

APFIC Regional Consultative workshop

Best practices to support and improve the livelihoods of small-scale fisheries and aquaculture households



APFIC/FAO regional consultative workshop

**Best practices to support and improve the livelihoods
of small-scale fisheries and aquaculture households**

13–15 October 2009, Manila, Philippines

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FOREWORD

Ensuring that fisheries and aquaculture are undertaken sustainably and equitably lies at the heart of the FAO Code of Conduct for Responsible Fisheries (CCRF). Although the CCRF offers some suggestions as to the major areas where this should be applied, it does not offer specific guidance on best practice. It is the function of working arrangements such as the Asia-Pacific Fishery Commission (APFIC) to develop this sort of guidance, applicable to the local context of the region and, as part of a greater advocacy role of the Commission, to bring to the attention of policy makers, governments, regional organizations and non-governmental organizations, those approaches and practices which offer the best opportunity for really improving livelihoods and building resilience in communities. Too often, well intentioned policies are implemented that result in unintended outcomes such as environmental degradation, marginalization of small-scale producers and their families or see benefits captured by other interest groups or elites. It is through taking stock of such lessons of success and failure that we can offer guidance on future efforts and draw attention to those policies or interventions that may not be achieving their intended outcomes or are even creating more problems than they solve. This report contains a set of recommendations developed from an APFIC Regional Consultative workshop that indicate those areas of best practice and policies that support coastal community livelihoods. It also contains advice on practices and policies that are to be avoided. The purpose of this workshop was to generate a greater sense of where Asia-Pacific countries and organizations should be directing their efforts to improve livelihoods and the resilience of communities dependent on fisheries and aquaculture and it is hoped that these best practices will form the basis for future dialogue on policy planning and development in the region.



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ABBREVIATIONS

APFIC	Asia-Pacific Fishery Commission
APRACA	Asia-Pacific Rural Agricultural and Credit Association
ASEAN	Association of Southeast Asian Nations
BFAR	Bureau of Fisheries and Aquatic Resources, Philippines
BOBLME	Bay of Bengal Large Marine Ecosystem Project
BOBP-IGO	Bay of Bengal Programme Inter-Governmental Organisation
BOF	Bureau of Fisheries
BMP	better management practices
CBO	Community Based Organization
CBNRM	Community-based natural resource management
CCRF	FAO Code of Conduct for Responsible Fisheries
DOF	Department of Fisheries
EAF/EAA	Ecosystems approach to fisheries and aquaculture
EMI	equated monthly instalment
FAO	Food and Agriculture Organization of the United Nations
FAO RAP	FAO Regional Office for Asia and Pacific
HACCP	Hazard and Critical Control Point
IASC	Inter Agency Standing Committee
ICM	Integrated coastal management
ICSF	International Collective in Support of Fishworkers
IMM	Integrated Marine Management Ltd.
IUU fishing	illegal, unreported and unregulated fishing
LGU	local government unit
MCS	monitor, control and surveillance
MFIs	microfinance initiatives
MPA	marine protected area
MSC	Marine Stewardship Council
NACA	Network of Aquaculture Centres in Asia-Pacific
NFSM	National Fisheries Solidarity Movement
OXFAM GB	OXFAM Great Britain
PEMSEA	Partnership in Environment Management for the Seas of East Asia
PFMPC	Pinoy Fishmart Multipurpose Cooperative
RFLP	Regional Fisheries Livelihood Programme (GCP/RAS/237/SPA)
SEAFDEC	Southeast Asian Fisheries Development Center
SHGs	self help groups
SIFFS	South Indian Federation of Fishermen Societies
SSF	small-scale fisheries
USAID	United States Agency for International Development (USAID)
WFFP	World Forum of Fisher People
WWF	World Wide Fund for Nature

WORKSHOP SUMMARY RECOMMENDATIONS

The outputs of the workshop were drawn together to form the summary findings and recommendations of the working groups. These indicate those areas of best practice and policies to support coastal community livelihood and also cover those aspects that are to be avoided or which negatively impact coastal livelihoods. The summary recommendations were reviewed in plenary by the workshop participants and adopted during the final plenary session at the end of the workshop.

GENERAL CONCLUSIONS

- Investment in effective resources management and governance and maintenance of ecosystem health are the major foundations or prerequisites for supporting and improving the livelihoods of small-scale fishers and aquaculture households.
- Policy development following the principles of the Code of Conduct for Responsible Fisheries (CCRF) and using the ecosystem approach to fisheries and aquaculture (EAF/EAA) aims at achieving a balance between ecological well-being, human well-being and good governance. There is a close linkage between the policy objectives of economic development, providing for food, income and sustaining livelihoods and fisheries management, conserving biodiversity, habitats and resources.
- There is a need for specific policy development that addresses the small-scale sector and the promotion of diversification within it. This should reflect and respect the rights of the small-scale fishers, particularly in key areas such land tenure and access.
- Improved incomes and livelihood security is a clear need for many resource-dependent fishing communities and small-scale aquaculture communities. Incomes are declining and the natural resource base is becoming increasingly degraded.
- Diversification is constrained by lack of coherence between national and local development planning and serious capacity and skills gaps. Local budgetary allocation/resourcing is rarely directed at natural resources and weak governance undermines many initiatives.
- Small-scale fishers and aquaculture communities are marginalized in development as they are often considered too poor and too difficult to work with. They frequently lack collateral or assets and there may appear to be limited options to diversify.
- Despite this, there are clear opportunities and plenty of examples of successful formal and informal diversification initiatives. These are being promoted by government and regional organizations or are NGO/CBO initiated-facilitated, or they arise from community self-empowerment processes.

POLICIES

- Good policies should also focus on improving fisheries management and sustainable development. Policy preferences by local and national decision-makers are still often very growth focused aiming to increase production, intensify and drive exports, and promote aquaculture development. These are often focused on natural resource extraction rather than conservation or sustainable utilization. Harmonizing policies within the framework of the EAF/EAA management can provide the proper balance between conservation and development and improve policy coherence.
- Emphasis on support for diversification to the small-scale sector is frequently driven by reluctance to tackle issues of the larger-scale sector. Problems arise because the underlying causes of unsustainable fisheries and fisheries livelihoods are not being addressed (e.g.

overcapacity in the more intensive/industrial fisheries; illegal fishing, lack of effective regulation, market inefficiencies, etc.).

- There is often more emphasis on strategies for resolving conflicts but not on preventing their occurrence. Such short term “fixes” often result in longer term systemic problems (e.g. subsidies on fuel, relaxation of fishing regulations).
- Policies for resource management do exist in many countries, but often are implemented weakly. The impacts of non-implementation are poorly understood, as are the gains possible from effective implementation.
- Long-term “change policies” often result in short-term loss, this may require other supporting policy to mitigate such impacts.
- Policies may conflict (e.g. increasing production and export promotion versus protection of small-scale fisheries, maximizing employment and conserving resources).
- The process of policy development is often moderated by political processes, lacks effective consultations with those affected and is not adequately informed by scientific and technical studies. Lobbying by interest groups invariably results in policies that disadvantage other groups. Feedback related to the impacts of policies from those adversely affected does not always reach the decision-making level.
- There are significant grassroots level initiatives that could usefully inform policy development or revision. But these are usually disparate and poorly coordinated at the national level to have any impact on national policy and planning processes.
- Sectoral interventions with a sectoral focus may be constrained by lack of the right linkages and coordination. This also limits the effective implementation of local initiatives because local institutions (such as a local government unit) do not have all the necessary capacity and experience to address the broad and multi-faceted issue of resources management and livelihoods development. Engaging the collaboration of a partner organization or various partner organizations with different competencies and specializations (i.e. rural development, social mobilization, finance, etc.) which are then coordinated, will be vastly more effective.
- Local government invariably derives revenue from and even invests in fisheries and aquaculture but may not invest in the management of the natural resources on which fisheries depend. Thus, there is a need for capacity development and sensitization of local level government on the issues of small-scale fisheries governance and livelihood enhancement and their strong ecological and economic links with resource management.
- There are significant opportunities presented by non-sectoral or social development type policies such as education, land reform, property rights and tenure, health service delivery, financial services, market access (especially reducing asymmetry in market information), liberalization of trade, and integrated coastal environmental management.

DIVERSIFICATION

The workshop makes the following recommendations for best practice in the promotion of livelihood diversification programmes and development of policies.

- A wide range of opportunities has been identified related to improving production, increasing technical and economic efficiency, improving product quality, enabling better market access, non-fishery activities, and other activities such as micro-enterprises that can reduce or at least do not increase pressure on the fishery resource and these should be taken up.
- Livelihood diversification programmes that aim to reduce fishing pressure need to be linked with support to strengthen fisheries governance. This will require some form of limitation on

re-entry or additional new entry. Viable alternative livelihoods will also require a policy that promotes healthy competition in a level-playing field where technical and economic efficiencies in management and production processes and an efficient market can greatly improve economic returns, reduce wastes and, most crucially, inhibit the tendency to seek rent.

- Establish clear policy and programme goals informed by national and local context that are locally specific but coherent with wider economic, environmental and social policy.
- Ensure participation at all stages of diversification-related interventions – from programme identification, through policy formulation and planning, to implementation and evaluation. This will require capacity building and investment. Coordination between development initiatives is a critical need, particularly at the local level.
- Programmatic support for diversification should be flexible, not a blueprint. This includes provision of generic financial, business and technical services rather than narrowly specified technical interventions that are in most cases conceived and imposed from outside.
- Carry out viability analysis of proposed alternative or supplementary activities before encouraging fishers to adopt them. Pay particular attention to assessing and addressing marketing opportunities and constraints.
- Viable and sustainable diversification needs to build on people's aspirations, strengths and existing initiatives and aim to fit within existing institutional processes.
- Increasing the effectiveness of future programmes relies on proper monitoring and evaluation. This requires good participatory baseline surveys, monitoring and, especially, post-impact assessment.

MICROFINANCE

- Microfinance offers diverse opportunities and there are examples of good schemes as well as poorly implemented schemes. Innovative schemes can lead people out of poverty.
- Financial services are varied and can be used to meet: production needs (short term); cash-flow; standard daily needs; consumption credit; education; emergencies/contingencies; savings mechanisms; and refinancing an existing loan. They may not be so useful for *long-term* borrowing.
- Financial services must be flexible and not over-bureaucratic. The requirements for collateral prohibit access for many poorer individuals and fishers and farmers are constrained by inflexible repayment schedules because of their irregular and often seasonal incomes.
- Target groups have very different needs and capacities. Groups such as the very poor, migrants, or those with no collateral will require special modes of microfinancing. Group approaches may not always work well, although they tend to be the recommended starting point.
- Microfinance institutions may not have the same social roles and linkages as traditional or informal financial services. Informal systems are often local, quick, flexible and familiar. Their interest rates are high but the overall package of services may be preferable to that of formal lending. Microfinance is not cheap or economically efficient for the credit institution to administer, which is often the reason that interest rates for microloans can be high.
- Capacity building/organization is critical, as fishers or farmers need the capacity building to borrow and the finance sector needs confidence to lend to them. The provision of technical support is often critical to reduce risks.

- Non-banking specialists, such as fisheries departments or NGOs without that capacity should avoid direct involvement in financial service provisions. Their role should be to act as a go-between or facilitator between the fisheries sector and financial service providers.
- Government/donor support to microfinance can undermine private sector services if rates are subsidized.
- Another important financial service, especially with potentially higher risks with livelihood diversification and exacerbated natural and economic risks from climate change impacts, is insurance. Along with microfinance, insurance as a risk-management option should be explored for the small-scale fisheries and aquaculture sector.
- Success is not always measured by the recovery rates of the system. There are other indicators which may be used to complement repayment rates as a measure of effectiveness. A combination of indicators would be more appropriate with groups that are challenged by more standardized microfinance models.

OPENING AND INTRODUCTION TO THE WORKSHOP

The 2nd APFIC Regional Consultative Forum Meeting and the 30th Session of the Asia-Pacific Fishery Commission held in Manado, Indonesia in 2008 recommended that the Commission should explore the human dimension of fisheries and aquaculture in the region as restructuring and change in these subsectors are driven by internal and external forces.

