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WOMEN IN FISHERIES

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ECONOMIC AND SOCIAL COMMISSION FOR ASIA AND THE PACIFIC
Bangkok, Thailand

WOMEN IN FISHERIES

REPORT ON SOCIO-ECONOMIC SURVEYS
IN
FIJI, INDONESIA, PAPUA NEW GUINEA AND THE PHILIPPINES



Accn: 3040
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1985

SURVEY METHODOLOGY

The methodology adopted for the implementation of the survey in Fiji, Indonesia, Papua New Guinea and the Philippines was discussed by government representatives and project consultants from the four participating countries during the Survey Planning Meeting held at Manila, from 22 to 25 September 1981.

In each country, the survey was administered by a government agency dealing with fisheries programmes. These agencies were: the Division of Fisheries of the Ministry of Agriculture and Fisheries of Fiji; the Directorate General of Fisheries and the Agency for Agricultural Education, Training and Extension (AAETE) of Indonesia; the Fisheries Division of the Department of Primary Industry of Papua New Guinea; and the Bureau of Fisheries and Aquatic Resources (BFAR) of the Ministry of Natural Resources of the Philippines.

The organization of the survey included selecting the survey sites, designing the survey questionnaires, training the interviewers, and organizing the data collection in the selected fishing communities.

Selection of the survey sites

Different criteria were used to select the survey sites in the four participating countries. Initially, it was decided that the survey should be conducted in coastal communities whose members engaged mainly in fishery activities. But it was found that, in the coastal communities of Fiji and Papua New Guinea, the villagers did not necessarily engage in fishing on a full-time basis. In the site selection process, more importance was therefore given to the occupations of villagers than to the geographical location of the communities. Thus several inland villages in Papua New Guinea were selected because fishing was the main activity of the community.

Another selection criterion was the potential for successful income-generating pilot projects in which women could be involved. It was considered that the success of a pilot project would depend on whether the women were already involved in productive fisheries activities, on the accessibility of markets and on transport facilities as well as on government extension services and credit facilities available to the fishing families. Dynamic leadership and the presence of dedicated fishery officers in the villages were also considered good factors for successful implementation of a pilot project.

Finally, the poverty level of the community was an important criterion for selection of the survey sites, particularly in Indonesia and the Philippines where most of the fishing families lived below the poverty line. This criterion was also applied, but to a lesser extent, in Fiji and Papua New Guinea.

Survey questionnaires

In order to gain a complete socio-economic picture of the fishing communities selected in the participating countries, two complementary survey questionnaires were formulated. The first was macro in design concentrating on the socio-economic setting of the

villages and the second was micro in design focussing on the economic role of women within the fishing families.

The macro level survey was intended to give an overall social and economic picture of the sampled villages and their regional setting. The macro survey questionnaire included information on: (a) population; (b) economic infrastructure including roads and transportation facilities, water supply and electricity, storage and marketing facilities; and (c) social infrastructure; all of which would condition the potential income-generating activities to be set up in the villages surveyed.

The micro level survey was intended to collect data on the socio-economic situation of individual households. Although emphasis was placed on the economic involvement of women, questions relating to their activities were not treated in isolation from those dealing with the men's activities but were considered within the context of the family as a whole.

The micro level survey questionnaire as originally proposed comprised the following components:

- Household size and composition, literacy and education;
- Occupation of each family member;
- Other employment opportunities;
- Income from fisheries, agriculture, and other activities;
- Family expenses on selected commodities from agriculture, fisheries and local industry;
- Condition of marketing and transportation of products;
- Family assets and savings;
- Credit;
- Rural organizations;
- Government support services;
- Constraints, perceptions and aspirations.

This questionnaire was discussed by government officials and project consultants from each of the participating countries and revised according to each country's requirements.

In Fiji and the Philippines, the revised household survey questionnaire retained most of the topics included in the original outline. However, in Fiji, more information was sought on the time spent by women in income generating activities compared to the time devoted to household chores. This was done to evaluate the available time women would have to engage in new income-generating activities. The questionnaire used in Fiji also included questions on how, in the opinion of the women, their fishing activities could be assisted. In the Philippines, the survey questionnaire also included additional questions to obtain the women's views on the income-generating activities which could be carried out in their villages, since women in these communities were aware of possibilities for improvement in their socio-economic condition.

questionnaire was considerably shorter than questionnaires developed for the other participating countries. First, a great deal of data was already available from the results of the household survey that was conducted in 1973 by the Census Office. Secondly, extensive information had already been obtained by the macro survey from the village chiefs and, given the small size of the communities, no additional information would have been forthcoming from individual households. However, the most important questions, i.e., those relating to women's occupations, income, and expenditures as well as group membership and Government support services, were included.

