Searching for a Voice: An Examination of the Fishing Industry in Ghana

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Searching for a Voice:
An Examination of the Fishing Industry in Ghana

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To my advisor, Uncle E, for your time, your patience, your knowledge, and not least of all, the wonderful conversation, the fun, and the Fanta along the way.

To my beautiful parent, Ante Nana and Uncle Kwadwo, for embracing me with a certain warmth, love, and kindness that only a mother and father could show their children. I feel blessed to have been in your presence to share moment or two with you…

To Uncle Ebow for opening the door to wonderful words of wisdom and fueling my desire to know more…

To my dear Maccaulley family for bringing me into your home and treating me like one of your own. You have given me a nest that will be painful to fly away from…

To my parents and big brother for your unfailing love and faith in all I do. I hold fiercely to your spirit as the greatest treasures that I can ever hope to have…
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Abstract:

In this paper, I will be analyzing various component of the fishing industry in coastal Ghana in order to understand how its infrastructure operates within social and economic spheres in Ghanaian society. Truly fleshing out the rich layers of such a vast industry demands that we examine not only the global implication of its presence but the intricate network of members who are involved in maintaining it. Indeed, the fishing industry involves a delicate symbiosis between the various component that comprise its network. Accordingly, I tried to explicate the multiple roles within the industry from the ministry (region), to the financial institution, to the processor, to the fish mongers, and finally, to the fishermen themselves. Furthermore, by tracing the industry from land to sea, from a national level to a local level (i.e Komenda and Elmina), from the external to the internal allowed me to examine not only how these roles fit together and rely upon each other, but how the performance of these roles are potentially antagonistic. This particular interpretation of the industry requires a disclaimer because I acknowledge the thin line between laying blame and exposing the weakness and strengths of different component of the industry. Finally, I will expound upon how the formal and informal institution might be able to improve upon already existing programs and projects.
Introduction:

The fishing industry has always been one of the greatest sources of income for developing countries and a high economic contributor to the global markets. It also tends to be an under appreciated commodity in the realm of international economics. Yet most recently, an understanding of the economic context of fisheries has also been deepened to take into account the macroeconomic environment and the economic connection which can link even the smallest scale artisanal fisher to global markets. Fortunately, coastal Ghana serves as an ideal breeding place for the explication of the multi-layered, complex, and tenuous component of the fishing industry.

Before analyzing the infrastructure of the fishing industry in coastal Ghana (most specially, Elmina and Komenda), it is necessary to account for its presence in the global economic sphere. Putting in an international context provides the necessary foundation for us to interprets the significance of each role in the fishing industry and deconstruct its function. Thus, according to the Department for International Development (World Fish Center), over 30 million people are actively engaged in primary fisheries around the world. Of the 200 million people, about 90 percent are found in rural communities in developing countries. To compound this data even further with past studies, 42 percent of fish production entered international marketing channels in 1999.

In 1998, the value of global exports of fish and fish products was $51.3 billion, with developing countries accounting for nearly 50 percent of the total. This statistic is mind-boggling but, nevertheless, very much indicative of the nature of rural economic income/output. Furthermore, as the world’s population increases, we may observes a rise of consciousness as new weight has been added to the importance of preserving and enhancing fisheries around the world. Thus, from 1960-1999, global production of fish increased from 37 million to 137 million tons.

In developing countries, for those on the lowest incomes, fish is cheaper than meat and a source of vitamins, essential fatty acids and proteins. It goes without saying, then, that fishing is and should continue to be a prevalent source of food in rural economies and small communities. In Africa, fish supplies 20 percent of the national income. More specifically, however, in Ghana, fishing accounts for 60 percent of the population’s animal protein intake and employs over 2 million people (10 percent of the population). Thus, we stand firmly grounded in the idea that the fishing industry in coastal Ghana lies in the midst of a global market place and a global economy. These statistics serve to reaffirm the importance of this industry to the welfare of Ghana’s economic productivity.

Because it dictates the life of so many in developing countries, it is important to understand the way in which the industry operates. Therefore, tracing the flow of fishing activity from the

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1 Department for International Development: World Fish Center Calendar. December-January, 2003. All statistics and facts in this introduction have been derived from the World Fish Center informative calendar. Thus, please refer to this footnote as a source for all proceeding information in this section.
government policies introduced by the ministry, to the credit management brought to the forefront by the local banks, to the fishmongers who trade the fish locally, to the processors who prepare the fish for marketing, to the fishermen, who actually bring the catch to land—we may, in the process, peel away layers of this complex industry. Furthermore, limitation and flaws in the system are exposed when the actualization of these roles become problematic or tenous in nature. It is in this moments that we can most effectively contemplate the reasons for struggles of fishermen, mismanagement of credit, ineffective government intervention. Finally, with every flaw, there arises a potential solution (whether or not it is implemented). Thus, we can conceive of possible methods for improving the productivity and the efficiency of the fishing industry. Ultimately, this paper is an attempt to delve into these aspects of the fishing activity in Ghana.
Methodology

Data collection

As part of my field work process, I studied four major subgroups in fishing industry in order to get a feel for its infrastructure. I, therefore, chose to study the role of the ministry, the Rural banks, the fishermen, and the fishmongers/processor. I choose these specific component of the fishing industry because I thought that their roles were complex and critically important in gaining a comprehensive overview of various aspects of the industry’s infrastructure. I did extensive interviews with various fishermen, fishmongers, and processor in Elmina and Komenda, the main sites of comparative study for this paper. I also visited the Ministry of Food and Agriculture many times as this is where I gained much information at the regional and state level. The ministers, directors of fisheries, etc. were incredibly helpful and gave me more cooperation and welcome than I could have asked for. Finally, I visited the Kakum Rural Bank in Elmina and Abura and the Akatakyiman Rural Bank in Komenda in order to understand the role of the financial institution in the fishing industry.

While doing intensive field work, I started to uncover the inconsistencies, the problematic elements, and the tenuous relationship between the fishermen and their counterparts in the higher echelons of the fishing industry. The most exciting times was when I was offered contradictory explanation by different people as they tried to skew my perspective in a different light. I, therefore, had to remain objectives, but questioning at all times as I struggled to find the most comprehensive and thought-provoking side of the industry and its relationship to the economy. The greatest trouble I had in starting these interviews, of course, was in actually penetrating the fishing community being both a foreigner and a girl. But, fortunately, my worry was unwarranted because the communities in Komenda and Elmina accepted me freely and gave me such invaluable information..

Question for the Ministry of Food and Agriculture

1. How does the fishing industry in Cape Coast contribute to the overall economy in Ghana?
2. What is the government planning to do about the depletion/exploitation of resources for fisheries? Have there been any policies directed towards better management of resources?
3. Over the years, how has the government helped to finance new fisheries?
4. How many of the fisheries is the government presently subsidizing?
5. What focus is placed on women’s participation in the fishing industry and their empowerment? How are they represented in discussions about fishing development?
6. How prevalent are cooperative in local fishing communities? Has the general response been a positive one?

7. How does the lack of education in the fishing industry hamper communication networks between the government and the locals? How is the ministry responding to this?

8. What are support network like for fisheries? What percent of fishermen are receiving monetary aid through micro credit projects?

9. Can you provide statistics as to how many fishermen migrate habitually? What are normal migratory patterns? Have you observed a disruption of family life as a result of migration?

10. How has the introduction of new technologies and large-scale fishing affected prices of fish, the structure of the markets, small-scale artisanal fishers?

11. Does the government intervene on a national level in fisheries’ operation-if so, what role do stakeholders play in analyzing intervention?

Questions for the managers of Kakum Rural Bank/ Akatakyiman Rural Bank:

1. What is the present micro credit project developed for the fishermen?
2. Who is it directed towards?
3. What are its goals?
4. How much of your interaction with fishermen is direct and how much is indirect (through foreign aid)?
5. What percent of your business is comprised of fishermen?
6. What are the monetary problems facing fishermen?
7. How much funding do you give to individuals as opposed to cooperatives?
8. What are the monetary problems facing fishermen?
9. What are the requirements for receiving loans? How many fishermen receive loans?
10. How many fishermen pay it back (how long do they usually take?)
11. Is indebtedness a prevalent problem among fishermen?
12. How does migration affect their ability to pay back loans or keep ties to the bank?
13. When was this branch of the bank established?
14. Has there been any resistance or resentment towards the bank on the part of the locals?
Questions for fishermen (varied with individual):

1. What type of fishing do you do? (set net, purse seine, etc.)
2. What boats do you use?
3. How many of you are migrant fishermen?
4. What determines when you will follow your stock?
5. When you leave, what happens to the women?
6. Describe a typical day:
   - When do you get up? How long are you at sea? When do you return? What are your responsibilities?
7. What is your daily profit like?
8. What do you do during the small fishing season-do you have alternative jobs?
9. Are you parts of a group, cooperative, etc.?
10. What is your relationship with the banks-do you receive loans on a regular basis?
11. What is the greatest struggle being a fishermen?

Questions for fishmongers/processor?