In response to this call, APFIC and FAO with the support of the Bureau of Fisheries and Aquatic Resources, Republic of the Philippines, convened a regional consultative workshop to raise awareness and understanding of the effective policies and actions that positively support livelihoods and resilience in fishing communities. The workshop also aimed to promote greater understanding of the risks of inappropriate interventions and policies and how these may negatively impact livelihoods.

The specific objectives of the workshop were to help participating community organizations, government and non-governmental organizations and regional institutions relevant to fisheries and aquaculture to understand the options for best practices in fisheries and aquaculture co-management, livelihood improvement and diversification, and reduction of vulnerability in small-scale fisheries communities. In order to achieve this, the workshop was divided into three complementary sessions:

- **Session 1:** Building resilient small-scale coastal fisheries and aquaculture through livelihood diversification in the APFIC region.
- **Session 2:** The impact of policies on fishers' livelihoods.
- **Session 3:** Approaches and best practices for facilitating access to microfinance services for small-scale fishers and aquaculturists.

The 58 participants in the workshop came from diverse institutions responsible for the administration, management and development of the coastal fisheries, or providing support to those communities or groups which were dependent upon them. Participants included invitees/representatives from:

- APFIC and FAO member countries' representatives, namely Bangladesh, Cambodia, China PR, India, Indonesia, Japan, Maldives, Malaysia, Myanmar, Nepal, Pakistan, Philippines, Sri Lanka, Thailand, Timor-Leste and Viet Nam;
- resource persons and representatives of regional organizations competent in fisheries and/or aquaculture or marine environments such as Bay of Bengal Programme Inter-Government Organisation (BOBP-IGO), Asia-Pacific Rural Agricultural and Credit Association (APRACA), National Bank for Agriculture and Rural Development (NABARD), Partnership

in Environment Management for the Seas of East Asia (PEMSEA), Southeast Asian Fisheries Development Center (SEAFDEC), United States Agency for International Development (USAID) and WorldFish Center;

- regional and national representatives of NGOs/INGOs and CBOs competent in fisheries, e.g. International Collective in Support of Fishworkers (ICSF), Integrated Marine Management Limited (IMM), National Fisheries Solidarity Movement (NFSM), World Forum of Fisher People (WFFP), OXFAM, Pinoy Fishmart Multipurpose Cooperative (PFMPC), South Indian Federation of Fishermen Societies (SIFFS), Sustainable Development Foundation (SDF), World Wide Fund for Nature (WWF); and
- FAO staff and resource persons drawn from FAO Regional Office for Asia and the Pacific, FAO Fisheries Department and resource persons from the FAO Regional Fisheries Livelihoods Programme (RFLP) and the Bay of Bengal Large Marine Ecosystem Project (BOBLME).

REVIEW OF THE DEVELOPMENT OF APFIC REGION PROGRAMMES ON COASTAL LIVELIHOOD DIVERSIFICATION FOR RESILIENCE

BUILDING RESILIENT SMALL-SCALE COASTAL FISHERIES AND AQUACULTURE THROUGH LIVELIHOOD DIVERSIFICATION

Eddie Allison (WorldFish Center)

The need to diversify is evident – declining incomes and declining stocks suggest that fisheries, as a food production system in the APFIC region, require some restructuring. Such processes can be painful for society and the promotion of diversification is a means to ease the transition to sustainable, well-governed fisheries that will have lower levels of invested capital, both human and financial. Also, many people in fishing-dependent coastal and inland communities have always had diverse livelihoods, or have recently diversified in response to new opportunities. This suggests that a policy orientation promoting diversification is likely to be achievable in the sector.

The choice of target beneficiaries and identification of diversification options in a project or programme to support livelihoods of fishing-dependent people will depend on the main objectives of the programme and the orientation of wider economic development and environmental management policy. Typically, diversification in a fisheries context is promoted to achieve one or more of the following outcomes:

- **economic accumulation:** improved incomes, asset base or wellbeing of fishing and aquaculture-dependent people; poverty reduction and economic growth;
- **reduced vulnerability:** reduced risks of failure, buffer against seasonality, shocks and adverse trends – e.g. climate change; and
- **reduced pressure on natural resources:** reduced fishing effort, reduced demands of aquaculture on ecosystem services.

Evidence that diversification has achieved its resource governance and livelihood enhancement objectives is limited because there has been little systematic monitoring of project and programme impacts. Based on different case studies, there are conflicting views on whether promoting diversification leads to reduced fishing pressure, with some studies indicating that household livelihood diversification leads to unsustainable fishing. Other studies point to alternatives leading to a reduction in time spent fishing and of greater likelihood that fishing activity will be reduced when stocks are low and when people have alternative means of securing income and food. Linking diversification to improved fisheries governance is essential if any such synergies are to be maintained.

The success of diversification as a risk-spreading strategy is less controversial and widely promoted in the context of rural development, disaster rehabilitation and adaptation to climate change. Diversification as a transformative strategy – enabling fishers to move from insecure, resource-dependent poverty to diversified, secure and wealthy sustainable livelihood strategies – does take place, but depends largely on fishery-dependent people having access to a flourishing economic environment. Policy and practical support of the kinds identified in this workshop can enable these kinds of transitions.

Diversification into aquaculture is frequently promoted in fisheries management and development programmes. As a diversification option, this has the key advantage that it helps meet the wider societal goal of maintaining or increasing the supply of fish to consumers. Fishers generally live in proximity to suitable culture sites, are familiar with the aquatic environment and are embedded in marketing systems for fishery products. These are significant comparative advantages for making the transition from fishing to farming, but fishers may be at a disadvantage as aquaculture entrepreneurs where they lack access to land, technical farming skills, investment capital and relevant business management skills, or simply do not wish to change their lifestyles from fishing to farming. Support for diversification into aquaculture could concentrate on overcoming these potential constraints to successful adoption of aquaculture by fishers. Aquaculture is sometimes considered a high-risk enterprise and profitability can be low as competition intensifies, so there may be a need to diversify aquaculture-dependent livelihoods, although this is seldom discussed.

An area of diversification in response to declining fisheries that is often not mentioned, but certainly exists, is the use of fishing boats and fishers' knowledge of coastal navigation for illegal cross-border activities such as smuggling of taxed goods (cigarettes, alcohol, fuel), and involvement in drug-running, people-trafficking and acts of piracy. These are obviously forms of diversification that should not be encouraged, but their existence should be acknowledged. Greater investment in maritime and fisheries policing and governance, together with the availability of lower-risk but still financially attractive legal alternatives are the only ways to address this problem.

As diversification is promoted in the context of declining and/or overcapitalized fisheries, it is worth creating a vision of what a successfully diversified fishing community might look like. At the extreme, of course, diversification out of fishing will mean the loss of a notion of a "fishing community". Many former fishing communities in developed countries have already undergone this major economic restructuring, with fisheries now playing a very minor part in their economies. Given the need to continue to supply the local, regional and global demand for fish and the importance of the sector to employment and household food security in the APFIC region, this level of restructuring is inappropriate in the region. There is a need to sustain fishing communities. In other words, although wishing to reduce dependence on fishing, states and consumers may want to retain sufficient dependence to have communities of people with the knowledge and skill to supply fish to markets efficiently and the interest and incentive to manage the coastal or riparian environment for fish production. We may also wish to recognize the cultural value of fisheries and how fishing defines the identity of millions of people in the region. Departing from these observations, diversification should enable rather than undermine:

- the maintenance of an effective supply of ecosystem goods and services for wider social and economic benefit;
- the retention of the identity of "fishing communities" in the APFIC region; and
- the inclusion of fishing-dependent people in the political and economic life of the regions and countries in which they live and work.

CASE STUDIES AND REGIONAL EXPERIENCES OF DIVERSIFICATION

Livelihood diversification and building resilience – training fishers to save lives

Yugraj Yadava, BOBP-IGO

This presentation introduced a successful project to diversify the livelihoods of coastal fishers by linking them to tourism. The key lesson learned is that success was achieved by building on the capacity of fishers by organizing them and providing them with training.

Building the resilience of small-scale fishing communities through sustainable livelihood enhancement and diversification – the Sri Lankan experience

Indra Ranasinghe, Ministry of Fisheries and Aquatic Resources, Sri Lanka

The presentation focused on a successful livelihood diversification project among coastal fishers in Sri Lanka. The project promoted a mixture of seabass culture, seaweed farming, aloe vera cultivation and home gardening. The main lessons learned are the importance of private sector involvement and the use of scientific evidence (stock assessment) as a tool to increase understanding of resource status.

Encouraging women's groups in Teuk Thla Commune, Sihanoukville, Cambodia

Ms Sumitra Ruangsivakul, Training Department, SEAFDEC

This presentation focused on a successful experience of training women's groups in mushroom production at Prey Konkhla Vocational Training Center (PKVTC) in Battambang Province, Cambodia. The key features were the organizing and training of the women, good cooperation between the community and the government and the practice of contract farming.

Improving small-scale livelihoods through conflict resolution and co-management of coastal resources

Ms Revadee Prasertcharoensuk, Sustainable Development Foundation (SDF)

The presentation reported on a project designed to benefit large-scale and small-scale fishers and ensure fisheries sustainability after the tsunami of December 2004. An ecosystem management approach was used successfully to resolve conflicts among different stakeholders on Koh Muk, Libong Subdistrict, Kan Tang District, Trang Province, Thailand.

The impact of increasing fishing capacity and changing resources – a case study of small-scale fisheries at Thandwe Township in Rakhine coastal area, Myanmar

Khin Maung Soe, Head of Research and Development Division, DOF, Myanmar

The presentation reported on the successful efforts to promote sustainable and responsible uses of fisheries resources among stakeholders through investigating the impacts of decreased fisheries resources.

Addressing livelihoods in coastal communities: a case study of a village-level small-scale seaweed processing plant for marginalized seaweed farmers in the Philippines

Ms Lorna Pimentel, Post Harvest Technology Division, BFAR, Philippines

The presentation focused on a successful project designed to promote *Eucheuma* seaweed farming and village processing plants for improved income generation and increased gender involvement in coastal communities. Training on seaweed farming and processing was conducted and better management practices (BMP) and the Hazard and Critical Control Point (HACCP) system were introduced to ensure product quality and access to markets.

Better management practices and co-management in small-scale shrimp aquaculture – a case study from Quang Nam, Viet Nam

Tuong Phi Lai, WWF, Viet Nam

The presentation reported on a project designed to improve the livelihoods of small coastal farmers through the introduction of BMP in shrimp farming and seaweed and seabass culture. The results included improved sustainability and resilience of coastal farmers' livelihoods, improved production and reduced risks of disease occurrence.

A case study on fisheries resources management community (KPSP) concept for CCRF

Razali bin Lajis, Fisheries Extension Division, Department of Fisheries, Malaysia

Enhanced resource management significantly improved the incomes of the small-scale fishers. The core strategy used was human resource development through training. The approaches used included training to change appreciation of the resource and increase knowledge as well as providing special grants and technical assistance to start local projects. Organizing and motivating the people and empowering the local community in the management of fishery resources was emphasized.

Livelihood issues related to the coastal community at Kund Malir, Baluchistan Province

Muhammad Hayat, Fisheries Development Commissioner, Pakistan

The presentation focused on the significant contribution of improving public infrastructure (highways, processing facilities and marketing facilities) to increasing the incomes of coastal fishers and strengthening the local economy.

THE OPTIONS FOR LIVELIHOODS DIVERSIFICATION/BUILDING RESILIENCE

The workshop participants split into four working groups each containing a cross-section of participants. Each working group was requested to address the question: What are the options for livelihoods diversification/building resilience? The groups were requested also to review experiences of fisheries livelihoods diversification and the relationship between diversification and vulnerability reduction and livelihood improvement and to consider how diversification might reduce pressure on fishery resources and/or critical habitats for sustaining fisheries in the APFIC region.

