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Credit and microfinance needs in inland capture fisheries development and conservation in Asia



Cover photo:

Residents of the villages on the Tonle Sap Great Lake, Cambodia rely on fishing as their primary source of food and income. FAO/J. Thompson

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Preparation of this document

This document contains guidelines for meeting the credit and microfinance needs in inland capture fisheries development and conservation in Asia (Part 1); reports of the proceedings and recommendations of two regional workshops held in 2004 and 2006 from which these guidelines evolved (Part 2); and case studies and success stories on credit and microfinance in inland fisheries in Asia (Part 3). The case studies and success stories were drafted in 2004 and 2005 and formed the basis of the discussions at the second regional workshop. The lessons learned from case studies and success stories are incorporated in the guidelines.

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The presentation of case studies and success stories in Part 3 of this publication is based on the study reports prepared by Xie Yingliang, Yan Xiaomei and Zhu Chengde of the East China Sea Fisheries Research Institute of the Chinese Academy of Fishery Sciences; P.V. Dehadrai of the Centre for Sustainable Aquaculture and Fisheries, India; M.A. Upare of the National Bank for Agriculture and Rural Development of India; Nu Nu Aye' of the Myanmar Agricultural Development Bank and Khin Maung Win' of the Department of Fisheries of Myanmar; Heng Sotharith of the Department of Fisheries of Cambodia, and Mahyam Mohd Isa of the Southeast Asian Fisheries Development Center and Jephrin Wong of the Sabah State Fisheries Department, of Malaysia.

Abstract

Recognition of the importance of microfinance as a crucial development tool for poverty reduction has increased during the last two decades. The United Nations, in its General Assembly Resolution 52/194, passed on 18 December 1997, noted that in many countries, microcredit programmes have succeeded in generating productive self-employment by providing access to small capital for people living in poverty as well as increased participation in the mainstream economic and political process of society.

This publication provides orientation, basic considerations and general principles for those institutions and organizations that provide credit and microfinance services to the fisheries sector, particularly the small-scale fisheries sector, and for those who want to include inland fishers and inland capture fisheries as part of their client base and lending operations. The publication also reaches out to the users of credit and microfinance services and to important stakeholders, including inland fisher associations and cooperatives; fisheries and other government departments and institutions concerned with the management, conservation and use of water bodies; local government authorities; and finally, individuals and groups of inland fishers and women in inland fishing communities.

The document has three parts. Part 1 contains guidelines for meeting the credit and microfinance needs in inland capture fisheries development and conservation in Asia. The guidelines highlight the need to conserve and manage inland fisheries and identify opportunities for inland fisheries development, conservation and financing. With special reference to the socio-economic characteristics of inland fisheries and inland fishers, lending policies and procedures suitable for financing inland fisheries are elaborated on. These include the identification of target groups and their credit and microfinance needs, loan sizes and loan purposes, interest rates and repayment periods, documentation and collateral requirements as well as savings and insurance services. Also discussed is the role of various stakeholders in providing financial services and in managing and conserving inland fishery resources, i.e. governments, NGOs, self-help groups (SHGs), fisher associations, financial institutions and donors.

Part 2 contains reports of the proceedings and recommendations of two regional workshops, from which the guidelines evolved. The first was the *Regional Workshop on Microfinance and Credit Programmes in Support of Responsible Inland Capture Fisheries Practices for Sustainable Use of Inland Fishery Resources*, held in Kuala Lumpur, Malaysia, 26-30 April 2004 and organized by the Intergovernmental Organization for Marketing Information and Technical Advisory Services for Fishery Products in the Asia Pacific Region (INFOFISH) in cooperation with the Fisheries Development Authority of Malaysia (LKIM), the Department of Fisheries of Malaysia, the Agricultural Development Bank of Malaysia and FAO. The second was the *Regional Workshop on Guidance for Credit and Microfinance Programmes in Support of Sustainable Use of Inland Fishery Resources and Poverty Alleviation*, held in Beijing, China, 14-17 February 2006 and jointly organized by the China Society of Fisheries, the East China Sea Fisheries Research Institute, the Chinese Academy of Fishery Sciences and FAO. Both workshops were supported by the Asia Pacific Rural and Agricultural Credit Association (APRACA).

