

# LIVELIHOODS RISK MITIGATION POLICY FRAMEWORK FOR MPA IMPLEMENTATION IN GHANA

*Policy-Recommendations, Risk Register, and Mitigation Menu*

*Produced by GFRA, with Support from OCPP*

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Global Fisheries and Resilience Action (GFRA) is a dynamic, impact-driven non-governmental organization (NGO) committed to fostering sustainable development and strengthening community resilience. We have a particular passion for coastal communities and marine environments, with an intent to extend proven solutions from the coast to other resource-dependent communities.

**Ocean Country Partnership Programme:**

The Ocean Country Partnership Programme (OCPP) is a UK Government-led programme delivered under the Blue Planet Fund in Overseas Development Assistance (ODA) eligible countries. Through this programme, Cefas, JNCC and MMO provide technical assistance to support countries to tackle marine pollution, support sustainable seafood practices and establish designated, well-managed and enforced MPAs.

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## EXECUTIVE SUMMARY

This Livelihoods Risk Mitigation Policy Framework provides a structured, decision-ready approach to managing livelihood risks associated with Marine Protected Area (MPA) implementation in Ghana. It is grounded in field consultations across diverse coastal communities, including fully marine-dependent settlements and lagoon-linked systems such as Kedzi and Anyanui, and translates lived economic realities into operational policy design. The analysis shows that fisheries are the central driver of coastal economics. Income generated from fishing circulates through processing, trading, transport, equipment repairs, food vending, and numerous micro-enterprises. When fishing income declines, the impacts cascade rapidly through households and local markets. Reduced earnings lead to rising debt, constrained access to credit, food insecurity, interruptions to schooling, and increased household and social tension. Because fisheries-related cashflow underpins overall purchasing power, economic shocks extend well beyond fishing households and affect the wider coastal economy.

A consistent livelihoods risk pattern is observed across sites: income disruptions lead to financial strain, loss of buffers, and asset sales, followed by impacts on food security, education and community relations. These pressures also weaken trust in institutions, which if unaddressed, can threaten social stability and reduce compliance with conservation measures.

The framework highlights distinct patterns of vulnerability across different livelihood groups. Canoe and gear owners face significant exposure to capital investment and loan obligations, with repayment pressure capable of triggering wider community instability. Crew members and daily-wage laborers experience immediate income loss when fishing days decline. Women processors and traders carry short-cycle credit risks while also managing household food provisioning. Young people encounter heightened risks of migration and exploitation, while older persons and Persons with Disabilities (PWDs) are vulnerable to exclusion and limited livelihood mobility. Effective mitigation therefore requires approaches that reflect both the specific exposure associated with each role and the broader vulnerability profile of affected groups.

Coping strategies observed were common but inherently constrained. Migration, petty trading, casual labor, lagoon fishing, savings drawdown, and informal credit arrangements offer short-term relief, but cannot offset systematic contraction in fisheries income. These strategies tend to

redistribute economic strain rather than resolve it, often intensifying gendered responsibilities and long-term vulnerability. A sustainable transition will require structured support, including income-stabilization measures, debt management, working capital access, value chain continuity interventions, and purposeful livelihood diversification.

Building on these insights, the framework proposes four core operational outputs:

- i. A ranked livelihood risk register that prioritizes immediate income loss and debt exposure.
- ii. A transparent definition of affected persons that incorporates both economic reliance and vulnerability characteristics.
- iii. A sequenced mitigation menu spanning short-, medium-, and long-term timeframes.
- iv. A do-no-harm and accountability architecture including, grievance systems, safeguarding against elite capture, and adaptive monitoring.

The sequencing follows the observed risk pathway: stabilize cashflow and prevent debt spirals first; maintain value-chain continuity next; then invest in diversification and longer-term structural resilience. Monitoring functions as an early warning system that activates rapid corrective action when indicators of strain signals, with learning loops enabling continuous refinement and informing future MPA rollouts. The framework also emphasizes alignment with existing national social protection and youth employment programs to strengthen continuity and fiscal sustainability.

As Ghana's first MPA implementation site, Greater Cape Three Points will set national expectations, visible fairness, rapid transition support, conflict-sensitive compliance processes, and accessible grievance mechanisms are essential to securing local confidence. Demonstrating that conservation objectives can be advanced alongside livelihood protection will strengthen legitimacy and lay the groundwork for future MPAs. This framework positions livelihood mitigation as central to conservation success. By managing economic transition deliberately and transparently, Ghana can advance marine protection while safeguarding household welfare, social stability, and long-term compliance.

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## ACRONYMS

CSO – Civil Society Organization
DACF -District Assembly Common Fund
EBSA - Ecologically and Biologically Significant Areas
FC – Fisheries Commission
GCTP – Greater Cape Three Points
GEA - Ghana Enterprises Agency
GSFP - Ghana School Feeding Programme
HM – Hen Mpoano
JNCC – Joint Nature Conservation Committee
LIPW - Labour-Intensive Public Works
LEAP – Livelihood Empowerment Against Poverty
MESTI – Ministry of Environment, Science, Technology and Innovation
MMDA - Metropolitan, Municipal and District Assembly
MoFA – Ministry of Fisheries and Aquaculture
MoGCSP – Ministry of Gender, Children and Social Protection
MPA – Marine Protected Area
NHIS – National Health Insurance Scheme
NYA - National Youth Authority
OCCP – Ocean Country Partnership Programme
PWD – Person with Disability
SME – Small and Medium-Scale Enterprise
VSLA – Village Savings and Loans Association
YEA – Youth Employment Agency

## 1.0 INTRODUCTION

Ghana has prioritized the establishment of Marine Protected Areas (MPAs) as a core component of its long-term marine conservation and fisheries sustainability agenda. This commitment has been further reinforced by Ghana's recent pledge under the Global Oceans Alliance and the 30x30 ambition, reaffirmed at the United Nations Ocean Conference (UNOC) in 2025, to contribute to global efforts to protect at least 30 percent of the world's oceans by 2030. Early steps toward marine protection included the gazettement of coastal and adjacent marine areas under the Wetland Management Regulations (1999), followed by national consultations supported by the Coastal Resources Center in 2009. In 2018, a widely accepted study led by Prof. F.K.E. Nunoo identified twenty (20) potential MPA sites across Ghana's marine and coastal ecosystems based on ecological significance, socio-economic considerations, educational value, and implementation feasibility. Subsequent policy and technical work have further strengthened Ghana's readiness for MPA establishment. This includes the identification of Ecologically and Biologically Significant Areas (EBSAs), legal and institutional analyses of pathways for MPA declaration, and site-specific scientific assessments and stakeholder consultations, particularly in the Greater Cape Three Points (GCTP) area. These efforts have been supported through partnerships among government institutions, civil society organizations, and technical partners working to advance marine conservation and fisheries governance within a coherent national marine protection strategy aligned with Ghana's emerging 30x30 ambition. The National Marine Fisheries Management Plan (2022–2026) commits Ghana to establishing at least two MPAs by 2026 as part of broader efforts to rebuild depleted fish stocks, protect critical habitats, and strengthen ecosystem resilience.

However, spatial protection measures also have important socio-economic implications for fisheries-dependent communities. Restrictions on certain fishing practices to protect spawning and nursery areas may affect fishing patterns, income flows, and value chain activities across coastal economies. The need to anticipate and manage these livelihood impacts has therefore become central to MPA planning. Fisheries support a wide network of actors beyond capture fisheries, including processors, traders, transporters, repair services, food vendors, and other small enterprises. Income disruptions can therefore cascade across local markets and household welfare systems, particularly affecting women, youth and other vulnerable groups engaged whose livelihoods are closely tied to marine resources.

