

「ツールシート事例紹介」は、ツールシート作成の元となった事例についてその概要を紹介しており、知恵と工夫、背景、知恵と工夫、実施プロセス、成果、課題、得られた教訓、参考資料等について簡潔にまとめたものである。日本語の後に英語訳を記載している。

The “Case Profile from the Tool Sheet” outlines the case example that informed the creation of the tool sheet, summarizing its background, innovative ideas and tips, implementation process, key achievements, challenges, lessons learned, and relevant references in a concise manner. The English version follows the Japanese text.

ツールシート事例紹介

2026年2月

ツール名	融資担保としての漁獲記録 Catch records as loan collateral		ツール No.	B-1
国	カリブ諸国			
事例	JICA 技術協力プロジェクト「カリブ地域における漁民と行政の共同による漁業管理プロジェクト (CARIFICO)」(2013年～2018年)			
要旨	東カリブ地域における浮漁礁 (Fish Aggregating Device : FAD) 漁業の導入に伴い、漁業者グループは FAD の維持管理に必要な資金徴収や運営管理を行う責任を担うようになった。これにより、漁業者は漁獲・売上の記録を義務付けられ、JICA の技術協力プロジェクト CARIFICO では、この記録を漁業者の信用証明として活用する仕組みを構築。水産局が漁業者と金融機関の仲介役を担い、漁獲データを収入証明として提示することで、融資獲得が可能となった。このモデルはドミニカで導入され、グレナダ、セントキッツ、セントビンセント等のカリブ諸国へと展開された。結果として、漁業者の資産保有率が向上し、漁業を持続可能なビジネスとして展開する基盤が整えられた。			
知恵と工夫	<ul style="list-style-type: none"> ・ 地元漁業者にとって新たな試みである FAD 漁業であったため、参加条件として記録義務を課すことができた。記録を FAD 管理と連動させることで、無理なく記録習慣を根付かせることができた。 ・ 水産局が中立的な仲介役として信用証明を発行し、金融機関との信頼構築を制度的に支援した。 ・ 家族（特に女性）による記録支援を促進し、家庭内の協力体制を活かして漁業経営と金融管理を橋渡した。 			
背景	カリブ諸国の多くでは、小規模漁業者は漁獲や収入の記録を行っていなかった。そのため、小規模漁業者は、漁獲や収入の客観的な証拠を提示できず、金融機関からは高リスクと見なされて融資を得ることが困難であった。そのため、漁船や漁具を自ら所有する漁業者は推定で2割程度にとどまり、残る多くは資金力のある村内投資家に依存する構造が続いていた。			
実施プロセス	<ol style="list-style-type: none"> 1. 漁業者の課題の特定と意識形成：漁業者グループは FAD を設置し、維持管理のための資金徴収（ユーザーフィー）や運営資金の管理が必要となった。その過程で各漁業者が水揚げ量や売上の記録を付けることが義務付けられたが、FAD 漁業は地元漁業者にとって新たな取り組みであったため、こうした義務も違和感なく受け入れられた。こうした背景の元、水産局は漁業者にヒアリングを行い、漁具購入や資金調達に関する課題を把握した。漁具を自ら購入・所有することで、個人及び漁村全体の経済安定に資するという共通認識を形成した。 2. 漁業者に対する記録方法の指導と金融リテラシー教育：水産局が作成したログブックを元に、漁業者に日次記録・月次集計の方法を指導した（参考資料 1, 2, 3）。記録項目には漁獲量、漁場（FAD ID）、使用漁具、燃料・餌の費用、売上などを含め、大西洋まぐろ類保存国際委員会（International Commission for the Conservation of Atlantic Tunas : ICCAT）の最低記録要件にも準拠。金融リテラシー教育も併せて行い、返済義務や信用の意味を理解させた。多くの家庭では、漁業者の妻やパートナーが記録管理を支援し、家計管理と漁業経営の橋渡し役を担った。 3. 金融機関との連携と信用構築：水産局は、漁業者の記録を基に信用力を銀行やクレジットユニオンといった金融機関に説明し、漁獲データを融資判断材料として活用するよう働きかけた。漁業者の記録が、漁業を持続的に営む能力の証左として機能することを納得させた。 4. 信用証明書の発行と政府の仲介機能：水産局は漁業者が作成した記録の信頼性を確認 			