1. What are your responsibilities as a fishmonger/trader/processor?
2. Do you finance the fisherman’s operation?
3. Is your husband a fisherman?
4. Are you in charge of the finances? Do you interact directly with the bank?
5. What type of fish do you sell?
6. What price do you sell it at?
7. Is it a fixed rate or do you negotiate it?
8. What profit do you make per day?
9. Where do you sell the fish? Where do you process it?
10. Do you ever get cheated by the fishermen?
11. Are you involved in a group or cooperative?
12. Have you ever gotten a loan or do you want to?
13. What is the greatest struggle that you have being a fishmonger?
14. Will your children do what you do when they get older?
15. Do you go with your husband when he migrates? How difficult is it to be financially independent?
16. How does your husband’s absence from the house for months at a time affect the household?

These are mere examples of some of the questions I asked and some of the interviews I had. Many of the interviews were spontaneously done as one person would lead me to another person, and so on and so forth. This seems to be the characteristics of field work.

The frustrating aspects of field work, and therefore, the consequent limitation of the paper resides in the volatile nature of field work. Even at the end of my field work session, and just a few days before ISP was due, I had an unexpected encounter with Dr. Kofi Sam who took me to meet his friend. They gave me mind-blowing information about the lack of production and its negative impacts on the fishing industry. It filled in many of the holes in my research and compounded my own interest in the problematic elements of the fishing economy. I definitely had to restructure my paper and rethink my discussion in order to present an interesting and comprehensive view of this colossal industry. Thus, these limitation should be taken into consideration when reading the paper, and hopefully, the meat of the discussion will hold the reader’s attention.
Main Report-

The Ministry of Food and Agriculture:

The Ministry of Food and Agriculture in Cape Coast works hand-in-hand with formal organization to uplift the fishing community and rejuvenate its economy. This public sector of the government appeals to financial institution to cooperate in establishing a mainframe under which to apply their policies while monitoring the fishermen’s activities along the coast. In the early 70s and 80s, the ministry worked directly with the fishermen and farmers, giving credit in the form of input. However, presently the ministry links fishermen to organization and financial institution because it has proven to be too difficult and inefficient to work directly with the fishermen.

According to the United Nation’s Food and Agriculture Organization (FAO), “deterioration in condition of fisheries resources is the result of poor policy…some fishing fleets have been heavily subsidized leading to overcapacity and overcapitalization.” Now, more than ever before, fisheries are expanding, as their contribution to the nation’s economy has not only been acknowledged but actualized. For instance, the fishing industry has produced employment for many sectors (processors, carries, transporters, carvers, painters, mechanics, dealers in fuel-wood, etc.)

Furthermore, fish also contribute to the rise of protein intake, a factor that is crucial to the nutritional stability of developing countries. Thus, the government must make provision to ensure the growth of an economy that relies so heavily on its fisher folk to create the necessary output. Presently, the prevailing concern surrounds the recent depletion/exploitation of resources in the fisheries. “The government is worried and concerned about over-exploitation of the tocks and is therefore not financing any new fisheries.” Mismanagement of resources could mean potentially huge losses for the fishing community and the industry, itself. Already, fishermen are struggling with the lack of fish in nearby waters and they have been forced to migrate even more than usual in order to feed their families and fuel their pockets with a substantial income.

Programs and Project:

Monetary Control Surveillance Unit:

As a result of consistent illegal activities along the coast that may contribute to the depletion of fisheries, the government is attempting to localize its management by making its

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1 Yaw Sabba, Director of Fisheries, interviews by author, April 23, 2003, Ministry of Food and Agriculture, Cape Coast. Notes in possession of author.
3 Isaac Anaman. Development Officer for Fishers, interview by author, April 7, 2003, Ministry of Food and Agriculture, Cape Coast. Notes In possession of author.
presence felt in the community. Consequently, the Director of Fisheries said that “the government is putting in place an effective monitoring system called the Monetary Control Surveillance Unit which will monitor the activities along the beach and at sea. The regional minister is presently in talks with European government for assistance in the provision of communication equipment, monitors, and patrol vessels.”

This project will be operating under the National Coordinating Unit for Sustainable Fisheries Livelihoods Programs in Ghana and is being funded by the FAO in the amount of eight thousand dollars. The MCS is aimed at ensuring that the fisheries’ laws and regulation are enforced. Specifically, the objectives of the project is to “strengthen local level responsible management…with the view to increase fish production.” Furthermore, it also attempt to resolve conflict between artisanal and industrial fisheries through the monitoring of zones, to reduce exploitation of juvenile fish resources through the monitoring of gears, to reduce irresponsible fishing practices, and to strengthen organizational capacities of fisher folk through training.

The Community-Based Fish Management Committee-

According to the FAO, “where there is no past history of collective activity and no tradition of the community undertaking action as a collective group, it may be extremely difficult to institute a community-based operation.” The CBFMC is a component of the coastal communities that was established in 1997 to empower the fishermen or the fishing communities, the direct beneficiaries of fisheries, to assist the government in managing the resources. The community and the state shares responsibility in monitoring beach regulation in fisheries along the coast. A group like this will potentially allow the people to feel committed to help the community, and allow the government to monitor the community at the local level.

Flaws in the Projects-

In theory, these groups seem perfectly functional, and in fact, incredibly effective. Though their structure was set up to target the local and safeguard their activities, its actual performance did not yield such positive result. Indeed, both the Monetary Control Surveillance Unit and the Community-Based Fish Management Committee were both functioning on a lack of personnel and a lack of interest on the part of the participants. Why? Because the profit that they gained did not outweigh the work so their incentive to do the job was weak as well. These failed

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4 Yaw Sabba. Director of Fisheries, interview by author, April, 20, 2003, Ministry of Food and Agriculture, Cape Coast. Notes in possession of author.
programs are indicative of the discontinuity and the barriers between the government’s agenda and the fisherman’s agenda.

Furthermore, as in the case of the local democracy reforms, the co-management policy does not provide much funding at the local level. Any success is attributed to unanimous cooperation and collaboration between the state and the local power. To illustrate this assertion with an example, we might recall an issue that erupted along the beaches of Moree in the late 90s. The CBFMC was notified that the problem of dynamite fishing was increasing in the Moree fishery. The Chief Fisherman was called upon to find ways of sanctioning the use of dynamite and cyanide to attract fish. The elders decided to combine the order from the Directorate of Fisheries with their own religious sanction. They told their fishermen that the Sea God (Bosompo), the God of Thunder and Lightning (Osor Nyansrama), and the Earth God (Efua) would be angry if the crews continued to use dynamite.

Those who swore an oath never to use these instruments while fishing were given identity cards that provided them with immunity. Their surprising cooperation stemmed from the fear that those who crossed the Sea Gods would be in danger. “As the apofohene of Moree said, “Thunder and Lightning will strike your canoe and drown all the crew members, and if you keep dynamite in your room, thunder and lightning will strike there too and destroy it.” This narrative underscores the idea that co-management groups like CBFMC can only be successful when their proposal are recognized with so much legitimacy among the locals that it can sanction the activities of the fishermen. The difficulty lies in the fact that specific management measures must be received with a shared perception of its importance. Another limitation of the ministry’s CBFMC is that it must not undermine or vitiate the power of the local institutions or traditions in the community and the control of the apofohene. Failures occur when there is a fractured vision of improvement or a frustrating power struggle between state control and local control.

Ministry and Fishermen: A collapse in communication

Illiteracy account for much of the miscommunication and frustration between the ministry and the fishing community. Many of the programs fail because they are not properly interpreted by the fishermen. Indeed, According to the director of fishers, “simple issues and policies are not readily understood and it takes a very long time to have a small change effected. The ministry is encouraging the fishermen to send their children to school. In fact, the CBFMC makes it an

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7 Ragnild Overa. Institution, Mobility and Resilience in the Fante Migratory Fisheries of West Africa. Norway: Chr. Michelsen Institute, 200, 19. The narrative is taken from a working paper written as a case study on Moree. In this discussion, Overa uses the narrative of the dynamite in order to show the clash between state and informal institution.
offence for a child of school-going age to be found at the beach during school hours.” 8

Furthermore, according to reports from the ministry, the fishermen do not want to stop fishing because they do not yet understand the serious consequence of over-exploitation. In much the same way, they resist cooperatives and are fearful to work with banks because they lie outside the domain of their traditional system of belief.

The Role of the Bank:

Kakum Rural Bank, Elmina:

The fishing industry relies heavily on proper credit management and monetary aid from rural banks along coastal Ghana. Indeed, the fishermen, the fishmonger, and the processor could not mobilize effectively, nor could they expand and produce profitably without the assistance of formal institution such as these. In fact, the rural banks seem to provide the crucial link between the individual fishermen and the government. Thus, it would be impossible to study the industry’s infrastructure without analyzing the bank’s role in its operation.

