

good working conditions, safety at sea, security of migrant workers. To this end, SEAFDEC produced the Policy Brief “Applying Human Rights-Based and Gender Equality Approaches to Small-Scale Fisheries in Southeast Asia” to serve as a guide for the AMSs to address labor concerns in the fisheries sector, specifically on:

- The right of labor to an adequate standard of living including affordable housing, water, sources of energy, sanitation, education, access to information, and basic health services;
- The right to decent work, including labor rights and social security that are addressed in accordance with the national laws and regulations, and promotion of gender equality and equitable opportunities;
- The right to equal access of men and women to services such as savings, credit, and insurance, including support to market access; and
- The rights of rural/coastal communities, specifically women, indigenous people, migrants, and other vulnerable and marginalized groups, to develop and establish their organizations.

9.2 Microfinance, Credit, and Insurance in Support of Small-scale Fisheries

Small-scale fisheries play an important role in food security, nutrition, poverty eradication, providing nutritious food for local, national, and international markets, and generating income to support local and national economies. Small-scale fishing communities are commonly located in remote areas, earning low incomes, and tend to have limited access to markets as well as to health, education, and other social services (FAO, 2015). Small-scale fishers therefore should be given the opportunity to avail of the financial services in establishments that offer loans, savings, and insurance (general, life, and health), as well as access to credit facilities for their socioeconomic well-being enabling them to establish certain investments, *e.g.* housing, education, other emergencies, and also for fish production. Small-scale fishers also need funds as working capital for their daily fishing operation expenses and related investments for the purchase/replacement of fixed assets, *e.g.* boat, engine, gear, nets, or for upgrading their fishing equipment. In addition, considering that women are involved in the activities related to fisheries production, processing, and marketing, as well as in non-fisheries income-generating activities, as such, they would also need access to financial services and credit facilities. In reality, however, small-scale fishers have limited access to financial institutions because they lack the physical and livelihood assets that could be used for the required collateral.

Small-scale fisheries activities are highly dependent on the ecosystem’s health, season, and condition of the water environments as these are mostly operated in open access coastal waters. Fishers could face risks from weather conditions and work-related accidents, while their fishing

communities which are mostly located in coastal areas could be confronted with natural disasters, human-related activities, and pollutions. The FAO Voluntary Guidelines for Securing Sustainable Small-Scale Fisheries in the Context of Food Security and Poverty Eradication (SSF Guidelines) is an international instrument that provides the consensus principles and guidance for addressing the concerns in small-scale fisheries. The SSF Guidelines recognize the limitations in financial access and the dearth of investments in the small-scale fisheries sector, as reflected in Article 6.4 which indicates that: “*States should support the development of and access to other services that are appropriate for small-scale fishing communities with regard to, for example, savings, credit, and insurance schemes, with special emphasis on ensuring the access of women to such services*” (FAO, 2015). Moreover, the ASEAN-SEAFDEC Plan of Action (POA) on Sustainable Fisheries for Food Security for the ASEAN Region Towards 2030 also considers the importance of establishing financial incentives for small-scale fisheries. As indicated in POA No. 17, the need to: “*Raise awareness of the need to develop financial incentives, especially for small-scale stakeholders and cooperatives, e.g. micro-credit, with national and regional institutional assistance for the responsible development of fisheries enterprises and developmental activities that optimize economic returns,*” should be addressed.

The Experts Workshop on Guidelines for Micro-finance, Credit, and Insurance for Small-scale Fisheries in Asia co-organized by the FAO and the Asia-Pacific Rural and Agricultural Credit Association (APRACA) in May 2019, discussed the ways to improve the access to financial services for small-scale fishers in Asia and developed the guidelines for microfinance, credit services and insurance in support of small-scale fisheries. As a result, two guidelines have been endorsed by the APRACA members in June 2019. These are: 1) Guidelines for microfinance and credit services in support of small-scale fisheries in Asia (Grace & van Anrooy, 2019); and 2) Guidelines for increasing access of small-scale fisheries to insurance services in Asia (Tietze & van Anrooy, 2019).

These guidelines, which have been developed to complement those of the SSF Guidelines, aim to provide the implementation guides for enhancing the access of small-scale fisheries to financial services, microfinance, credit, and insurance, and support the implementation of the FAO Code of Conduct for Responsible Fisheries in terms of promoting and developing measures to facilitate access to insurance coverage in fisheries. Furthermore, the guidelines are also envisioned to contribute towards achieving the Sustainable Development Goals (SDGs) 14: “*Conserve and sustainably use the oceans, seas and marine resources for sustainable development,*” specifically target 14. b: “*Provide access for small-scale artisanal fishers to marine resources and markets.*” Once access to financial

services is provided to small-scale fishers, they would be able to invest in more responsible fishing operations and technologies, reduce overfishing, contribute to fisheries management, and implement climate change adaptation measures (FAO, 2019).