The questionnaire used in Indonesia placed emphasis on the activities of existing women's groups and the women's willingness to undertake additional work within these groups. However, questions dealing with women's employment, marketing and credit practices were omitted from the original questionnaire.

If the four participating countries, the questionnaire was pre-tested in a limited area before being finalized. This resulted in the deletion of some questions of lesser relevance and the introduction of others that were of specific concern to the communities surveyed.

Data collection and interviews

The macro level survey data were collected from various sources such as population censuses, statistical offices, government officers and village leaders. This survey not only provided useful data but also enabled the interviewers to compare the information obtained from official sources with the answers provided by the villagers themselves.

In Papua New Guinea, most of the macro survey data were collected through community gatherings. The information obtained during these meetings was supplemented by informal discussions with villagers and on-the-spot observation of their activities. In the Philippines, macro level data were collected from 31 villages in three provinces mainly through village leaders. In Fiji, 10 villages were visited by the consultants in the course of the macro survey. The data were collected first by means of village meetings and group discussions which were always preceded by a traditional introduction presided over by the village chief and a formal request for information. Later, discussions were held with village leaders, schoolteachers, nurses and other prominent villagers.

The micro level data were collected by interviewing household members in the selected villages. Prior to the survey, a representative sample comprising a number of households in each village was determined using different methods.

In Indonesia, the random sampling method was used to obtain a representative number of fishing families in each village unit. Out of a total number of 5,173 fishing families living in the nine village units selected, a sample of 92 fishing households were interviewed. In the Philippines, the same sampling method was used to select a representative number of households among those who engaged in fishing activities.

were interviewed from 908 households engaged in fishing.

In Fiji and Papua New Guinea, where villages are much smaller than in Southeast Asia, a higher percentage of fishing households could be interviewed. In Fiji, 107 households out of a total of 224 were interviewed in six villages. In Papua New Guinea, 113 household surveys were completed out of an estimated total of 127 households living in four different groups of villages. However, the household unit in Papua New Guinea was much larger than in other countries because the household was defined as a group of people living in the same house whether they were related or not.

