



POWER TO THE FISHERS PROJECT

POWER TO THE FISHERS YEAR TWO LEARNING WORKSHOP

WORKSHOP REPORT



MENSVIC HOTEL, EAST LEGON
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GOVERNMENT OF GHANA



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- *The Power to the Fishers Project*
<http://powertothefishers.com/>
- *CERATH Development Organization*
<https://cerathdev.org/>

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Disclaimer

The views expressed and opinions contained in this report are those of the PTF team and are not intended as statements of policy of the EU. The contents of this report are the responsibility of the PTF team and do not necessarily reflect the views of the EU.

Cover Photo

Group picture of participants present for the learning workshop

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A hearty thanks also goes to Mr. Felix Logah (Director for Project Coordination at the Ministry of Gender, Children and Social Protection) for moderating the discussion sessions of the workshop and also to Mr. Eric Owusu-Appiah (Gomoa West NHIA Manager), Mr. Nicholas Smith (Deputy Director, CEWEFIA), Mr. Solomon Larbey (Acting Chief Executive Officer, Star Micro-Insurance), Mr. David Nee Kwatei Nunoofoio (Branch Manager, Ekumfiman Rural Bank) and Madam Richner Odonkor (Acting Head of the Marine Fisheries Management Division, Fisheries Commission) for serving on the discussion panel, and for sharing their expertise and experiences.

CDO further acknowledges Mr. Matthew Ansah for moderating the workshop and the representatives of the various project communities for their unwavering commitment.

Special thanks also go to the Ghana News Agency, Citi TV and TV3 for their coverage of the event.

All thanks to the Almighty God for his unfailing guidance and insight.

ACRONYMS

CA	Conservation Alliance
CCM	Centre for Coastal Management (University of Cape Coast)
CEWEFIA	Central and Western Region Fishmongers Improvement Association
CHPS	Community-Based Health Planning and Services
CLGA	Centre for Local Governance and Advocacy
CSO-RISE	Civil Society Organisation in Research and Innovation for Sustainable Development
EU	European Union
FC	Fisheries Commission
FLIS	Fisherman Life Insurance Scheme
GCB	Ghana Commercial Bank
GIFEC	Ghana Investment Fund for Electronic Communication
HM	Hen Mpoano
MoFAD	Ministry of Fisheries and Aquaculture Development
NGO	Non-Governmental Organisation
NHIA	National Health Insurance Authority
NHIS	National Health Insurance Scheme
PTF	Power to the Fishers
SFMP	Sustainable Fisheries Management Project
SNV	Netherlands Development Organisation
SPS	Social Protection Services
VSLA	Village Savings and Loans Association

BACKGROUND

The Power to the Fishers (PTF) project, funded by the European Union under the Civil Society Organisation in Research and Innovation for Sustainable Development (CSO-RISE) Programme, and implemented by CERATH Development Organisation, commenced in June 2019.

The project chiefly aims at stakeholder engagements for advocacy, promotion of efficient fish smoking technologies and fuels, capacity building and communities' education on climate change, enhancing knowledge and access to social protection services, and also monitoring and evaluation for learning and scaling.

The PTF learning workshop was organised as part of efforts to further enhance the project's awareness among strategic stakeholders, and also to expand partnership with other institutions. It was also an avenue for the dissemination of key research findings on

- The gendered nature of fisherfolk adoption and usage of mobile money services
- Knowledge, perception and adoption of social protection services among fisherfolk in coastal communities.

There was a total of 46 participants in attendance from the Greater Accra, Central and Western Regions. Participants were drawn from the various government agencies, Civil Society Organisations (CSOs), financial and educational institutions, and the PTF project districts.

PROCEEDINGS FROM THE WORKSHOP

Workshop Commencement and Welcome Address

The programme began with an opening prayer by the Geographical Information System/ Data Management Officer of CERATH Development Organisation (CDO), Mr. Ato Kwamina Addo, followed by an introductory remark from Mr. Paa Kofi Osei-Owusu, the Regional Director of CDO.