Within this context, the Livelihoods Risk Mitigation Policy Framework for MPA Implementation was developed collaboratively by GFRA, the Ministry of Fisheries and Aquaculture (MoFA), and

the Fisheries Commission (FC) with financial support from the Ocean Country Partnership Programme (OCP). The framework is informed by extensive field consultations across coastal communities involving fishers, canoe owners, crew members, women processors and traders, youth, and other fisheries value chain actors. These consultations generated insights into livelihood structures, vulnerability patterns, coping strategies, and risk perceptions associated with MPA implementation.

This framework supports the broader national MPA implementation strategy by providing a structured policy and operational guide for anticipating and managing livelihood. It aims to safeguard household wellbeing, maintain social stability, and strengthen the long-term legitimacy and sustainability of Ghana's emerging MPA network.

## **2.0 POLICY FRAMEWORK**

This Livelihoods Risk Mitigation Policy Framework provides an integrated, decision-ready structure for managing livelihood risks associated with Marine Protected Area (MPA) implementation. It translates stakeholder perspectives from diverse coastal contexts including fully marine-dependent communities into policy design requirements, operational options, and an accountability architecture that can be implemented, monitored, and adjusted over time. The framework recognizes that livelihood structures differ across sites. Some communities rely almost entirely on marine capture fisheries, while others possess ecological buffers such as lagoons that provide supplementary coping pathways. These structural differences are incorporated into the analysis to ensure that mitigation measures are context-specific. It is designed to produce four (4) practical outputs:

- i. A ranked livelihood risk register that prioritizes immediate income loss and debt exposure;
- ii. A transparent definition of affected persons that incorporates both economic reliance and vulnerability characteristics;
- iii. A sequenced mitigation menu spanning short-, medium-, and long-term timeframes;
- iv. A do-no-harm and accountability architecture including grievance systems, safeguarding against elite capture and adaptive monitoring.

The objectives, principles, and institutional arrangements outlined below establish the strategic foundation for implementation. They ensure that livelihood mitigation is coherent, equitable, accountable, and aligned with national conservation and development priorities, while remaining grounded in the lived economic realities of fisheries-dependent communities.

## 2.1 Policy Objectives

The Livelihoods Risk Mitigation Policy Framework for MPA Implementation is designed to achieve the following core objectives:

- i. Safeguard livelihoods and household wellbeing during transition by minimizing negative economic and welfare impacts associated with spatial protection measures. It aims to stabilize income, prevent debt distress, protect food security, and ensure continued access to essential services so that MPA implementation does not trigger avoidable hardship, distress asset loss, or irreversible income collapse among fisheries-dependent households.
- ii. Ensure inclusive, gender-responsive, and equitable mitigation by recognizing differentiated vulnerability across canoe owners, crew members, women processors and traders, youth, aged persons, and persons with disabilities. Mitigation measures must be intentionally structured to prevent exclusion, reduce inequality, and protect those most exposed to economic shocks.
- iii. Strengthen coordinated, accountable, and community-embedded implementation by aligning mitigation with fisheries governance systems, Metropolitan, Municipal and District Assembly (MMDA) planning processes, and established community leadership structures. Effective coordination across institutions and communities is essential to ensure coherent delivery, transparency, shared ownership, and sustained legitimacy.
- iv. Support sustainable economic resilience alongside conservation goals by promoting viable diversification pathways and protecting value chain continuity. This includes encouraging context-specific opportunities while reinforcing social stability and voluntary compliance with MPA regulations during and beyond the transition period.

## 2.2 Guiding Principles

Implementation of the Livelihood Mitigation Framework will be anchored in the following principles:

1. **Equity and Inclusion:** Mitigation must prioritize those most exposed to livelihood shocks, including daily-wage roles, women in value chains, youth, aged persons, and persons with disabilities. Inclusion must be deliberate, measurable, and monitored.
2. **Stakeholder Ownership:** Communities are not passive recipients of support. Beneficiary identification, validation processes, and review mechanisms should incorporate community-level structures to strengthen legitimacy and contextual accuracy.

3. ***Do-No-Harm***: Mitigation measures must avoid deepening inequality, reinforcing elite capture, or triggering social tension. Economic support must not create new forms of vulnerability or exclusion.
4. ***Transparency and Accountability***: Eligibility criteria, selection processes, timelines, and grievance mechanisms must be clear, accessible, and consistently applied. Visible fairness is essential for social acceptance and compliance.
5. ***Evidence-Based Adaptation***: Monitoring systems must function as early warning mechanisms. Implementation should be adjusted in response to strain signals, market realities, and inclusion gaps.
6. ***Alignment with National Development and Fisheries Policies***: Livelihood mitigation should complement existing fisheries management plans, social protection programs such as Livelihoods Empowerment Against Poverty (LEAP), National Health Insurance Scheme (NHIS), youth employment schemes such as National Apprenticeship Programme, related national initiatives, and MMDA development plans to ensure sustainability, avoid duplication, and strengthen institutional coherence.

### 2.3 Institutional Roles

Effective livelihood mitigation under MPA implementation requires coordinated action across national, district, and community levels. At the national level, MoFA should provide overall policy leadership, with the Fisheries Commission responsible for technical coordination and implementation sequencing in alignment with fisheries management plans.

As livelihood stabilization extends beyond fisheries governance, collaboration with other national institutions is essential. The Ministry of Environment, Science and Technology (MEST) will support policy coherence between marine conservation and broader environmental governance frameworks. The Ministry of Gender, Children and Social Protection (MoGCSP) will facilitate integration with national social protection systems, including programmes such as LEAP and other vulnerability-targeted interventions. The National Health Insurance Scheme (NHIS) will support continuity of health protection for vulnerable households during periods of economic stress. Youth-focused institutions, including the Youth Employment Agency (YEA) and the National Youth Authority (NYA), will play an important role in developing transitional employment pathways, skills development initiatives, and enterprise support programmes aimed at reducing migration pressures and unstable informal employment among young people. Additional information on relevant national social protection and economic empowerment programmes that can support livelihood stabilization during MPA implementation is provided in Table 3.

At the district level, local authorities will coordinate implementation within existing development planning frameworks and facilitate cross-sector collaboration. MMDAs will support the identification of eligible households and link beneficiaries to relevant national programmes, including social protection schemes, youth employment initiatives, skills development programmes, and enterprise support mechanisms. Aligning livelihood mitigation with these existing systems will reduce duplication, accelerate delivery of support, and strengthen long-term economic resilience.

At the community level, implementation should build on established fisheries governance and traditional leadership structures, including chief fishermen, canoe councils, and organized value chain groups. These actors play a critical role in communicating MPA regulations, validating beneficiary lists, mediating disputes, and reinforcing voluntary compliance during the transition period. Fisher associations, including canoe owner groups, crew associations, women processor and trader organizations, head porters, and other fisheries-related groups, should be formally integrated into implementation arrangements to strengthen accountability and improve targeting accuracy.

Civil society organizations and technical partners, including organizations such as Hen Mpoano (HM) and GFRA, may provide facilitation, capacity building, safeguards oversight, financial literacy training, enterprise development support, and monitoring assistance. Their engagement can help strengthen community participation, improve transparency, and support adaptive learning throughout implementation.

Clear reporting lines and feedback mechanisms linking community, district, and national levels will be essential to support coordination, accountability, and timely adjustment of mitigation measures as implementation progresses.

### **3.0 CONTEXT AND LIVELIHOODS RISK FRAMEWORK**

MPA implementation unfolds within complex coastal economies where livelihoods, credit systems, and social stability are tightly interconnected. Understanding how fisheries function as an economic engine, how income shocks cascade through households and markets, and how risk escalates during transition is essential to designing mitigation that is effective and legitimate.

This section outlines the contextual logic that underpins the framework’s risk assessment and sequencing approach.

### **3.1 Why Livelihoods Mitigation is Central to MPA Success**

MPA implementation represents a significant economic and social transition for coastal communities. Where day-to-day welfare depends on fishing-linked cashflow, even short disruptions can generate immediate hardship and trigger secondary effects such as debt default, household conflict, and high-risk coping behaviours. In fisheries-dependent communities, income interruption rarely remains confined to individual households; they cascade through broader social and economic systems. Reduced landings diminish purchasing power, weaken informal credit networks, and constrain micro-enterprises that rely on fish-related demand. What begins as a sectoral-specific adjustment can therefore escalate into a wider local economic slowdown.