	<p>後、金融機関に提出可能なレターを発行した。レターには、水産局が継続的に漁業者をモニタリングする意思も明記し、政府の中立的仲介機能を強調した。</p> <p>5. モニタリングと技術支援：返済遅延等のトラブルが発生した場合、水産局が漁業者に状況や原因を確認し、必要に応じて金融機関に対して返済猶予を働きかけた。技術的課題が原因の場合は、漁業者に対して操業技術や記録方法の再指導を実施。水産局は漁業者と金融機関の信頼関係維持に努めた。</p> <p>6. 成功モデルの拡散と漁業者のロールモデル化：意欲的なリード漁業者を先行支援し、他の漁業者に成功モデルとして示すことで記録活動の普及と金融アクセス改善を促進した。</p>
成果	<p>FAD 維持管理を契機に導入された記録活動により、成功した地域では漁業者の約 8 割が漁具を自ら所有できるようになった。漁獲・売上データが融資申請に活用され、政府の仲介により漁業者と金融機関との間の信頼関係が構築されることで返済リスクが低減した。漁業者は経営状況を把握し、ビジネスマネジャーとしての意識が向上した。貯蓄・漁業への再投資や合理的支出の行動変容も観察され、家庭やコミュニティ全体の経済的安定化に貢献した。</p>
課題	<p>漁業者は記録業務や金融リテラシーに不慣れで、漁業をビジネスとして認識していない場合が多い。特に男性主体の漁業では記録への心理的抵抗が強く、金融機関との信頼構築も容易ではない。FAD 維持管理やユーザーフィー徴収の負担を適切に共有する必要があり、記録の正確性と継続性、女性や家庭の関与の維持も課題である。地域全体に制度を定着させるには、漁業者に対する教育・支援の継続と、政府による透明性の高い中立的運営が不可欠である。</p>
教訓	<ul style="list-style-type: none"> ・ 漁獲データ記録は、資源管理・FAD 維持管理目的で導入されても、金融アクセス向上という副次的効果が生じることが示された。 ・ 政府は中立的仲介として、漁業者と金融機関の信頼関係構築を支援すべきである。 ・ 直接漁業に従事していない女性や他の家族も記録管理に関わることで、協力体制が強化され、世帯内外の経済的安定に寄与する。 ・ 漁業者に漁業をビジネスとして認識させ、資産化を促すことで、合理的支出や社会的責任ある行動への転換が可能となる。持続可能な漁業と金融アクセス向上には、継続的支援・教育と柔軟な制度運営が不可欠である。
参考資料	<p>1.Caribbean Regional Fisheries Mechanism (CRFM) (2014) <i>Review of Fisheries Data Collection Systems In Selected CRFM Member States and Recommendations For Integrating FAD Fisheries</i> (https://www.crfm.int/images/Review_of_Fisheries_Data_Collection_Systems_in_Selected_CRFM_Member_States_and_Recommendations_for_Integrating_FAD_fisheries_FINAL.pdf)</p> <p>2.Caribbean Regional Fisheries Mechanism (CRFM) (2015) <i>FAD Fishery Model Logbook</i> (https://www.crfm.int/images/FAD_fishery_model_logbook_28_July_2015_CRFM_Special_Publication_No._4.pdf)</p> <p>3.Caribbean Regional Fisheries Mechanism (CRFM) (2015) <i>Developing a Model Logbook for FAD Fisheries in The Eastern Caribbean</i> (https://www.crfm.int/images/Final_Developing_a_Model_Logbook_for_FAD_Fisheries_in_the_Eastern_Caribbean_-_Technical_Advisory_Document_No._2.pdf)</p>