Figure 1: Opening prayer by Mr. Ato Kwamina Addo

In his address, while alluding to other major fishery projects (like the Sustainable Fisheries Management Project [SFMP], Far Ban Bo and Far Dwoma Nkodo), he underscored the uniqueness of the PTF project. According to him, the PTF project is one of the four major fishery projects in Ghana and based on the objectives of the aforementioned projects (of which some have already ended), the PTF project delves into the social components as well and this is an add-on to what the other projects had. He urged participants to actively participate in the workshop's activities to make the entire programme a success.

The moderator for the workshop, Mr. Matthew Ansah, then introduced the assembled dignitaries, after which the opening speech was delivered.



Figure 2: CDO Director delivering the opening address

Opening Speech

In his speech, Mr. Ishmael Brown – Director of Research, Statistics and Information Management, representing the Chief Director of MoFAD - applauded CDO for their immense support of the various project communities. He further expressed concerns about the illegal activities of pair trawlers and other operationists on the high seas which have been a major problem in the industry, and are contributing significantly to the depletion of fish stock. He indicated that the major stock recovery strategy of the ministry has been the implementation of the fish closed season, which has been interrupted by the COVID-19 pandemic. He also noted that the closed season had exposed fisherfolk to hardships, since they were entirely dependent on the fishery biological resource, and further urged major stakeholders to collaborate with and assist MoFAD in coming out with alternative livelihood programmes to support fisherfolk.



Figure 3: Mr. Ishmael Brown delivering the opening speech on behalf of the Chief Director of MoFAD

Key Messages from Presentations

Presentation on the Progress of the PTF Project – Project Manager

Mr. Derek Adabie began his submission by giving an overview of CERATH Development Organisation, citing its intervention areas (Agriculture, Fisheries, Renewable Energy, Inclusive Finance and Water, Sanitation & Hygiene [WASH]), its mission and vision, as well as the projects currently being implemented by the organisation. The projects include the Power to the Fishers project and Coconut Waste project which are both funded by the European Union, the Green project by the Netherland Development Organisation (SNV) where CDO is a subgrantee, and the Cassava Transformation project which will soon commence in Liberia.

With regard to the PTF project, he stated that it operates within twenty-six (26) fishing communities across five (5) target districts, and also that thirty-seven (37) learning sessions had been organised within the project communities with twenty-five (25) learning groups formed. Furthermore, seventy-six (76) lead fish processors had been trained on appropriate and improved fish handling methods and technology

adoption at the CEWEFIA compliance facility. He reported that the organisation was constructing fish smoking facilities at Otuam, Dago and Winneba fishing communities, with each at different stages of completion – the smoking facility at Winneba is envisaged to be completed by March, 2021.



Figure 4: Mr. Derek Adabie giving a presentation on the PTF project

Other interventions comprise the provision of improved “Ahotor” ovens under the Stove-Host model at Shama district, COVID-19 sensitization campaign and donation of relief items to project communities, NHIS sensitization and registration exercise where 1046 community folk were sensitized, and finally partnership with the Centre for Coastal Management (CCM), where the project would support the research work of five (5) students from the University of Cape Coast.

A research study had been conducted on the financial inclusion and social protection coverage of fisherfolk within target communities, where the community folk were engaged with questionnaires and key informants were interviewed towards data collection.

Mr. Adabie added that the project team had encountered some challenges in the implementation of the PTF project and this included difficulty in acquiring suitable lands for the construction of fish smoking

facilities as most of the proposed lands were dump sites. Disagreement on the location for siting fish smoking facilities, especially in multi-ethnic communities was also a noted challenge. During the NHIS registration exercise, poor internet connectivity made it impossible for the exercise to be successfully completed in some communities - particularly at Abrekum, Akra and Mankwadze fishing communities.

