



**WORKSHOP FOR EXPERIENCES SHARING AND REFLECTION ON
FINANCING ADAPTED TO THE ACTIVITIES OF WOMEN IN THE
ARTISANAL FISHING SECTOR: EXPERIENCE OF CAOPA INITIATIVE
WITH THE WOMEN'S EIG OF NIANING**

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CONCEPT NOTE

The issue of financing investment and activities, a necessary condition for the modernization and competitiveness of companies in the artisanal fishing sub-sector, suffers from a lack of sufficient intervention by financing institutions.

The artisanal fisheries sub-sector is rejected by banks who consider it a high-risk sector.

The decentralized financial system is made up of savings and loan mutual that are somehow replacing the shortcomings of commercial banks. These financial institutions, which are closer to the operators involved and whose financing conditions are relatively more flexible, nevertheless suffer from a lack of long-term resources to finance some partially heavy investments (equipment).

Most of the identified constraints at the level of the artisanal fisheries operators are related to the following factors

- The absence of collective economic activity of the members of the professional organizations;
- The difficulty to achieve real guarantees;
- The predominance of individual or family type structures whose mode of operation is often informal;
- The informal nature of the activities which does not allow for reliable financial documents that reflect the reality of the activity and allow for the presentation of bankable files;
- The weak development of sustainable savings which results in insufficient equity capital;
- The weakness of available guarantees;
- The lack of training of the members of the artisanal fishing organizations in the aspects related to credit.



The difficulty to benefit from loans at the level of formal financing institutions in addition to the constraints raised is exacerbated by changes that have occurred in the fisheries sector, notably

- I. The effects of climate change;
- II. Overcapacity and overexploitation of stocks emphasized by the proliferation of fish meal and fish oil processing industries;
- III. The increase of IUU fishing.

The consequence of all these effects has a negative impact on the artisanal fisheries sub-sector and is reflected in a decreasing trend of landings of capture fishery products, which are the main source of supply raw material, and the increase in their prices.

In addition to this situation of ecological degradation, the increase in the price of inputs has led to a decrease in the income of women, especially processors, and consequently to a decrease in the self-financing capacity of operators in the sector.

The issue of financing artisanal fisheries activities in general and in particular women active in the value chain of artisanal fisheries in Africa has always been one of the major concerns of CAOPA.

The workshop *"Exchange and experiences 'sharing on financing initiatives for women's activities in the artisanal fisheries sector"* is part of the process of finding a solution to the recurrent difficulties of financing women.

During this meeting, the lessons learned from the different experiences presented will be used as a guide in the definition of an alternative financing system adapted to the activities of women in the artisanal fishing sector.

▪ **Objectives, Expected Results, Purpose and Goal of the Workshop**

• **General objective:**

To identify an alternative financing system adapted to the activities of women in artisanal fisheries.

• **Specific objectives:**

1. Sharing the initiatives carried out by the women's organizations for the financing of their activities;



2. Analysing and capitalizing on the good practices of the initiatives carried out;
3. Identifying the positive aspects of other modes of financing of operators in progress proposed to the actors of the artisanal fishing which can be taken into account in the financing scheme.

- **Expected results:**

1. The different initiatives and financing systems in place are known, analysed and their positive aspects identified;
2. The conditions and modalities of the credits offered are known and their adaptability to the activities of the artisanal fishery is analysed;
3. Proposals for improvement of the conditions and modalities of access to credits are made;
4. Modalities to improve the self-financing capacity of the organizations are proposed.
5. A model framework for the administration and management of the credit system is defined.

- **Goal:**

To set up a revolving fund financing system on which credits will be based on flexible and light conditions set by beneficiaries themselves, with a light administration and management framework

- **Purpose :**

- To improve the living conditions of artisanal fisheries workers by strengthening the income from their activities.
- To ensure a significant contribution of women to food and nutritional security.

- **Workshop Schedule**

In order to capitalize on the good practices initiated by women, Nianing experience related to the implementation of women's financing through their solidarity credit union will serve as a basic reference. It will be completed, if necessary, by the presentation of other initiatives or financing systems implemented by workshop participants.



Workshop Terms of Reference

To harmonize interventions:

- **For different presenters of funding initiatives**, interventions will follow the following scheme:
 - **Start date**, motivations, and initial sources of funds;
 - **The process of operating the system** (organization, management);
 - **Results:** (Positive, difficulties encountered, solutions implemented);
 - **Impacts:** (economic, social, organizational and group dynamics),
 - **Strengths and weaknesses** (organizational system, management of the loan Portfolio, satisfaction of credit needs, etc.);
 - **Perspectives** (system improvement: needs).
- **For other financing system managers.**
 - **Offered services** (nature and purpose of credit);
 - **Conditions and modalities for granting individual and/or group credits:** (bank domiciliation, personal contribution, duration of the loan, interest rate, and securities requested modalities of reimbursement / nature and purpose of the loan).
 - Type and form of support that can be granted to women.
 - Other concerns, if any, expressed by the women.