Livelihood mitigation functions as a stabilizing mechanism within this transition. It cushions immediate (short-term) income shocks, prevents the distress sale of productive assets, and helps maintain the functioning of local credit systems under repayment pressure. By protecting household stability early, mitigation reduces the risk of social tension, conflict, and declining trust in regulatory institutions. It also supports voluntary compliance with MPA measures by demonstrating that conservation objectives are being pursued alongside deliberate efforts to safeguard livelihoods. In this respect, livelihood mitigation is not peripheral to ecological outcomes; it is fundamental to sustaining social stability, institutional legitimacy and long-term success of MPA implementation.

### **3.2 Fisheries as an Economic Engine**

Fisheries income circulates well beyond capture activities. It sustains processing, trading, landing services, canoe repairs, transport, food vending, and a range of small enterprises that depend directly or indirectly on fish-related spending. Stakeholders consistently described fisheries as the “local economy engine”. When landings decline, demand for non-fish goods and services falls, and local credit systems tighten as repayment slows. The reduction in fish catch does not simply lower earnings for fishers; it reduces liquidity across the entire local market.

This multiplier effect means that the impact of reduced fishing effort is not confined to primary capture roles. Processors and traders face supply constraints and shrinking margins; porters and canoe pullers lose daily wages; canoe repairers and fuel suppliers see fewer clients; petty traders and food vendors experience falling sales as household purchasing power declines. Informal

lenders and rotating savings groups also come under strain when repayment cycles weaken, further constraining working capital across the community.

Over time, these interconnected effects can produce a localized economic contraction in which even households not directly involved in fishing feel the consequences. The framework must therefore expand the definition of “affected persons” beyond primary fishers to include the broader value chain and service ecosystem. Limiting mitigation to direct capture roles would underestimate the scale and depth of impact, overlook gendered and informal roles, and risk fueling perceptions of unequal burden or favoritism. Recognizing the full economic footprint of fisheries is essential to designing mitigation that reflects how coastal economies function.

### 3.3 Core Livelihoods Risk Pathway and Shock Transmission

Across communities, a consistent causal chain emerges when fishing access is reduced or landings decline:

**Reduced fishing access/landings → Cashflow shock → Loan default risk → Asset depletion → Food insecurity & school disruption → Stress & conflict risks → Trust/compliance decline**

This pathway reflects how income shocks escalate in fisheries-dependent economies. Women described reliance on short-cycle trade credit arrangements, where fish is taken on credit and repaid after sale; when supply tightens, working capital is diverted to household needs, undermining repayment capacity. Men highlighted loan exposure among canoe and gear owners who finance trips and carry responsibility for crew and dependents; reduced catch quickly translates into repayment distress and mounting social pressure. The escalation does not remain confined to individual households because the coastal livelihoods system operates through tightly interconnected layers. Primary capture roles sustain landing and handling functions, which in turn support processing, trading, and a wide range of service activities including repairs, transport, and food vending. When landings fall, the entire supply chain is severely impacted.

Shocks cascade rapidly because incomes are short-cycle and buffers are limited. Many roles operate on daily earnings and respond immediately to reduced fishing and income access. Informal credit supports fishing expeditions, fish purchases, and even household consumption, so repayment stress spreads quickly when cashflow contracts. Local purchasing power is heavily

dependent on fisheries income; when fish money declines, demand weakens across markets, reducing the viability of common coping strategies such as petty trading. What begins as a sectoral adjustment therefore becomes a local economic contraction. Hunger, unpaid school costs, rising household tension, and erosion of trust in regulatory institutions can follow prolonged income strain.

This pathway and transmission logic guides mitigation sequencing. Cashflow stabilization and debt management must come first. Value chain continuity should be protected next. Diversification and structural resilience measures should follow only once immediate distress risks are contained. Without early stabilization, longer-term interventions risk being undermined by ongoing systemic strain.

#### **4. DIFFERENTIATED VULNERABILITY**

Livelihood Defining ‘affected persons’ in the context of MPA implementation must extend beyond occupational labels. Because livelihood shocks spread quickly through interconnected coastal economies, eligibility criteria should recognize direct and indirect dependence on fisheries, including capture roles, value chain actors, and service and market roles sustained by fisheries spending. However, economic role alone does not capture real exposure. A robust definition must combine two dimensions: economic reliance and vulnerability profile.

Economic reliance refers to the degree to which individuals or households depend on fisheries-linked income, whether through daily wages, trade-credit cycles, asset financing, or indirect dependence on fisheries-driven market demand. Vulnerability profile reflects reduced coping capacity due to factors such as gendered household responsibility, youth asset constraints, disability status, age-related limitations, high dependency ratios, or limited access to credit and alternative employment. Livelihood impacts are therefore uneven. Women in value chain roles often carry credit exposure and household provisioning burdens. Youth typically have low assets and face migration or exploitation risks under strain. Persons with disabilities and aged persons may have limited livelihood mobility and higher exclusion risk. Households with multiple dependents or single earners may experience disproportionate hardship even when their occupational roles appear similar to others.

Eligibility frameworks should integrate vulnerability-sensitive criteria alongside role-based exposure through prioritization tiers or explicit inclusion commitments. Clear, consistently applied

selection rules, transparent verification steps, and well-communicated timelines are essential to prevent exclusion, reduce elite capture, and reinforce visible fairness. In economically sensitive environments, transparent and vulnerability-informed targeting is not merely administrative; it is a core stabilization strategy that protects social cohesion and sustains legitimacy during transition.

#### **4.1 Canoe/net/gear Owners**

Asset owners carry fixed costs and often debt exposure for gear, fuel, maintenance, and repairs. Reduced activity can therefore produce rapid repayment distress, especially where trips are financed through loans or advance arrangements. In consultations, men highlighted the particular exposure of canoe owners who finance trips, carry responsibility for crew welfare, and support multiple dependents; low or no catch can quickly translate into default pressure and social conflict. Because asset owners anchor local employment and household dependency networks, their financial stress can become a community stability issue. Mitigation must therefore include bank or government-credit schemes and seasonality-aligned repayment models, alongside measures that preserve productive assets and avoid distress sales.

#### **4.2 Crew and Daily-Wage Fisheries Labor**

Crew and daily-wage roles are tightly tied to fishing days and landings - no catch, no pay', in practice. In places such as Lower and Upper Dixcove and James Town, stakeholders described a wide set of daily-wage functions (e.g. drag-net pullers, canoe pullers, hustlers, watchmen, secretaries) that disappear when fishing activity slows. With limited buffers and low insurance/savings, income loss translates quickly into food insecurity and borrowing, and can trigger migration pressures. Mitigation therefore requires fast income smoothing and transitional employment that provides predictable near-term cashflows while medium-term measures are prepared.

#### **4.3 Women Processors/Traders/Helpers**

Women's processing and trade often operate on short credit cycles and depend on consistent supply. In Anyanui, women described fish trade arrangements that rely on credit. That is, fish is taken on credit, sold, and repaid later, meaning that when landings are limited, working capital is quickly diverted to household needs and repayment becomes difficult. Women also frequently act as 'shock absorbers' for household welfare, stretching credit, depleting savings, and intensifying petty trading to maintain food and childcare. In sites such as Ankaful and Egyan/Dixcove in the Greater Cape Three Points area (GCTP), women linked reduced fish money to wider market contraction, which further constrains small trading. Mitigation must combine business continuity

tools (working capital/revolving funds, cold chain access, market pathways) with household protection and strong inclusion safeguards.