In his final statement, Mr. Adabie informed on the proposed subsequent actions to be considered by the project;

- Commencement of construction work on seven (7) remaining sites
- Provision of more “Ahotor” ovens under the stove-host model
- Institution of Village Savings and Loans Associations (VSLAs) due to the huge reluctance of fisherfolk to access credits from banks as a result of the rigidity of the systems and high interest rates
- Enterprise development that will involve training the fisherfolk on fish packaging and basic record keeping
- Regarding partnership with CCM, research work in PTF thematic areas would soon commence.

Questions Arising from the Presentation

Mr. Eric Owusu-Appiah, the manager of the Gomoa West district NHIA office, confirmed the existing network connectivity problems mention by the project manager. He added that for Dago, Mankwadze and Abrekum communities, the NHIA officials were unable to conduct registrations and renewals but rather had to take the cards to their office to complete the process. Mr. Owusu-Appiah further emphasized the need for the community folk to recognize the role of the NHIA and the mandate given them (the NHIA) by the government in providing technical assistance to the communities.



Figure 5: Mr. Eric Owusu- Appiah addressing an issue

Mr. Isaac Owusu from the Centre for Local Governance and Advocacy (CLGA) suggested that in the process of land acquisition, CDO works closely with the district assemblies. Additionally, he stated that for project sustainability it was important to engage local authorities and the district assemblies, and hand over everything concerning projects to them after the project duration is over.

The Director of CDO also added that, the organisation was forming a partnership with a private company that exports fish (Ahofish), to ensure the fish smoking centres remain active even after the project phases out.

The *konkohema* (fish queen) of Woarabeba fishing community, Stella Quartey, commented on the need for presenters to translate to the local dialect to enable the local people follow proceedings and ask questions. Mr. Adabie resolved this issue by giving an overview of the presentation in the local dialect.



Figure 6: Mr. Isaac Owusu making a suggestion



Figure 7: Madam Stella Quartey making a suggestion to stakeholders and organisers

Mr. Kwame Damoah (Ekumfi Zonal Director, Fisheries Commission) proposed solutions to the network challenges inhibiting NHIS registrations and renewals in the target communities. He pointed out the need for the NHIA to join the Ghana Investment Fund for Electronic Communication (GIFEC) platform in order for the network issues to be rectified.



Figure 8: Mr. Kwame Damoah making a recommendation

Mr. Nicholas Smith (Deputy Director, CEWEFIA) also added his views on project sustainability and advised that there should be careful analysis in land selection for the construction of fish smoking centres, especially in places with conflicts.

Mr. Ishmael Brown inquired about the facts and findings from the research conducted and asked that research findings be shared with MoFAD. Mr. Adabie assured him that a thorough presentation would be given on the research subsequently.



Figure 9: Mr. Nicholas Smith making a submission

Presentation on Research Findings – Gender, Research and Policy Advisor

The moderator again introduced some dignitaries who had arrived. The Gender, Research and Policy Advisor for CDO, Maame Kyerewaa Brobbey then gave a presentation on a research study conducted by CDO on the financial inclusion and social protection coverage of fisherfolk and the presentation was in two sessions. The first session addressed “*Issues and Trends in Fisherfolk Access to Social Protection Services*” and the other dealt with “*The Gendered Nature of Fisherfolk Adoption and Usage of Mobile Money Services*”. Also, translations in the local Fante dialect were done intermittently for the sake of the fisherfolk present.

According to Maame Kyerewaa, the research was relevant to the PTF project in relation to the project objective to forge strategic partnerships between social protection entities and target beneficiaries, in order to enhance fisherfolk knowledge on and access to social protection services. She stated that the PTF project limits its social protection interventions to health insurance, credit and savings, which were of paramount interest to the fisherfolk and the project.