The Kakum Rural Bank in Elmina was first proposed by Nana Kweku Awotwe (then Chief Fishermen of Elmina) after his return from Sierra Leone and Guinea. While traveling, the Chief came to the realization that the role played by the banks helped the fishermen as well as the national economy. Thus, he proposed his plan at a time when Barclays Bank had closed its doors to the people of Elmina and the Post Office Savings Bank left much to be desired. Indeed, the stage was set for the establishment of a rural bank that would give a voice to the people on a grander scale.9 Yet, raising funds to meet the minimum requirement required by the Bank of Ghana was extremely difficult as fishermen had various skewed perceptions of the bank—an institution that, until this point, was both alien and distant to them.

According to Mr. Samuel Sackey, the manager of the Kakum Rural Bank, one of the greatest problems that formal institution like these banks have is eliciting trust and active participation in the bank’s micro-credit and development projects. According to him “they still have a traditionalist perception of banks. They feel that money has a spirit and the bank strips it of this spirit.”10 Furthermore, fishing is an industry that is shrouded in tradition and entrenched in the past, and it is consequently very difficult to promote change and modernization within the stronghold of conservative fishing families. Following in this vein, fishermen also seem to be very proud of their livelihood and thus “borrowing is considered negative” in their community.

8 Yaw Sabba. Director of Fisheries, interview by author, April 23, 2003, Ministry of Food and Agriculture, Cape Coast. Notes in possession of author.
Fortunately, due to the cooperation of the Information Service Department, the community was educated on the laudable idea of establishing a rural bank for the people with a set of directors who were chosen under the company’s code of 1963 (Act 179). In effect, the Bank was established to provide the communities in its catchment area with institutional frameworks to mobilize deposits and other resources for the development of small-scale industries. Thus, the bank has three major goals: to provide input, credit, and banking facilities to the artisanal fishing community of Elmina.

Indeed, according to the manager, history reflects a pattern of success in the area of economic growth and rejuvenation of the local fishing economy. For instance, the Mpoben fish landing ground was constructed in order to increase productivity in fishing activity and market productivity. Employment and economic activity in Elmina has increased steadily since the establishment of this harbor. Furthermore, the bank established cold storage facilities for the processor and fishmongers who need to make efficient use of the fish during production. About 35 percent to 40 percent of losses are due to lack of accessible storage facilities. With the establishment of a improved storaged facilities, the bank is able to give credit for as long as the produce can be stored.

For instance, the bank can give credit to smokers, and wait (12-18 months ) until the prices rise so the fishmongers can sell it at a good rate.

Credit Management and Loans:

Another integral role of the bank in the development and the sustainability of the fishing industry is their micro-credit schemes and credit facilities. How successful have these micro-credit project been in the past? Credit facilitators have diversified their options to include the crediting of equipment, the loaning of money, the subsidizing of fuel, and the establishment of improved technology for women and men in the industry.

Generally, the bank operates a credit scheme for its customers that include loans and advances to fishermen. The success of these credit project lie in their potential ability to mobilize funds and jumpstart the fishing economy. Over the years, Kakum Rural Bank has donated semi-industrial outboard motors, canoes, and nets. As part of the credit management program, the Bank not only gives cash advances to fishermen but more commonly, they provide equipment for individual fishermen on credit. This means that the fishermen receive financing for equipment that they lack as a necessary prerequisite for the beginning of fish activities.

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Supposedly, any fishermen is eligible for credit or loans if and only if they meet certain requirement. For instances, in order to apply for a loan, a fishermen must show evidence that he is a fishermen. In other words, he must have two pieces of equipment (i.e net, motor, or canoe), and the bank will provide the last pieces of equipment. If, for instance, the fishermen does not have the necessary equipment to obtain a loan, he has the opportunity to team up with someone who has the equipment that he needs. Thus, through cooperation and communication, the fishermen can come together to improve their own future and their own fortunes. In addition to showing particular evidence, the candidates has to demonstrate that he has the skills necessary to be a worthy fisherman.

The bank investigates the integrity of the fisherman by evaluating his character through the words and opinion of friends and colleagues from his fishing community. In this way, the bank has a more intimates relationship to its clientele and, a greater insight into the activity of the fishermen.

“What makes lending risk-free?” This question serves as the lynchpin of credit management project. Though the bank is one of the closest resources for the fishermen, it is not the job of the bank to garner relationship with every single fishermen, irrespective of their character or monetary backing. The bank must fuel its business by making a profit while still uplifting the economy and helping as many deserving individuals as possible. Thus, the loan agreement (refer to Appendix A) states that the Kakum Rural Bank has exclusive right to all the equipment that they loan. The equipment serves as collateral from which the bank may hold highly valuable leverage over the fisherman’s monetary fund. This contributes to risk-free lending.

Input Services:

If poverty reduction is the major goal of rural banks, then educational awareness must be a priority. One of the greatest weaknesses in the fishing industry is the high illiteracy rate among the locals. What exactly is the bank doing to promote education and awareness to the fishermen and their children in respect to banking facilities? Indeed, by establishment education services, financial institution can demystify their image. Thus, the bank funds a Non-formal Education Service to improve literacy amongst the poor.

Furthermore, it has created community-wide awareness of the importance of banking facilities through groups such as the National Council of Civic Education. Finally, Kakum Rural bank is establishing a Micro-inssurance program in conjunction with Care International and the British Department for International Development, which ensures education upon credit and insurance.

The bank also account for this illiteracy in its formal interaction with the fishermen. Its loan agreement works on the basis of the illiteracy Protection Ordinance.

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15 Ibid, 10.
This specific clause stipulates that every interaction the Bank has with the client must be interpreted and explained in layman’s terms (refer to Appendix B). By including this clause in its loan agreement, the bank is acknowledging the weakness in the fishing industry and attempting to work within its limitations.\textsuperscript{16}

**Banking Facilities**

By implementing a regimented and formal relationship with fishermen, the bank can monitor how its money is being used and how the fishermen are benefiting from it.

Furthermore, it can enhance the efficiency of fishing operations by creating individual financial regimes for each fishing company (a crew of 25). In accruing accurate cash flow statements, the bank must base its account on records made by fisherwomen, or the wives of fishermen. A project advisor from the bank monitors the authenticity of the records in order to account for the yield potential. The bank shares the responsibility of checking the cash flow to evaluate their overall profit and prevent internal corruption from occurring due to errors in records (Appendix C). A great form of this corruption occurs in the process of money lending as traditional money lenders assume almost a 500 percent interest rate.\textsuperscript{17} Many times, when in debt, fishermen will resort to corrupt money lenders who are crude in many aspects of debt collecting, rather than turning to financial institutions. Ultimately, the bitter end of the corruption falls on the shoulders of the women who finance the fishing industry. Unfortunately, being illiterate only further perpetuates the fishermen’s reliance on these informal and corrupt forms of monetary aid.

**Further Projects**

In accordance with the DFID and the FAO, the Kakum Rural Bank finances a small project called the “Women Oven Construction and Community Woodlot Initiative in Moree” The project is an integral part of the Sustainable Fisheries Livelihoods Programme in West Africa. The objective of the “Women Oven Construction and Community Woodlot Initiative” is to increase the working capital of the fish mongers and processors. More specifically, however, it attempts to provide “two traditional and one Chorkor Stove to sixty needy and deserving women processors during the 3-year period through a community based revolving fund… and reliable and accessible sources of fuel wood to processors through the establishment of community woodlot initiative …”\textsuperscript{18} This project also attempts to further strengthen the organizational capacities of women processors through training. According to the facilitators of this project, the main indicators of

\textsuperscript{16} Copy of Loan Agreement. Kakum Bank Limited: Loan Form F. Kakum Rural Bank Ltd, Elmina.

\textsuperscript{17} Samuel Sackey. Manager of Kakum Rural Bank, interview by author, April 23, 2003, Kakum Rural Bank, Elimina. Notes in possession of author.

\textsuperscript{18} Matilda Egyir. Women Oven Construction and Community Woodlot Initiative. Moree: Moree Wobenyadze Ofir Nyame Group. In reference to a copy to the small project initiated by Food and
success have been the strong “women professional organizations,” the use of improved processing ovens and methods, and the establishment of a community woodlot farm.

Demystifying the Bank:

The bank’s role in the fishing industry is crucial because it serves as the liaison between the lower and higher echelons of society. Though it has established programs that have increased the productivity of the fishing industry, how problematic has their presence been in the fishing community? Through observations and frequent conversations with fishermen, it seems as if the greatest source of angst lies in the bank’s inaccessibility to the common fisherman. Indeed, as previously mentioned, the bank has taken measures to bridge the gap between the institution and the individual. Yet, according to the bank manager, it has been an uphill battle to earn the trust of the fishermen. Accordingly, the locals choose to keep their money in their houses because they don’t trust the bank to protect it. For instance, not too long ago, a fisherman walked into the bank to open an account and deposit 15 million cedis. The very next day, the same fisherman walked into the bank and withdrew all his money under the pretense that he needed it for his travels. On the third day, the fishermen returned and deposited a total of 30 million cedis. When the manager made inquiries into the matter, he found that the fisherman withdrew the money because he wanted to make sure that it was all still there and it had not been stolen. After finding that the full amount was secure in the bank, he returned with all his earnings and a renewed sense of trust in the financial institution.  