#### **4.4 Aged Persons and Persons with Disabilities**

Aged persons (60+ years) and persons with disabilities (PWDs) face limited livelihood mobility and elevated exclusion risk. Aged persons may have reduced ability to pivot into labor-intensive alternatives and can depend on fisheries sharing arrangements for food and small income. PWDs are often dependent on fishers and value chain actors and may be excluded from opportunities during scarcity, as noted in consultations where groups described PWDs being missed even when there is catch. Generic programs can unintentionally exclude these groups through inaccessible delivery mechanisms or narrow eligibility definitions. The framework must include explicit inclusion commitments, tailored support options, accessible delivery modalities, and monitoring of coverage for aged persons and PWDs.

#### **4.5 Youth**

Youth often have low assets and unstable work prospects, making them sensitive to short-term shocks and more likely to migrate in search of income. In field discussions, communities raised concerns that economic stress can increase harmful coping and exploitation risks among youth (including risky informal work and social problems). Head porters, descenders, hustlers and helpers at processing sites are at most risk. Youth mitigation should therefore prioritize structured opportunities through transitional employment, apprenticeships and trades training linked to real demand, and market-linked enterprise pathways, paired with mentorship and safeguards that reduce exposure to exploitation.

### **5.0 COPING STRATEGIES**

Across communities, people are not passive in the face of economic strain. A range of coping strategies are already in use to manage fluctuating landings and income uncertainty. These include migration to urban centers, other landing beaches, and in some cases across borders; shifting into petty trading, food vending, or selling water; engaging in casual labor such as construction, farm work, or masonry; purchasing fish from cold stores for processing and resale; and drawing down savings or relying on Village Savings and Loan Associations (VSLAs) where such groups exist. These responses reflect adaptive behavior and local ingenuity, but they operate within structural limits.

In lagoon-linked communities such as Kedzi and Anyanui, lagoon-based activities including clam harvesting and shrimp fishing were also identified as coping options. These activities can provide supplementary income and are often accessible to women and small-scale operators due to lower entry barriers. However, lagoon productivity is seasonal and ecologically sensitive. While lagoons offer partial buffering capacity, they cannot absorb large-scale displacement from marine fisheries without creating sustainability risks, resource competition, and potential intra-community tension. Their role is supplementary rather than substitutive.

### **5.1 Scale Limitation**

Most coping strategies operate effectively at the household or individual level, but they are not designed to absorb community-wide economic contraction. When fisheries cashflow declines, the entire local market contracts. Women in Egyan and Dixcove explained that petty trading weakens because customers disappear when fish money disappears. Casual labor opportunities are also limited and cannot expand quickly enough to absorb large numbers of displaced workers. Lagoon activities in Kedzi and Anyanui illustrate this limitation clearly. While clams and shrimp may supplement income for some households, lagoon systems cannot sustain a large-scale shift from marine fisheries without ecological strain and resource conflict. Coping mechanisms therefore cushion shock but do not replace the economic engine.

### **5.2 Gendered Burden**

Coping often redistributes strain rather than resolving it. Women frequently intensify informal trading, stretch trade credit, reduce household consumption, and absorb additional unpaid care responsibilities to stabilize families. This “shock absorber” role increases workload and financial exposure without guaranteeing income recovery. When working capital is diverted to meet food or school needs, women’s business cycles weaken, repayment capacity declines, and future access to credit can be compromised. Over time, this erodes enterprise sustainability and household resilience.

Men described heightened pressure to fulfill provider roles under declining earnings, contributing to psychological stress, frustration, and household tension. Where identity and social status are closely linked to income generation, prolonged income decline can intensify conflict and undermine social cohesion. In some cases, this pressure translates into increased risk-taking, migration in search of uncertain opportunities, or disengagement from local governance processes.

Youth face distinct burdens. Limited assets and weak access to formal employment pathways increase sensitivity to short-term shocks. Economic contraction heightens migration pressure and entry into unstable informal work, often without protections or predictable income. Young women and girls may face elevated vulnerability to exploitation when livelihood options narrow and household stress intensifies. These patterns demonstrate that coping mechanisms can sustain immediate survival while deepening structural inequalities, reinforcing gendered labor burdens, and increasing long-term social risk. Effective mitigation must therefore address not only income stabilization but also the uneven distribution of coping costs across gender and age groups.

### **5.3 Survival vs. Sustainable Transition**

Coping strategies are primarily short-term survival responses. They rely on existing skills, limited savings, informal credit, or small-scale asset use, but they do not rebuild productive capital or stabilize income streams over time. Savings groups weaken when members cannot contribute consistently, and accumulated funds are often withdrawn to meet immediate consumption needs rather than reinvested. Credit access tightens when repayment falters, shrinking the very financial mechanisms that previously enabled trade and small enterprise activity. Even viable enterprise ideas such as soap or detergent production remain constrained without startup capital, working capital, aggregation mechanisms, and reliable market demand.

Coping is reactive rather than transformative. It helps households manage immediate consumption gaps but does not reduce structural exposure to fisheries volatility. Income sources remain fragmented, low-margin, and vulnerable to the same market contraction that follows reduced fish cashflow. Without capital deepening, asset protection, and market linkage, households cycle between temporary adjustment and renewed strain. The distinction is therefore critical: coping slows decline but does not create resilience.

Sustainable transition requires deliberate investment in income stabilization, debt management, value chain continuity, and diversification pathways that are economically viable at scale. It requires systems that rebuild creditworthiness, protect productive assets, and strengthen local market circulation. Without structured mitigation, communities remain in survival mode absorbing shocks rather than adapting to them leaving livelihoods and conservation outcomes exposed to recurring instability.

## 6.0 SPECIAL CONSIDERATIONS FOR THE FIRST MPA IMPLEMENTATION AREA

The first MPA implementation will serve as a national reference point, shaping expectations and perceptions in other designated areas. Communities elsewhere will judge future roll-outs not only on conservation outcomes, but on how livelihoods were managed during this initial transition. Early design must therefore prioritize clarity, inclusion, and rapid transition protections. Support measures must be visible, timely, and transparently administered so that households experiencing disruption see tangible evidence that livelihoods are being taken seriously. Visible fairness in targeting, consistent communication, and credible grievance handling will be critical in building trust.

If the first implementation demonstrates that conservation and livelihoods can be managed together in a balanced and accountable manner, it will strengthen legitimacy and ease subsequent rollouts. If it is perceived as abrupt or inequitable, it risks amplifying resistance in future sites.

### 6.1 Non-negotiables for Acceptance

For MPA implementation to remain socially stable and broadly accepted, certain conditions are essential. These elements are not enhancements; they are foundational requirements for maintaining trust, minimizing conflict, and sustaining voluntary compliance during transition.

- i. ***Transparent and Inclusive Targeting:*** *Eligibility* criteria and beneficiary selection processes must be clear, consistent, and publicly communicated. In economically sensitive environments, perceptions of favoritism or unequal burden can quickly erode trust. Transparent targeting reduces suspicion, limits elite capture, and signals fairness in how support is distributed.
- ii. ***Rapid and Visible Transition Support:*** Early stabilization measures must be timely and tangible. Households experiencing immediate income loss require prompt support to prevent debt spirals, distress asset sales, and harmful coping. Visible early action demonstrates that livelihood impacts are being taken seriously and reinforces the legitimacy of the transition process.
- iii. ***Clear Demarcation and Practical Communication:*** MPA boundaries and restrictions must be clearly defined and communicated in accessible ways. Uncertainty about where

rules apply can generate tension, accidental non-compliance, and enforcement disputes. Communication should be repeated, practical, and adapted to local contexts to minimize confusion.