The guidelines had been disseminated among policy and decision-makers and discussed and implemented in some Southeast Asian countries. Widely adopted financial management guidelines for fisheries projects, *i.e.* revolving loan funds and credit programs for fishing communities, are now being updated to facilitate broad application by stakeholders in fisheries and aquatic resource ecosystem management. FAO and its partners have established the “Global Network for Capacity Building to Increase Access of Small-scale Fisheries to Financial Services (CAFI SSF Network)” to facilitate the availability and access to finance and insurance for small-scale fisheries through strengthening the capacity of policymakers, service providers and fisherfolk organizations (FAO, 2020). To increase awareness of the financial service needs of small-scale fishers, a series of webinars on microfinance and credit services had been organized by the CAFI-SSF Network, where SEAFDEC supports and regularly participates in the CAFI-SSF Network activities.

In the region, SEAFDEC/TD carried out an “assessment of the sustainability of currently used fishing technologies and operations in Thailand and operations for innovation and improvements” as part of the FAO project “Financing Innovation for Sustainable Fisheries with the Private Sector.” Report of the assessment would be used as a guide on financial investment and financial decision-making process for the fisheries sector, and financial and insurance service providers (SEAFDEC, 2021). Further, SEAFDEC/TD conducted a socioeconomic survey on access to financial services by the fishing communities in the pilot site in Ranong Province, Thailand. The survey results indicated that the fishers have access to credit from the Village Fund established by the Government of Thailand, which provides soft loans with low interest to the local people to improve their livelihoods and occupation. While the fishers could access credit from formal financial institutions (*e.g.* Bank of Agriculture and Agricultural Cooperatives (BAAC)), it has been noted that fishers still rely on the informal financial system being offered by the middle persons acting as loan providers for fishers’ immediate financial needs. In fact, the same trend could be observed in the fishing communities throughout the country. In 2020, the Government of Thailand launched the Loan Project to further enhance the liquidity of artisanal and commercial fisheries.

In Indonesia, programs on financial inclusion and microfinance opportunities are enhanced in collaboration with stakeholders, particularly the financial institutions.

Recognizing the need to protect the people working in the fisheries sector from occupational risks, including work accidents and equipment damage, the Government established the fishers’ insurance program which covers life and business insurances. It guarantees the safety of fishers over the risks that they encounter in fishing, aquaculture, and postharvest activities, *e.g.* fish-salting businesses (Rani, 2016). While the Government supports the premium payment of the insurance for the first year, the fishers will have to pay their premium during the succeeding years, although such an arrangement had constrained the fishers who are not ready to pay such extra expense.

Malaysia has an insurance program for fishers called “Group Insurance Protection Scheme for Fishermen” which was introduced by the Fisheries Development Authority of Malaysia (LKIM). In addition, the program “Self-Employment Social Security Scheme” was launched to provide protection for individuals who are self-employed under the provisions of the Self-Employment Social Security Act 2017 that provides access to insurance protection for fishers. Malaysia has a directive to provide better protection and benefit for fisheries and aquaculture workers.

In the Philippines, the Government recognizes the importance of microfinancing and expedites the promotion of microfinance schemes across the country. In fact, there is a comprehensive financial system encompassing various types of banks, from large universal banks to small rural banks and even non-banks or informal banks, and Microfinance Institutions (MFIs) offering a diversity of products and services, *e.g.* loans, savings, although only a few of such organizations offer micro-insurance services (Vizcarra & Ramji, 2015). The Philippines established the policies and regulatory frameworks for micro-financing through several programs related to the fisheries sector under the Department of Agriculture-Agriculture Credit Policy Council (DA-ACPC), comprising: 1) Working Capital Loan Easy Access (CLEA), 2) Agriculture and Fisheries Machineries and Equipment (AFME), 3) Production Loan Easy Access (PLEA), 4) Expanded SURE Aid Recovery Program (ESURE AID), and 5) Agri-Negosyo Program (ANYO). However, there are challenges encountered in the implementation of the programs, such as the unclear procedures of availing the loan programs, limited numbers of borrowers in some regions due to inadequate proper coordination of the loan project with BFAR, and limited lending channels in some remote areas. The country’s Land Bank of the Philippines has initiated a program on Agricultural Competitiveness Enhancement Fund (ACEF), a lending program that aims to provide necessary credit to farmers and fishers, and their cooperatives and associations, and microenterprises and small enterprises to increase their activity and productivity.