I only relate this anecdote for the purposes of underscoring the tenuous relationship between the bank and the fishermen. Indeed, the bank lies between a rock and a hard place. It needs to satisfy its own demands as a business as well as the government’s regional policies while instilling trust in the poor fishermen. Furthermore, the bank is shadowed by its dismal past interactions with the fishermen. During the revolution, the Ghanaian Banks were known for confiscating money above a certain amount and freezing it so that it was inaccessible to the customer. Perhaps because of its mysticism and it notorious past, the Bank’s role in the fishing industry is inherently problematic and it presence in the fishing community so tenuous.

The nature of Migration:

The word “fish “ in Fate is “nam,” which very literally means something that moves. One concept that members of all levels of the industry seem to agree on is the nature of fish. As fishermen in Elmina and Komenda said, Fish are like humans… they have a mind of their own and

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they will move whenever they want."\(^{21}\) This means nearly nothing to the common man, but to the fisherman, it may dictate his income, and therefore his livelihood. The migration of fish has a rippling effect in the fishing industry, and consequently banks, so deeply invested in the lives of the fishermen, feel it impact. As the bank manager at Kakum Rural Bank stated, "migration definitely becomes a factor in our interactions with the fishermen…. today, the fisherman takes a loan, tomorrow he leaves."\(^{22}\) Risk-free lending is hinged on the fact that irrespective of where the fishermen are, they must receive its money in order to prevent an accumulation of debt. Fishermen will leave spontaneously when they hear of better catches in fisheries (often in Senegal and Cote d’Ivoire), and the banks will be unable to access their loans or obtain the money due to them. Women become the bridge that links the bank to the fishermen, as they are often the financiers for the crew, and furthermore, they are reliable.

**Problems in Bank Structure:**

Management, or mismanagement, for that matter, is often a symptom of underlying weaknesses in structure. Therefore, in the case of the established Rural Banks in Ghana, there seems to be some inherent structure problems stemming from the way in which they were first established. Under the companies Code of 1963(Act 179) and the Banking Law of 1989, the Association of Rural Banks (with 150 branches and 435 outlets), a division of the Apex Bank (the Central networking bank), operates under the management of 10 board of directors, in addition to lawyers and auditors.\(^{23}\) Shareholders, and the directors are answerable to the shareholders during their term of three years. The advantages to this process is that board of directors knows the customers better and understands their grievances because they have been appointed by locals in their own community. But the disadvantages are that the locals or the shareholders hold leverage over the bank’s operations though they have no knowledge of how banks should operate. In fact, shareholders are easily corrupted by outsider influences, and thus, this vulnerability is reflected in their subsequent actions. According to Mr. Sackey, ‘Shareholders and the board of directors whom they elect cannot, for instance, usually predict cash flows, profits, or the positive and negative patterns in banking operations…the appointment of directors should be the prerogative of the government not the shareholders.”\(^{24}\)

Indeed, the results of these problematic structural elements hit the small Rural Banks in the villages the hardest. The shareholder’s lack of education and the scarcity of resources in villages

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\(^{21}\) Kofi Gaisie and others, Fishermen, formal and informal interview by author, April 8,11,12,15,16,17,23, Elmina and Komenda. Notes in possession of author.

\(^{22}\) Samuel Sackey, Manager of Kakum Rural Bank, interview by author, April 23, 2003, Kakum Rural Bank Ltd Elmina. Notes in possession of author.


\(^{24}\) Samuel Sackey, Manager of Kakum Rural Bank, interview by author, April 25, 2003, Kakum Rural Bank Ltd Elmina. Notes in possession of author.
does not allow for authentic and efficient banking to take place as it in Komenda in order to flesh out both the successes and failures of its operations due to structure and management.

_Akatakyiman Rural Bank_

In the center of the beautiful and serene fishing village of Komenda stands a small unassuming building, a branch of the Rural Bank Association. The Akatakyiman Rural Bank plays a crucial role in the livelihood of the fishermen and the sustainability of the fishing community. Yet, the bank depends just as much on the business of the fishermen as the fishermen do on the monetary compensation provided by the financial institutions. Thus, it is vital that cooperation and a clear path of communication between various participants in the fishing industry are always present.

According to E.T. Sai, manager of Akatakyiman Rural Bank, the fishing industry was the primary factor that led to its establishment nearly twenty years ago. “From day one, the fishing industry has played a major role in the bank’s operations. Fruitful interactions have led to improvements in the development of the local fishing community in many respects.”

Many of the programs that the bank offers the fishermen are similar to those in Elmina, though the net results seem to vary.

_Credit Management_

Akatakyiman Rural Bank offers an avenue through which the fishermen may manage their money. Instead of traveling to Cape Coast, they may make use of the facilities in the village. This reduces costs of traveling and retains monetary exchanges within the community itself. Furthermore, the bank offers loans and advances to purchase equipment. In the past five years, 250 fishermen have been given loans (however 30 have been reoccurring). “This is an incredibly important credit project that we offer if one considers that only a few fishermen can purchased their own equipment without assistance…most fishermen would not be in business because equipment would, in itself, put them out of business before they even start.”

Thus, the bank allows the fishermen to access credit through a secure credit line.

In order to access this credit the client must have dealt with the bank in the past six months and garnered a fruitful relationship, thus, demonstrating a worthy and reliable character. Furthermore, the fisherman must present a deposit of twenty percent of the requested amount as collateral or insurance until the cash advance or the loan is paid back. These requirement are standard operating procedure for the bank in order to ensure that their investment is risk-free.

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Recent Operation:

As part of its microcredit project, the bank offers monetary aid and its facilities in various forms. For instance, in recent years, the bank offered fifteen outboard motors to fifteen recognized “companies” as they are called. The motors were given to the bank by the central government to distribute to the fishermen. The bank required that the company make a deposit of 10 million as collateral for the 60 million cedis motor.

Presently, 65 percent of the fishermen have paid back their loans and 35 percent will be paid back during this fishing season. Motors are, by and large, the most expensive piece of equipment that the fishermen need in order to operate their artisanal or semi-industrial fleets. Thus, much of the loans, subsidies, and cash advances are directed towards absorbing the costs of these outboard motors.

The bank is also in close contact with the fish mongers, providing the necessary capital needed to buy fish. Furthermore, the bank instituted input services in which the Chief Fisherman of the community is required to give a comprehensive recommendation on each fisherman in the program. Periodically, the bank invites the Chief Fisherman to submit an evaluation of those who are worthy of credit as well as those who have benefited from credit. As part of its input services, the Rural Bank has recently focused its operation on customer education, since illiteracy levels are extremely high in the fishing community of a village, such as Komenda. In order to ensure risk-free lending, trust, and communication, proper education must be guaranteed. Credit with Education, a “new phenomenon,” as Mr. Sai stated, is a recently-established program which brings free education to the fishing community along with credit. This education revolves around family life, family planning, AIDS, health, sanitation, and savings management.

“We are interested in family welfare and money management because it directly affects the livelihood of the individual fisherman…if the fisherman knew how to manage his finances, understood the current banking practices, and realized the value of family planning, he would not plunge so deeply into debt and poverty.”

Ultimately, the bank’s role encompasses monetary aid, banking facilities, and informational services that will enhance the relationship between financial institution and individuals and increase the productivity within the infrastructure of the fishing industry.

Problems in the Industry:

It is not the goal of this paper to lay blame on any one party for inherent problems within the infrastructure of the fishing industry, but to question why and how the fishermen are benefiting or not benefiting from the industry itself. For instance, the bank has developed strategic programs

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that aim at poverty reduction. But why is it that fishermen are still struggling to make a living in a village like Komenda? Similar to the mentality of the fishermen in Elmina, those in Komenda do not trust the bank because they do not understand its function. Furthermore, they do not understand the concepts of saving and finance management. Thus, the bank is paralyzed because it cannot communicate effectively with its clients. Furthermore, it cannot expand its clientele because it wants to minimize high-risk lending. Though the bank plays the role of liaison to the government, it cannot actualize its position without cooperation on the side of the fishermen. Thus, as a business, its productivity is disavowed by the lack of communication between both parties.

The Role of the Fishermen
The Fisherman’s Voice:

The fishing industry in Ghana relies heavily on financial institution and government policies to dictate its fishing ventures. In many respects, the ministry and the bank were set up to secure poverty reduction strategies while still profiting from its investment in the lives of the local fishermen. But why is there such a gap between the government policies, credit management strategies, and the struggles of the fishermen?

Inherent problems in the infrastructure determines a tenuous and, oftentimes, problematic relationship between the individual and the institution.