The research sampled 500 fisherfolk (representing 60 percent fish processors and 40 percent fishermen) from all 26 project communities, and 13 financial and social protection service providers. The research adopted the mixed research approach; that is, questionnaires were administered to The The research adopted the mixed research approach; that is, questionnaires were administered to fisherfolk while interview sessions were conducted for experts – officials of Universal Banks (Ghana Commercial Bank [GCB]), Rural Banks and mobile money providers were engaged.

It was reported that 66.4 percent of the fisherfolk within PTF project communities had access to formal financial services and that, mobile money account holders accounted for more than half of respondents with formal financial accounts (36.6 percentage points). Also, 69 percent of fisherfolk with active mobile money accounts used them as means of making payments, sending and receiving money, 19 percent used their accounts for saving money, whilst only 2 percent utilized the borrowing services. From the study, fish processors were more likely to use their accounts for making payments and sending and receiving money, whereas fishermen used theirs mainly for saving and borrowing.

Putting aside the NHIS, fisherfolk knew of three other health insurance services (BIMA Insurance, Airtel/Tigo Insurance and MTN Insurance) but had no knowledge of the enrolment procedures for these services except for the NHIS. Some challenges with fisherfolk NHIS coverage was with how far NHIA offices were from communities, financial limitations, cultural beliefs (for some community folk, orthodox medicine holds no credence) and low knowledge of the services being rendered under the scheme. Some limitations cited by NHIA officials had to do with low interest in the health insurance scheme on the part of fisherfolk, political influence and limited logistics. She also added that the fisherfolk had difficulty grasping differences in health care services delivered by the Community-Based Health Planning and Services (CHPS) and the district hospitals.

Maame Kyerewaa, furthermore, reported on the views of fisherfolk on the pathways of improving SPS provision. These included

- NHIS officials must increase sensitization on the services
- Financial service providers, in order to improve service provision and access, must make loan repayment terms flexible and less formal.

26.8 percent of fisherfolk had no idea how these services should be improved, and this was tinged with some sense of dejection, as they felt nothing could be done to rectify the situation.

After the presentation, questions and suggestions were then welcomed by the moderator, Mr. Matthew Ansah.