Part 3 of the document consists of case studies and success stories on: the rehabilitation of inland fisheries and on the access to and utilization of credit and microfinance services with reference to the rehabilitation and development of inland fisheries at Lake Taihu and Lake Luoma in China; management challenges of riverine fisheries along River Ganga and prospects of inland fisheries development in West Bengal and Assam in India; livelihoods at Lake Inlay in Southern Shan State in Myanmar; fishery policy reform and aquaculture development in Cambodia; and community based rehabilitation and management of fishery resources at River Kinabatangan in Sabah, Malaysia.

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Executive summary

Recognition of the importance of microfinance as a crucial development tool for poverty reduction has increased during the last two decades. The United Nations, in its General Assembly Resolution 52/194, passed on 18 December 1997, noted that in many countries, microcredit programmes have succeeded in generating productive self-employment by providing access to small capital for people living in poverty as well as increased participation in the mainstream economic and political process of society.

This paper provides orientation, basic considerations and general principles for the institutions and organizations that provide credit and microfinance services to the fisheries sector, particularly the small-scale fisheries sector, and for those who wish to include inland fishers and inland capture fisheries as part of their client base and lending operations. This paper also reaches out to the users of credit and microfinance services and to important stakeholders, including inland fisher associations and cooperatives; fisheries and other government departments and institutions concerned with the management, conservation and use of water bodies; local government authorities; and finally, individuals and groups of inland fishers and women in inland fishing communities.

This paper has three parts. Part 1 contains guidelines for meeting the credit and microfinance needs in inland capture fisheries development and conservation in Asia. The guidelines highlight the need to conserve and manage inland fisheries and identify opportunities for inland fisheries development, conservation and financing. With special reference to the socio-economic characteristics of inland fisheries and inland fishers, lending policies and procedures suitable for financing inland fisheries are elaborated on. These include the identification of target groups and their credit and microfinance needs, loan sizes and loan purposes, interest rates and repayment periods, documentation and collateral requirements, as well as savings and insurance services. Also discussed is the role of various stakeholders in providing financial services and in managing and conserving inland fishery resources, i.e. governments, NGOs, self-help groups (SHGs), fisher associations, financial institutions and donors.

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The Kuala Lumpur Workshop identified the main threats to sustainable inland capture fisheries: the reduction of survival space and modification of habitat of fish and aquatic organisms; deforestation; pollution of water bodies and the aquatic environment; overfishing and destructive fishing practices; local conflict in management;

and utilization of migratory fish stocks and water bodies. Other main threats identified were the lack of capital needed for developing and rehabilitating inland fisheries, and related to this, the lack of awareness of financial institutions of the investment and credit needs of inland fisheries.

Other constraints to a proper and sustainable utilization of inland waters include: short-term leasing policies of open water bodies; inadequate conservation measures; inadequate and/or malfunctioning infrastructure for fish hatching and nursing; inadequate infrastructure for post-harvest handling and marketing; inadequate data on current and potential levels of exploitation of water bodies; inadequate financial assistance, investment support and credit supply to inland fisheries; and exploitation of fishers and primary producers by traders.

This workshop also identified measures that could be taken to overcome the constraints and move towards a sustainable use and rehabilitation of inland fishery resources. These include, *inter alia*: improving habitats in rivers, floodplains and other inland waters; facilitating fish migration through retrofitting dams with fish passes and by constructing appropriate fish passage facilities when new dams are built; conserving wetlands; training and socially mobilizing fishers and their associations; upgrading skills of extension workers; improving infrastructure for hatchery and nursery units, landing centres, transportation, marketing, cold storages and ice plants; and setting up effective microfinance programmes. Further measures include creating civil society organizations such as self-help groups (SHGs) and their federations to reduce the negative influence of traders and middlemen, and to increase active participation of inland fishers in the use and management of inland fishery resources; introducing insurance facilities for fisheries assets and life insurance facilities for fishers; improving access to investment credit and working capital credit facilities; and introducing long-term leasing policies for publicly owned open water bodies to encourage investment and sustainable development inputs and efforts.

