



Regional Workshop on Guidance for Credit and Microfinance Programmes in Support of Sustainable Use of Inland Fishery Resources and Poverty Alleviation, 14-17 February 2006, Beijing, PR China

MICROFINANCE AND INLAND CAPTURE FISHERIES IN ASIA

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Inland capture fisheries are important for food security and biodiversity conservation. In the Asian region, these fisheries are increasingly facing threats from reduction of survival space and variance of habitat of fish and aquatic organisms, pollution of water bodies and aquatic environment, overfishing and destructive fishing practices, local conflict in management and utilization of migratory fish stocks and water bodies, and deforestation. Unavailability of capital for its development and rehabilitation and the lack of awareness on the part of financial institutions of the investment and credit needs are hampering the sustainable development of the sector.

REGIONAL WORKSHOPS

In 2004, a regional workshop held in Kuala Lumpur, Malaysia, on microfinance and credit programmes in support of the sustainable use of inland capture fisheries resources, was jointly organized by FAO, INFOFISH and the Asia

Pacific Rural and Agricultural Credit Association (APRACA) and co-hosted by the Department of Fisheries, Fisheries Development Authority of Malaysia and the Agricultural Development Bank of Malaysia.

A second regional workshop, jointly organized by FAO, the China Society of Fisheries and the East China Sea Fisheries Research Institute, in Beijing, PR China on 14-17 February 2006 presented and reviewed case studies as basis for formulation of the guidelines. Recommendations were made towards improving credit and microfinance programmes in support of poverty alleviation and the sustainable use of inland fisheries resources. The workshop was attended by 44 participants from Cambodia, India, Indonesia, Malaysia, Myanmar, Thailand, Viet Nam and China. As in the first workshop in 2004, fisheries administration and financial institutions were represented. One of the conclusions reached was that it remained difficult for small-scale fishers to access credit.

GUIDELINES FOR MEETING CREDIT AND MICROFINANCE NEEDS IN INLAND CAPTURE FISHERIES

The guidelines produced from the Beijing workshop provide orientation, basic considerations and general principles for those institutions and organizations who:

- a. offer formal credit and microfinance services to the fisheries sector, particularly the small-scale fisheries sector; and
- b. want to include inland capture fisheries and inland fishers as part of their client base and lending operations.

The guidelines can also be used by public and private financial institutions and other agencies providing financial and related services including insurance.

Two major sections of the guidelines are:

1. **Lending Policies and Procedures** which elaborate on target groups and their micro-finance needs, loan size and purpose, interest

rates, lending procedures and repayment periods, documentation and collateral requirements, and savings and insurance services; and

2. **Institutional Arrangements** which discuss the role of governments, NGOs, fisher associations, cooperatives and self-help groups, financial institutions, and donors.

The guidelines, case studies and proceedings of the workshops are now being finalized. Publication and dissemination will take place before the end of this year.

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