- iv. ***Conflict-Sensitive Compliance Approaches***: Enforcement must be proportionate and sensitive to economic strain, particularly in early implementation phases. Heavy-handed approaches in contexts of hardship risk escalating disputes and undermining cooperation. A balanced approach that prioritizes dialogue and clarity strengthens voluntary compliance.
- v. ***Accessible Grievance Mechanisms***: Grievance systems must allow individuals to raise concerns related to exclusion, enforcement, or misconduct without fear of reprisal. Clear timelines for acknowledgment and resolution are critical. Effective grievance handling prevents localized complaints from escalating into broader instability and reinforces accountability.
- vi. ***Integrated Trust-Building***: Sustained awareness and education efforts must accompany implementation to explain the purpose of MPAs, expected livelihood impacts, available mitigation support, and long-term fisheries benefits. Transparent communication strengthens trust and reduces misinformation during transition.

These non-negotiables create the minimum conditions necessary for social stability, fairness, and sustained acceptance of MPA measures. They signal that conservation objectives are being pursued alongside deliberate efforts to protect livelihoods and manage transition responsibly. When these elements are visibly in place, communities are more likely to interpret restrictions as part of a structured and accountable process rather than as abrupt or inequitable impositions. Conversely, the absence of these safeguards can quickly amplify economic stress into social resistance, undermine confidence in institutions, and weaken compliance. Clear targeting, timely support, practical communication, proportionate enforcement, and accessible grievance handling form a stabilizing architecture that reduces uncertainty and prevents localized tensions from escalating. They anchor the transition in predictability and trust. In this sense, the non-negotiables are not administrative details; they are core components of implementation success. They bridge the gap between ecological intent and social reality, and ensure that MPA rollout strengthens rather than fragments the relationship between conservation authorities and coastal communities.

## 6.2 Greater Cape Three Points in Focus

At Egyan and Dixcove in the Greater Cape Three Points Area, participants emphasized that fisheries is foundational to household survival and town-wide commerce, and anticipated hardship during early implementation includes hunger, inability to pay school costs, and heightened stress, with concerns that economic pressure could increase crime and other social problems. At the same time, women expressed strong understanding of the conservation logic and expected longer-term benefits from protecting juveniles and rebuilding stocks, noting that “the beginning will be hard, but we will benefit.” A notable operational feature described in Egyan is a one-man canoe hook-and-line system, implying that shocks can be borne more directly at the individual level rather than spread across larger crew structures. Mitigation in Egyan should therefore prioritize short-term cashflow stabilization and microenterprise working capital that can reach individual fishers and fisheries-dependent households quickly.

Dixcove highlights. Stakeholders recognized long-term fisheries benefits and also pointed to potential tourism opportunities, but paired this optimism with high concern about enforcement conflict, loan pressure (‘loans chasing’), and weak savings systems. Women emphasized the need for clear demarcation, strong communication, and diplomatic enforcement, and voluntary compliance approaches to avoid confrontation that would disrupt livelihoods and markets. There were also strong demand signals for practical infrastructure and market-stability measures, including cold storage/cold chain access to support women’s trading and processing.

## 6.3 Wider Sector Perspectives on the GCTP MPA

The establishment of an MPA in the GCTP area also has implications for fishers operating outside the immediate implementation zone, including migrant fishers who seasonally or periodically use fishing grounds within the area. The waters within the GCTP zone are used by vessels from multiple landing sites along the coast, and some fishers based outside the area regularly depend on these grounds as part of their fishing patterns. As spatial protection measures take effect, fishing effort that previously occurred within the protected area may shift to alternative fishing grounds. Such adjustments may increase operational costs for some fishers, particularly through longer travel distances and higher fuel consumption. A redistribution of fishing effort may also intensify competition in surrounding fishing areas as vessels adjust their operating patterns.

At the same time, the ecological importance of the GCTP area is widely recognized within the fisheries sector. Protecting critical habitats and nursery areas is expected to contribute to stock

recovery and improved fisheries productivity over time. From a wider perspective, the protection of biologically important fishing grounds therefore represents a long-term investment in the sustainability of marine fisheries. While short-term adjustments in fishing patterns may occur, the long-term benefits of rebuilding fish stocks are expected to extend beyond the immediate MPA area and support the resilience of the fisheries sector.

#### **6.4 Implications for first-MPA Design**

As Ghana's first MPA implementation site, Greater Cape Three Points will set expectations nationally. The design will not only shape ecological outcomes locally but also influence how other designated communities interpret future rollouts. Early experience will become the reference point against which fairness, responsiveness, and institutional credibility are judged. For this reason, the first site must demonstrate visible competence, coordination, and accountability from the outset. The design should therefore embed fairness in process and outcome. Transparent targeting clearly communicates eligibility logic, and accessible grievance handling must be operational before livelihood strain intensifies. Rapid transition protection should be sequenced early to prevent debt spirals and distress responses, particularly in communities with high short-cycle income dependence. Where fishing systems differ such as one-man canoe operations or lagoon-linked economies mitigation must reflect these structural realities rather than apply uniform solutions.

The first MPA must also visibly integrate conservation and livelihood management. Clear demarcation of boundaries and repeated, practical communication are essential to reduce uncertainty. Compliance approaches should prioritize dialogue and proportionality during early phases, reinforcing voluntary cooperation rather than triggering enforcement-driven conflict.

If the first implementation demonstrates responsiveness, inclusion, and economic stabilization alongside conservation enforcement, it will build confidence that MPAs can be managed without disproportionate hardship. This credibility will be essential for scaling the approach to other designated areas and sustaining national support for marine conservation.

### **7.0 RANKED LIVELIHOOD RISK REGISTER**

Table 1 presents the risk register used to rank livelihood risks associated with MPA implementation interventions. The ranking is based on three key criteria:

- Severity (depth of harm)

- Scale (breadth of affected population)
- Urgency (speed of onset).

The overall priority score is calculated as the sum of these three dimensions (Priority Score = Severity + Scale + Urgency), with a maximum possible score of 15.

The top-ranked risks combine immediate household harm with wide spillover effects and rapid escalations. Income loss ranks highest because it is experienced first and fastest: daily-wage roles described as ‘no catch, no pay’ lose earnings immediately when fishing days reduce, and even non-fish micro-livelihoods contract when fish money disappears (as noted vividly in Egyan and Anyanui). Debt distress is prioritized because it amplifies and prolongs harm: women traders and processors operating through trade credit described how limited supply forces them to use working capital for food, undermining repayment and future credit access; canoe and gear owners described loan pressure linked to trip financing and responsibility for crew and dependents, with default risks escalating into social conflict. These dynamics help explain why communities repeatedly linked income shocks to hunger, unpaid school costs, heightened household tension, and increased petty crime or stress-related health concerns. Addressing income continuity and debt stabilization early is therefore a welfare imperative and a legitimacy/compliance imperative for the MPA transition.

Table 1: Livelihoods Risk Register

Priority	Risk	Severity	Scale	Urgency	Score	Summary (Most exposed, how harm manifests, core mitigation)
1	Immediate income loss and employment collapse	5	5	5	15	<p><b>Most exposed:</b> Daily-wage roles; crew; handlers; porters; processors' assistants; fisheries-dependent vendors and services</p> <p><b>How it manifests:</b> Rapid food insecurity; borrowing; distress coping; instability and non-compliance pressure</p> <p><b>Core mitigation:</b> Time-bound income smoothing; transitional employment; quick-return livelihood support</p>
2	Debt default and credit system breakdown	5	4	5	14	<p><b>Most exposed:</b> Asset owners; women traders/processors; households dependent on borrowing</p> <p><b>How it manifests:</b> Loan distress; creditor pressure; loss of credit access; distress sale of assets; longer recovery time</p> <p><b>Core mitigation:</b> Debt stabilization pathways; revolving funds; seasonality-aligned repayment models; protection against exploitative lending</p>
3	Household food insecurity and schooling disruption	5	4	5	14	<p><b>Most exposed:</b> Large dependent households; women-led households; aged persons; PWDs; daily-wage groups</p> <p><b>How it manifests:</b> Reduced meals; school cost delays; child vulnerability; prolonged household stress</p> <p><b>Core mitigation:</b> Targeted basic-needs support; school continuity support; inclusion guarantees</p>
4	Local economic downturn and spillover effects	4	5	4	13	<p><b>Most exposed:</b> Petty traders; food vendors; transport; repairs; non-fish microbusinesses reliant on fisheries cashflow</p> <p><b>How it manifests:</b> Market contraction; reduced demand; broader hardship beyond direct fishers</p>