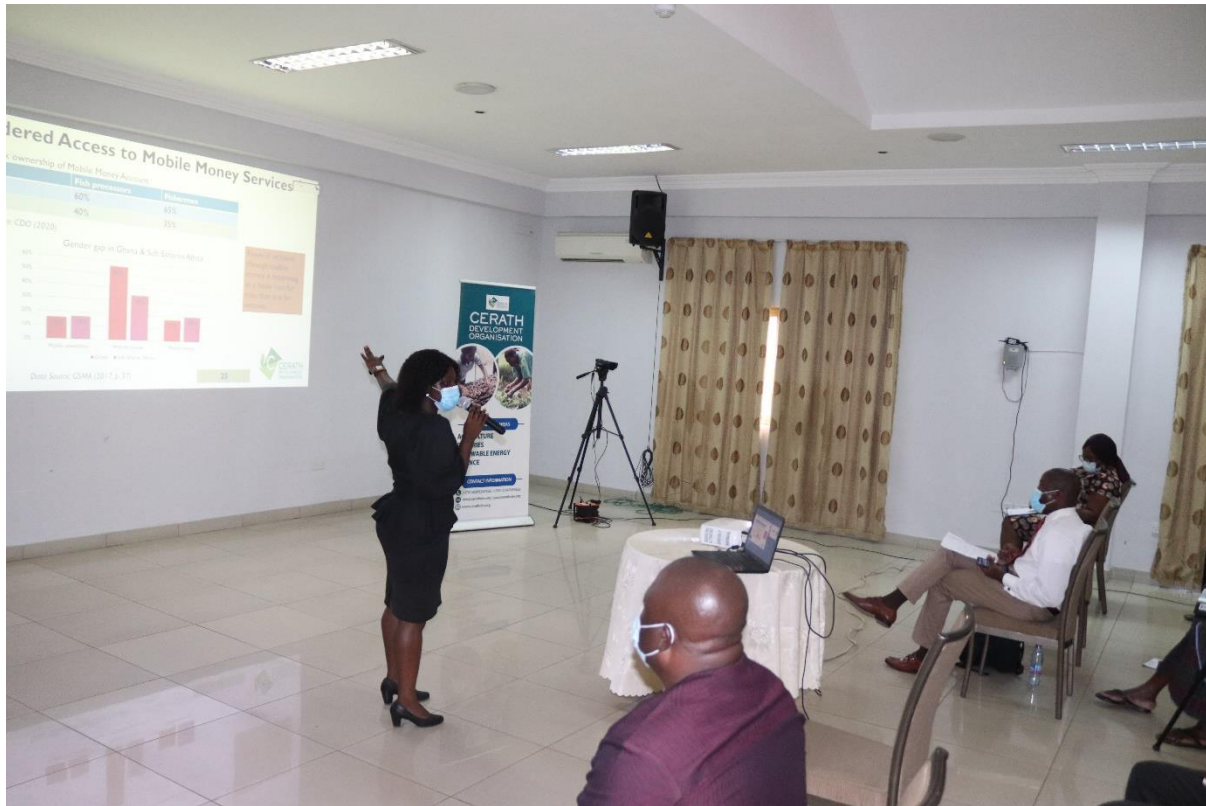


Figure 10: Maame Kyerewaa Brobbey presenting on key research findings

Questions and contributions from participants

Comment 1: Mr. Kwame Damoah, the Zonal Director for the Central Region (Fisheries Commission), sought clarification on the percentages of the other insurances mentioned by the respondents in the study, and also their perception of those services. In addressing that concern, Maame Kyerewaa stated that the number of respondents who mentioned the other insurance providers were not too significant and hence they were not included in the analysis.

Comment 2: Mr. Owusu-Appiah commended Maame Kyerewaa for the insightful presentation. He indicated that fishermen showed low participation in the registration onto the NHIS because they were mostly engrossed in their work. According to Mr. Owusu-Appiah, the health insurance scheme is part of government's interventions (in addition to the LEAP programme) to alleviate poverty, therefore social welfare representatives in the various communities could come into agreement with the chief fishermen

to identify indigent folk, in order for assistance to be given them. He made it known that children only paid processing fee and were exempted from the payment of premiums in subscribing to the insurance service. He also noted that children under the school feeding programme are not obliged to make any payments under the scheme, as that is part of government's intervention regarding social protection. Finally, he encouraged fishermen to subscribe onto the scheme as their job was very risky and the unfortunate could happen unexpectedly.

Comment 3: Madam Stella Quartey, the chief fishmonger of Woarabeba fishing community, made complaints about health care delivery at hospitals, stating that the scheme covered less expensive drugs while health care providers requested deposits before attending to patients. She further entreated fisherfolk who could not operate their phones to seek assistance from people with the technical know-how when renewing their cards via the NHIS mobile renewal service.

Panel Discussion and Recommendations

After the presentation on key research findings, Mr. Ansah introduced the panel discussants. Constituting the team were Mr. Eric Owusu Appiah (Gomoa West District NHIS Manager), Mr. Solomon Larbey (Acting Chief Executive Officer of Star Micro-Insurance Company), Mr. David Kwatei Nunoofio (Ekumfiman Community Bank Branch Manager), Mr. Nicholas Smith (Deputy Director of CEWEFIA), Madam Richner Odonkor (Acting Head, Marine Fisheries Management Division) and the moderator for the panel discussion Mr. Felix Logah (Director for Project Coordination at the Ministry of Gender, Children and Social Protection). The discussion was on *Prospects for Social Protection Coverage amid a Pandemic: Consolidating Gains within Fishing Communities in the wake of COVID-19 and beyond*.

