

Study on the credit measurement indicators of fish farmer

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The development of the aquaculture fisheries in Taiwan has been facing various challenges due to the impact of domestic and foreign factors. Obtaining sufficient funds would be the fundamental means to solve many issues. However, financial institutions are less willing to provide funding because of the high risk of fishery operations and the specific nature and structure of the industry that is not easily understood. A modified Delphi method is used to establish this system, and the weights of indicators are calculated using the analytic hierarchy process (AHP) to aggregate indicators. In order to study the credit measurement indicators of fish farmers, the research aims to use the 5P factors of credit assessment and regression model to explore fishery credit factors and estimate the income of fishermen. The outcomes would provide the reference for the government and the financial institutions while making the policy and assessing the loan basis. Nevertheless, the purpose of the study is to promote the precision production for the economic prosperity of the fishing villages. Results show that ecological policies have not achieved their goals because production and catch per unit effort are decreasing. Indicators with respect to management efficiency have increased after the implementation of the buyback and off-fishing programs. However, net returns indicator, which is affected by increasing cost and production value, is stable. Due to inefficient management resulting from insufficient resources, indicators for the number of illegal fishing cases per year and the number of smuggled aquatic production incidents have increased. This shows that requirement for enhanced compliance is necessary. The objective for cultivating talents in fisheries has not been achieved because average wage for fishers is lower than the average civil wage, resulting in an increase in the hiring of foreign fishers.