As part of their outputs the groups were requested to identify and summarize the main intervention experiences and outcomes from the perspectives of livelihood strengthening, distributional impact and the impact on resource governance and fishery production and yields, or ecosystem health. The reports of the groups highlighted key knowledge gaps in our understanding of the role of livelihood diversification in building resilient coastal systems and specific recommendations and suggestions pertaining to how to succeed with fisheries livelihood diversification were rare.

The four working groups, comprising mainly fishery-sector technical specialists, first identified livelihood options to supplement or replace capture fisheries as a source of income and food security for communities in coastal and riparian areas of APFIC. Although a key driver for current interest in promoting diversification is the need to reduce pressure on fisheries, it was recognized that in some cases there was scope for increasing the economic returns from existing fisheries. This range of value-added opportunities could thus allow for the introduction of more restrictive management without fishers and people in associated activities incurring major losses of income. In some cases, income gains could also result from better utilization and marketing of fishery products.

The participants were asked to identify livelihood options with which they were familiar, i.e. those they know to have been tried or at least discussed. This may also have restricted the inclusion of potential

non-fishery and non-natural resourced based activities. Given the technical focus of most of the workshop participants, many of these options were in the fishery and aquaculture sector, or in coastal tourism and natural resource use.

Non-natural resource use activities tended to focus on opportunities in services associated with fishing and fish value-chains. Although these forms of diversification may help to increase the efficiency of the sector, and potentially lead to productivity gains in both capture fisheries and aquaculture, they are unlikely to reduce overall household and community dependence on the fishery. This may be a positive thing in that it encourages a concern for the health of the fishery and an investment in ensuring fisheries and the local environment are well governed.

Dependent on the fishery/aquaculture resource and relying on extraction/production	
Capture species diversification, e.g. tunas caught offshore, new/alternative fishing grounds areas e.g. deep sea areas	<p><i>Traditional small-scale fishers</i></p> <ul style="list-style-type: none"> ■ Export market ■ Credit, training, post-harvest technologies, safety at sea, navigation ■ Relax restrictions on small-scale boats engaged in deep-sea fishing ■ Enforceable fishery management ■ Sound management of the fishery including restricted entry to the fishery
Improved and more species selective fishing gear type use	<ul style="list-style-type: none"> ■ <i>Coastal fishers</i>
New, improved, alternative post-harvest, processing and value addition methods including food safety, HACCP, etc.	<p><i>Fishers and especially women</i></p> <ul style="list-style-type: none"> ■ Training for women on marketing, improvement of hygiene and value addition ■ Microcredit by banks, microfinance institutions, NGOs ■ Conducive policies to shorten the value chain ■ Establishment of direct links between producer groups and supermarkets ■ Branding and certification of products
Dependent on the fishery resource or marine/aquatic environment, but not directly extracting the resource	
Ecotourism	<p><i>Coastal families</i></p> <ul style="list-style-type: none"> ■ Participation and investment from the private sector ■ Seasonally unemployed, underemployed and youth ■ Development of tourism must take into account social costs ■ Knowledge of tourism industry required ■ Finance and marketing capacity development ■ Stable political situation, law and order situation ■ Policies to encourage local involvement ahead of outside investors ■ Development of transport systems, roads, electrification, communication etc. will stimulate the hotel industry, handicrafts and tourism
Diving, recreation, e.g. boat trips and canoeing Lifeguards Sport fishing	<p><i>Resource abusers and fishers</i></p> <ul style="list-style-type: none"> ■ Explore opportunities (local and foreign markets) ■ Certificate from recognized training institute, training on underwater welding ■ Conducive policies for foreign employment ■ Conducive to tourism
Shell handicrafts	<ul style="list-style-type: none"> ■ Government checking of minimum shell size at harvest

Improved fishery management and imposition of self-regulation by fishers	<p><i>Coastal fishers</i></p> <ul style="list-style-type: none"> ■ Infrastructure for village and district markets and supply chain facilities (cold chain), credit facilities ■ Involvement of MFIs, NGOs, DOF extension, training (investment and accounting, resource management, infrastructure development) ■ Create policy conducive for marketing of produce by producers ■ Encourage development of branded and certified products through incentives ■ Development of infrastructure for marketing by producers ■ Coastal fishers given priority for market place stalls ■ Conducive policies for fish marketing with warehousing receipt and loaning ■ Good hygienic/sanitary conditions in market places
Community-based fishery management, e.g. marine protected areas, community fishing zones & regulations	<p><i>Organized fishers involved in participatory and community-driven planning</i></p> <ul style="list-style-type: none"> ■ Management actions are negotiated among stakeholders ■ Management actions will empower poor fishers but will not pose conflicts in the community ■ Attracts income generation like ecotourism ■ Accurate and timely recording of fishery catch by stakeholders and government ■ Licensing of fishing boats and gears ■ Fisheries policies, particularly at the national level, support studies and research on fishery management ■ An analysis on the potentials and constraints of fisheries is available for guiding management actions

Resource independent livelihood options

Off-holding, income generation away from home	<p><i>Typically men, but also women</i></p> <ul style="list-style-type: none"> ■ Work in the city/construction ■ Seasonal farm labouring ■ Foreign employment
Cottage industry	<p><i>Often women</i></p> <ul style="list-style-type: none"> ■ Handicrafts, e.g. ceramics, baking, embroidery, silk production ■ Non-fishery processing, charcoal production ■ Home-stay tourism
On-holding, agriculture/livestock production	<p><i>Often women</i></p> <ul style="list-style-type: none"> ■ <i>Aloe vera</i> cultivation during off season ■ Small livestock ■ Mushroom farming, beekeeping, worm culture

RECOMMENDATIONS FOR LIVELIHOOD DIVERSIFICATION AND BUILDING RESILIENCE

Make sure you know what you are trying to achieve and the likely impacts

Opportunities for livelihood diversification are typically location-specific. For all sites, conduct a thorough fact finding survey of local conditions including, but not limited to:

- the status of the resource;
- infrastructure and amenities (roads, electricity, ice production and aquatic product processing plants, etc.);
- access to financial services including microcredit, savings schemes, private public partnerships, insurance;
- access to information, knowledge sharing mechanisms, extension services and communication channels;
- national and local policies that have an impact on fisheries and aquaculture, e.g. limited entry into the fishery, closed seasons, protected areas;
- support services provided by government institutions, NGOs and community organizations such as fisher associations;
- capacity of training and education institutions to conduct appropriate and relevant research and development and to deliver appropriate training;
- an assessment of comparative advantages including skills sets, indigenous knowledge, traditional cultures and cultural norms, marketing systems, etc. so that existing comparative advantages can be built on where possible before considering the introduction of new livelihood activities.

Participation and inclusion in the process is the key to success

- Using a participatory and inclusive consultative process identify the aspirations of different stakeholder groups, areas of commonality and common goals.
- Conduct an assessment of local capacity of key stakeholder groups including fishers, processors, fisher and processing associations. This should include a training needs analysis and should cover sound financial management and the development of business skills like drafting of production and business plans at household and association level.
- Be open and transparent throughout the process through regular communication, awareness raising, etc.
- Identify who will benefit and be disadvantaged by the proposed livelihood options and determine if the benefits outweigh the disbenefits.
- Discuss the negative impacts of proposed livelihoods options with stakeholder groups and obtain consensus before proceeding.
- Obtain agreement and consensus of all key stakeholders at each stage in the process.
- Provide appropriate training to strengthen the capacity of community organizations and support institutions including both government and NGOs.

Governance is key to ensuring sustainability and equity – note that this may not be within the jurisdiction of the DOF

- Government policies and the legal framework at the national and local level should be revised to facilitate land use rights or title rights to coastal land areas and coastal water areas, with priority being given to local coastal inhabitants.
- Inclusive, multisectoral planning processes and controlled land and water purpose zoning should be promoted taking into account sustainable use of natural resources and environmental protection to ensure consistent policies and regulations.

Monitoring of livelihoods interventions should be included in the planning process

- Agree on indicators for the measurement of success.
- Periodically meet to review success indicators and modify the implementation plans as necessary.
- Following livelihood intervention activities, conduct an assessment of impact and write up and disseminate the results so that others can learn both positive and negative lessons.

Markets and marketing are critical to product/production focused interventions

- Supplementary and/or new livelihood options will fail if the product cannot be sold. Conduct a thorough supply, demand and marketing survey to ensure that products produced can be marketed.
- Strengthen linkages and communication between key stakeholders up and down the value chain.
- Provide one-stop government services to promote product branding and product certification for small-scale producer clusters.
- Promote vertical integration and, where possible, direct linkages between producer groups and supermarket chains in America, Europe and Japan.

A SET OF PRINCIPLES FOR LIVELIHOOD DIVERSIFICATION

The outcomes of the working groups, together with review of available literature and past project and programme experience, were used to derive a set of best-practice principles in support of viable and sustainable livelihood diversification:

- **Establish a clear policy aim** for livelihood diversification – accumulation, vulnerability reduction, reduction of pressure on resources, or a combination of all three.
- **Interventions should comprise a mix** of policy reform, institutional and organizational development, and new enterprise development or technology transfer.
- **Ensure policy coherence** across sectors – avoid sectoral perspectives on best entry points (e.g. innovate rather than become tied to intrasectoral solutions only).
- Conduct a **situational analysis** to identify constraints and opportunities, past and current diversification.
- Conduct a **participatory diagnostic process** to identify viable options.
- Consider explicitly the **potential benefits to the poor, to women and to marginalized groups** and **identify clearly the target** beneficiaries.

- **Ensure ownership of the process** through meaningful participation at all stages, from policy formulation to impact assessment.
- Consider that a **mix of individual and group enterprise approaches** may be required to both foster growth and include the poor.
- **Maintain or build on existing local systems** of reciprocity and exchange (including informal resource management institutions).
- **Strengthen support services that enable diversification** – social, judicial and financial services, markets, knowledge and innovation systems.
- Success and sustainability are more likely if there is more “pull” than “push” – **invest in incentives, not compensation** schemes.
- **Don’t rely entirely on grants and loans** to promote diversification – provide conditions that encourage people to invest their own capital, but also identify insurance schemes to reduce risks.
- **Conduct ex-ante impact assessment** where possible – what are the expected benefits relative to implementation costs?
- **Develop an indicator framework** to ensure that outcomes and impacts can be measured. Conduct baseline surveys so that ex-post impact assessment is possible.

REVIEW OF THE POLICIES AND ACTIONS THAT HAVE HAD SUCCESS FOR LIVELIHOOD IMPROVEMENT, BUILDING RESILIENCE AND REDUCING VULNERABILITY IN SMALL-SCALE FISHERIES AND AQUACULTURE

THE IMPACT OF POLICIES ON FISHERIES- AND AQUACULTURE-DEPENDENT LIVELIHOODS

Gayathri Sriskanthan (FAO consultant)

National, regional and international policies, both within and outside the fisheries and aquaculture sector, play a key role in determining the enabling factors that govern outcomes at the livelihoods level. Opportunities to support poorer fisheries and aquaculture dependent stakeholders through the policy process may be lost if we do not understand how and why they are impacted by policies at different levels. Current policy frameworks may be failing these stakeholders as countries in the Asia-Pacific region increasingly pursue policies that: (a) support macro-economic goals without carefully understanding livelihood-level implications; (b) ignore the underlying limitations of the resource base; and (c) don’t pay enough attention to important issues such as political devolution and representation.

Policies that impact on fisheries and aquaculture based livelihoods in the Asia-Pacific region can be loosely divided into three different categories:

- **National fisheries and aquaculture policies:** These are sectoral policies that set goals and objectives with regards to: (1) resource use and management; (2) economic growth and trade; and (3) livelihoods and poverty reduction. Although these policy areas focus on the same sectors, the diverging interests expressed in the sub-objectives may actually lead to policy conflicts and undermine policy outcomes.
- **National non-sectoral policies:** These are policies from a range of other sectors (e.g. agriculture, irrigation, environmental protection, infrastructure development, health, education) that can complement or conflict with the outcomes of policies specific to the fisheries and aquaculture sectors.