The Beijing Workshop concluded that inland waters are important for food security, livelihoods and income generation of large populations in Asia, and biodiversity. They have many uses competing with each other; the fisheries sector, being one of them, has very little influence in decision-making on their use. Inland fisheries sector often receives insufficient attention in national fisheries policy frameworks and in general national development plans.

Rehabilitation of the inland aquatic environment for natural fish production should be done in conjunction with microfinance programmes, but microfinance alone would not solve the problem of poverty in fishing communities. Microfinance benefits the poor by increasing income-earning opportunities, securing livelihoods, decreasing vulnerability, and empowering beneficiaries, especially women. To date, microfinance for inland fisheries has been primarily directed towards aquaculture activities. Inland capture fisheries as well as processing and marketing of inland fisheries products have received little attention from microfinance schemes in the region.

A clear distinction should be made between inland capture fisheries and aquaculture. A monitoring system for microfinance and credit should be established that distinguishes between inland capture and aquaculture, and other subsectors. At present, it is not possible to measure the contribution of microfinance to improving the livelihoods of inland capture fishers.

In many Asian countries, it is still not easy for small-scale fishers to access credit. This is generally not a result of limited availability of funding, but of a lack of information on the needs of fishing communities. There is lack of awareness among fishing communities about microfinance services.

The Beijing Workshop provided recommendations to national governments, financial institutions, international agencies and donors, fishers and NGOs. The recommendations for national governments included: mainstreaming inland capture

fisheries into national economic development policy frameworks; developing fishery finance policy frameworks; rehabilitating and restoring the inland aquatic environment for natural fish production; improving water quality in parallel with microfinance; working towards compliance with and enforcement of international agreements and guidelines; and investing in infrastructure in support of inland capture fisheries production and post-harvest activities. The Workshop also recommended designing and implementing capacity-building and skill enhancement programmes for poor inland capture fishers.

Financial institutions were recommended to: establish a monitoring system for microfinance and credit disbursements that distinguishes between inland capture and aquaculture or other subsectors, to reach out to inland fishing communities and facilitate poor fishers' access to microfinance and insurance services; implement the guidelines for meeting credit and microfinance needs in inland capture fisheries development and conservation in Asia; and provide services that are tailored to the needs of poor inland fishers.

The Beijing Workshop recommended further that international/regional organizations, donor agencies and NGOs, *inter alia*, should: encourage financial institutions to make available loans to fishing communities and their associations for rehabilitation of fish habitats and fish stock enhancement; encourage and assist national governments to establish river basin commissions to ensure that institutional arrangements in all areas of the river under different administrative jurisdictions are consistent and non-conflicting; provide guarantee funds in support of the implementation of inland fisheries management measures. Further, the Workshop recommended to field-test the present guidelines and contribute to promoting capacity building and skills enhancement in microfinance for poverty alleviation and the sustainable use of inland capture fishery resources.

Fishers were recommended to organize themselves to take better care of their interests at all levels. Their organizations, associations and SHGs can function as financial intermediaries and guarantors of loans from microfinance institutions. Fishers should take responsibility for the sustainable management and well-being of inland fishery resources and fishers.

Part 3 of the document consists of case studies and success stories on: the rehabilitation of inland fisheries and on the access to and utilization of credit and microfinance services with reference to the rehabilitation and development of inland fisheries at Lake Taihu and Lake Luoma in China; management challenges in riverine fisheries along River Ganga and prospects of inland fisheries development in West Bengal and Assam in India; livelihoods at Lake Inlay in Southern Shan State in Myanmar; fishery policy reform and aquaculture development in Cambodia; and community-based rehabilitation and management of fishery resources at River Kinabatangan in Sabah, Malaysia. Some of the case studies contain proposals on aquaculture development that could be seen as a way to relieve pressure from inland capture fisheries. Appropriate microfinance and credit support for these proposals would probably have to come from specific aquaculture credit programmes.