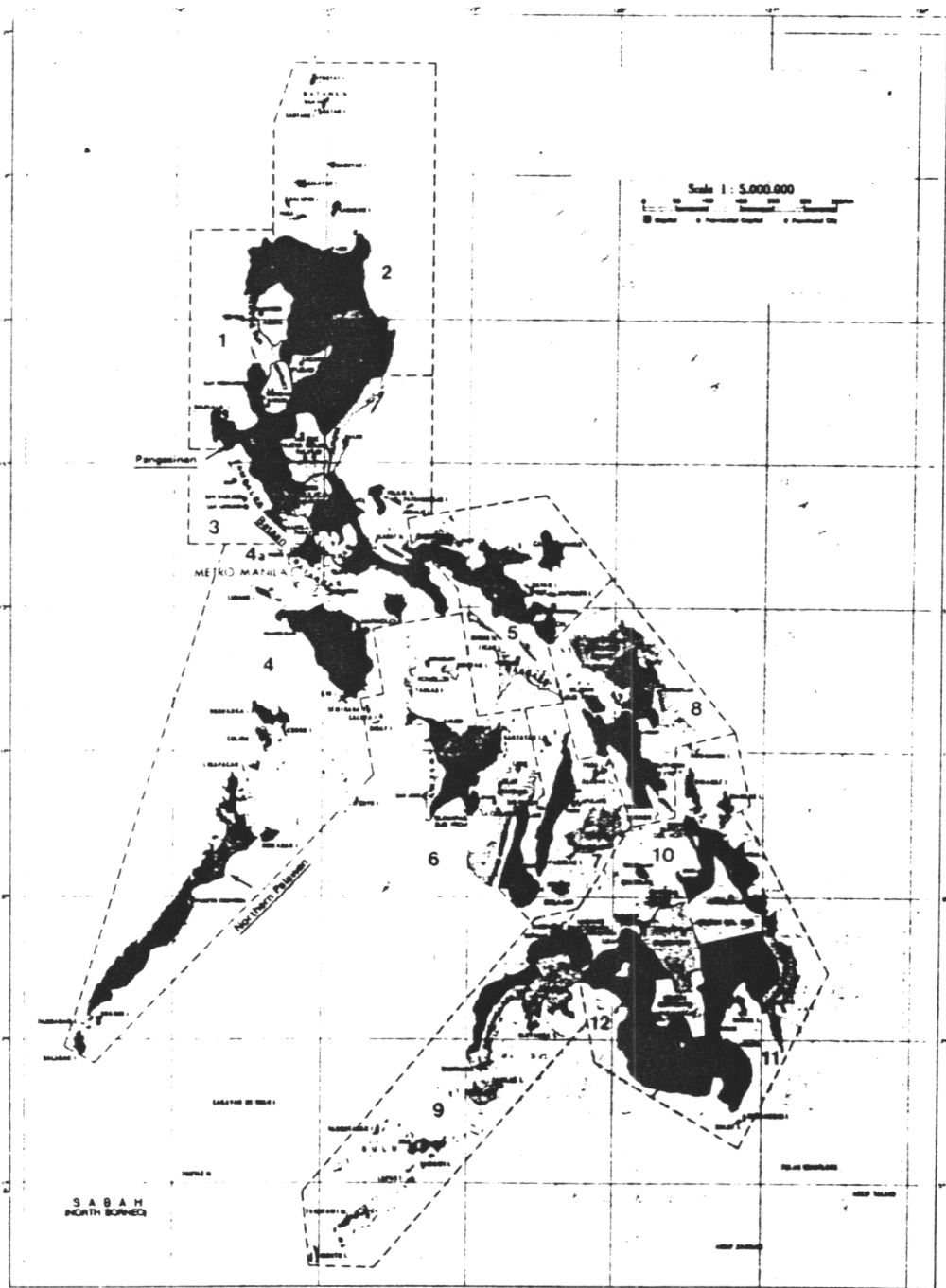
In Fiji and Papua New Guinea the project consultants themselves conducted most of the interviews. In Fiji, the consultant was assisted by fisheries extension workers located in the different provinces. At least two or three days were spent in each village to conduct the interviews. In Papua New Guinea the project consultant was assisted by the Inland Fisheries project staff in the three riverine villages where they spent ten days. Ten visits were paid to Daugo island where a group of educated women living on the island helped the consultant in interviewing household members who in most cases spoke neither English nor Melanesian pidgin. Visits were also paid to the nearest fish market to observe how the people living on the island disposed of their catch. In Indonesia, extension workers based in the communities selected were chosen to conduct the interviews. They had to be trained in interviewing techniques prior to the survey. Similarly, in the Philippines an instruction manual was prepared by the Bureau of Fisheries and Aquatic Resources (BFAR) to serve as a guide for the interviewers, who were selected from among fisheries extension officers located in the selected villages.

Some difficulties were experienced in carrying out the survey along the lines of the questionnaire. In general it was found that the villagers were unable to report income and expenditure accurately. In Fiji and Papua New Guinea it was found that compiling average monthly income was difficult because income levels varied considerably from one week to another and from one month to another. This was due to the fact that income levels were affected by weather conditions, which could prevent both fishing and farming, or by market supply conditions, which could lead to a drop in fish prices if there was an oversupply. Data on women's income from farming could not be easily differentiated because farming was jointly undertaken by men and women. Income from fishing activities was easier to determine owing to a clearer division of labour. In the Philippines, the villagers were unable to indicate precisely the costs related to fishing activities whereas they were able to give more accurate data on other types of expenditure such as food and education. There were also some discrepancies between the data obtained from the fishing family members and the published information or that obtained from village leaders. In Fiji the questions on the time spent by villagers in various activities elicited, in some instances, misleading information because fishing and farming operations were done irregularly and depended on weather conditions, availability of boats and social or ceremonial events held in the village.

The survey was conducted in three coastal villages located in three different provinces of the Philippines. The first one - Panacan - is in the province of Palawan, an island south-west of Luzon. The other two villages are in the western part of Luzon island, Luciente in the province of Pangasinan, and Puerto Rivas Ibaba in the province of Bataan (see map 8). The selection of the villages was carried out through a preliminary macro

level survey conducted in 31 villages located in the three above-mentioned provinces of the Philippines. It was considered that the three villages selected offered the best potential for data collection and the development of income-generating activities. Moreover, all three were already included in the area targeted by the Government for fisheries development programmes, thus facilitating the implementation of income-generating projects, which would complement ongoing development activities.