Challenges and Way Forward

In the abovementioned cases, the importance of financial services has been recognized as one of the effective tools for supporting small-scale fishers to maintain and enhance their fishing activities in a sustainable manner. In many countries, microfinance programs could support the fishing households in undertaking self-employment and providing small capital to people in the fishing communities for their socioeconomic needs, especially in sustaining their quality of life and food consumption during the off-fishing season. Micro-financing also helps in managing risks and reducing economic and social vulnerability. Therefore, it would be beneficial to small-scale fishers if they could have easy access to financial services for sustaining their livelihoods.

In order to enhance the activities in small-scale fisheries, SEAFDEC continues to engage its Member Countries in the implementation of the SSF Guidelines and provide them technical assistance through the ongoing SEAFDEC/TD project “Small-scale Fisheries Management for Better Livelihood and Fisheries Resources” supported by the Japanese Trust Fund (JTF). As an important part of the activities in small-scale fisheries, financial services should be discussed and concerns addressed in relevant meetings and workshops in order to compile the necessary information that could be shared among the countries for establishing and/or strengthening appropriate financial schemes in their respective countries. At the national level, enhancing communications, cooperation, and partnership among the fisheries sector, particularly small-scale fishers, financial service providers and government agencies concerned would be essential to identify, sort out and overcome any constraints and issues toward increasing “access to financial services” in small-scale fisheries. For better dialogues and understanding, a network on financial services at the national and regional level could be considered like the CAFI-SSF Network at the global level. Furthermore, considering that innovations and new developments are key for the sustainable development of small-scale fisheries that impact the small-scale fishers, appropriate financial service schemes coupled with easy access must be in place and available for small-scale fishers and fishing communities for their sustainable fishing activities and better livelihoods.

9.3 Gender Equity in Fisheries

Socially constructed roles, behaviors, and characteristics are some aspects that a given society considers appropriate for females and males. These roles and characteristics are acquired through socialization processes: people are born female or male but learn to be women or men. Sex is biological, while gender is sociological. Perceptions of gender are contextual and time-specific, therefore, not fixed (even though they may appear as such). In most societies, there are differences and inequalities between women

and men in terms of responsibilities assigned, access to and control over resources, as well as decision-making opportunities.

In an attempt to strengthen the perceptions of gender and its role in sustainable fisheries development, gender has been included in relevant ASEAN-SEAFDEC policy directives. Like for example in the ASEAN-SEAFDEC Plan of Action (POA) on Sustainable Fisheries for Food Security for the ASEAN Region Towards 2030, POA No. 15 specifies that the AMSs should consider to “*Strengthen the capacity of fisheries communities and the capability of fisheries-related organizations (e.g. by empowering such organizations as appropriate) to implement necessary actions towards increased resilience, improved livelihoods, adoption of supplementary livelihoods, and poverty alleviation, in support of achieving sustainable development with gender integration in the process;*” and in the Strategies of SEAFDEC Towards 2030, where Strategy 5 indicates the need towards “*Addressing cross-cutting issues, such as labor, gender, and climate change, were related to international fisheries.*” In this regard, SEAFDEC initiated the development of the SEAFDEC Gender Strategy to facilitate gender mainstreaming at all levels of the organization and to serve as an organizational overarching framework to facilitate the efforts of SEAFDEC in integrating gender in its programs, projects, and activities. The main five aspects of the SEAFDEC Gender Strategy are: 1) Mainstreaming Gender at all levels of the organization, 2) Integrating gender in SEAFDEC programs and projects, 3) Incorporating gender perspectives in all events organized by SEAFDEC, 4) Boosting the visibility of SEAFDEC as a gender-responsive and gender-sensitive organization, and 5) Strengthening further the cooperation and collaboration with Member Countries and other organizations on gender aspects.

Recognizing that “gender equality is not only a fundamental human right but is also a necessary foundation for a peaceful, prosperous and sustainable world,” the UN Sustainable Development Goals include Gender Equality as its Goal 5 which focuses on the need to “achieve gender equality and empower all women and girls.” Specifically, for the fisheries sector, the FAO Voluntary Guidelines for Securing Sustainable Small-Scale Fisheries in the Context of Food Security and Poverty Eradication (SSF Guidelines) also provide the guiding principles for gender equity and equality, especially for the small-scale fisheries sub-sector.

Promotion of Gender Equality and Equity in Fisheries

At the onset, SEAFDEC in cooperation with the International Union for Conservation of Nature (IUCN) and Stockholm Environment Institute (SEI) with support from the Embassy of Sweden in Bangkok, Thailand conducted the study on Gender Dimension in Coastal and Fisheries Resources Management in South and Southeast Asia.