Along coastal Ghana, fishing activity is at its peak during the months of July through September. And Artisanal and Semi-industrial fleets of fishermen swarm the beaches and fishing villages and commercial ports throughout the year. In a 2001 survey, the total number of fishing villages and landing beaches along coastal Ghana were 185 and 304 respectively. Furthermore, a total of 123, 156 fishermen were recorded during the survey showing an increase of about 19% from 1997. The largest number of fishermen was recorded in the Central Region (45,909). Refer to table3. According to the FAO, the number of people engaged in artisanal and small scale fishing has often risen dramatically either because of a general population increases or pressure on other forms of employment which forces people to take up fishing.

Types of Fishing:

Across the coast of Ghana, local fishermen engage in various forms of fishing. One method of catching fish is through the use of a drift/gill net. This drift net consists of a long curtain suspended from the surface by floats. It drift and drives with the tide and fish swim into it and are caught by their gill covers. One of the very common forms of fishing requires the use of a set net. A set net is similar

to a drift net but it is anchored to the sea bed. In Elmina, the fishermen whom I observed and interviewed used set nets in order to catch is usually shrimp and herring.

The purse seine is a ring of net that is shot to surround a shoal of fish in mid-water and is closed underneath with a “pursing ring”. Based on observation, pursing is a very common method of fishing and is extremely popular along the coast. It is very efficient especially when used with a sonar to locates shoals. Finally, the trawl is a conical bag dragged along the bottom of the ocean. Its mouth is spread by otter boards at the ends of the towing warps. It is not as common as the set net or purse seine fishing.

Equipment:
The prices and types of equipment vary with location and source. The fisherman needs, at the very least, a net, an outboard motor, and a canoe to engage in artisanal fishing. The use of nets (purse seine, set nets, line, drift gill net, etc.) varies with the specific form of fishing that the fisherman chooses to adopt. Table four presents a mean range of prices/cost (millions) of canoes, fishing gears and outboard motors. According to this table, the prices of nets range from 1.5 to 40 million. As for outboard motors, a variety are employed in the artisanal fishery and their horsepowers range from 25 to 40hp. Some brands of outboard motors are Yahama, Suzuki, Johnson and Mariners. Pursing canoes and drifting gill net canoes usually employ outboard motors of 40 hp while the rest often employ 20 hp outboard motors. The prices for these motors are around 12 million cedis.

Finally, canoes are classified as mainly used for pursing gears, beach seines, hook and line, setnet, ali, drifting gill net and One-men-canoe. The prices of these canoes in the Central region range from 2 to 10 million cedis.\footnote{Please note that information may vary. Actual prices have doubled since survey was published. Prices also vary from one fisherman to another and one fishing store to another.}

A Voice from Elmina:
Much of the equipment previously described is visible along the coast of Ghana. The white shores of Elmina offer a view of the fishing activity is both mesmerizing to observe and intimidating to attempt to analyze.\footnote{Elmina landing bridge. Visit and observation of April 11, 12, 23, 24, 25. Elmina.} Yet, after digesting the frightful frenzy surrounding the bustling port and the landing bridge besides Elmina Castle, one eventually discerns that there is a method to the madness. In spending time with the fishermen, observing their daily activities, and speaking to them during free moments, I gained access, however narrow, into the lives of the individual fisherman. Examining everything from their traditional practices, their credit institution, gender division and mobilization of labor, and their sharing of economic output, a simulacrum of the fisherman’s voice started to form. Ultimately, we might be able deconstruct and analyze his attempts at livelihood strategies within the infrastructure of the fishing industry. Perhaps this will lead us to acknowledge the potential weakness inherent within the fishing industry, so that we can plan for a greater future.

Organization of Fishing Community:
The fishing community in Elmina and Komenda operates under a traditional framework. At the head of the community presides the traditional omanhene or Chief and seven elders. Under this
council of elders is the chief fishermen or the apofohene, who deals directly with the banks, formal institutions, and the ministry. He serves as the spokesperson for the fishing community and the liaison between the locals and the government. Furthermore, he resolves conflicts between fishermen and makes negotiations among traders and fisher folk. The konkohene or the “queen of those who sell fish,” has an equally influential position in the community. According to many of the fish mongers and traders in Elmina, their konkohene mediates conflicts between fish mongers and fishermen and negotiates daily “beach prices” of fish for the traders. The community appeals to her to give advice, resolve internal strife, and convey messages to the apofohene. Yet, increasingly, the women traders of the fishing community are becoming more independent as sole financiers of fishing activity. Thus, they often deal directly with financial institutions without consulting their leader in all cases.

The “Company” Fleet:

In many artisanal fisheries, family units provide the basis of fisheries production units and the productive capacity of the household may increase steadily as the household expands. More so in a village like Komenda, family planning is determined by the profit that it may potentially generate through excess labor. Indeed, fishing units are operated as “companies” where family members may be expected to work to satisfy family obligations but with little prospect of personal gain or independence. Again, this characteristics seems more strictly tied to fisher folk in villages, whereas in a fishery such as Elmina, most men and women whom I talked to wanted to send their children to school, away from the fishing life. As Abyaba Agyawro said, “I started when I was very young because my whole family was very much involved with fishing. Now, fishing is my life. But, unlike me, my child will go to school.” Indeed, in Elmina fishing community, it seems as if responsibilities to one’s fishing community runs deep, but with succeeding generations, this philosophy has started to wane.

Though in Elmina, the “company” consists of friends and family members (men, women, and children), the crew of fishermen who go to sea, for example, consists of around seven people. Three people will sometimes stay behind to report on the status of the boat just in case some unforeseen disaster might occur while at sea. According to Agyaba Agyaboro, when they go to sea and there are big winds, they use stones for weights to anchor the nets and if something should happen, they will know that unfortunate person’s fate. Furthermore, as other fishermen explained, when fishing in the shallow sea, they can visibly see the fish moving at the surface. Therefore, they

33 Ragnhild Overa. Institution, Mobility and Resilience in the Fate Migratory Fisheries of West Africa. Norway: Chr. Michelsen Institute, 2001, 18.
34 Afua Duku and others. Fishmongers and processor, informal and formal interviews, April 11, 12, 13, 23, 2003, Elmina landing bridge and port, Elmina. Notes in possession of author.
use nets to pull the fish out of the sea, whereas in deeper waters, they use bigger boats and nets to rake in the trapped fish.

In order to pass the time at sea and to keep in tune with their own rhythm, the fishermen will sing various songs. As Kweku Awu sang to me

“His only girl
His only wife
His only sister should take it and cook it.”

According to Kweku Awu, this is one verse of a traditional song that they sing daily. They use it to pass the time while they work, while they are at sea, while they are on shore, while they fish, etc. In this way, the crew members find ways of alleviating the stress and preserving their sanity under the hot sun.36

A Day in the Life of a Fisherman

The fisherman’s work is by far one of the most grueling and taxing jobs. In order to find effective means of sustaining a livelihood, a fisherman must always be active and attentive to his environment. A typical day in the life of a fisherman is incredibly labor-intensive. According to many fishermen in Elmina, they leave their families between 12am and 4am in order to tame the fish before actually catching it. After having done this, they set sail and return at around 1pm or 2pm where the women will be waiting for the catch at the shore. Then they sell the fish to their wives and the fish mongers who trade it at the markets. During the remainder of the day, the fishermen will mend their nets, fix their boats, and accounts for their profit for the day. They work every day except Tuesday when they do not go to sea. Working six times a week is taxing on the mind and body, thus, Tuesdays are traditionally meant as days for rest and recuperation from the week’s hectic schedule. Furthermore, Tuesdays reserved as days designated to mend nets, fix boats, and clean their equipment.37

The Fish Sharing System

In the marine artisanal fisheries in Ghana, the catch is usually shared according to laid-down ratios. A percentage of the catch goes to the crew and the owner of the craft, gear (net) and outboard motor, for he is usually the leader of the company. According to a fishing crew (of boat “Go Man Go”) at Elmina, the fish that they catch, they sell and use one part to buy patrol. One-fourth of their profit they use to buy expenses and another one-fourth is consumed in buying food

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37 Agyaba Agyawro, fisherman, interview by author, April 12, 2003, Elmina landing bridge, Elmina, Notes in possession of author.
for the family. Though it varies tremendously, on average, a crew will catch about fifty to one hundred crates of fish worth about 12 million cedis a day when it is sold to traders and processor.\(^{38}\)

On occasion, the leaders must go to the bank for a loan if they need a new motor, canoe, or net. In accordance with the loan agreement that was previously mentioned, the fisherman must put down collateral. In this case, he must pay one half of the cost of the pieces of equipment and pay the bank the rest of the money later. Thus, if his equipment is damaged or he needs a new one, he must draw upon his savings or find petty cash to pay the dividend.