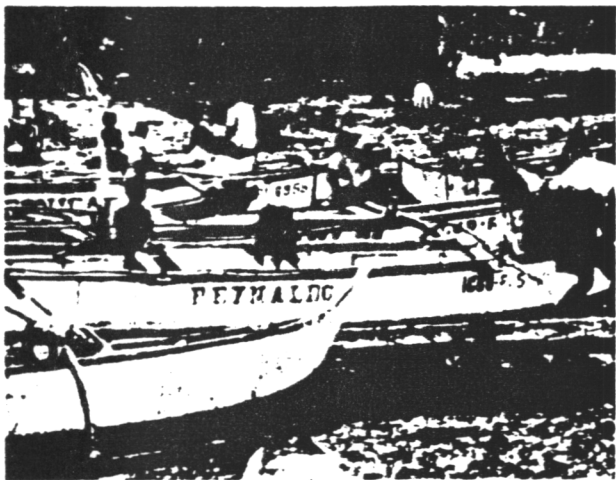
Map 8. The Philippines



Occupations and division of labour

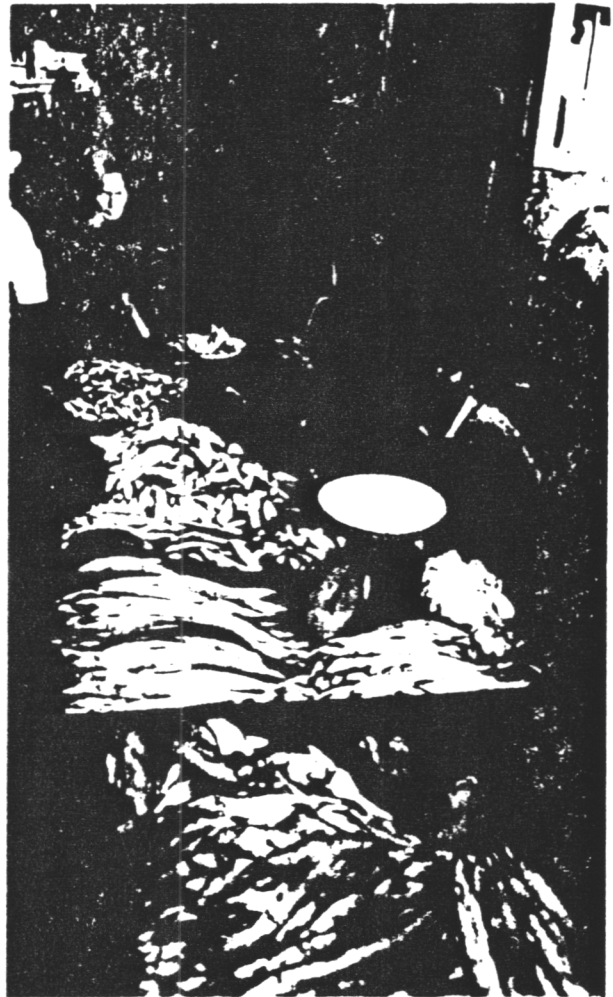
The results of the macro survey conducted by interviewing the village chiefs indicated that a substantial number of households in the three communities surveyed engaged in fishing and related activities as a main occupation. This varied between 83 per cent of the total number of households in Panacan, 70 per cent in Luciente and 48 per cent in Puerto Rivas. In Panacan, fishing was predominant mainly because no agricultural activity had been developed and also because the adjacent Sulu Sea is very rich in unexploited fishery resources. In Puerto Rivas, where population density is rather high, the fishermen had turned to brackishwater aquaculture since the fishery resources in Manila Bay were near depletion. A small proportion of the population was engaged exclusively in farming.

Data obtained from the village chiefs indicated that fish capture was generally undertaken by men, except in Luciente where most women in fishing households were directly engaged in this occupation. Marketing was almost exclusively carried out by women, except in Panacan where an almost equal number of men and women were engaged in marketing. Fish processing, a



Fish capture is generally undertaken on small-scale in municipal fishing villages of the Philippines.

Source: ICLARM Report 1977-1980.



Marketing of fish in the Philippines is mainly carried out by women at municipal retail markets.

Photo: courtesy of ICLARM.

particularly important activity in Panacan, was also predominantly carried out by women with only a small number of men participating in this activity. Other activities by women included gathering shellfish, and shellcraft. In Puerto Rivas, where aquaculture was an important activity with 120 hectares of fish ponds, this relatively large-scale industry was dominated by men.