Key submissions made by discussants are captured below.

I. Access to social protection services

Mr. Larbey noted that there was limited information on the availability of social protection services for fisherfolk and therefore urged financial institutions to concentrate more on the informal sector, particularly on the fisherfolk. He cited an instance where arrangements were made by MoFAD in 2016 for SPS provision to be made for fisherfolk, but because the intervention was not sustainable, it was cut short after the project's term ended. Mr. Nunoofio added that although loans given by financial institutions attract interest, the credit life insurance may serve as a hedge against risks or unplanned situations.

2. Adoption of proper attitudes and commitment to fishery resource management

Madam Richner Odonkor noted that most fisherfolk lack proper attitudes – regarding adherence to fishery laws - and insisted that regardless the number and quality of trainings and sensitization exercises organized for the fisherfolk, without the right attitudes, conditions (reduction in fish catch) will remain exactly as they were. She urged stakeholders to put policies in place, provide frequent education on the fishery sector in order to keep fisherfolk abreast of issues, and to provide incentives to encourage fisherfolk to get involved in fishery developmental activities in the wake of the COVID-19 pandemic.

Mr. Nicholas Smith also proposed that the prudent approach to solving the problem of dwindling fish stock will be for fisherfolk to consider the adoption of proper fishing techniques since their livelihoods are directly dependent on the fishery resource.

3. Alternative livelihoods/ Livelihood empowerment

According to Mr. Smith, formerly during the bumper harvest, loans were easily repaid by the fisherfolk, but because of the scarcity of fish in recent times, fisherfolk are mostly hard up. He therefore suggested that stakeholders consider alternative livelihood programmes like mushroom production, bee keeping and aquaculture, to help boost fisherfolk financially.

4. Assistance and interventions from stakeholders

When asked by the moderator of additional measures that could be put in place to support the fisherfolk, Mr. Owusu-Appiah shared an observation he made from 6-7 years working with the NHIS. According to him, almost all poor communities are located in the coastal regions, and most of them are influenced by their culture of illiteracy and low interest in banking, making it difficult for financial institutions to successfully operate within these communities. He therefore commended CDO for their continued support of the fisherfolk and further appealed to other CSOs, policy makers and the government to concentrate more interventions within these communities. He also beseeched politicians to be less biased when selecting project beneficiaries.

5. Other Recommendations to the CSOs and other stakeholders

Madam Richner Odonkor encouraged more collaborative actions from other CSOs and MoFAD especially. She suggested that since CSOs have more support (and therefore funds) from external parties, and because it is easier for MoFAD to implement policies, a liaison would ensure the

sustainability of projects. As an advice to the fisherfolk, she urged them to adhere to fishery laws and put in more effort even as government tirelessly provides them with assistance.



Figure 11: Members of the panel making their submissions

Open Forum

As a means of collating views to help strengthen collaboration between stakeholders within the sector, an open forum session was held. The discussion centred on *“Pathways to Enhancing Social Protection Coverage and Financial Inclusion for Fisherfolk”*.

Based on deliberations, a collaboration among all the different stakeholders including government, fisherfolk, financial institutions and social protection service providers was regarded as the best approach to ensure SPS coverage for fisherfolk. Also, it was concluded that the vital part of the fishery value chain to be considered should be the fish stock.

Some major issues raised by participants include

- Illegal, Unreported and Unregulated (IUU) fishing methods
- Increased capacity in the fishery sector
- Foreign vessels operating within Ghanaian waters
- Approaches adopted in restoring depleted fish stock
- Methods adopted by institutions to ensure the financial inclusion of fisherfolk

Mr. Kofi Agbogah from Hen Mpoano urged the government to establish policies that will address the decline in fish catch. He attested that, supporting the fisherfolk is a good initiative, however without the right measures to restore the biological fishery resource, fisherfolk will continue to be adversely affected as their livelihoods are directly dependent on fish availability.