Migration: Spatial mobility

African fishermen and fish traders explore and exploit new riches: primarily fishing grounds and fish markets. Ghanaian canoe fishermen are the most famous for such activity.\(^{39}\) Being a migrant fisherman means that one’s life revolves around the movements of the fish stocks that been exploited. Seasonal migration is to a large extent resource-related, while long-term and circular migration tends to be less dependant on resource and more dependant on economic and political conditions. Through observation, we may see artisanal fishermen along the coast of Ghana (i.e. Komenda and Elmina) participating in seasonal migration. Indeed, this is the case for the seasonal migration in Ghanaian “herring” fisheries, where fishing effort in the canoe sector largely follows the annual upwelling pattern in the Gulf of Guinea.\(^{40}\) As the secretary of the fishing community in Komenda, Joseph Agyrey Cudjoe, simply stated, “Fish have a mind of their own and they go where they want. It is our responsibility to follow the movement of the fish and stay alert to the pattern of their migration.”\(^{41}\) Indeed, according to the Chief Fishermen of the same community, Komenda is known to have one of the highest rates of migration in coastal Ghana. Other factors drive fishermen to leave their homes and disrupt their family life in order to keep themselves economically afloat in the industry. The recent increase in petroleum, for one matter, and the fluctuation in Ghana’s policies on petroleum product subsidies has driven Ghanaians to fish in Nigeria, where they can find cheaper petrol for their outboard motors.\(^{42}\) Furthermore, according to fishermen in Elmina and Komenda district, resource depletion and over-exploitation in shallow waters has forced fishermen to move to more prolific fisheries off the coast of Senegal and Cote d’ Ivoire. In fact, before the war in Liberia, Ghanaian migrants were responsible for 90

\(^{38}\) Kweku Awu, fisherman and his crew, formal and informal interviews by author, April 11, 2003, Elmina landing bridge, Elmina. Notes in possession of author.

\(^{39}\) Ragnhild Overa. Institutions, mobility and Resilience in the Fate Migratory Fisheries of West Africa. Norway: Chr. Michelsen Institute, 2001, 1.

\(^{40}\) Ibid, 5.

\(^{41}\) Joseph Agyrey Cudjoe, Secretary of Fishermen, interview by author, April 15, 2003, Komenda. Notes in possession of author.

\(^{42}\) Ragnhild Overa. Institution, Mobility and Resilience in the Fate Migratory Fisheries of West Africa. Norway: Chr. Michelsen Institute, 2001.
percent of the country’s artisanal fish catch. During the field work for this paper, the greatest concern was the guerilla wars in Cote d’Ivoire for the mere fact that the disturbances was driving migrant fishermen back to the coast of Ghana to fish in its 200 miles zone. Unfortunately, as we can see, economic and political circumstances can affect a migrant fisherman’s mobility, and therefore, his economic output.

But another factor that must be considered is the effect of migration on household stability. Interestingly enough, many fishermen stressed the fact that they keep in touch with their wives and children, sending money and profit overseas to women who will finance them. Yet, the effect of migration on the family is necessary evil and a blessing in disguise for most families. As Gladys Ansah-Mensah, a fish monger in Komenda said, “though it is hard to stay without my husband for so long, I know it is the only way that our family will survive.” According to other fish mongers whom I spoke to in Elmina and Komenda, some fishermen will actually take their wives (and children) with them to manage finances an report back to the local banks.

*The Role of the Women*

Gender division: Women at work

Women are not allowed at sea. According to our beliefs, the sea god will get angry and wash her ashore. Another story follows that a long ago, a group of women went to sea to fish alone. They caught many fish and pulled them aboard the ship with their nets. But during their long stay at sea, they started to feel hungry and decided to eat some of the fish that they had caught. When they opened the ring of the net, the fish jumped out and back into the sea. The women were unable to retrieve them and they returned to shore empty-handed. Another myth speaks to the fact that women laugh to much and too loudly and if they go to sea with the fishermen, they will laugh so loudly that they will scare the fish away.

These traditional myth that I managed to eek out of the fishermen in Komenda and Elmina serve to underscore the rigidity of the gender division in the fishing community.

Women serve as the driving force behind the financial sector of the fishing industry. According to the FAO, marketing and processing in both the artisanal and industrial sectors of the fishing industry in many part of the world are predominantly carried out by women. At least 50

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43 Ibid, 15.
million women in developing countries are employed in the fishing industries, often in low paying jobs like that of production and marketing. They play a central role in everything from handling fish catches to financing artisanal fishing companies. In fact, “wives involved in fish processing in West Africa have far more developed economic relation with other fishers than with their husbands.” Thus, the government and financial institution are beginning to understand the crucial role that women play in the trading/marketing/processing of fish, and the potential boost that they might give to the fishing economy.

Fish Processor and Fishmongers—

It is safe that in any fishing community in Ghana, there are very strict gender division that very rarely crossed or blurred. In the two fishing communities that I am studying, the women remain loyal to the land with a certain fierce possessiveness. Indeed, as I observed the goings-on at the active landing bridge in Elmina and on the shores of Komenda’s fishing village, the distinction between gender roles was only further crystallized in my mind. As soon as the canoe is pulled onto shore, women wait with large bowls on their heads to receive the fish. After much heated exchanges and excitement, mothers, sisters, and daughters who cooperate in negotiating the trade and marketing of fish, rush in for a portion of the catch.

In many instances, the fishmonger or the fish processor is the wife of the fisherman, and thus, she reserves the right to buy fish directly from her husband. A majority of fishermen borrow money from their wives, not only for family provisions, but also when they buy canoes, outboard motors and petrol. Komenda and Elmina harbor a large proportion of women who serve as the primary financiers of fishing operation along the coast. One must also consider that, “as the canoe fisheries became more capital intensive with the introduction of larger nets and outboard motors in the 1960s, credit has become institutionalized in the enam nyi (women selling fish).” Thus, these women have dominated the financial sector of the fishing industry as a consequence of accumulating substantial amount of capital in fish trade. With this capital, they can loan money to canoe owners and crew leaders to buy petrol, to purchase canoes, nets, or outboard motors.

The fish processor’s responsibility is to clean, smoke, and pack the fish before it is sold at the market. In some cases, fishing, processing and trade is facilitated through extended families of women and children in the community. For instance, in Komenda, mothers, sisters, and daughters work together in their homes to process fish and send it to the market to be traded. Walking

49 Ragnhild Overa. Institutions, Mobility and Resilience in the Fate Migratory Fisheries of West Africa. Norway: Chr. Michelsen Institute, 2001, 14.
through the alleyways of Old Komenda where the fishing community is located, it is possible to see homes converted into what could only be makeshift processing factories or workshops. Smoke and the smell of burning wood eminates from mud-brick ovens used to smoke fish. About eight to ten of these circular stoves line the alleyways between the huts and women emerge and bustle about amidst the haze of fuel, smoke and heat. The scene captures the essence of the woman, more specifically, the fish processor’s domain within the fishing community.  

According to Gladys Ansah-Mensah, a fishmonger born in Komenda, she receives fish from her husband costing usually 200 thousand cedis for one pound in its raw state. She uses the money to buy firewood and she or her sisters will smoke it. She either sells it herself or sells it to a fishmonger who trades it at the market. On average, Gladys makes about 30 thousand cedis in profit and she uses this money to buy other equipment. Because of the division of labor in the female domain, certain women have the responsibility of staying by the shore side to collect the fish from the men and negotiate prices, others stay at home to process the fish, and still others take the fish and trade it at nearby markets. Thus, we see how the fish processor and the fishmonger work hand-in-hand together to finance the daily operations in their community.

During the fish season, a day in the life of Gladys consists of waking up early (around 4am) starting a fire, preparing the oven before going to the seashore to wait for her husband and his crew. After receiving the fish, she prepares it (9:30am-10am). Sometimes, she will sell it herself at Kissi or Mankessim, two common centers of trade and fishing activity. Usually, she will use the extra money that she has to take a taxi to the marketplaces. But for some fishmongers, taxis are not even an option. If they don’t have enough money, then they must walk. Most of the time, she returns, she must prepare dinner and care for her husband and children.

In Elmina, the fish processor and fishmonger have distinct roles as well though, through interviews and informal conservation, it is perhaps possible to glean some interesting differences between their relationships with the fishermen. Half of those women I spoke to were wives of fishermen, very much like the women in Komenda, but the other half were independent women whose husbands did not work or were involved in completely different jobs. Witnessing these women argue with men while braving the tide of their testosterone, makes one realize the significance of their empowered position as critical contributors to the fishing economy.

Possibly because these women are situated in a bustling town, as opposed to a village like Komenda, they must take on an independent and more proactive role in the financial sector of the industry. For instance, Afua Duku, a trader born in cape coast, buys fish at the landing bridge in Elmina and

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50 Old Komenda, Visit and Observations, April 14-18, 2003, Komenda./
53 Elmina landingbridge, Vivsit and Observation of Fishmongers, April 11, 12, 2003, Elmina.
sells it to Kotokraba market. She buys red fish, barracuda, grouper, red sniper, water fish, and octopus. Because her husband is not a fisherman and she has no allegiance to a certain crew, she can buy fish and bargain with any of the fishermen.\textsuperscript{54}

Another difference between Komenda and Elmina is the organization and composition within the female realm. Since processing, trading and marketing are not facilitated through a network of the extended family, the women are more independent and able to mobilize within their sector. For instance, the women I talked to are all a part of a group of about 80 to 150. Presently, they are trying to join a susu savings group, but until then, they interact with the Agriculture Bank and the Kakum Rural Bank directly in order to apply for loans. (Interestingly enough, no one mentioned or even knew about the new Chokor stoves being produced and financed by the Kakum Rural Bank). Furthermore, the women of Elmina also finance the fishermen’s operations by buying their boats, fuel, and fish with the profit that have saved through trading.