- **International and regional policies:** These include policies specifically focusing on fisheries and aquaculture as well as non-sectoral policies influencing related issues, such as poverty reduction, biodiversity conservation and international trade.

Policies driven by the desire to support national macro-economic growth goals need to account for inclusive growth and help poorer stakeholders to participate in the international export-oriented markets that the fisheries and aquaculture sectors are being pushed rapidly towards. Difficult and complicated issues such as livelihood diversification away from activities that are essentially unsustainable need to be tackled more systematically at the policy level. There is evidence that fundamental issues regarding carrying capacities and productivity thresholds, based on knowledge that is readily available, are not being considered carefully enough by policies that are too narrowly focused on economic growth and national wealth generation. Additionally, policies concerned with urgent resource management problems, such as overcapacity and illegal, unreported and unregulated (IUU) fishing are currently too weak and uncoordinated to move fast enough on these issues. This raises concerns regarding the future sustainability of fisheries and aquaculture resources and their continued availability to vulnerable and poor groups.

Policies have to accommodate the interests of a broad range of stakeholders that don't always have the same needs and objectives. Furthermore, policies promoted by different agencies for areas or sectors of overlapping significance can present a clash of interests. Policy conflicts and trade-offs have to be considered alongside the ability of different groups to influence and contribute to policy decisions. Often, decision-making processes do not succeed in including the interests of small-scale fishers and poorer aquaculture household groups effectively as more powerful and vocal groups dominate the policy landscape.

To ensure that positive livelihoods outcomes are more successfully supported by policies, it is crucial that we develop a more nuanced and analytical understanding of how different policies are made, implemented and interact with each other. Currently, there are too many inconsistencies at the policy-level and these represent lost opportunities and a frustrating "one step forwards, two steps backwards" scenario that undermines poverty reduction and community development goals. There is an urgent need to ensure that policy frameworks support best practice through:

- dealing effectively with policy conflicts and trade-offs at all levels;
- basing policies carefully on current knowledge regarding best practice in resource management and poverty reduction;
- ensuring that supportive policies are connected to clear budgets and agencies that have the capacity to implement actions practically so that policy outcomes can be achieved; and
- involving all stakeholders and sectors in policy formation processes.

Central to this is the need to promote policy processes that adopt participatory, responsive, transparent and adaptive approaches.

CASE STUDIES AND REGIONAL EXPERIENCES

A range of examples from the field of policy successes, conflicts and failures was presented by the participants. These highlighted the challenges facing agencies or organizations that have tried to do something to influence or change the status quo, or have themselves been the subject of influence or change. There was a distinct focus on case studies from the local level and provincial level, but not much regarding national policies. This possibly reflects a belief that local and provincial policies are more important when trying to change livelihoods. However, further discussion in the plenary session and during the workshop sessions uncovered the often lost opportunities that can occur because of poor national policy formation or implementation.

A case study of aquaculture development in the Maldives

Shafiya Naeem, Research Officer, Marine Research Center, Maldives

The Pearl Culture project in the Maldives was established to diversify livelihoods. It has provided an increased and more reliable supply of raw material to the cottage craft industry and helped to reduce stress on the wild stock. Positive outcomes have been the establishment of pearl culture technology (suited to local conditions) and links with tourist resorts for marketing products. They are now in the process of forming a cooperative to take over ownership of the pearl farm. The lessons learned relate to the expectations of immediate returns and the need to demonstrate success in aquaculture to engage more people.

Policies for fisheries livelihoods and their impacts/benefits

Wilfredo Fajardo, Vice-President, Pinoy Fishmart Multipurpose Cooperative, Inc.

The presentation reviewed the various policies at national and local level that had been developed in support of small-scale fisheries, noting the weakness in implementation. It was recommended that the law that municipal waters should be for the exclusive use of municipal fishers should be seriously implemented.

Effects of fishery stock enhancement on China's small-scale fisheries

Liu Liming, Bureau of Fisheries, Ministry of Agriculture of PRC

The presentation described the benefits of fishery stock enhancement in China, namely the rebuilding of fishery stocks, the increase in incomes of fishermen, the rehabilitation of the aquatic environment and the increase of awareness of the need to protect the nation's ecology.

Some Japanese experience to empower Hokkaido coastal fishers in the 1930s

Junichiro Okamoto, Faculty of Fisheries Sciences, Hokkaido University

The presentation describes how Japan revised the Fisheries Law in the 1930s to allow Fishers Cooperative Associations (until then denominated Fisheries Associations) to be able to undertake marketing, processing, and saving. Also important was the establishment of the Central Bank to give loans to fishers.

Rehabilitation of hard clam fisheries in Klong Mauri, Phang Nga Province, Thailand

Supaporn Anuchiracheeva, OXFAM Great Britain, Thailand Programme

This study case described a conflict between oyster farmers and hard clam fishers in Marui that was resolved by implementing co-management arrangements. A Coastal Resource Management Group was established and solutions were found during a public workshop that allowed the stakeholders to discuss the problem and put forward possible solutions.

Small-scale fisheries and aquaculture activities on Atauro Island and Bobonaro District, Timor-Leste

Julio da Cruz, Chief of Aquaculture, National Directorate of Fisheries and Aquaculture, Ministry of Agriculture, Timor-Leste

The presentation described the coastal fisheries of Timor-Leste and their need for development. The recommendations were: to provide facilities and infrastructure that support the small-scale fisheries and aquaculture sector; to conduct capacity building for NDFA staff, small-scale fishers and aquaculturists (fish farmers); to establish a system of credit from the bank (microfinance etc.) for small-scale fisheries and aquaculture; and establish an association/cooperative and a communications network.

Towards sustainable fisheries policy

Maduka Samaraweera, Programme Coordinator, Southern Fishers Organization, National Fisheries Solidarity Movement, Sri Lanka

The presenter described the main issues of the fisheries sector and the steps adopted to prepare the fisheries policy report. The preparation of the report was a highly participatory process (including fisherfolk in the discussions) and it also included training and workshops geared to the elaboration of the report.

Policy and practice of community fisheries and livelihoods in Cambodia

Ly Vuthy, Deputy Director, Community Fisheries Development Department, Fisheries Administration, Cambodia

The presentation focused on the process of fisheries reform in Cambodia. This included the establishment of the Community of Fishers (CF) and its potential to manage and use the fisheries sustainably to improve fisheries livelihoods. Activities that are being implemented by the CF in the areas of resource enhancement, resource protection and alternative livelihoods (inside and outside the fisheries sector) were also touched upon. The presentation concluded by outlining key issues to be considered and the future direction that should be taken.

Making policies that matter

Yugraj Yadava, Director, BOBP-Inter-Governmental Organisation

The presenter described the link between policies and livelihoods and defined what should be taken into account to create good policies, focusing on those of the BOBP-IGO member countries. These include: recommendations to improve MCS mechanisms, adoption of an ecosystem/integrated coastal management (ICM) approach to coordinate policies and identify responsibilities, people's participation and moving towards subsidiarity.

Small indigenous fish species in aquaculture: can they play a role in poverty alleviation and food security?

Neena Koshy, International Collective in Support of Fishworkers

The presenter outlined a number of recommendations related to the role of small indigenous fish species in aquaculture for poverty alleviation and food security. These species are quite invisible and are often treated as trash fish. As they are absent from statistics, there is no documentation of their contribution to meeting the nutritional needs of the poor. They play a valuable role as a source of additional income and nutrition for many rural families, incurring no additional costs and having no environmental costs.

Addressing livelihoods in coastal communities: a case study on the establishment of mariculture parks in the Philippines

Nelson Lopez, Chief, Inland Fisheries and Aquaculture Division, Philippines

The presentation covered the establishment of dedicated mariculture parks and associated management and development assistance. The intervention emphasizes a holistic and rational approach to mariculture development. Associated financial, infrastructure and technical services reduce risks and increase opportunities for economic viability.

Creating livelihood opportunities by managing fisheries resources: FISH project experience in Danajon Bank, Philippines

Geronimo Silvestre, USAID FISH Project

The presentation described how to create livelihood opportunities by improving the management of fisheries. It specified how a mixture of approaches was used, including growth mechanisms (MPA/refugia network, environment-friendly enterprises, species-specific management, area/season closures), control mechanisms (gear restriction and size limit, registration and licensing, zoning of sea uses and fishing areas, law enforcement, policy development) and management planning (capacity-building and institutional development, inter-local government unit (LGU) management arrangements), constituency-building and private-public sector partnership.

Fisheries policies in Nepal

Ram Prasad Panta, Senior Fisheries Development Officer, Ministry of Agriculture and Cooperatives, Nepal

The main policies of the Government of Nepal are designed to reduce or minimize poverty in the country. Another important policy is to promote group cooperatives in the communities. Fishers have been organized in local institutions which is a good approach for livelihood improvement. Nepal is also promoting aquaculture as a resource for poor people.

POLICIES AFFECTING FISHERIES AND AQUACULTURE LIVELIHOODS

The four working groups were tasked with responding to the question:

What policies affect fisheries and aquaculture based livelihoods and what are the positive and negative impacts?

In doing so, the groups were requested to identify policies that have direct impacts in terms of sectoral and non-sectoral policy decisions (i.e. those within and outside the fisheries and aquaculture sector). National and local level policies that have direct impacts on the livelihoods of small-scale fishers and aquaculturists were to be covered. The groups were asked to identify those impacts both positive and negative and indicate methods for assessment/measurement of them at individual, household, community and national levels. The group outputs were specific recommendations for best practices for design of policy and development assistance programmes aiming at building resilient coastal livelihood systems in the APFIC region.

REVIEW OF THE BROAD RANGE OF RELEVANT POLICIES AND THEIR IMPLICATIONS

Policies	Implications and discussion points
SECTORAL POLICIES	
Sectoral policies on resource and infrastructure management	
National: <ul style="list-style-type: none"> ■ Aquaculture expansion ■ Capture fisheries expansion ■ Offshore expansion ■ Resource enhancement ■ Effort, gear, species and area restrictions – MCS ■ Infrastructure privatization ■ Reforms in access regimes 	<ul style="list-style-type: none"> ■ The ecological, economic and social viability of expansion policies is debatable ■ Restrictions result in immediate livelihood losses ■ MCS enforcement is a huge gap and this is needed to allow SSF to benefit from sector development
Sectoral policies on livelihoods	
<ul style="list-style-type: none"> ■ Support to participate in markets ■ Livelihood diversification ■ Compensation schemes ■ Food security ■ Value adding 	<ul style="list-style-type: none"> ■ Support from other sectors to participate in markets ■ Recognize conflicts between trade and food security ■ Support from other agencies for livelihoods
Sectoral policies on trade, finance and processing	
<ul style="list-style-type: none"> ■ Export development and promotion ■ Subsidies ■ Finance provision mechanisms ■ Microfinance ■ Food safety 	<ul style="list-style-type: none"> ■ Support to SSF to benefit from trade ■ Ensure subsidies don't cause long-term dependence or support economically and ecologically unsustainable practices

Policies	Implications and discussion points
NON-SECTORAL POLICIES (International, regional and national)	
<ul style="list-style-type: none"> ■ Poverty reduction (e.g. PRSPs) ■ Trade ■ Governance (e.g. decentralization) ■ Taxation ■ Basic service provision (water etc.) ■ Fiscal/budgeting ■ Land rights/reform ■ Family planning ■ Infrastructure development ■ Integrated coastal management ■ Species and habitat conservation ■ Education ■ Health ■ Tourism ■ Waste control policies ■ Child and adult labour ■ Human rights 	<ul style="list-style-type: none"> ■ Recognition of the rights of immigrants ■ Supporting services from other sectors can be crucial for long-term success of fisheries-related goals (e.g. poverty reduction, health, services, family planning) ■ Many non-sectoral interventions have direct benefits as well as broader societal benefits but have immediate impacts that need to be considered and people need to be assisted to comply (e.g. human rights and labour measures; conservation) ■ Central governmental recognition and budgetary support is crucial for meaningful implementation ■ Migrant workers' rights are often not supported and issues such as their access to health services, can have significant implications

WHY POLICIES SUPPORT OR FAIL TO SUPPORT FISHERIES AND AQUACULTURE-BASED LIVELIHOODS – LESSONS LEARNED

A number of different policies were examined and the underlying factors that contributed to their livelihoods outcomes were reviewed. These are briefly summarized below.