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Acronyms and abbreviations

Agribank	Vietnam Bank for Agriculture and Rural Development
ADB	Asian Development Bank
APRACA	Asia Pacific Rural and Agricultural Credit Association
AFDC	Assam Fisheries Development Corporation
APIP	Agricultural Productivity Improvement Project
BAAC	Bank for Agriculture and Agricultural Cooperatives
BLBC	Block Level Bankers' Committee
BPM	Bank Pertanian Malaysia
BRI	Bank Rakyat Indonesia
CBD	Convention on Biological Diversity
CBRM	Community-based resources management
CCRF	Code of Conduct for Responsible Fisheries
CO	Community organization
DANIDA	Danish International Development Agency
DCCB	District Central Cooperative Bank
DoF	Department of Fisheries
DFID	Department for International Development of the United Kingdom
DLCC	District Level Co-ordination Committee
DRDA	District Rural Development Agency
FAO	Food and Agriculture Organization of the United Nations
FishCopFed	Fisheries Cooperatives Federation
FIIT	FAO Fishing Technology Service
FISHFED	Fish Marketing and Processing Federation Limited
FMC	Fisheries Management Committee
GDP	Gross domestic product
GLC	Ground level credit
GOI	Government of India
GPS	Global positioning system
GRET	Groupe de Recherche et d'Échanges Technologiques (Research and Technological Exchange)
HDI	Human development initiatives
HP	Horsepower
ICAR	Indian Council of Agricultural Research
ICLARM	International Center for Living Aquatic Resources Management
IDR	Indonesian Rupiah
IFAD	International Fund for Agricultural Development

INFOFISH	Intergovernmental Organization for Marketing Information and Technical Advisory Services for Fishery Products in the Asia Pacific Region
INR	Indian Rupee (INR1=US\$0.021594 ¹)
IRRI	International Rice Research Institute
IUU	Illegal, unregulated and unreported fishing
Ko-Nelayan	Sabah Fisheries and Fishermen's Development Corporation
Kyat	The basic unit of currency in Myanmar (Kyat1=US\$0.171869)
LKIM	Fisheries Development Authority of Malaysia
MADB	Myanmar Agricultural Development Bank
MEB	Myanmar Economic Bank
MFI	Microfinance institution
MFIS	Microfinance institution system
MIS	Management information system
MWAF	Myanmar Women's Affairs Federation
MMCWA	Myanmar Maternal and Child Welfare Association
MWEA	Myanmar Women Entrepreneurial Association
MLFDB	Myanmar Livestock and Fisheries Development Bank
MRC	Mekong River Commission
NACA	Network of Aquaculture Centres in Asia-Pacific
NABARD	National Bank for Agriculture and Rural Development
NAP	National agricultural policy
NCDC	National Cooperative Development Corporation
NGO	Non-governmental organization
PACS	Primary agricultural cooperative society
PENGASAH	Persatuan Nelayan Negeri Sabah
ppm	Parts per million
pH	Power (or potential) of hydrogen
RM	Malaysian Ringgit (RM1=US\$0.263142)
RRB	Regional rural bank
SAFMA	Sabah Fish Marketing Sdn. Bhd.
SEAFDEC	Southeast Asian Fisheries Development Center
SGSY	Swarnajayanti Gram Swayamrojgar Yojana
UN	United Nations
UNDP	United Nations Development Programme
UNGA	United Nations General Assembly
UNOPS	United Nations Office for Project Services
UP	Uttar Pradesh
US\$	United States dollar
VND	Vietnamese Dong
WENFISH	West Bengal Fishermen's Cooperative Federation

¹ The reference date of this and other currency conversions is 1 September 2004.