						<b>Core mitigation:</b> Demand-stabilizing measures; local procurement; support to linked microenterprises
5	Conflict and protection risks (including exploitation risk)	4	4	4	12	<b>Most exposed:</b> Women; youth; stressed households; communities with contested targeting/enforcement <b>How it manifests:</b> Household conflict; disputes; exploitation risk; erosion of legitimacy <b>Core mitigation:</b> Do-no-harm safeguards; transparent targeting; grievance and dispute resolution; protection-sensitive delivery
6	Business collapse among women-led enterprises	4	3	4	11	<b>Most exposed:</b> Women processors/traders/hawkers operating with short-cycle credit <b>How it manifests:</b> Working capital depletion; loss of creditworthiness; reduced household provisioning capacity <b>Core mitigation:</b> Working capital and revolving funds; cold chain access; market linkages; business mentoring
7	Exclusion of vulnerable groups from support	4	3	4	11	<b>Most exposed:</b> PWDs; aged persons; isolated households; informal roles <b>How it manifests:</b> Disproportionate hardship; marginalization; legitimacy risk <b>Core mitigation:</b> Explicit inclusion targets; accessible delivery; community accountability checks
8	Migration pressure and labor displacement	3	4	3	10	<b>Most exposed:</b> Youth; casual workers; low-income households <b>How it manifests:</b> Out-migration; exposure to exploitation; loss of local labor <b>Core mitigation:</b> Local job creation; youth pathways; protection supports

## 8.0 MITIGATION MENU AND SEQUENCING

### 8.1 Sequencing Principle

Mitigation must follow the logic of how livelihood risk unfolds in practice. The first priority is to stabilize cashflow and prevent households and enterprises from falling into debt spirals that are difficult to reverse. Without early income smoothing and debt management, secondary harms escalate quickly and undermine welfare and compliance. Once immediate pressures are contained, the focus should shift to protecting and restoring value chain continuity, particularly for women processors, traders, and linked service roles so that local economic circulation does not collapse. Only after stabilization and continuity measures are functioning should the framework scale diversification and longer-term structural resilience investments. Measures that generate quick returns and reduce repayment stress should therefore lead the package to enable communities transition from survival to stability before moving toward transformation.

### 8.2 Mitigation Menu Overview

The mitigation package should be structured as an integrated portfolio across time horizons, that is, short-term protections, medium-term resilience building, and long-term diversification. Field discussions imply that the most credible package combines practical finance and infrastructure with safeguards that protect fairness. Repeatedly preferred measures include low-interest, longer-tenor credit facilities (particularly for women traders/processors and for highly exposed asset owners), improved cold storage/cold chain access to stabilize processing and trading (including the ability to trade frozen fish), and quick-return skills that can generate income rapidly when paired with starter inputs. At the same time, stakeholders emphasized that safeguards must be built in: transparent targeting, prevention of unequal burden, conflict-sensitive enforcement and demarcation, and accessible grievance handling.

#### 8.2.1 Stakeholder-identified mitigation priorities

Across communities, three credibility signals consistently emerge. These signals indicate what stakeholders are most likely to interpret as serious, fair, and responsive mitigation during transition.

1. **Immediate Cashflow Relief and Debt Pressure Reduction:** Measures that place cash in households quickly, or meaningfully reduce repayment pressure, are viewed as the most immediate stabilizers. Where income loss is rapid, visible income smoothing, temporary support, or debt relief signals that livelihoods are being taken seriously and prevents early escalation into distress coping.
2. **Protection of Women's Value Chain Roles:** Measures that sustain women's processing and trading activities through working capital, storage access, and market continuity are seen as

essential to keeping the local economy functioning. Protecting these roles safeguards household provisioning and maintains circulation of cash beyond the landing site, stabilizing the broader community economy.

3. **Visible Fairness:** Communities emphasize that support must be simple to understand, fair to access, and transparently administered. Clear eligibility rules, consistent application, and protection against favoritism are as important as the financial measures themselves. Perceived fairness directly influences trust and compliance. These credibility signals align closely with the ranked livelihood risks and should guide the early composition of the mitigation package such that stabilization, continuity, and fairness are demonstrated from the outset.

### 8.2.2 Quality Filter for Selecting Livelihood Options

Field constraints suggest two practical screening rules. First, options requiring high capital (for example vehicles or ownership of major infrastructure) should only be promoted if financing terms and repayment schedules match fisheries seasonality and realistic cashflows; otherwise, they risk worsening debt distress. Second, options dependent on local purchasing power (for example petty trading of common goods) should be paired with market access such as bulk buyers, or institutional procurement because community purchasing power contracts when fisheries cashflow decline. These filters improve feasibility and reduce the risk of ‘training-only’ pathways that do not translate into income. In lagoon-linked communities, medium-term measures may also include support for sustainable lagoon value chains (for example clam and shrimp processing, storage, and aggregation), provided that environmental safeguards are integrated.

## 8.3 Financing

Sustainable financing is essential to maintain livelihood stabilization and transition measures throughout MPA implementation. Livelihood mitigation measures, particularly those aimed at stabilizing income, managing debt exposure, supporting women’s value chain roles, and creating alternative employment opportunities require predictable and sustained financial resources to be effective. Without adequate and reliable funding, mitigation programmes risk being short-lived or unevenly implemented, which could undermine social stability and confidence in the MPA process. Funding mechanisms therefore need to draw from a combination of sources. These may include

1. National fisheries financing instruments such as license fees and levies
2. Central government budget allocations
3. Development partner support

4. Contributions from the Fisheries Fund

5. Responsible private sector actors through Corporate Social Responsibility

Linked to this is a critical need to establish Ghana's Fisheries Fund. This predictable financing framework will help ensure that livelihood mitigation measures remain adequately resourced, transparently managed, and scalable to additional MPA sites in the future, while reinforcing the principle that marine conservation and community wellbeing must advance together. Where possible, mitigation measures should leverage existing national social protection and enterprise support programmes to improve sustainability and reduce duplication. An overview of these programmes is provided in Table 3.

#### **8.4 Livelihood Mitigation Menu Matrix**

The livelihood risk mitigation menu matrix (Table 2) translates the ranked livelihood risks and sequencing logic into operational measures organized across short-, medium-, and long-term horizons. It reflects the principle that stabilization must precede diversification, and that different beneficiary groups require tailored instruments rather than uniform support. Each measure is linked to a clear purpose, identified primary beneficiaries, embedded safeguards to prevent exclusion or elite capture, and minimum indicators to enable monitoring and adaptive adjustment. The matrix below (Table 2) provides a structured implementation roadmap that connects risk management to actionable policy instruments.