Policy impact	Underlying issues
SECTORAL POLICIES RELATING TO RESOURCE MANAGEMENT/PRODUCTION GOALS	
Use restrictions (e.g. seasons, effort, areas, species)	
<p><i>Positive:</i></p> <ul style="list-style-type: none"> ■ Improved resource quality and market price, size and production ■ Increased catch efficiency can reduce fishing costs ■ Improved incomes for fishers eventually <p><i>Negative:</i></p> <ul style="list-style-type: none"> ■ Early resistance to compliance ■ Immediate losses/losses during off-season ■ Bans on certain areas/species can represent the complete removal of a livelihood option 	<ul style="list-style-type: none"> ■ Long-term benefits can be considerable or necessary to prevent permanent declines/extinctions ■ Absence of a good participatory process can result in resistance from target groups ■ Need for immediate compensation accompanied by long-term strategy for sustainable livelihoods
Promotion of offshore fisheries	
<p><i>Positive:</i></p> <ul style="list-style-type: none"> ■ Removal of pressure from nearshore ■ Potential source of increased production <p><i>Negative:</i></p> <ul style="list-style-type: none"> ■ Viability of offshore resource base not determined ■ May result in further resource degradation/resources are sometimes not present ■ Fishers not equipped with sufficient skills/equipment ■ Potential for transboundary conflicts 	<ul style="list-style-type: none"> ■ Viability of resources and corresponding management safeguards to prevent over-exploitation of newly targeted resources must be attended to or activity will be nonviable ■ Corresponding resources for training and equipment have to be made available
Stock enhancement programmes	
<p><i>Positive:</i></p> <ul style="list-style-type: none"> ■ Can increase stock viability, production and income <p><i>Negative:</i></p> <ul style="list-style-type: none"> ■ Potential waste if precise scientific information is not used ■ Only suitable for certain systems (e.g. closed water bodies) ■ Requires government input ■ Impacts not properly documented thus efficiency not understood ■ Community engagement can be low 	<ul style="list-style-type: none"> ■ Must be based on thorough scientific, economic and social assessments, supported by good monitoring and evaluation ■ Participatory processes required

Policy impact	Underlying issues
SECTORAL POLICIES RELATING TO GOVERNANCE	
Decentralization policies	
<p><i>Positive:</i></p> <ul style="list-style-type: none"> ■ Increased power to local people to manage local resources resulting in better resource management ■ Community policing, i.e. self-regulation, was effective thus decreasing the need to involve the military/police ■ Donor funds to implement community-requested activities ■ Reduce administrative costs of central government ■ Community can interact directly with other authorities/stakeholders allowing for quicker and more efficient decision-making <p><i>Negative:</i></p> <ul style="list-style-type: none"> ■ Reduction in revenue generation for the national government ■ Resources would end with donor project ■ Few activities were implemented using funds because the local government and communities did not have the skills or capacity to manage the system ■ Policies from central to local are not harmonized 	<ul style="list-style-type: none"> ■ Decentralization of authority can support more effective and efficient management ■ Decentralization of funding is necessary for sustained implementation ■ Donor-driven activities raise issues of sustainability ■ Skill provision and capacity building must be carried out in tandem with decentralization ■ Strengthening of local groups and cooperatives necessary ■ Appropriate planning needed as decentralization cannot be carried out too quickly ■ Policy harmonization (vertical)

Policy impact	Underlying issues
SECTORAL POLICIES RELATING TO LIVELIHOODS	
National welfare policies to compensate for fisheries restrictions	
<p><i>Positive:</i></p> <ul style="list-style-type: none"> ■ Provide direct financial support to poor fishers directly affected by resource restrictions to prevent them from falling deeper into poverty <p><i>Negative:</i></p> <ul style="list-style-type: none"> ■ Only certain groups are targeted and others, who are also affected, may be neglected (e.g. the poor that are above the poverty line, women involved in associated processing/trading activities) ■ Low utilization of the funds in certain areas as they were dependent on a proactive state-driven demand to the national-level 	<ul style="list-style-type: none"> ■ National policies dependent on state demand need accompanying outreach and communication ■ Similar issues of those who don't fall directly within the target group also need to be addressed ■ Long-term viability of livelihood strategies need to be addressed
Fuel subsidies for capture fisheries	
<p><i>Positive:</i></p> <ul style="list-style-type: none"> ■ Lowers costs for fishers allowing them to increase their incomes ■ Prevents unemployment <p><i>Negative:</i></p> <ul style="list-style-type: none"> ■ Results in overcapacity and could compromise the long-term viability of the livelihood activity ■ System open to abuse 	<ul style="list-style-type: none"> ■ Long-term viability of livelihoods needs to be addressed given (a) the underlying resource and (b) the economic viability of the industry ■ Trade-offs between employment policy goals and sustainable resource management goals need to be understood

Policy impact	Underlying issues
NON-SECTORAL POLICIES	
Integrated coastal management (coastal zone planning)	
<p><i>Positive:</i></p> <ul style="list-style-type: none"> ■ Deals with conflicts between competing resource uses ■ Can maintain/increase employment ■ Better environmental and resource management benefits ■ Possible alternative job provision <p><i>Negative:</i></p> <ul style="list-style-type: none"> ■ Immediate losses sustained by some groups ■ May lose fishing areas ■ May be resistance from different user groups ■ Enforcement is still a problem 	<ul style="list-style-type: none"> ■ Need for immediate compensation accompanied by long-term strategy for sustainable livelihoods ■ Trade-offs between different sectors need to be understood ■ Participatory processes required
Hydropower/irrigation development	
<p><i>Positive:</i></p> <ul style="list-style-type: none"> ■ Alternative employment in the energy industry ■ Better facilities ■ Easier access to health and education <p><i>Negative:</i></p> <ul style="list-style-type: none"> ■ Pollution and biodiversity loss ■ Uprooting of communities and associated social issues (e.g. resettlement, resistance from stakeholders) ■ Flooding risks ■ Loss of livelihoods (fisheries) ■ Food security issues 	<ul style="list-style-type: none"> ■ Trade-offs between employment energy goals/ alternative energy options and sustainable livelihoods/resource management goals need to be understood ■ Participatory processes required
Conservation policies	
<p><i>Positive:</i></p> <ul style="list-style-type: none"> ■ Will have broader societal benefits and environmental benefits for fishers and society as a whole ■ May have fisheries benefits in the long-term <p><i>Negative:</i></p> <ul style="list-style-type: none"> ■ Short-term livelihood losses for fishers forced out of conservation areas/prevented from fishing ■ Loss of traditional fishing grounds is livelihoods and cultural/social loss ■ Reluctance to cooperate 	<ul style="list-style-type: none"> ■ Trade-offs between employment energy goals/ alternative energy options and sustainable livelihoods/resource management goals need to be understood ■ Participatory processes required
Human rights labour provisions (child labour)	
<p><i>Positive:</i></p> <ul style="list-style-type: none"> ■ Promotion of equality ■ Supports transparency ■ Represents good governance ■ Active participation encouraged <p><i>Negative:</i></p> <ul style="list-style-type: none"> ■ No recognition of policy by some ■ Prohibition of any child labour in industrial fisheries/agriculture has had impacts on livelihoods ■ Gender inequality in implementation 	<ul style="list-style-type: none"> ■ Gender issues need to be incorporated into planning/implementation ■ Enforcement is needed for proper recognition ■ Policies must be sensitive to recognize nuances in a situation (e.g. children involved in fisheries may not be illegal child labour)

PLENARY DISCUSSION

Summary of key concepts, issues and lessons learned from participants

Policy development

- It is not the policy that is transferable but the good practice that allows its successful, acceptable and applicable creation and implementation.
- Participatory policy development processes that meaningfully and transparently engage all stakeholders are important, especially in light of the fact that less powerful stakeholders often have the least ability to influence policy.

Impacts of policy

- The fact that any one policy may have a different outcome for different groups has to be remembered and winners and losers identified.
- The impacts of policies on different groups, especially marginalized groups, have to be accounted for explicitly in the policy-making process (e.g. the very poor, women, ethnic minorities) and special effort must be made to include their participation.
- Policy trade-offs and conflicts within and between sectors need to be considered and there needs to be strong policy coordination.
- The issue of short-term losses versus long-term gains crucially need to be addressed, particularly with regards to resource management restrictions and other large changes (e.g. dam development) – we need to help people address the potential negative impacts of policies, preferably by helping them to develop the capacity to deal with potential changes that may be induced by particular policies. [the original was very vague. I Baker]

Communication, awareness and participation in policy development

- Simply helping stakeholders to be aware of policies (whether communities or local-government) can be very important.
- Policies must be consistent with current best knowledge and practice (e.g. policies ignoring the productivity threshold of fish stocks cannot be successful).
- Cross-sectoral cooperation in policy-making is essential with regards to trade-offs/conflicts.
- The fisheries and aquaculture sector must recognize where it needs help or cannot efficiently intervene in cross-sectoral issues and locate the right authority to assist (e.g. microfinance may be best assisted by the finance authorities).

Integration and coherence between different policies and institutions

- There has to be vertical coherence and support from all levels for good policy formation and implementation (e.g. national to local).
- Decentralization and co-management are important processes for more efficient, equitable and sustainable fisheries management, but need to be planned and implemented carefully and support governance-related issues (e.g. meaningful devolution of power and finance; land and user rights; capacity of local authorities and communities to implement) need to be addressed.
- Implementation, enforcement and governance issues need to be recognized as huge barriers that still prevent positive policy outcomes.

Other issues that emerged in the plenary and discussion session outside the group work included:

Cooperatives: Reflecting on the Japanese presentations presenting the benefits of the use of cooperatives for price setting and empowering fishers, other participants also echoed the fact that cooperatives were a powerful tool.

Political interference: Good policy can be overridden by political interference and the influence of powerful interest groups.

Voice: Certain groups are better at influencing policy because the mechanisms are not in place to allow for equal representation (e.g. fewer than 1 000 aquaculture owners will have more voice than 500 000 small-scale fishers).

National-level support: There is a need for national-level support for important mechanisms (e.g. cooperatives) to support facilitation of these at the local-level. Similarly, local co-management efforts can be undermined by issues, such as illegal fishing, that are controlled by national-level policies and authorities.

Low value/Trash fish: Some countries expressed interest in utilizing trash fish more effectively, but experiences from other countries showed that this can result in the development of an unsustainable fishery (that will result in the targeting and over-exploitation of trash fish) that has its own ecological (e.g. potential stock crash) and food security problems. Country experience noted that trawlers and purse seine fishers are targeting indo-pacific mackerel during seasons when fish are too small and would have a low market value; they are being caught for the trash fish industry and this could seriously harm stocks. Similarly, the desire to make use of discards was expressed raising the issue of whether the emphasis should be on using discards, and potentially opening up markets on them, or trying to reduce discards as best practice. For example, the capture of low-value fish and bycatch depends on patterns of gear use. There is a need to improve practice so that small fish (juveniles) are not targeted using methods such as seasonal closures, area closures, e.g. breeding and spawning areas for mackerel, and mesh size restriction.

Lack of local-level capacity: Sometimes local officials enact measures without having proper technical knowledge (e.g. the development of breakwaters that cause erosion). The capacity of local officials has to be strengthened.

Governance incentives: It was noted that financial and administrative systems can unwittingly create incentives for decision-makers to favour certain groups over others. For example, local government authorities tend to favour industries that they can tax and receive revenue from, such as the tourist industry, over small-scale fishers.