The results of the micro level survey conducted in those households where the wife was engaged in fisheries-related activities confirmed that the wives as well as the husbands were involved in a variety of fisheries activities as a main occupation. The multiplicity of these activities is shown on tables 10, 11 and 12. Fish capture was generally undertaken on a small scale. The percentage of motorized boats varied from 24 per cent by household surveyed in Luciente to 80 per cent in Panacan and 45 per cent in Puerto Rivas. Fish processing was carried out at the artisanal level on the households' premises. The equipment used included drying and smoking trays, smoking drums, drying mats and fish baskets. Very few households had a storehouse, which indicated the small scale of fish processing activities.

Occupation	Wives		Husbands		Other household members		Total	
	Number	Percent-age	Number	Percent-age	Number	Percent-age	Number	Percent-age
Fish capture, marketing and drying	22	23.2	21	26	5	38.5	48	26
Fish capture and drying	16	16.8	16	20.5	—	—	32	17
Fish capture and marketing	15	13.8	15	19.2	7	23.1	33	18
Fish marketing and drying	10	10.5	6	7.7	—	—	16	9
Fish drying	8	8.4	3	3.8	—	—	11	6
Fish marketing	5	5.3	2	2.6	—	—	7	4
Fish capture, handling and icing	2	2.1	2	2.6	—	—	4	2
Others ^a	17	17.8	13	16.7	5	38.5	35	19
All types	95	100	78	100.0	13	100	186	100

^a Includes fish drying/farming; fish marketing/cooking for fishermen; fish drying/stevedoring; carpentry/fish marketing; driving/fish drying.

Table 11. Main occupation of household members in Luciente, Pangasinan

Occupation	Wives		Husbands		Other household members		Total	
	Number	Percent-age	Number	Percent-age	Number	Percent-age	Number	Percent-age
Fish capture and shellcraft	15	28.3	15	34.1	2	9.5	32	27.1
Fish capture and marketing	14	26.4	14	31.8	5	23.8	33	27.9
Shellcraft	6	11.3	1	2.3	5	23.8	12	10.2
Marketing fresh fish	2	3.8	—	—	2	9.5	4	3.4
Others ^a	16	30.2	14	31.1	7	33.3	37	31.2
All types	53	100	44	100	21	100	118	100

^a Includes laundrying, fishing/rice marketing; fishing/sari-sari store; farming/fish marketing; labourer/shellcraft; fishing/salt making; salt making/mat weaving; hog raising/shellcraft; market collector/shellcraft, refrigerator mechanic/shellcraft; marketing of poultry/shellcraft; policeman/shellcraft; carpenter/shellcraft; cockpit employee/shellcraft.

Table 12. Main occupation of household members in Puerto Rivas, Bataan

Occupation	Wives		Husbands		Other household members		Total	
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage
Fish capture and marketing	23	42	22	45	8	38	53	42
Fish smoking	17	31	14	29	4	19	35	28
Fish capture and smoking	3	5	3	6	—	—	6	5
Fish marketing	3	5	2	4	5	24	10	8
Others ^a	9	17	8	16	4	20	21	17
All types	55	100	49	100	21	100	125	100

^a Includes operating a barber shop/fish marketing; carpentry, working as a mechanic/fish smoking; tricycle and jeep driving/fish marketing; sanitary inspector/fish capture; fish smoking, drying, marketing/running sari-sari store.

A combination of fresh fish and processed fish products were marketed. In Panacan, probably because of the distance to markets, the fish was usually marketed in dried form. The majority of fishsellers were free to choose their buyers while only 22 per cent were under an obligation to sell their products to a pre-determined buyer.⁴ However, the first buyers generally sold the products to middlemen who delivered them to consumers. In the case of Luciente where a larger proportion of fresh fish was sold, there were fewer intermediaries and direct sale to consumers was more frequent. This was made easier by the fact that in Luciente there were two small fish ports and fish markets while in Puerto Rivas there was only a fish landing. The amount of fish handled was also far more important in Luciente than in the two other villages surveyed since it was estimated that at least 3,506 metric tons of fresh fish were landed annually in Luciente, half of which were exported to other villages, while production amounted to 480 metric tons in Panacan and 244 metric tons in Puerto Rivas.