Table 2: Livelihood Risk Mitigation Matrix

<b>Time horizon</b>	<b>Measure</b>	<b>Primary beneficiaries</b>	<b>Purpose and rationale</b>	<b>Safeguards</b>	<b>Minimum indicators</b>
Short-term (0-12 months)	Time-bound income smoothing	Daily-wage roles; crew; vulnerable households	Prevent immediate hunger and distress borrowing; stabilize households	Clear eligibility; transparent lists; grievance access	Household strain proxy; inclusion coverage; grievance volume
Short-term (0-12 months)	Transitional employment options	Youth; daily-wage roles; displaced workers	Provide predictable cashflow while medium-term measures are prepared	Fair recruitment; safe conditions; rotation rules	Participation; wage timeliness; reported disputes
Short-term (0-12 months)	Debt stabilization pathway	Asset owners; women traders with credit exposure	Reduce default risk and distress sale of assets; preserve productive capacity	Eligibility by exposure; lender protocols; anti-favoritism controls	Repayment difficulty proxy; distress asset sales proxy
Short-term (0-12 months)	Immediate inclusion top-ups	PWDs; aged persons; high-dependency households	Prevent exclusion and disproportionate harm during transition	Quotas/targets; accessible delivery; home-based options	PWD/aged coverage; satisfaction checks
Medium-term (12-36 months)	Working capital / revolving funds	Women processors/traders; microenterprises	Restore liquidity; rebuild creditworthiness; stabilize value chain roles	Transparent governance; audit trail; anti-elite capture controls	Access equity; enterprise continuity proxy
Medium-term (12-36 months)	Cold chain access package	Women processors/traders; value chain actors	Stabilize trade and processing; reduce losses; smooth volatility	Fair access rules; pricing transparency; maintenance plan	Utilization proxy; income stability proxy
Medium-term (12-36 months)	Skills + starter kits + market linkages	Youth; women; displaced workers	Convert training into income via inputs and buyer pathways	Selection transparency; kit tracking; buyer MoUs where feasible	First-sale rate; enterprise survival proxy
Medium-term (12-36 months)	Strengthened savings and risk pooling	Households; informal workers; women groups	Build buffers and reduce reliance on high-cost borrowing	Inclusion rules; governance standards; training on group management	Participation; withdrawal stress proxy

<b>Time horizon</b>	<b>Measure</b>	<b>Primary beneficiaries</b>	<b>Purpose and rationale</b>	<b>Safeguards</b>	<b>Minimum indicators</b>
Long-term (3-5+ years)	Local SME ecosystem support	Entrepreneurs; youth; women	Reduce dependence on fisheries cashflow through diversified growth	Access equity; business support quality controls	Employment proxy; SME growth proxy
Long-term (3-5+ years)	Diversification aligned to local markets	Households; youth; low-mobility groups	Create durable income options linked to demand and feasibility	Market assessment discipline; phased scaling; inclusion checks	Sustained income proxy; market linkage proxy
Long-term (3-5+ years)	Institutionalized inclusion & social protection integration	PWDs; aged persons; high-risk households	Ensure long-run access and protection beyond project cycles. <sup>1</sup>	Policy commitments; reporting cadence; accountability roles	Inclusion outcomes; grievance resolution rates

## 8.5 Key National Social Protection and Economic Support Programmes

Several national social protection and economic empowerment programmes in Ghana provide direct or indirect support to vulnerable populations, including women, youth, and persons with disabilities. These programmes create important entry points for integrating livelihood mitigation measures within existing government systems during MPA implementation. Table 3 outlines national social protection and economic support programmes available to affected households and individuals. Linking beneficiaries to these programmes can strengthen household resilience, mitigate economic shocks, and enhance the long-term sustainability of MPA implementation.

*Table 3: Related National Social Protection and Economic Support Programmes*

<b>Programme</b>	<b>Type of Support</b>	<b>Target Groups</b>	<b>Relevance for MPA Livelihood Mitigation</b>
Livelihood Empowerment Against Poverty (LEAP)	Cash transfer programme with NHIS enrolment	Extremely poor households, persons with disabilities, elderly persons, vulnerable children	Provide a basic income safety net for the most vulnerable households affected by fisheries transitions.
National Health Insurance Scheme (NHIS)	Social health protection	Entire population, with exemptions for pregnant women, children, elderly persons and LEAP beneficiaries	Protect households from catastrophic health expenditures during livelihood adjustment periods.
Labour-Intensive Public Works (LIPW)	Temporary employment through community infrastructure and environmental projects	Poor rural households, particularly youth and women	Provide short-term income stabilization through employment opportunities such as coastal restoration and environmental management.
Ghana School Feeding Programme (GSFP)	School nutrition and social assistance programme	Children in public primary schools	Reduce household food expenditure during periods of economic stress and creates employment for women caterers.

<b>Programme</b>	<b>Type of Support</b>	<b>Target Groups</b>	<b>Relevance for MPA Livelihood Mitigation</b>
Ghana Enterprises Agency (GEA) Programmes	Business development support, training, grants and credit	Youth entrepreneurs, women-owned enterprises, PWD-owned businesses	Support livelihood diversification and small enterprise development in fisheries communities.
PWD Fund (District Assembly Common Fund)	Targeted grants and livelihood support	Persons with Disabilities	Support economic independence of PWDs through grants, training, and assistive support.
Proposed Women's Development Bank	Financial inclusion and enterprise finance	Women entrepreneurs and women-led SMEs	Expand access to affordable credit and financial services for women in fisheries processing, trading and related enterprises.

## 9.0 DO-NO-HARM

Livelihood mitigation under MPA implementation unfolds in economically sensitive environments where trust, fairness, and predictability are as important as financial instruments. When access to fishing grounds changes and incomes become uncertain, even minor procedural missteps can escalate into mistrust, rumor, or conflict. The mitigation framework must therefore do more than deliver support; it must actively prevent unintended harm. A credible accountability architecture protects vulnerable groups, preserves social cohesion, and sustains voluntary compliance with conservation measures.

### 9.1 Targeting Transparency

Clear and defensible targeting is the first safeguard against instability. In communities where a large share of households depend directly or indirectly on fisheries, unclear criteria can easily be interpreted as favoritism or political bias. Eligibility must therefore be defined in practical, accessible terms that distinguish between capture roles, value chain actors, service providers, and households facing heightened vulnerability, including women-led households, aged persons, persons with disabilities, and youth with limited assets. Selection procedures should be explicitly described, including how names are proposed, how economic exposure and vulnerability are verified, and how final lists are confirmed. Timelines for each stage should be communicated in advance to manage expectations and reduce speculation. Where appropriate, provisional lists may be displayed for validation before finalization. Transparency does not eliminate disagreement, but it reduces the risk that disappointment turns into distrust. In transitional contexts, visible fairness functions as a stabilizing force.

### 9.2 Grievance and Dispute Resolution

Even well-designed targeting systems generate complaints. The strength of the framework lies not in preventing grievances, but in responding to them predictably and fairly. A grievance mechanism must be accessible, time-bound, and trusted. It should accept complaints related to exclusion, favoritism, misconduct, enforcement-related harm, or misuse of resources, and allow verbal and written submissions to accommodate varying literacy levels. Procedures should clearly define how complaints are received, logged, reviewed, and resolved, with realistic timelines for acknowledgment and response. Where issues cannot be resolved locally, escalation pathways must be clearly articulated. Remedies must be meaningful and corrective, whether through revising beneficiary lists, addressing procedural errors, or investigating misconduct. A grievance mechanism that listens but fails to act weakens confidence; one that responds transparently reinforces legitimacy and prevents localized disputes from expanding.

### **9.3 Safeguards Against Elite Capture**

In contexts of high demand and limited resources, the risk of benefit concentration is real. Without safeguards, influential actors may dominate selection processes while socially vulnerable households remain excluded. The framework must therefore embed checks that widen participation and prevent the concentration of opportunities. Selection bodies should not remain static or dominated by a single constituency over time. Rotational arrangements or oversight mechanisms can help broaden access. Explicit inclusion commitments are essential for persons with disabilities, aged persons, women in value chain roles, youth, and other socially vulnerable groups. Inclusion must be deliberate and monitored rather than assumed. Verification processes should be sufficiently robust to reduce manipulation while remaining practical and respectful. Independent review at key decision points can strengthen credibility and reduce suspicion. These safeguards protect not only vulnerable households but also the integrity of the mitigation program itself. Perceived capture can quickly undermine the social license for MPA implementation. Therefore, engagement of recognized fisher and value chain associations in validation processes can strengthen oversight and reduce concentration of benefits.