Social versus economic groups: There was some discussion over whether social groups/cooperatives should be converted into economic or financially oriented groups: promoting social organization or economic organization? Other participants felt that the two should not be artificially separated or either one favoured and in fact that it should be left to the groups/cooperatives to decide what kind of actions were needed for their communities and be assisted to develop skills (e.g. financial or marketing skills) if they felt it was necessary. It is not so much about converting groups, but about incorporating them and strengthening them with new skills.

Subsidies: In many cases governmental initiatives are often short-term inputs to offset broader impacts resulting from the introduction of other policies (e.g. season/gear/area access). However, sometimes these can go on for decades and represent inefficient, unsustainable approaches. Diversified livelihoods are the approach that may be needed to deal with these losses. Additional instruments such as insurance could be examined for their potential to make the risks of some of these activities less severe.

REVIEW OF THE BEST PRACTICES FOR THE DEVELOPMENT OF MICROFINANCE SERVICES FOR COASTAL SMALL-SCALE FISHERIES AND AQUACULTURE FOR THE APFIC MEMBER COUNTRIES

REVIEW OF THE DEVELOPMENT OF MICROFINANCE SERVICES FOR COASTAL SMALL-SCALE FISHERIES AND AQUACULTURE FOR SOUTH ASIAN COUNTRIES WITH SPECIAL ATTENTION TO WOMEN

K.G. Karmakar, G.S. Mehta, Dr S.K. Ghosh and Dr P. Selvaraj (NABARD Consultancy Services)

Despite the potential importance of microfinance as a tool for financial inclusion and for poverty alleviation, a surprisingly low proportion of financial policies in the Asia-Pacific region include specific reference to it. Evidence from evaluation studies of past initiatives suggests that formal credit programmes through cooperatives and rural banks, often supported by donor agencies, are often not successful, both in terms of the viability of lending institutions in outreach and the ability of intended beneficiaries to access cheaper sources of credit.

Informal savings schemes and credit markets are widely developed in many countries and may positively contribute to providing access to capital or assets because they are closer to the users, more flexible, have user-friendly processes and procedures and more adapted to the client's microcredit needs. Consequently, there is growing recognition of the microfinance sector as a crucial development tool for financial inclusion and poverty alleviation, which is yet to be fully reflected in official fisheries policies. Microfinance in this context is seen as the provision of a broad range of financial services such as deposits, loans, payment services, money transfers and insurance, and is characterized most commonly by micro/nano loans to meet urgent family and production expenses.

Fish workers in the small-scale fisheries sector in India, Bangladesh and Sri Lanka have always been very poor and among the most marginalized communities. Their low social status is a result of poverty as well as exploitation by middlemen and merchants. Middlemen have control over credit and fish marketing, which drains away the surplus generated by the fish workers and often makes them indebted.

Globally, women constitute the majority of microfinance clients, primarily because of their excellent loan repayment records and microsavings. They play important roles in fishing communities encompassing social and economic responsibilities and duties within and outside their households. Women are particularly involved in productive activities directly related to fisheries production, processing and marketing as well as in non-fisheries income-generating activities. Their loan size requirements are small but they borrow frequently, which makes them appropriate clients of microfinance.

There is a demand for savings and credit services among the fisher people that is rarely met because they rarely have access to institutional finance. Microfinance is needed by the households to increase their income from fisheries activities and other income-generating activities. It is also required for social needs related to their quality of life and for smoothening consumption patterns, particularly during lean and off-seasons when little or no income or food is generated. Microfinance also helps in managing risks and reducing economic and social vulnerability.

A combination of variability in catch, technology upgrades, over-capitalization, rising costs, aggressive fishing, overcrowding, etc. have made the economics of fishing and fishing related occupations uncertain. The overall output remains almost the same but the investment and operational costs have gone up considerably. This has resulted in fishers getting increasingly dependent on loans to finance their expenditures and also using loans as a coping mechanism. The key expenditures include:

- capital expenditure towards purchase of boats, launches, nets and engines, etc.;
- running expenses, which include boat, net and engine repairs, ice, fuel and goods; and
- other expenditure involving medical, emergency and other expenditure for family including education.

Available data indicate that small-scale fish workers cannot access formal institutional credit except through intermediary people's organizations such as SIFFS, state cooperatives such as Matysafed, NGOs, MFIs (e.g. Dhan, ICNW, Sneha, Shanti Dhan, IASC) and SHGs in India. The sole exception seems to be gold loans for which the fishing community accesses banks quite easily and directly. People still rely on money lenders, financiers, chit funds, loans from friends and relatives for raising funds for life cycle needs, housing, education of children, setbacks and emergencies, etc. In many cases, even for production purposes, they have to rely on informal money markets including traders, merchants and money lenders. The situation in Bangladesh is better with the involvement of the Grameen Bank offering various microfinance products and services.

Banks are not ready to cater to the increasing credit needs of the fish workers because they do not have any collateral as security. In the absence of adequate institutional credit, the fisher folk's only recourse is the informal credit system for which the fishermen have to pay a heavy price in terms of high interest outgo as well as selling the prime quality catch at a predetermined rate that may be half the market price. Besides, the operations involving high risks to life and assets and uncertainties in terms of availability of catch and market related vagaries, have no insurance/social security to fall back upon. The various credit plus services are almost nonexistent.

It is against this background that the microfinance services extended by the Bangladesh Grameen Bank and the integrated microfinance programme extended by SIFFS to the sector are noteworthy. The integrated microfinance model of SIFFS incorporating technology development and dissemination, support services for production and repair of marine fishing units, information services including location of fish stock, post-harvest infrastructure, alternative livelihoods and policy and advocacy might be a good model for possible replication.

APPROACHES AND BEST PRACTICES FOR FACILITATING ACCESS TO RURAL FINANCE/MICROFINANCE SERVICES FOR SMALL-SCALE FISHERIES AND AQUACULTURE IN SOUTHEAST ASIAN COUNTRIES

Ms Jocelyn Badiola (ACPC)

Despite the increasing importance of microfinance as a poverty alleviation tool and the consequent rapid growth in microfinance loans and borrowers in Southeast Asian countries, the rural poor, particularly the small farmers and fishers, still rely primarily on private moneylenders and other informal sources of loans and continue to have no access to the financial services of banks and other financial institutions.

Microfinance institutions including government and private banks, cooperatives, non-government organizations and other people's organizations are, thus, incorporating features and pilot-testing innovative microfinance schemes that aim to make their products and services more attractive, affordable and accessible to the rural poor. This study is a review of the approaches and best practices employed by major financial institutions in Southeast Asian countries, particularly Cambodia, Indonesia, the Philippines, Timor-Leste and Viet Nam. The institutions covered by this study include ACLEDA Bank and AMRET of Cambodia, Bank Rakyat of Indonesia, Vietnam Bank for Agriculture and Rural Development (VBARD), Land Bank of the Philippines and the Association of Microfinance Institutions in Timor-Leste (AMFITIL) of Timor-Leste.

Microfinance in agriculture and fisheries: approaches and best practices

Vietnam Bank for Agriculture and Rural Development (VBARD)

VBARD employs a unique and effective group lending model that relies on close collaboration between VBARD and the Farmers' Union. The objective is for VBARD to reach more poor households in more remote areas of Viet Nam at a much lower cost for the bank. The Farmers' Union takes care of the formation of a borrower-savings group of five to seven members as well as the assessment of loan applications of members and loan collection. In turn, VBARD disburses the loans, organizes and conducts regular training on borrowing procedures and taps service providers to give lectures on cultivation, aquaculture, animal husbandry and other business activities. VBARD also reimburses the operating fees of the Farmers' Union. As a result of this approach, the repayment rate has increased to and has been maintained at 95 percent to 98 percent and has provided financing to 85 425 groups consisting of 1 500 000 clients and close to 700 000 women.

ACLEDA Bank of Cambodia

The ACLEDA Bank adjusts its loan terms and conditions to adapt to the situation and capacity of every borrower. It makes a conscious effort to acquire more information about the borrower by direct inspection instead of relying on documents alone. Collateral is used wherever available but a premium is placed on the applicant's character and personality. The bank adopts a ladder approach with regards to the loan amount wherein small loans are given initially and then increased gradually based on repayment performance. The bank also uses the solidarity group lending approach in very poor communities where groups of two to ten members are formed and group members guarantee each other's loans, replacing the traditional collateral requirements. The ACLEDA Bank also incorporates a capacity building component in order to train poor households on the use of borrowed funds as well as on the management of specific income-generating projects. Training is very simple and is undertaken close to the place of residence of the clients. The ACLEDA Bank has, thus, opened its doors to all the people of Cambodia including the very poor farming and fishing households, without any discrimination.

AMRET of Cambodia

AMRET is a Cambodian NGO that uses the group lending approach as well as the "close linking" method wherein it taps the services of another institution that has better access to information on the people and area to be served. In this case, AMRET makes use of Village Associations as a conduit to take care of fund disbursement and administrative work. Cash management is still handled by the loan officers of AMRET. This particular lending model allows AMRET to provide financial services to more clients including small farmers and fishers and to better sustain its services to more rural areas over the long term. So far, AMRET has been collaborating with more than a thousand village associations covering 120 000 active borrowers, 75 percent of whom are female clients.

Bank Rakyat of Indonesia

The Bank Rakyat of Indonesia lends directly to individual fishers and farmers who belong to microfinance groups at the village level. Local village officials are involved in the screening by acting as character references to prospective clients. Lending is accompanied by compulsory savings schemes aimed at teaching clients the value of self-reliance. Loan terms and conditions are adjusted to the capacity of every borrower. Loan amounts, therefore, depend on the borrower's current income or cash flow. Lending procedures are made simple and flexible. Loan disbursement and repayment schedules are also made compatible with the cash flow of the household. Maximum period between the registration of a loan application and the decision on whether the application is rejected or approved is only seven days for new applicants and less than seven days for repeat borrowers.

Land Bank of the Philippines

The Land Bank continues to adjust its strategies to meet the requirements of small farmers and fishermen despite strong criticisms from various sectors that it is not doing so. First, Land Bank has included farmers' organizations and irrigators' associations in addition to cooperatives and rural banks as credit conduits in order to reach out to more small farmers and fishermen in more poor communities of the country. Second, Land Bank has incorporated in its programmes, the features of microfinance including: (i) non-requirement of hard collateral; (ii) repayment scheme based on a household's cash flow; and (iii) risk and income diversification by financing off-farm and/or non-farm micro-enterprises apart from the main farming activity. Organizations like irrigators' associations are also exempted from submitting the usual documentary requirements for credit evaluation and approval, e.g. audited financial statements or statements of income and expense which borrowers find difficult to comply with. The Land Bank is also implementing a guarantee programme launched by the Department of Agriculture in order to engage more banks to lend to small farmers and fishermen even without collateral. The guarantee scheme covers major crops like rice, corn and high value crops as well as fisheries. So far the programme has proven to be reliable in terms of timely payment of claims made by farmers affected by the recent typhoons.

Association of Microfinance Institutions in Timor-Leste (AMFITIL)

The three most active MFI-members of AMFITIL in Timor-Leste, the Instituicao de MicroFinancas de Timor-Leste or IMfTL, Tuba RAi Metin (TRM) and Moris Rasik use the Grameen Bank Model as their methodology in lending to some of the country's poorest communities. In particular, these MFIs organize peer groups of five members, composed mostly of women, and these are incorporated into village centres of up to eight peer groups. Membership is limited to people who live in the same village and who have similar economic resources. Group members perform the loan appraisal. Access to loans is phased whereby two members initially receive the loans and after successful repayments two more members receive them. No collateral is required as group members mutually guarantee each other's loans. Loan amounts are increased progressively depending on the requirements and repayment performance of the member-borrowers.

Major issues and constraints

Small farmers and fishers continue to have very limited access to credit mainly because these poor farmers and fishers are not considered creditworthy and there is a lack of viable and profitable aquaculture projects not to mention the attendant risks associated with weather aberrations, civil insecurity, poor technology and marketing and distribution problems.

