies • Enforcement of fisheries regulations • Empowered to be involved in all activities • Develop insurance policies and programmes	**Assets/Resources** • High use of mobile phones among members • Registered associations: Inshore Fishermen Assoc., GNCFC, Crawlers Assoc., Hook & Line Fishermen Assoc., etc. • Expert knowledge in fisheries High number of fishermen/mongers in a geographic area	**Needs/Gaps** • No insurance • No income during lean/closed season Lack of insurance education
Benefits/Opportunities • Sustainable income • Good financial reports • Improved mobile savings • Improved livelihoods • Reduction in illegal activities (closed season)	**Challenges/Obstacles** • High illiteracy rate • Depletion of fish • High costs of processing equipment • Child labour • Illegal fishing methods	**Benefits/Opportunities** • Illegal fishing activities reduced • Improved livelihoods Closed season can be enforced when there is a package for fishermen during the season	**Challenges/Obstacles** • Low educational background - fishers Lack of knowledge on the benefits of insurance

Current Realities. Continued…

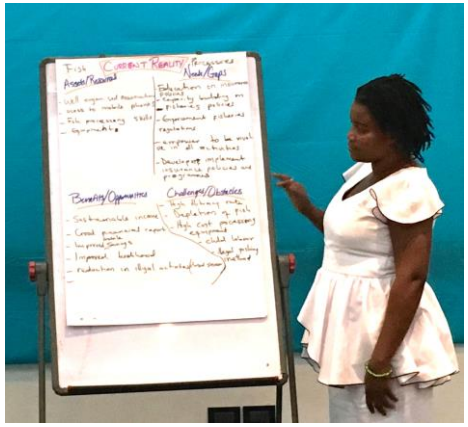
Government		Private Sector	
Assets/Resources • Data • Human Resources • Offices • Regulatory authority • Communications Vans	**Needs/Gaps** • Inadequate collaboration • Political will • No tailored insurance package	**Assets/Resources** • Expertise • Capital • Mobile money platform • Distribution channels • Products • Regulatory/license • Infrastructure (offices) Communication platform	**Needs/Gaps** • Publicity machinery • Logistics (offices at landing sites) • Public education • Initial funding Technical administrators
Benefits/Opportunities • Improved access to credit • Curb illegal fishing • Build capacity of stakeholders • Provision of info on weather, etc. • Sustainable income	**Challenges/Obstacles** • Low level of literacy of fishers • Records from fishers (lacking) • Lack of understanding of insurance • Commitment	**Benefits/Opportunities** • Market penetration • Revenue • CSR Employment opportunities	**Challenges/Obstacles** • Initial funding • Low insurance awareness • Geographical spread • Low mobile money usage Access to data & information

Session 3: Group Brainstorm of Strategic Actions and Success Indicators for Year 1

Participants split into four mixed groups – the Asante Kotoko, Hearts of Oak, Venomous Vipers, Ebusua Dwarfs.

Key Elements	*Success Indicators*	*Key Actions*
Continuous Education & Sensitization on the Importance and Benefits of Insurance	1. Number of subscribers 2. Fisherfolk aware of program (more than 50%) 3. Increasing enrolment in program (10% potential #s)	1. Intensive education on the use of the mobile money platform on monthly basis 2. Availability of trained agents at the landing beaches and fish markets 3. Communications products produced and distributed 4. Public announcements/jingles on radio/TV/print 5. Enrolment campaigns 6. Training of agents
Adequate Legal & Regulatory Framework	1. Government policy on insurance for fisherfolk 2. Number of people aware of laws increasing (72% aware) 3. High voluntary compliance with laws 4. Adequate management measures in place to rebuild stocks	1. Engage consultant to develop policy guidelines for government 2. Present guidelines to Ministry of Fisheries for approval and adoption 3. Communication campaign on existing laws 4. Increasing adequate patrols by law enforcement authorities 5. Arrests and successful prosecutions
Simple, Reliable, User-Friendly Products for All (all genders emphasized)	1. Product must be ready by end of Q2 2. Fisherfolk can choose & use & enrol in plan 3. Few complaints 4. Product/policy approved by NIC 5. # Enrolled; GHS paid in premiums; GHS paid in claims	1. Product presented to regulator for approval by end of March 2016 2. Approval by regulator by end of April 3. Promotional document ready by end of May 4. Product designed and pre-tested with clients 5. Proposal submitted to NIC for approval
Effective & Reliable Mobile Money Platform	1. 95% system availability 2. Real time notification 3. Payments available in top four local languages, e.g. Akan, Ewe, Ga, Nzema	1. Identify mobile networks 2. Test and see who meets the criteria 3. Put monitoring system in place

Key Elements	*Success Indicators*	*Key Actions*
Continuous Improvement on Simplicity, and Ease of Payments and Claims	1. Payments available in four local languages: Akan, Ewe, Ga, Hausa 2. Payments in ten working days 3. Number of enrolment (20% of fisherfolk)	1. In terms and conditions 2. Develop a feedback mechanism 3. Launching of product 4. Sales points visible at all landing sites 5. Advertising/promotional items must be in place 6. Engagement of local radio stations
Transparency, Trust, and Commitment	1. Percentage of customer satisfaction 2. Number of people signing up for the product 3. 60% of fisherfolk taking insurance policy in first two years	1. Conduct monthly survey on customer satisfaction, feedback mechanism 2. Create awareness and education 3. Timely payments of claims 4. Frequent interaction



Session 4: Idea Factory

Focus Questions:

- **Issue 1**: How can each partner encourage fisher=folk enrollment in micro=insurance?
- **Issue 2**: What types of products and services might best meet the needs of fishers in Ghana? What types of products and services will be feasible to provide? What does service delivery look like and which partner provides it? How can we build a system for fisherfolk to give ongoing feedback and evaluation about these products and services?
- **Issue 3**: How can the partnership leverage other Government of Ghana, development or private sector efforts? How might the partnership be connected to fisher or vessel registration? What other partners may be interested in joining this initiative?
- **Issue 4**: What other suggestions do you have for partnership design and/or implementation?