\textit{The Woman’s Voice:}

In analyzing the fishing industry, it is our duty to flesh out the voice of the women in all its rich complexity. A comprehensive study presupposes that we must acknowledge the hardship and the understand lives of these women who serve such a primary role in the industry. Indeed, as Gertrude Akua Nyarmah, a local Elmina trader says, “We always want to get profit, but it varies from day to day. In the small season, our profit is small. It is easy for us to sink into debt when we buy equipment with money that comes and goes so quickly.”\textsuperscript{55} Other problems introduce themselves in the form of misogynist actions within an agriculture sector dominated mainly by men.

Thus, another fishmonger said, “some of the men give us respect and understand our independence, but others don’t seem to understand the importance of our work. In fact, the fishermen try to cheat us from time to time. When we give our 500 thousand cedis to buy fish, sometimes the fish is spoiled or will spoil quickly before we can trade it. Are the fishermen showing us respect by trying to cheat us like this?”\textsuperscript{56} Furthermore, besides being cheated, the women worry about not acquiring enough profit to survive. For instance, as Afua Duaku said, “we struggle for money to help us in the future. I would love to stop selling and do a different job to get more money for the savings and food for my daughter, but I need to work to feed my family.”\textsuperscript{57}

With this statement in mind, we need to fully recognize the hardship that these traders and processor must face as women and as fisher folk.

\textsuperscript{54} Afua Duku, fishmonger, interview by author, April 11, 2003, Elmina. Notes in possession of author.
\textsuperscript{55} Gertude Akua Nyarmah, fish trader, interview by author, April 11, 2003, Elmina. Notes in possession of author.
\textsuperscript{56} Theresa Abba Mensah, Fishmonger, interview by author, April 11, 2003, Elmina. Notes in possession of author.
\textsuperscript{57} Afua Duku, fish monger, interview by author, April 11, 2003, Elmina. Notes in possession of author.
The Plight of the Fisherman:

The fisherman’s life is not to be envied in the least. In fact, the struggles and hardships that fisher must experience in order to sustain a decent living is, at times, unbearable. Their livelihood is very heavily dependent on their environment, and thus, they are chained to the volatile nature of their profession. For instance, if there is a depletion of fish or if there is word of fish in a better catchment area, then the fisherman must leave immediately, abandoning his family and disrupting his household.

Furthermore, a fisherman’s work is seasonal and thus he must account for a necessary slump every winter and spring when fish stocks are low. This means that his debts must be cleared, his profit from the prior season must be sufficient to feed his family in the coming months, and his savings must still be adequate during the small season. Indeed, as Joseph Agyrey Cudjoe said, “life is very difficult for a fisherman. He must provide for his wife and children. He must work hard and get money for the rainy season, when profit is much less, and he must save to pay his company costs. But sometimes there is just no fish in the sea to catch.” Thus, it is a constant struggle not just to provide for the family, but to survive within the fishing industry.

Another huge problem that faces the fishermen is their inability to acquire loans from the banks due to their insufficient collateral. As we discussed earlier, from the bank’s perspective, they are creating a vital program, but how useful is it if a majority of fishermen cannot afford to pay the deposit or the collateral? And at the same time, is it the bank’s fault for wanting to increase risk-free lending? According to Kwaminah Atta, the Chief Fisherman of Komenda, the fisher folk do not get support from the bank in an effective or productive manner. Because the collateral is based upon short-term loans, the fishermen usually cannot pay back the bank within the time allotted to them. “The Bank rejects proposals for loans and they are always on our banks for money,” he complained. “They come here to settle debts, they do not come here to teach us or institute these education programs that they talk about so freely.”

Evidently, another problem that binds the fishermen to their insufferable positions is the lack of education afforded to them. The Rural Banks in Komenda and Elmina have recognized this as one of the biggest obstacles in their way. Thus, they have instituted education programs, awareness forums, along with credit managements conferences, but what have the fishermen learned? The government’s attempt to enforce school attendance amongst the fishermen’s children is a futile attempt to reduce poverty through education. Truly, it is not enough for the banks to create education programs; one must facilitate programs that will increase their productivity, that will mobilize them, that will empower them from the inside. Illiteracy also dictates the way in which the fishermen respond to and trust foreign aid. Many find it frustrating to communicate with banks.

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58 Joseph Agyrey Cudjoe, Secretary of Fishermen, interview by author, author, April 15, 2003, Komenda. Notes in possession of author
and foreign lenders who do not seem to acknowledge their needs or understand their traditions/culture. Furthermore, fishermen fall into debt because they do not understand the concept of saving, let alone saving by way of a formal financial institution.

And then there is the petroleum, or the lack thereof. Mentioning the word “petroleum” elicits the same miserable groan from all fishermen that I had the opportunity to speak to in Komenda and Elmina. At this point, it is worth describing the long history of petroleum fluctuations in Ghana over the years that has contributed the palpable angst and frustration within the fishing community. A subsidy on “premix” (mixture of petrol and oil for outboard motors) was introduced in 1992 but was withdrawn in 1994 because it was being smuggled and sold to taxi drivers. The subsidy on premix was introduced again in 1996. This time a colored chemical was added to make it impossible to use for anything else other than outboard motors.60

Presently, the government is subsidizing premix fuel at 200 thousand cedis but it is still not sufficient enough to cover the cost of the recent increase in fuel. According to the Chief Fisherman of Komenda, 50 gallons of premix fuel cost 800 thousand cedis as opposed to it prior cost of 380 thousand. Furthermore, a typical artisanal canoe holds about 45 gallons of fuel, which usually lasts only about 8 to 10 hours and , at the most, 16 hours worth.61 Isaac Kofi Quansah, a boat architect for many years, asked a very appropriate questions: “How much will four gallons get you if you went without fish for a week?”62 Answer: All it will give you a massive case of debt. Thus, even though banks give out loans and the government subsidizes a portion of the premix fuel, it is still not nearly enough to support a fishermen who wants to generate a sufficient output.

_Drowning in Silence:_

Give a man a fish, he’ll fish for a day. Teach a man to fish and he’ll fish forever.

In order to do justice to this paper, it is crucial that we question the structure of the fishing industry and analyze the reason for some of its inefficiency. Perhaps, the point of contention is not that the banks are developing the industry, but that they are inadvertently under developing it. What exactly do I mean by this? If the ministry is instituting what seems to be comprehensive programs and the banks are further financing credit management project, then why is it that the fishing industry is not working up to its potential? Why are fishermen still immersed in a stagnant cesspool of their own misfortunes? It seems as if foreign aid, government projects, and financial institution are giving fishermen “fish”, but not enough tools to fish with-the tools that would make a fishermen self-sufficient, productive, efficient, and most importantly, empowered.

60 Ragnhild Overa. Institutions, Mobility and Resilience in the Fate Migratory Fisheries of West Africa. Norway: Chr. Michelsen Institute, 2001, 8.
62 Isaac Kofi Quansah, boat architect, interview by author, April 28, 2003, Cape Coast. Notes in possession of author.
Indeed, for a country that bases most of its economic input on the agricultural sector, there seems to be a lag in the productivity of its fishing industry. Furthermore, those that produce (the fishermen, traders, processors) do not see the fruits of their labour. The fisherman cannot maximize his potential because the industry is not working for him, nor is it working productively. “Our local fishing industry is dying and the problem does not lie with the fishermen.”\textsuperscript{63} The problem within the structure of the fishing industry is the lack of production.

For instance, a majority of fish from deep sea are caught by Korean foreign vessels and traded to the local women in ports like Elmina or Komenda. If one considers that agriculture is the largest sector of the Ghanaian economy and almost 80 percent of communities are made up of farmers and fishermen, then the fact that fishermen are still consuming is indicative of their stagnant production levels. Most fishermen fish within the 200 mile zone because they don’t have the proper equipment or enough fuel to stay out at sea. Furthermore, foreign vessels also impede on the Ghanaian zones and the government allows it because the small artisanal fishermen cannot tap into the resources of these waters in any case.

Yet why should Ghanaian artisanal fishermen depend on foreign aid to drive their output? In truth, the fishermen have the resources, but the government has not given them the right access to these resources because they choose not to facilitate certain ventures. One of these risky ventures that neither the banks nor the government will invest in is the processing of bigger, better, and more advanced vessels that resemble the high-tech Korean-made ships. With these vessels, it is possible to search for fish in the deep sea with sonar and radars, and other such equipment.

According to Dr. Kofi Sam, project advisors who actually understand the plight of the people must go into the community and do field work. Instead, the intellectual elite who introduce policies and affect change in the fishing community never leave their desks nor their air-conditioned rooms. Thus, “until the gown goes to town, the fishermen will continue to be slaves to their own land.”\textsuperscript{64} Perhaps by using this philosophy, we can understand why the fisheries are not maximizing their potential.