Moreover, small farmers and fishers are not considered creditworthy because they often lack physical and livelihood assets for collateral, have no technical or technology expertise, are largely individualistic, not functionally organized, geographically dispersed, and have no critical mass to warrant economies of scale in production, marketing and post-harvest handling operations, and they do not have good credit histories. The banks, thus, do not have a reliable database on their financial, livelihood and character standing.

Financial institutions, on the other hand, are highly discouraged by the high transaction costs of lending to small borrowers given the number of trips to be made and the documents to be assessed, not to mention "other" charges that need to be paid. Consequently, these institutions are not able to immediately respond to the requirements of the poor households in fishing communities, leaving the majority of these households without access to financial services.

Conclusions and recommendations

There is no single product or technology that can make microfinance work in agriculture and fisheries. What is important is for any product or technology to take into consideration the requirements and peculiarities of the institution's target clients and/or areas. Financial institutions should, therefore, be able to adjust their programme design as well as loan terms and conditions. Some points to consider are as follows:

Loan size and purpose

Loan amounts should be based primarily on the purpose of the loan, the borrowers' debt and absorptive capacity, and on the regulations followed by a given financial intermediary. The amount of credit should be in accordance with the production or investment needs of a borrower.

Interest rates, lending procedures and repayment periods

Interest rates should be market-oriented so that financial institutions can cover their costs and thus, promote viability or sustainability of financial institutions which can sustain the provision of financial services to small farmers and fishermen. Lending procedures should be flexible and timely. Time taken for processing of a loan application should be kept to the minimum and loans should be disbursed when the funds are actually needed, for example, at the beginning of a particular fishing season to maximize investment profitability. Loan repayment periods and frequency of loan repayments should be based on the borrower's cash flow. In order to ensure the proper use of a loan as well as timely repayment, it is recommended to follow a loan supervision schedule which should be included in the loan agreement.

Documentation and collateral requirements

Generally, documentation in microfinance and rural credit operations involving inland fishing communities should be kept simple and short. One important consideration is that some, if not most, fishers and fish farmers are illiterate or unschooled. In lieu of hard collateral, financial institutions may require the following:

- evidence of household or business cash flow for a particular period;
- a character reference from persons of authority like the village chief or parish priest;
- a co-borrower or guarantor; and
- a group guarantee or joint liability if the borrower is a group member.

Based on lessons learned from past lending programmes, the following should also be incorporated when designing a microfinance programme for small farmers and fishers:

Establish linkages and networking. This should include tapping the services of institutions that can help build the capacity of borrowers, provide better marketing opportunities, help reach out to the poorer households in very remote areas and help banks serve the rural poor at a lower cost.

Support interventions to help improve the investment climate and viability of aquaculture finance: (i) provision of public or social goods (support infrastructure facilities such as farm-to-market roads, rural bridges, irrigation and drainage facilities, electrification, transport and logistics systems, post-harvest facilities, potable water supply) that reduce production and marketing costs; (ii) technical assistance via technology transfer and commercialization in terms of the research, development, and extension (RD&E) support continuum; and (iii) social, educational, and health services that enhance the productive capacity of fishers.

CASE STUDIES AND REGIONAL EXPERIENCES

Supporting small-scale fisheries livelihoods through crab bank implementation in Cambodia

Chap Sopanha, Fisheries Research Initiative, CBNRM Learning Institute

The presentation provided an overview of a project which set out to combine the challenges of rehabilitating crab stocks, supporting participatory resource management and improving access to financial services in Kampot and Kep provinces of Cambodia. The crab bank approach is very similar to microfinance in which each crab bank member can borrow money from the bank. To encourage members to conserve female crabs with eggs, the community has set up a small-scale credit or saving group with its own bylaws and regulations. The credit group requires members who access loans to pay interest in the form of female crabs with eggs instead of cash – 15 crabs every month. Moreover, they have to pay the amount of money borrowed monthly back to the group as agreed by the group. The process of providing incentives for crab breeding in the form of access to financial services proved to be an approach that both improved the status of the crab resources and supported the livelihoods of the members of the communities participating in the project.

The role of coastal microbanking for empowering coastal communities in Indonesia

Mohamad Zaki Mahasin, Ministry of Marine Affairs and Fisheries, Indonesia

This presentation consisted of an overview of the state of microfinance in Indonesia and also gave an insight into the establishment of a programme called Coastal Micro Banking (CMB). A key recommendation from the presentation was to strengthen microfinance institutions in the context of wider resource management and livelihood development policies.

Fisheries Financing Program (FFP): A case study of fisheries microfinance

Ms Pilar Fontelar, Chief, Fishery Industry Development Support Division (FIDSD), BFAR

The presentation included an overview of the FFP, which is a programme designed to facilitate access to credit for small-scale fishers in the Philippines. The experiences from the scheme have so far highlighted that: 1) involving several agencies makes project implementation difficult; 2) matching the financial services with the demands of the target people is important; and 3) financial services should be complemented with capacity building programmes.

Microfinance for improving the livelihoods of small fishers

S. Ephrem, Chief Executive, South Indian Federation of Fishermen Societies (SIFFS), Trivandrum, Kerala, India

This presentation offered an overview of the microcredit services that have been provided by SIFFS since 1995. SIFFS microfinance activity works through multiple channels to ensure that the credit needs of fishermen are adequately met. The microfinancing model adopted by SIFFS facilitates economic self-sufficiency of its members through village societies, banks, federations and directly through SIFFS. The key recommendations of the presentation included:

- marketing, financial services, technology, control over fishing inputs, etc. have to be integrated for effective intervention in small scale fisheries;
- high impact and sustainability is best achieved through organizations owned by fisherfolk; and
- high repayment levels for fishing loans are possible when linked to source deduction from marketing and when repayment is a percentage of catch value rather than equated monthly instalment (EMI).

Case studies of microfinance, diversification and livelihood opportunities in small-scale fisheries and aquaculture households in coastal fishing communities of India

G.S. Mehta, NABARD Consultancy Services

The presentation provided an overview of the wide diversity of successful microcredit schemes from across India that have been provided in support of fishers' and women's groups.

PROVEN FORMS OF MICROFINANCE THAT WORK FOR FISHERY AND AQUACULTURE COMMUNITIES

The working groups were tasked with identifying examples of microfinance (or any other form of financial service or system) that have proved to work at community level. Specifically, the working groups were requested to identify different approaches and interventions for microfinance services that are available for small-scale coastal fishermen and aquaculture farmers. Essentially, what was required was information about which institutions do what (e.g. services for small-scale fishers and aquaculture farmers: loans, savings, insurance) for whom (with a gender perspective). The groups were asked to reflect on the causes of success or failure/limitations (what worked, why it worked, primary and secondary beneficiaries) and identify microfinance gaps and how to fill them. The group was also requested to explore the challenges faced by banks and other financial institutions providing credit and other services for small-scale fishers and aquaculturists. The working groups developed specific recommendations on how to improve microfinance services, policies, approaches and delivery mechanisms for poverty eradication and livelihoods development. The groups discussed their experiences with a wide range of microcredit services. Their findings are described here.

The role of microcredit in the livelihoods of the poor

Financial services are used by poor people to support different elements of their livelihood strategies. These can be grouped into three broad areas:

- **Smoothing the fisheries household income cycle:** Most poor rural households in fishing communities require consumption loans to mitigate short-term cash flow problems that arise during the course of day-to-day living.
- **Meeting unforeseen costs:** In the absence of insurance mechanisms, poor people often require credit to meet the costs of unforeseen events such as ill-health, accidents or adverse weather.
- **Small-scale enterprise development and growth:** This includes the cases where people require finance for starting new businesses or growing existing businesses.

Characteristics of the demand for microcredit

The exact nature of the demand for microcredit will differ depending on how it will be used. However, the working groups were able to identify common factors that influence the types of services that are demanded by the poor, these included:

1. accessibility in terms of loan conditions and geographical location;
2. timeliness of loan dispersal;
3. requirements for collateral (poor are unlikely to be able or willing to provide collateral);
4. flexibility of repayment options;
5. levels of finance available;
6. collateral required;

7. interest rates;
8. attitude of bank staff;
9. requirements for group involvement;
10. availability of supporting services;
11. social and economic climate; and
12. cultural attitudes to credit.

Delivery mechanisms for microcredit

The groups identified different types of delivery mechanisms for microcredit and considered their likely implications for poor people. These are described in the table below:

Delivery Mechanism	Likely Strengths	Likely Weaknesses
Direct loans from banks to fisher groups	<ul style="list-style-type: none"> ■ Lower transaction costs ■ Lower interest rates ■ Avoids intermediaries ■ Large amounts of funds available 	<ul style="list-style-type: none"> ■ Limited geographic coverage ■ Lengthy and complicated procedures ■ Collateral of the guarantee system may not work ■ Hardcore poor seen as high risk, therefore the landless have limited access ■ Lower lending limit may be high, to make it worthwhile for the banks, thus excluding those who need small amounts ■ Technical support and follow-up not provided ■ Women have limited access ■ Production orientated loans/credit
Bank finance provided through FAs to fishers	<ul style="list-style-type: none"> ■ Lower failure rate for repayment as there is peer pressure to repay/ group accountability ■ Less administration time and cost for bank ■ Implementation costs shared ■ Group decision-making ■ Easier access for the members of FAs ■ More responsive to fishers' needs ■ Provision of some non-financial services ■ Group learning and knowledge sharing ■ More negotiating power with the bank 	<ul style="list-style-type: none"> ■ Marginal higher interest rate because of additional administration layer ■ Conflict of interests within the group ■ Management issues if lack of guidance ■ Groups may not be accessible or desirable for all
Bank finance provided to NGOs or microfinance initiatives (MFIs) for onward provision	<ul style="list-style-type: none"> ■ May have greater geographic coverage/larger outreach ■ Greater security/responsibility ■ Better skills and knowledge of community engagement and mobilization 	<ul style="list-style-type: none"> ■ Additional administration layer, higher costs and interest rates ■ Additional red tape and longer process ■ Lack of specialization of MFIs

Delivery Mechanism	Likely Strengths	Likely Weaknesses
	<ul style="list-style-type: none"> ■ Broad range of back-stopping facilities ■ More professional ■ Higher accessibility for fishers ■ Loans are more flexible 	
Donors provide funds to NGOs or MFIs to pass on to fishers	<ul style="list-style-type: none"> ■ Funds available ■ More flexible loan repayment schemes ■ Low capital cost ■ Non-financial services provided ■ Social support with poverty and gender focus and targets 	<ul style="list-style-type: none"> ■ Many schemes fail when the donor support ceases ■ Usually only done through government banks therefore less geographic coverage ■ Less reliability ■ Greater administration costs ■ Donor funded credit may be seen as “free” money and have lower repayment rates ■ These schemes may crowd out the private sector
Schemes started by FAs to lend to members	<ul style="list-style-type: none"> ■ Financial empowerment stronger ■ Greater local accessibility ■ Greater flexibility and quick decision-making ■ Promotes a savings ethos ■ Group decision-making ■ More responsive to fisher needs ■ Non-financial services and quality technical support ■ Group learning and knowledge sharing ■ Intimate knowledge of the borrowers 	<ul style="list-style-type: none"> ■ Limited capital available ■ Fewer professional skills ■ Conflict of interests within the group ■ Nepotism ■ Need for financial skills ■ May not provide sufficiently large funds for growing businesses

RECOMMENDATIONS FROM THE WORKING GROUPS

The importance of improving services for microfinance was widely acknowledged by all the groups to be a critical part of any process for sustainable development.

Each of the working groups presented a range of recommendations that came out of their discussions. These included:

Microfinance characteristics

- Flexibility in the way the money is used and in the repayment schedules is required. This should accommodate the unique nature of cash flow in small-scale fisheries communities and the different demands on poor people (e.g. linking repayments to a proportion of landings).
- Microfinance is a financial service that complements a range of development approaches. It is not a silver bullet in itself.
- Different types of financial services and different delivery mechanisms are required for different types of challenge – one size does not fit all.

Checks and balances

- It was generally recognized that the very nature of microcredit and the high expenses involved in its delivery means high interest rates. However, caution was advised as it was also noted that it is important to maintain checks on the community systems of credit to ensure they do not become corrupted.