Enrolment Suggestions	Product Suggestions	Partner Suggestions	General Suggestions
• FC Regional/Zones staff become agents for enrolment • $ incentive per person enrolled • Chief fishermen as agents or $ incentive for referrals • Enrolment campaigns in landing sites & during festivals • FC communication vans used to promote insurance plans • NAFPTA executives/ members to be trained as agents • Use NAFPTA meetings for sensitization on payments	• Educational policy: paying premium toward our children's education • Property policy: canoe, net, outboard motor • Natural Disaster Policy: fire outbreak, accident at sea, oil spill • Environmental Policy • Fish processing equipment • Health Insurance Plan: special provision for women, child birthing expenses, family planning commodities coverage	• Use of SFMP local partners as registration agents • Use of fishers leadership for registration • Information on scheme made available at point of registration with the FC.	• Survey to asses: price clients can afford to pay monthly • Closed season payment should be on demand (not automatic and financial consequences explained for consideration) • Each key stakeholder organization should have key designated staff(s) as reference • Each stakeholder organization should be trained on how to fill out the insurance forms • Insurance package should be extended to ancillary workers (porters, helpers, packing people, etc.) • Hold stakeholder focus groups on local name • Use Akan as most widely accepted language

Agenda

March 10, 2016

Time	Activity	Presenter/ Facilitator
8:30-9:00	**Arrival and Registration**	
9:00-9:05	**Welcoming Remarks**	Brian Crawford, SFMP
9:05-9:35	**Introductions and Review of Forum** **Objectives and Agenda** <u>Description</u> Introductions of the participants and review of the objectives and agenda for this Forum (brief introduction to SFMP).	Nii Tackie-Otoo, SSG Laura Johansson, SSG
9:35-10:35	**Panel Presentation on Government Insurance for Fishers, Millennium Insurance Microinsurance Products and Services, and Fishers' Needs and Interests** <u>Description</u> 10-20-minute Panelist Presentations, including: Fisherfolk presentations on current needs, interests, and concerns related to insurance Status of the new government insurance scheme for fishers Millennium Insurance on advantages, challenges and opportunities for microinsurance for the fisheries sector in Ghana, as well as possible products and services tailored for fishermen and fish processors, including eligible equipment, premiums, mode of payment, claims, etc.	Fisherfolk Association Representatives, Fisheries Commission Representative, Millennium Insurance Representative Laura Johansson and Nii Tackie-Otoo, SSG

Time	Activity	Presenter/ Facilitator
10:35-11:00	**Questions and Discussions**	
11:00-11:15	**Coffee Break**	
11:15-12:15	**Participatory Assessment of the Current Situation** Description Small group discussion regarding the 'current reality' each stakeholder group faces as they consider this partnership. Groups will divide according to partner/stakeholder. The discussion will focus on four themes: • Assets • Needs • Benefits • Challenges Output • The participants will share the potential assets they could bring to the partnership and will articulate the potential benefits and challenges for their group.	Laura Johansson, SSG
12:15-1:00	**Lunch Break**	
1:00-2:30	**Practical Visioning** Description A large group brainstorming and consensus-building activity for the partnership. Proposed focus question: *"In the next two years, what are the key elements of a successful program to provide affordable insurance to benefit the lives and livelihoods of fisherfolk in Ghana?"*	Laura Johansson, SSG

Time	Activity	Presenter/ Facilitator
	Output • **As a group, the participants will develop a consensus vision of how the partnership might benefit the fisheries sector in Ghana.**	
2:30-3:30	**Fishers Microinsurance Idea Factory** Description Participants will split into 3 mixed groups to explore key technical issues and create recommendations related to partnership design and implementation. Output Suggestions for fisher's microinsurance design and implementation.	Laura Johansson and Nii Tackie-Otoo, SSG
3:30-4:30	**Determining Strategic Actions** Description In their stakeholder groups, based on the vision elements identified earlier, the participants will brainstorm success indicators and key actions for the partnership in Year 1. Each group's ideas will then be shared with the larger group. Output • The group will identify year 1 suggested key actions and success indicators.	Laura Johansson, SSG
4:30-5:00	**Reflection and Discussion of Next Steps** Session Description To close the workshop, participants will have an opportunity to reflect on the discussion over the day: Are there any outstanding questions? Do additional partners or stakeholders need to be	Laura Johansson and Nii Tackie-Otoo, SSG

Time	Activity	Presenter/ Facilitator
	brought to the table? SSG will then summarize the immediate next steps for the partnership, including drafting a Strategic Partnership Concept Paper and writing an MOU. <u>Output</u> • List of immediate next steps for partnership development	