Apart from their main occupation related to fisheries most of the households in Panacan and Luciente had a secondary occupation. This consisted of poultry and livestock raising, farming, shopkeeping and other similar activities. The highest percentage of household members engaged in a secondary occupation was found among those dealing primarily with fish capture and marketing while very few of them were found among fish processors.

As far as time spent on fisheries-related activities was concerned, the villagers interviewed estimated that they worked six hours a day, on an average 18 days a month, and between nine and 12 months a year, but considered that they had time available for additional income-generating activities. The time spent by women on fisheries-related activities is shown in tables 13, 14 and 15.

Income, expenditure and credit

The average income from main and secondary occupations among the households surveyed amounted approximately to 12,000 pesos⁴ a year without much variation between the three villages. The average income of households surveyed by type of occupation is shown in tables 16, 18 and 20.

It is in Panacan, where most women engaged in fish marketing activities and processing, that their contribution to the household's income was the highest, i.e., 53.9 per cent of the total income as shown in table 17. In addition, the per capita income of women from fish marketing and processing activities was on an average higher than the per capita income of men from fish capture. From this it could be concluded that post-harvest activities yielded higher returns than fish capture. It should be added that, parallel to the higher income obtained from fish processing, much higher expenses were incurred in carrying out this activity.

Besides the very substantial contribution of women to the family income from their main occupation, they also accounted for an important part of the income from secondary occupations such as hog raising or shop-keeping. Women's contributions to the family income in each village are shown in tables 17, 19 and 21. Among household expenditure, food constituted the largest proportion, ranging from 43 per cent in Panacan to 70 per cent in Puerto Rivas.

Credit practices varied widely from one community to the other. In Panacan, which was the village with the highest rate of women earning a cash income, institutional credit was available through such channels

⁴ \$US 1 = 8.8 pesos (in 1982).

Table 13. Average time spent by women in various occupations

Occupations	Number reporting	Hours/day	Days/month	Months/year
Fish capture, marketing and drying	22	5.8	18.2	11.5
Fish capture and drying	16	5.9	19	12
Fish capture and marketing	11	5.5	19.8	12
Fish marketing and drying	10	6.6	22	6
Fish drying	8	7.3	22.4	12
Other combinations	11	6.2	19.8	12
Others	17	6.2	18.1	12
All types	95	6.1	19.1	11.9

Table 14. Average time spent by women in various occupations in Luciente, Pangasinan

Occupations	Number reporting	Hours/day	Days/month	Months/year
Fish capture and marketing	14	5.5	17	10.4
Fish capture and shellcraft	15	5.5	19.2	10.4
Shellcraft	6	5.2	16.7	9.2
Fish marketing	2	5	16.5	10
Others	16	6.8	22.1	11
All types	53	5.9	19.1	10.4

Table 15. Average time spent by women in various occupations in Puerto Rivas, Bataan

Occupations	Number reporting	Hours/day	Days/month	Months/year
Fish capture and marketing	23	4.1	19.7	10.3
Fish smoking	17	8	15.1	8.5
Fish capture and smoking	3	7.3	15	10.7
Fish marketing	3	6.3	20	9.7
Others	9	8.2	16	8.6
All types	55	6.2	17.3	9.4

Table 16. Annual income of households from main and secondary occupations in Panacan, Palawan

(Hundreds of pesos)

Occupations	Income from main occupation			Income from secondary occupation			Total income		
	Number reporting	Total	Average	Number reporting	Total	Average	Number reporting	Total	Average
Fish capture, marketing and drying	22	2321	105	16	442	28	22	2762	126
Fish capture and drying	16	1184	74	9	168	19	16	1352	85
Fish capture and marketing	11	1127	102	7	175	25	11	1302	118
Fish marketing and drying	10	1541	154	8	197	25	10	1738	174
Fish drying	8	631	79	5	156	31	8	787	98
Other combinations	11	1210	110	8	143	18	11	1352	123
Others	17	2528	149	14	413	29	17	2941	173
All types	95	10541	110	67	1694	25	95	12235	129

Table 17. Annual income of household members in Panacan, Palawan

(Hundreds of pesos)

Occupations	Wives income		Husbands income		Other household members income		Total income	
	Amount	Percentage	Amount	Percentage	Amount	Percentage	Amount	Percentage
Main occupation	5525	45.2	4465	36.5	552	4.5	10541	86.1
Secondary occupation	1069	8.7	625	5.1	—	—	1694	13.9
Total	6594	53.9	5089	41.6	552	4.51	12235	100

as the Development Bank of the Philippines or government programmes such as "Masagana 99" or "Biyayang Dagat Program". There was a good coverage of the community's credit needs, and the repayment default rate was low. Therefore very few people resorted to borrowing from money lenders. The opposite was found in Puerto Rivas where 63 per cent of the

borrowers obtained their loans from non-institutional sources such as money lenders, who charged up to 18 per cent interest per month but required no collateral. Most of the borrowers were in arrears. In Luciente, large amounts were borrowed from institutional sources and smaller sums from money lenders or relatives, with most villagers being in arrears.