Measures of success

- The recovery rate should not be the primary indicator of success as this can hide the true impacts.

Supporting people to access and use credit

- It takes time to identify the very poor, and this is needed as they are often hidden.
- Helping people to develop visions for themselves and groups can help to inform their demand for finance.
- It is important to build capacity, skills and confidence to help people to capitalize on the opportunities given by microfinance.
- Encouraging savings is important for personal finance management and building credibility for loans.
- People should be supported to make choices about which services are appropriate for them.

The role of groups

- Groups can be good for coordination of services, capacity building and building social capital.
- Groups can lower the transaction costs and reduce the risks for banks.
- Loans flexibility is important as individuals outside of groups require support too.
- In some cases, forcing group formation can deter people from credit and marginalize the poor.

Delivery mechanisms

- Microfinance needs to be integrated into wider support mechanisms that address wider issues such as technical capacity, social exclusion and small business support.
- Donors and government should appreciate the role of the private sector and not create services that strangle healthy competition.
- Conditionality on loans and grants can erode ownership and strangle innovation and flexibility.
- NGOs need to recognize and harness specialized skills in finance and not assume they can do everything.
- Donor support needs to feed into sustainable mechanisms so it lasts beyond the project lifetime.

WORKSHOP CLOSURE

In closing the workshop, the Secretary of APFIC informed the workshop of the follow-up actions that would take place concerning the development and circulation of the workshop report and the APFIC follow-up. The outputs of the workshop are in the form of a workshop report and a supporting document that contains the full background papers and supported by the country case studies. All the resource documents and presentations are available on the APFIC website (www.apfic.org/modules/xfsection/index.php?category=30)

In conclusion, the Secretary thanked all participants for their hard work and dedicated input to the working groups and discussions and noted that this had resulted in a practical action plan that could be followed up by member countries and APFIC partner organizations.

ANNEX I – AGENDA OF THE REGIONAL WORKSHOP

**“Best Practices to Supporting and Improving Livelihoods of
Small-scale fisheries and aquaculture households”
13–15 October 2009, Manila, Philippines**

DAY 1	
Objective:	Review of the development of APFIC-region programmes on coastal livelihood diversification for resilience
07.30 – 08.30	Registration
08.30 – 09.30	Welcome
09.30 – 10.00	Workshop objectives/Agenda Presenter – Simon Funge-Smith Rapporteur – Miao Weimin
10.00 – 10.30	Presentation on <i>Building resilient small-scale coastal fisheries and aquaculture through livelihood diversification</i> Presenter – Eddie Allison Rapporteur – Miao Weimin
10.30 – 11.00	<i>Coffee</i>
11.00 – 12.30	Countries and organizations presentations – Selection of short case studies (5 minute 1-2-3 slides presentations) Presenters: Yugraj Yadava – BOBP-IGO Indra Ranasinghe – MMAF, Sri Lanka, Sumitra Ruangsvakul – SEAFDEC Withaya Panthakit – DOF Thailand Revadee Prasertcharoensuk – SDF Thailand Khin Maung Soe – DOF Myanmar Lorna Pimentel – BFAR Philippines Razali bin Lajis – DOF Malaysia Tuong Phi Lai – WWF Viet Nam Muhammad Hayat – MOF Pakistan Ben Cattermoul – IMM Rapporteur – Miao Weimin
12.30 – 13.30	<i>Lunch</i>
13.30 – 14.00	Introduction to the working groups Presenter – Simon Funge-Smith Rapporteur – Simon Funge-Smith
14.00 – 15.30	Identifying best practices recommendations for promoting resilient and diverse livelihoods. Break into working groups 10-15 participants in each group (4 groups, 15 per group) Group select rapporteur and presenter Time includes the preparation of the working group presentations (Coffee will be served during the working groups)

15.30 – 16.30	Presentation of working group conclusions to the plenary by Presenters – Group 1, 2, 3, 4 presenters Rapporteurs – Don Griffiths & Eddie Allison
16.30 – 17.00	Plenary discussion Rapporteurs – Don Griffiths & Eddie Allison
DAY 2	
Objective:	Review of the policies and actions that have had succeed for livelihood improvement, building resilience and reducing vulnerability in small-scale fisheries and aquaculture
8.30 – 9.00	Presentation on <i>The impact of policies on fisheries livelihoods</i> . Presenter – Gayathri Sriskanthan Rapporteurs – Angela Lentisco & Jose Parajua
9.00 – 10.30	Countries and organizations presentations Selection of short case studies (5 minute, 1-2-3 slides presentations) Presenters: Shafiya Naeem – DOF Maldives, Pearl culture Wilfredo Fajardo – PFMPC Philippines Liu Liming – BOF China PR Junichiro Okamoto – Hokkaido University, Japan Supaporn Anuchiracheeva – OXFAM GB, Thailand Orlando Kalis & Julio da Cruz – E. Timor Maduka Samaraweera – WFFP Sri Lanka Ly Vuthy & Em Puthy – DOF Cambodia Rajdeep Mukherjee – BOBP-IGO Neena Koshy – ICSF Nelson Lopez – BFAR Philippines Rapporteurs – Angela Lentisco & Jose Parajua
10.30 – 11.00	<i>Coffee</i>
11.00 – 12.00	Identification of key policies and their positive/negative impacts: 10–15 participants in each group Break into working groups (4 groups, 15 per group)
12.00 – 13.00	<i>Lunch</i>
13.00 – 14.00	Continues the working groups Includes the preparation of the working group presentations
14.00 – 15.00	Presentation of working group conclusions to the plenary Presenters – Group 1, 2, 3, 4 presenters Rapporteurs – Rudi Hermes & Gayathri Sriskanthan
15.00 – 16.00	<i>Extended coffee break with poster presentation</i>
16.00 – 17.00	Plenary Discussion Rapporteurs – Rudi Hermes & Gayathri Sriskanthan

DAY 3	
Objective:	Review of the best practices for the development of microfinance services for coastal small-scale fisheries and aquaculture for the APFIC member countries
08.30 – 09.10	Presentations on <i>Approaches and Best practices for facilitating access to microfinance services for small-scale fisheries and aquaculture farmers</i> . Two presentations (20 minutes each) Presenters – Karmakar & Jocelyn Badiola Rapporteur – Matthias Halwart
09.10 – 10.30	Countries and organizations presentations – Selection of short case studies (5 minute 1-2-3 slides presentations) Presenters: S. Ephrem – microfinance for fishers in south India Pilar Fontelar – BFAR Philippines – Fisheries financing Programme Chap Sopanha – CBRM Cambodia – Crab banking M. Zaki Mahasin – Micro Banking in Indonesia Viet Nam – Phan Van Bac S.C. Khatri – India Rapporteur – Matthias Halwart
10.30-11.00	<i>Coffee</i>
11.00-12.30	Sharing of experience on microfinance and microfinancial services opportunities Break into working groups – 10–15 participants in each group (4 groups, 15 per group) Includes the preparation of the working group presentations
12.30-13.30	<i>Lunch</i>
13.30-14.30	Presentation of working group conclusions to the plenary Presenters – Group 1, 2, 3, 4 presenters Rapporteur – Ben Cattermoul
14.30-15.00	Plenary Discussion Rapporteur – Ben Cattermoul
15.00-15.30	<i>Coffee</i>
15.30-16.30	Presentation of summary of working group recommendations and the action plan Presenter – Simon Funge-Smith Rapporteurs – Rudi/Don/Angela
16.30-17.00	Adoption of the plan Vote of thanks

ANNEX II – WELCOMING STATEMENT

**Mr Simon Funge-Smith, Secretary, Asia-Pacific Fishery Commission
FAO Regional Office for Asia and the Pacific, Bangkok, Thailand**

Representatives of the Bureau of Fisheries and Aquatic Resources
APFIC and FAO Member Country participants,
Representatives of APFIC Partner organizations and Non-Governmental Organizations
Ladies and Gentlemen

As the Secretary of the Asia-Pacific Fishery Commission and on behalf of the Food and Agriculture Organization of the United Nations I thank you all for joining in this APFIC/Government of Philippines Regional Consultative Workshop, “Best Practices for Supporting and Improving Livelihoods of Small-scale Fisheries and Aquaculture Households” to be convened here in Manila, Republic of the Philippines, over the next three days.

Before I start my statement, I would first of all like to extend our sympathies to those affected in the wake of the cyclone damage and the tragic loss of life that the Philippines has recently experienced, we sincerely appreciate your efforts to convene this workshop during this difficult time and our sincere hope that the situation can be restored as soon as possible. It is against this backdrop of disaster and vulnerability that this workshop takes place and gives a particular focus for our deliberations on the livelihoods and vulnerabilities for fishing and aquaculture communities.

The issues of ensuring that fisheries and aquaculture are undertaken sustainably and equitably lies at the heart of the FAO Code of Conduct for Responsible Fisheries (CCRF). Whilst the code offers some suggestions as to the major areas where this should be applied, it does not offer specific guidance on best practice. It is the function of working arrangements such as this APFIC workshop to develop this sort of guidance, applicable to the local context of the region in which we work, and also part of a greater advocacy role of the Asia-Pacific Fishery Commission to bring to the attention of policy makers, government, regional organizations and non-governmental organizations, those approaches and practices which offer the best opportunity for really improving livelihoods and building resilience in communities.

Too often well intentioned policies are implemented that result in unexpected outcomes that lead to environmental degradation, marginalization of small scale producers and their families or see benefits captured by other interest groups or elites. In some cases these policies were enacted to achieve just the opposite. It is through taking stock of such lessons of success and failure that we can offer guidance on future efforts and draw attention to those policies or interventions that may not be achieving their expected outcomes or even creating more problems than they solve.

This is a difficult task, being frank about where things have gone wrong can often challenge our normal ways of working, and we may be reluctant to be open about how policies and practices may not have achieved their goals. I urge you to try to be as open as possible, in this workshop. The purpose of coming here is to learn from each other and to listen to the diversity of experience and opinion. Hopefully through this, we will see a degree of consensus emerge as to what practices we consider to be best practice and that which should be discouraged or avoided.

The 2nd APFIC Regional Consultative Forum Meeting and the 30th Session of the Asia-Pacific Fishery Commission held in Manado, Indonesia in 2008 recommended that the Commission should explore the human dimension of fisheries and aquaculture in the region as restructuring and change in these sub-sectors are driven by internal and external forces. In response to this call, APFIC member countries FAO and APFIC regional partners and other concerned stakeholders are convening here in Manila to take up this challenge.

The objective of this workshop is to raise awareness and understanding of the effective policies and actions that positively supports livelihoods and resilience in fishing communities. In particular, there is a need for greater understanding of the risks of inappropriate interventions and policies and how this may negatively impact livelihoods.

Over the next three days we will be working closely together in a process that combines keynote orientation presentations, case studies and examples from throughout the region and sessions of working groups to develop a set of recommendations which indicate those areas of best practice and policies to support coastal community livelihoods. These recommendations will also cover those aspects that are to be avoided or which negatively impact coastal livelihoods

Although these recommendations will be considered by next session of the Commission and will form the basis of monitoring of progress in the future, perhaps some of the main impacts of this workshop will be a greater sense of where our countries and organizations should be directing their efforts in improving livelihoods and resilience of communities dependent upon fisheries and aquaculture.

Before I conclude my remarks, I would like to take this opportunity to thank the Member countries, Regional Organization and Non-governmental organization partners, my FAO colleagues and everyone who have agreed to participate and contribute to this Regional Consultative workshop.

I particularly thank the Government of the Republic of the Philippines and our hosts, the Bureau of Fisheries and Aquatic Resources for kindly hosting this meeting and their excellent arrangements in expediting our arrival and the local organizational arrangements. I would like to express my personal sincere thanks to you all in this regard for your sincere efforts that will contribute to this workshop's success.

Thank you all

Simon Funge-Smith
APFIC Secretary

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Regional Fisheries Livelihoods Project



Bay of Bengal Large Marine Ecosystem Project

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