### **9.4 Protection-Sensitive Delivery**

Economic stress heightens vulnerability to exploitation, coercion, and abuse. Livelihood support must therefore be delivered in ways that safeguard dignity and safety. Clear standards of conduct should guide all implementing actors, emphasizing respect, non-discrimination, and zero tolerance for harassment or undue influence. Participation in programs should not expose individuals to stigma or additional risk. Monitoring systems should remain attentive to protection-related complaints, signs of rising household tension, or patterns of exclusion that suggest deeper vulnerabilities. Confidential reporting channels should be available for sensitive cases, and referral pathways to appropriate services must be defined in advance. A protection-sensitive approach ensures that mitigation strengthens resilience without creating new vulnerabilities. It reinforces trust, maintains social cohesion, and aligns livelihood support with broader commitments to human dignity and accountable governance.

# 10.0 MONITORING AND ADAPTIVE LEARNING

## 10.1 Minimum Indicator Set

To ensure that livelihood mitigation measures remain effective and responsive to evolving conditions during MPA implementation, the framework establishes a minimum monitoring system focused on key indicators of household wellbeing, market stability, and program performance. These indicators are designed to provide early signals of livelihood stress, and allow implementing institutions to identify emerging risks, assess whether mitigation measures are functioning as intended, and make timely adjustments where necessary. The indicator (Table 4) prioritizes practical, field-based measures that can be monitored regularly at community level. Table 4 below presents the minimum indicator set that will guide monitoring under the framework.

*Table 4: Minimum Indicator Set for Early Detection of Livelihood Stress*

<b>Monitoring Domain</b>	<b>Minimum Indicator Description</b>
Household strain	Proxy measures of reduced meals, inability to meet basic needs, or distress borrowing
Debt and credit stress	Reported repayment difficulty, contraction of local credit access, distress asset sales proxy
Education disruption	School attendance/payment disruption proxy
Market stability	Trade volume proxy and price volatility proxy where feasible
Conflict and grievances	Grievance volume/type, resolution time, repeat grievances
Inclusion	Coverage for women value chain actors, youth, PWDs, aged persons
Program uptake and continuity	Participation, enterprise continuity proxy, first-sale rates for trained groups

## 10.2 Learning Loops and Adaptive Adjustment

Livelihoods mitigation for MPA implementation must be dynamic rather than static. Coastal economies are highly sensitive to changes in fishing access, market prices, weather variability, seasonal patterns, and enforcement practices. Small shocks can compound quickly when credit systems are fragile and income is short-cycle. Monitoring, therefore, cannot function merely as a reporting requirement to demonstrate compliance with a plan. It must operate as an active

governance tool that continuously informs decisions, adjusts sequencing, and prevents small stresses from escalating into systemic instability. Monitoring should feed structured learning loops that enable early response to emerging strain, preserve fairness, and sustain legitimacy. The purpose is not simply to measure outputs delivered, but to detect whether households are stabilizing, whether credit systems are recovering, and whether social cohesion is holding during transition.

### *10.2.1 Monitoring as an Early Warning System*

The framework should treat monitoring indicators as strain signals rather than static performance metrics. Early warning indicators provide insight into how households and markets are absorbing change. Examples of strain signals include:

- i. Rising reports of food insecurity or reduced meal frequency
- ii. Increased loan repayment distress or visible creditor pressure
- iii. Higher volumes of grievances related to exclusion, favoritism, or enforcement practices
- iv. Clusters of complaints linked to boundary disputes or compliance tensions
- v. Noticeable increases in youth migration or entry into unstable informal work
- vi. Declining participation of women, persons with disabilities, or aged persons in mitigation programs

These indicators should be reviewed regularly and interpreted collectively rather than in isolation. A moderate increase in one signal may not require intervention, but simultaneous increases across multiple indicators suggest systemic strain. When such signals emerge, they should trigger:

- i. Structured review processes rather than waiting for annual evaluations
- ii. Rapid review meetings at community and program levels
- iii. Verification exercises to confirm patterns
- iv. Targeted follow-up inquiries to assess severity and scope

Early warning monitoring enables proactive adjustment. It allows decision-makers to:

- i. Reinforce income stabilization measures
- ii. Refine eligibility criteria
- iii. Intensify communication where misinformation is emerging
- iv. Recalibrate enforcement approaches if economic stress remains acute

By embedding responsiveness into implementation, monitoring becomes a stabilizing instrument that protects livelihoods and the credibility of MPA governance.

### *10.2.2 Regular Review Meetings*

Structured review meetings should be embedded at community and program levels to ensure that implementation remains responsive. At the community level, frequent reviews during the early phase should examine beneficiary coverage, identify emerging hardship, surface tensions early, and confirm that transitional support is reaching intended groups. At the MMDA or program level, periodic reviews should consolidate data across communities, assess trends in debt stress, grievances, and market conditions, and determine whether sequencing or delivery adjustments are needed. Institutionalizing these review processes helps prevent unresolved strain from accumulating and strengthens adaptive management throughout implementation.

### *10.2.3 Rapid Corrective Action Protocols*

When monitoring reveals exclusion, conflict, or unexpected hardship, the framework must enable timely corrective action. This may involve revising beneficiary lists to address gaps, expanding short-term support where stress is acute, adjusting eligibility criteria to better capture real vulnerability, strengthening communication where misinformation is fueling tension, reinforcing oversight where favoritism is suspected, or extending transitional measures if recovery is slower than anticipated. All corrective actions should be documented and communicated clearly to reinforce fairness and maintain trust.

### *10.2.4 Learning and Adaptation*

Monitoring findings should directly inform adaptive adjustments to implementation sequencing and the broader policy framework guiding MPA rollout. Where indicators show that income stress remains elevated beyond projected timelines, credit systems are failing to recover, or key mitigation measures such as cold chain access and working capital support are underperforming, implementation sequencing should be recalibrated. This may involve extending cashflow stabilization measures before scaling diversification interventions, strengthening financial instruments before withdrawing transitional support, or moderating enforcement expansion where livelihood strain remains acute. This adaptive sequencing will ensure that longer-term investments do not prematurely replace essential stabilization measures and that recovery is consolidated before transformation efforts accelerate. At the same time, lessons generated through implementation should feed into broader policy refinement and future MPA planning. Evidence from early implementation sites should inform adjustments to eligibility logic, strengthen safeguard mechanisms, and improve the calibration of mitigation packages. In this way, learning loops serve

operational and strategic functions. They enable responsive adjustments within existing implementation sites and inform the design and sequencing of future MPAs.

## 11.0 CONCLUSION

MPA implementation, while fundamentally an ecological intervention, also initiates a significant economic and social transition for coastal households, whose day-to-day welfare depends on fisheries-linked cashflow. When this transition is not proactively managed, the resulting risks are predictable: rapid income loss, debt distress, food insecurity, heightened conflict, declining institutional trust, and weakened compliance with management measures. The evidence presented in this framework demonstrates that livelihood risks manifest immediately, interact across sectors, and can cascade through entire local economies. It also demonstrates that communities are not opposed to conservation objectives. Across several sites, stakeholders expressed clear understanding of the long-term benefits of stock recovery and habitat protection. Their concern lies not with conservation in principle, but with ensuring that short-term livelihood stability is protected during the transition.

Effective MPA implementation must therefore follow a sequence that reflects lived economic realities: first stabilize cashflow and manage debt exposure; next ensure continuity along the fisheries value chain; and then support diversification and longer-term resilience. Mitigation must be delivered transparently, inclusively, and with safeguards to prevent exclusion and elite capture. Monitoring must operate as an early warning system capable of detecting emerging strain and triggering timely adjustments, rather than serving solely as a retrospective reporting tool.

The first MPA implementation site will establish expectations nationally. If the transition is managed with visible fairness, timely support, and accountable governance, it will strengthen legitimacy and ease subsequent rollouts. Conversely, if hardship is unmanaged or support is perceived as inequitable, resistance will likely intensify in future sites. This framework positions livelihood mitigation not as a peripheral add-on to conservation, but as a central pillar of successful implementation. By managing the transition deliberately and transparently, Ghana can demonstrate that marine protection and human wellbeing are mutually reinforcing aims, enabling sustainable fisheries recovery while safeguarding social stability and inclusive development.

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