Though programs such as the CMBFC, are potentially effective, effort should be redirected towards utilizing the resources that Ghana has to offer. For instance, instead of implementing education programs and enforcing mandatory attendance at school, wouldn’t it be better if the fishermen were taught how to maximize their resources, how to use modern equipment in fishing, and how to better manage their production of fish? This solution would benefit the fishermen even more than a formal western education system that is most likely not as practical in their occupations. Though illiteracy is a great communication barrier, fishermen are, perhaps, even more illiterate by not knowing how to maximize their potential in their own field of occupation.

\textsuperscript{63} Dr. Kofi Sam, interview by author, April 28, 2003, Cape Coast. Notes in possession of author.

\textsuperscript{64} Dr. Kofi Sam, interview by author, April 28, 2003.
In addition, many big vessels have could storage or ice boxes to keep the fish frozen and preserved so that it can be processed once it hits the shores. But Ghanaian fishermen have not yet made boats that are big enough or sturdy enough to accommodate cold storage facilities. Thus, fish are spoilt before they even reach the shore. So either the government should fund more storage facilities or they should finance the production of more modern and efficient boats for the deep seas. Furthermore, Elmina contains the third largest amount of salt in Ghana and it is indigenous to the land. The government could potentially merge its salt-processing facilities with its fish processing facilities in order to produce a comprehensive processing plant that could salat and can near the fisheries. It would not only raise the value of the catch, but also increase the income. And most importantly, the government is making use of natural resources, indigenous to Ghana.

According to Isaac Kofi Quansah, a boat architect, the banks are not doing their jobs because their programs are lofty and not targeted to the needs of the people. As he says, “The banks are designed for commercial funding and they can’t take the risk of giving long-term funding. Instead, they hardly give enough money for any equipment and many fishermen cannot even afford to pay the required collateral.”65 It is hard to find a middle ground between the bank operating as a business, and the bank operating for the people. In the same way, it is hard for the state institutions to make a compromise for the betterment of the fishing industry. Perhaps, this meditation on the various aspects of the fishing economy and the community will allow us to understand how the fishing industry in Ghana will fully maximize its potential in the future.

CONCLUSIONS AND SUGGESTIONS FOR FURTHER STUDY

Conclusion

The fishing industry in coastal Ghana is a vast network of resources from the state level to the local level to the individual. Given that the economic context of fisheries has been broadened to take into account or macroeconomic environment, even the smallest artisanal fishermen can be linked to a larger paradigm-regionally, nationally, and even globally. Thus, as we have analysed, deconstructed, and interpreted the functional and dysfunctional elements of the fishing industry, we may understand how vital it is as potential source of economic mobility for Ghana, as a whole. Furthermore, as we have seen, the fishing industry harbors a complex arrays voices from the state, to the community, to the man, to the woman-each voice shaping, bending, and enriching the harmony and the dissonance of the entire chorus. It is our job in the future to continue to analyse these voices in order to gain insight into the inner workings of the fishing industry and its local, national, and global impact on the economy.

Suggestions for Further Study:

1. An in-depth analysis on foreign aid and its positive/negative impact on Ghana’s fishing industry.
2. Consumers vs. Producers – analyzing the relationship between the fishermen and the ministers/politicians.
3. How is the fishing industry represented during elections – what are the government intervention programs?
4. Examining Ghana’s fishing industry in a global context – comparing it to the fishing activities in Bangladesh or China, for example.
5. Explore any NGO’s or Cooperatives that have had an impact on the fishing community.
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APPENDIX A

KAKUM RURAL BANK LIMITED
(LOAN FORM F)
LOAN AGREEMENT

IN CONSIDERATION OF KAKUM RURAL BANK LIMITED hereinafter called the “Bank
giving time, credit, advance, loan, overdraft or other such credit facilities or accommodation to

Hereinafter called the “customer”

1. AMOUNT AND TERMS OF LOAN:

(i). The Bank undertakes to lend to the Customer for the purpose and on the terms and
conditions herein set out an amount not exceeding ¢……………………………… (hereinafter
called “the loan”) provided that if at any time the Bank is not satisfied with the management or
progress of the project the Bank may in its absolute discretion stop further disbursement of the
loan and demand repayment of any sums already disbursed together with interest thereon at the
rate hereinafter stated.

(ii). Interest calculated at the rate of …………………….. per annum or with notice to the
customer, such as rate as the Bank shall determine from time to time shall be charged by
the Bank.

(iii). If the customer shall fail to pay any instalment at the due dates specified in the repayment
schedule hereunder, the whole amount shall be considered due.

(iv). The customer shall repay the loan together with interest thereon at the rate aforesaid by the
instalments specified in the schedule hereto or amendments thereof.

(v). The customer shall pay a feasibility/commitment fee of …………………………………

(vi). The predisbursement terms and conditions of this loan shall be complied with by the
customer within 3 months from the date of notification by the Branch Manager or the date
of execution of this Agreement whichever is earlier.

2. PURPOSE OF LOAN

(i). The loan is for …………………………………………………………………………..

(ii). The customer hereby undertakes that he/it will use all planting materials/farm equipment
goods purchased out of loan solely for the purpose for which the loan was granted.

(iii). The customer hereby undertakes that he/it will not change his programme or operation
except with the written approval of the Bank.

(iv). If the customer takes delivery of property equipment machinery or anything in respect of
which the bank has financed wholly or partially its purchase and the customer does not
execute a Deed of Assignment and inure and property as aforesaid or sell the property to
realize its investment.
TERMS TO APPLY UNTIL LOAN’S REPAID

(1). The customer will keep in close touch with the bank on the progress of his work and to this end the customer agrees:-

(a). That the bank may from time to time inspect the project.

(b). That he will provide the bank with all such information relating to the operation of the project as the bank shall from time to time require.

(c). That he shall keep proper books of account and records and shall at the request of the bank produce such books for examination by the bank or its agents.

(d). That except with the written consent of the bank the customer shall not sell, part with dispose of, assign or in any way deal with any properties which form part of the Bank’s security for the Loan.

(e). The customer shall maintain at all times a minimum of €………………………….. on his/her Saving/Current/Account to facilitate repayment of the loan.

(f). The customer shall sign & and standing order authorizing the bank to charge his/her Savings/Current Account with the said instalments as and when they fall due.

(g). That he shall not borrow money from other sources for the project without the written consent of the Bank.

DEMAND FOR IMMEDIATE REPAYMENT

Notwithstanding anything herein before stated the loan shall be repayable on demand in any of the following events:-

(a). If the loan or any part thereof is not utilized for purpose for which it was granted.

(b). If false or misleading information has been given in the application form or in any other communication or statement in connection with the loan.

(c). If the customer fails to carry out all or any of the terms and conditions herein stated.

(d). Any notice or demand by the bank shall be in writing signed by an officer of the bank and may be served by delivering the same to the customer at the address last known to the bank and a demand or notice so assessed and posted shall be deemed to have been served at the expiration of forty-eight hours after it has been posted and shall be effective notwithstanding that if be returned undelivered.
THE REPAYMENT SCHEDULE

THE LOAN OF ............................................................................................................................
IS APPROVED FOR A PERIOD OF .................................. DAY/MONTHS/YEARS/
PAYABLE:

(1). IN FULL ON ................................................................. 2003
OR

(2). IN ................................................................. MONTHLY INSTALMENTS
OF ................................................................. BEGINNING ON .....................
................................................................................................................................. 2003

DATED THIS ......................................... DAY OF ............................. 2003

SIGNED, SEALED AND DELIVERED } .................................................................
for and on behalf of KAKUM RURAL BANK } .................................................................
LTD. PER ............................................. } .................................................................
In the presence of:- } .................................................................

MARKED/SIGNED by within named } .................................................................
Customer after the contents of this } .................................................................
Instrument had first been read over, } .................................................................
Interpreted and explained to him/her } .................................................................
In the .............................................
Language by me when he/she } .................................................................
appeared to have understood its } .................................................................
Contents before affixing his/her } .................................................................
thumb – print in the presence of:- } .................................................................

NAME OF APPLICANT: .................................................................
SIGNATURE: .................................................................
NAME OF WITNESS: .................................................................
SIGNATURE: .................................................................
.............
Table 6: Comparison of the results of the 1995, 1997 & 2001 Canoe Frame Surveys

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Table 1.12 Abura-Asebu-Kwamankese - Central Region

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<th>PURSING NETS</th>
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Table 1.13 Komenda-Edina-Eguafo-Abirew District - Central Region
### Table 2: CANOE FRAME SURVEY 2001 REGIONAL / DISTRICT SUMMARIES

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<tr>
<th>DISTRICT</th>
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<th>PURSING NETS</th>
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Figure 1:
Canoes by the landing bridge in Elmina

Figure 2:
Fishmongers in Komenda selling smoked fish at the market

Figure 3:
Fishmongers in Komenda mending one or their nets after a storm