Table 18. Annual income of household members

(Hundreds of pesos)

Occupations	Income from main occupation			Income from secondary occupation			Total income		
	Number reporting	Total	Average	Number reporting	Total	Average	Number reporting	Total	Average
Fish capture and marketing	14	1029	73	13	230	18	14	1253	90
Fish capture and shellcraft	15	1499	100	4	37	9	15	1535	102
Shellcraft	6	347	58	3	40	13	6	387	65
Fish marketing	2	100	50	2	28	14	2	128	64
Others	16	1858	116	11	141	19	16	1999	125
All types	53	4827	91	33	477	14	53	5303	100

Table 19. Annual income of household members in Luciente, Pangasinan

(Hundreds of pesos)

Occupations	Wives income		Husbands income		Other household members income		Total income	
	Amount	Percentage	Amount	Percentage	Amount	Percentage	Amount	Percentage
Main occupation	1805	34.0	2540	47.9	482	9.1	4827	91
Secondary occupation	208	3.9	245	4.6	24	0.4	477	9
Total	2013	37.9	2785	52.5	506	9.5	5303	100

Table 20. Annual income of households from main and secondary occupations in Puerto Rivas, Bataan

(Hundreds of pesos)

Occupations	Income from main occupation			Income from secondary occupation			Total income	
	Number reporting	Total	Average	Number reporting	Total	Average	Total	Average
Fish capture and marketing	23	2826	123	7	251	36	3077	134
Fish smoking	17	1667	98	1	146	146	1813	107
Fish capture and smoking	3	309	103	1	47	47	356	119
Fish marketing	3	541	180	—	—	—	540	180
Others	9	1128	125	2	13	6.5	1141	127
Total	55	6472	118	11	457	42	6929	126

Table 21. Annual income of household members in Puerto Rivas, Bataan

(Hundreds of pesos)

Occupations	Wives income		Husbands income		Other household members income		Total income	
	Amount	Percentage	Amount	Percentage	Amount	Percentage	Amount	Percentage
Main occupation	1756	25.3	3972	57.3	743	10.7	6478	93.4
Secondary occupation	125	1.8	332	4.8	—	0.3	457	6.6
Total	1882	27	4304	62	743	11	6929	100

Government extension programmes

The fisheries extension officers from the Bureau of Fisheries and Aquatic Resources were cited among the officials visiting the community most frequently. However, only half of the households surveyed in each village claimed to have been visited by government technicians. Training in fisheries had been provided to a small number of people only. Paradoxically, Panacan was the community which had least access to fisheries extension services and training programmes even though it had the highest proportion of people engaged in fishing activities among the communities surveyed. People engaged in fisheries activities in the three communities surveyed seemed to rely a great deal on the radio for information on fisheries.

Rural organizations and fishing groups

The majority of households surveyed had no affiliation with any rural organization and only a few were even aware of the existence of such organizations. However, most women expressed their willingness to participate in income-generating group activities and believed that they would be effective.

In Panacan, where the rate of participation in existing organizations was the highest, women were less willing than those of the other villages to join a new organization. The group that was most active was also the one with the highest income, comprising people engaged in fish processing and marketing. Women engaged in such activities also appeared to exert some influence over the rest of the community and even leadership in some cases. In Puerto Rivas and to a larger extent in Luciente, where very few organizations were functioning, a large majority of women was willing to participate in income-generating group activities because of expectation of higher earnings.

Constraints, perceptions and aspirations

The main constraints preventing economic improvements were perceived as a lack of economic infrastructure such as transport and marketing facilities and non-availability of credit in some of the villages. The aspirations of the households surveyed centered on the establishment of fish processing facilities, *inter alia*, for fish drying and smoking, and the setting up of

a canning factory as well as an ice plant and cold storage in the villages.