Case Profile from the Tool Sheet

February 2026

Tool Title	Catch records as loan collateral	Tool No.	B-1
Country	Caribbean countries		
Case	JICA Technical Cooperation Projects “Caribbean Fisheries Co-Management Project (CARIFICO)” (2013-2018)		
Summary	<p>The introduction of Fish Aggregating Devices (FADs) in the Eastern Caribbean islands prompted fisher groups to take on responsibilities for collecting user fees and managing FAD maintenance operations. As part of this transition, fishers were required to record their catch and sales data. The JICA technical cooperation projects, CARIFICO, established a system in which these records could be used as evidence of creditworthiness. Serving as intermediaries, the fisheries office facilitated fishers’ access to financing by presenting catch data as income verification to financial institutions. This model was initially implemented in Dominica and later expanded to other Caribbean countries, including Grenada, Saint Kitts, and Saint Vincent. As a result, fishers’ rates of asset ownership increased, laying the groundwork for fisheries to be operated as sustainable businesses.</p>		
Background	<p>In many Eastern Caribbean islands, small-scale fishers had not previously maintained records of their catch or income. Consequently, they were unable to provide objective evidence of earnings and were deemed high-risk borrowers by financial institutions, making it difficult to secure loans. It is estimated that only around 20% of fishers owned their boats or fishing gear, with the majority remaining dependent on local investors with greater financial capacity.</p>		
Innovative ideas and tips	<ul style="list-style-type: none"> • Because FAD fishing was a new practice for local fishers, it was possible to require catch recording as a condition for entry. Linking the records to FAD management then helped establish a recording habit without placing extra burden on fishers. • The fisheries office acted as a neutral intermediary, issuing credibility letters to support institutional trust-building with financial institutions. • Family involvement, especially by women, in record management was encouraged, bridging household cooperation with fisheries operations and financial oversight. 		
Implementation Process	<ol style="list-style-type: none"> 1. Identifying Challenges and Building Awareness among Fishers: Fisher groups were required to install and maintain FADs, which necessitated the collection of user fees and the management of operational funds. In this process, individual fishers were obligated to record their landings and sales. This requirement was accepted smoothly because FAD fishing was a new practice for the local fishers. Based on these developments, the fisheries office conducted interviews with fishers to identify challenges related to gear acquisition and financing. A shared understanding emerged that personal ownership of fishing gear contributes to both individual and community-level economic stability. 2. Training in Recordkeeping and Financial Literacy: Using logbooks developed by the fisheries office, fishers were trained in daily recording and monthly aggregation methods (Reference 1, 2, 3). Record items included catch volume, fishing location (FAD ID), gear used, fuel and bait costs, and sales revenue. These records complied with the minimum data requirements of the International Commission for the Conservation of Atlantic Tunas (ICCAT). Financial literacy training was also provided to ensure fishers understood concepts such as repayment obligations and creditworthiness. In many households, wives or partners supported recordkeeping, bridging household financial management with fisheries operations. 3. Building Creditworthiness through Engagement with Financial Institutions: The fisheries office used fishers’ records to demonstrate their creditworthiness to banks and credit unions, advocating for the use of catch data as a basis for loan assessments. The financial institutions were convinced that these records served as evidence of the fishers’ capacity to operate sustainably. 4. Issuance of Credit Certification and Government Intermediation: Upon verifying the reliability of fishers’ records, the fisheries office issued letters that could be submitted to financial institutions. These letters explicitly stated the government’s intention to continue monitoring fishers, thereby reinforcing its role as a neutral intermediary. 5. Monitoring and Technical Support: In cases of delayed repayment, the fisheries office investigated the causes and, when appropriate, negotiated repayment deferrals with financial institutions. If technical issues were identified, fishers received additional training in fishing 		

	<p>operations and recordkeeping. The fisheries office played a key role in maintaining trust between fishers and financial institutions.</p> <p>6. Scaling Successful Models and Promoting Role Models: Lead fishers with strong motivation were prioritized for initial support and showcased as role models to encourage broader adoption of recordkeeping and improved financial access.</p>
Key Achievements	<p>In regions where recordkeeping was successfully introduced through FAD management initiatives, approximately 80% of fishers eventually acquired their own gear. Catch and sales data were utilized in loan applications, and government intermediation helped build trust between fishers and financial institutions, thereby reducing repayment risk. Fishers gained a clearer understanding of their business operations and developed a stronger sense of business manager. Behavioral changes such as increased savings, reinvestment in fisheries, and more rational spending were observed, contributing to household and community-level economic stability.</p>
Challenges	<p>Despite these successes, many fishers remained unfamiliar with recordkeeping and financial literacy, and often did not perceive fisheries as a business. In male-dominated fisheries, psychological resistance to recordkeeping was particularly strong, and building trust with financial institutions remained challenging. It is essential to equitably share the burden of FAD management and user fee collection, ensure the accuracy and continuity of records, and sustain the involvement of women and households. Institutionalization of these practices across communities requires ongoing education and support for fishers, as well as transparent and neutral governance by public authorities.</p>
Lessons Learned	<ul style="list-style-type: none"> • Although catch data recording was originally introduced for resource management and FAD operation & maintenance, it has demonstrated secondary benefits in improving financial access. • Governments should actively support trust-building between fishers and financial institutions as neutral intermediaries. • Involving women and other family members in recordkeeping strengthens cooperation and contributes to economic stability both within and beyond households. • Encouraging fishers to recognize fisheries as a business and promoting asset ownership can foster behavioral shifts toward rational spending and socially responsible practices. Achieving sustainable fisheries and improved financial access requires continuous support, education, and flexible institutional arrangements.
References	<p>1. Caribbean Regional Fisheries Mechanism (CRFM) (2014) <i>Review of Fisheries Data Collection Systems In Selected CRFM Member States and Recommendations For Integrating FAD Fisheries</i> (https://www.crfm.int/images/Review_of_Fisheries_Data_Collection_Systems_in_Selected_CRFM_Member_States_and_Recommendations_for_Integrating_FAD_fisheries_FINAL.pdf)</p> <p>2. Caribbean Regional Fisheries Mechanism (CRFM) (2015) <i>FAD Fishery Model Logbook</i> (https://www.crfm.int/images/FAD_fishery_model_logbook_28_July_2015_CRFM_Special_Publication_No._4.pdf)</p> <p>3. Caribbean Regional Fisheries Mechanism (CRFM) (2015) <i>Developing a Model Logbook for FAD Fisheries in The Eastern Caribbean</i> (https://www.crfm.int/images/Final_Developing_a_Model_Logbook_for_FAD_Fisheries_in_the_Eastern_Caribbean_-_Technical_Advisory_Document_No._2.pdf)</p>