Figure 12: Mr. Kofi Agbogah making an input during the open forum session

According to Madam Levina Owusu (Chief Director, MoFAD), it is incumbent on everyone to contribute towards the restoration of the depleted fish stock, however, government has put in measures, such as the promotion of aquaculture and the closed season to fast track the process. Factors contributing to the

reduction in fish stock include the use of harmful chemicals in fishing, unapproved gears especially nets of small mesh sizes which end up capturing juvenile fish, and increased capacity within the fishery sector (increased number of boats and canoe operators, and improved gears) which all contribute to pressure on the fishery resources.



Figure 13: Madam Levina Owusu making an input

Mr. Solomon Larbey also stated that arrangements are being made to liaise with rural banks, in order for loans and credits to be made accessible to fisherfolk such that, companies pay some form of premiums to cover or serve as a buffer for times of eventualities. He said the initial plan was for the government to pay premiums for the first three months, but a change in government brought about policy review and the fishermen themselves could not afford the premiums – this was in relation to the “*Fisherman Life Insurance Scheme*”. He further suggested that stakeholders collaborate and develop measures to revive the scheme.

Mr. Ishmael Brown asserted that with all the issues being raised and discussed, stakeholders should collaborate and integrate appropriate measures that will fit the proposed solutions for sustainability.



Figure 14: Mr. Solomon Larbey addressing an issue

Final Comments

Mr. Felix Logah pointed out that with the measures already discussed, there have to be stakeholders who are accountable for their implementation. He then thanked all participants and panelists for their inputs and reiterated that CDO as an organisation is geared towards working with all stakeholders to provide the necessary assistance to the fisherfolk for their economic and social inclusion.

Closing Remarks

Madam Levina Owusu commended CDO for considering the needs of the fisherfolk, especially due to the difficulty they currently face as a result of fish catch reduction and the recent closed season. She censured the activities of the industrial fleet, which she claimed were illegal and mostly perpetrated by foreigners, and encouraged the fisherfolk to adhere strictly to rules.

The workshop finally came to a close after a prayer was said by Mr. Kwame Damoah (Zonal Director for Central Region, FC),



Figure 15: Mr. Logah giving his final comments

APPENDIX A

PROGRAMME OUTLINE FOR WORKSHOP

Time	Main activity	Demonstrations/ Partners Exhibitions
8:30 am	Arrival/ Registration	Walk-in Exhibition
9:00 am	Opening Prayer	
9:05 am	Welcome Address & Opening Statement – CDO Director Purpose of Gathering – Moderator	
9:30 am	Introduction of Dignitaries - Moderator	
9:40 am	Formal Opening Speeches - Rep, MOFAD / FC	
10:20 am	Presentation on Power to the Fishers Project – PTF Project Manager	
10:40 am	Questions and Answers - Moderator	
10:50 am	Group Photo & Coffee Break	
11:20 am	Presentation on Research Findings – Gender & Policy Advisor	
11:40 am	Panel Discussion: <i>Prospects for Social Protection Coverage amid a Pandemic: Consolidating Gains within Fishing Communities in the wake of COVID-19 and beyond.</i>	
12:20 pm	Questions and Answers	
12:40 pm	Coffee Break	
1:00 pm	Break-out Session: <i>Discussion on Pathways at Enhancing Social Protection Coverage and Financial Inclusion for Fisherfolk</i>	
1:40 pm	Final Comments	
1:50 pm	Closing Remarks – Rep. MoFAD / FC	
1:55 pm	Closing prayer	
2:00 pm	Lunch and Departure	

APPENDIX B



Figure 16: CDO Director and participants during the presentation by the PTF project manager



Figure 17: Participants at the gallery exhibition



Figure 18: CDO Director being interviewed by the media



Figure 19: Some members of the CDO team at the learning workshop



Figure 20: Dr. Precious Mattah (Deputy Director, CCM) making some inputs