Even though a majority of the households felt that they had experienced an improvement in their socio-economic status in the past five years, a great number of them were willing to shift from their present occupations to engage in fish processing activities, which they expected to be more profitable. Moreover, nearly all expressed the wish that their children might take up other occupations, with a preference for white-collar jobs.

Potential for income-generating activities

Given the availability and the willingness of women to undertake additional occupations, there seemed to be a considerable potential for income-generating activities in the three villages surveyed. Most of these activities centered around fish processing and required the provision of infrastructure as well as credit and support services by the Government.



Marketing facilities are not always adequate in small-scale fishing villages in the Philippines (San Miguel Bay).

Source: ICLARM Newsletter, Vol. 3, No. 2, April 1980.

Philippines

Enhancing the socio-economic role of women in fishing activities

Based on the results of the survey, a pilot project was identified by the Bureau of Fisheries and Aquatic Resources after initial consultations had been held with the fisherfolk women of Panacan in Palawan province.

The project's general objective is to integrate women more fully into the economic life of the communities. It will also give women additional employment opportunities and raise the income of the fishing communities.

The project deals with the expansion of existing activities carried out by women such as fish drying, and with the introduction of new activities in the village such as production of fish paste and salt by providing financial assistance in the form of loans. The loan operations include:

- (a) establishment of a prioritized list of identified beneficiaries by village subdivision;
- (b) delivery of loans to first priority beneficiaries from each village subdivision;
- (c) delivery of loans to the second priority beneficiaries from each village subdivision depending on the performance of the first priority beneficiaries;
- (d) in the case of fish paste manufacturing, credit support to three or four households whose members are closely related;
- (e) statement of income to be submitted by the beneficiary once her capital is amortized;
- (f) designation of a Project Management Committee and an officer from the Bureau of Fisheries and Aquatic Resources to oversee project operations.

A sense of competition will be fostered among individual beneficiaries and among village subdivisions to encourage loan repayment. Incentives such as rebates will be given to those who are able to pay ahead of time.

The project will be implemented by the Bureau of Fisheries and Aquatic Resources of the Ministry of Natural Resources. It will have a duration of three years.

The budgetary requirements of the project are estimated to be as follows:

External financial contribution	\$US 25,683
Government of the Philippines, financial contribution: P 279,000	\$US 31,700 ⁵
Total required	\$US 57,383

Progress of project activities

Before the selection of beneficiaries took place, officers from the Bureau of Fisheries and Aquatic Resources provided training to 27 women already engaged in fish processing in order to improve their skills in product development, packaging and small-scale business management. The training was also meant to prepare potential borrowers to make proper use of the revolving fund. They were also assisted in formulating their projects and in loan application formalities.

In 1984, the \$US 4,000 (63,580 pesos)⁶ provided by ESCAP were earmarked by the Bureau of Fisheries and Aquatic Resources for loans to women at Panacan who were selected on the basis of the viability of their proposed projects. Those selected received loans of 12,000 pesos (1,500 pesos each) to be repaid within a six-month period at an interest rate of 1 per cent per month. Out of eight borrowers, five were able to repay the first installment on time, two made partial payment while only one failed to repay the first installment owing to spoilage of the fish products. The next group of borrowers will be selected once the viability of the activities undertaken with the first loan will have been verified. A loan amounting to 16,103 pesos (\$US 1,013) will be allocated to the next group.

The remaining amount of \$US 2,000 will be utilized to replicate in other fishing communities the most successful income-generating activities carried out by women at Panacan.

⁵ Pesos 8.8 = \$US 1 (in 1982).

⁶ Pesos 15.9 = \$US 1 (in 1984).

- The programme has generated some information and data on the socio-economic status of fishing communities, with emphasis on women, in the selected locations of the participating countries. In the process, the specific methodologies that were applied for the base-line surveys have been tested.

The survey findings demonstrate that, in spite of social, economic, cultural and other differences between the countries in Southeast Asia and the Pacific, women occupy an important economic position in the fishing communities. They are actively involved in a variety of fisheries-related activities and make a substantial contribution to their family income.

surveys were meant to test the potential of income-earning occupations for women in these relatively disadvantaged communities and thus to improve the overall economic condition of the fisherfolk families. The information currently available points to some encouraging results.

However, it would appear too early to determine the potential for the expansion as well as replication of the pilot schemes, especially before a careful evaluation has been undertaken by the government agencies involved in the programme.

At this stage the value of the exercise may well be spurring fuller awareness among the planners and policy makers of women's development needs within fishing communities.

Nothing much

