

Checklist for interviews with money lenders or merchants

Money lenders

Focus of the interview:

- Understanding the way the money lenders are involved with fisher and fisheries (the process)
- Value chain of their business in relation to fisher and fisheries, as to how their actions and operation cause, contribute to, and influence the human rights of fishers directly and indirectly in terms of availability, accessibility, acceptability and quality of fishers' life and livelihood.
- Understanding their economic activities of money lenders across the year to draw a big picture of fisher's livelihoods and to understand the pattern of their influence to each other.
- Understanding money loan system, informal rules and institutions and actors that guide and control the system.
- Nature of fish market (monopoly and monophony – how it works and why such a pattern exists, impact of such market on fishers' human rights –causes, contributes and links)

Nature of interview

- Appreciated inquiry - let them speak and share their thoughts without interruption and then asking questions to bridge the gaps
- Focusing to listen the stories with examples to understand the pattern, causes and consequences
- Avoiding the question directly which are embarrassing, not willing to answer

Guideline questions for money lender

1. Could you tell who you are and what you do? For how long have you been doing it? Is it a family tradition?
2. How does your business work? How do you do it (e.g. process and stages)? This question aims at understanding the involvement at various stages ranging from fish collection to fish selling at retails market.
3. Who else is involved in this process? How and to what respect (fishers and fisheries involvement)? Understanding impact of the process on fishers.
4. What you do across the year? List of works across month
 - Action involved (e.g. disbursement of loan, collection of interest, installment)
 - Major loan providing time and collection times

- Major investment items related directly and indirectly to fisher and fisheries (e.g. loan, boat and repair, buying and others)

Boishak	
Joishto	
Ashasr	

5. How many fishermen/boat owners have taken a loan from you? What is the average each year? Are all your borrowers from your area? If not, what other areas do they come from?
6. How much is the total amount of money you lend to an individual? Is there a limit? Do fishermen or boat owners get the exact amount they ask for? If not, why?
7. On average, how long do fishermen or boat owners take loan from you?
8. Is there any interest system? What is the interest rate? Do you think the interest rate is manageable for both fishermen and boat owners?
9. What is the business risk management system? Who pays if a boat or net is destroyed? Example of such incident? If fishermen or boat owners die or go missing, who is the responsible person to repay the load? Do you inform persons who take a loan about this beforehand?
10. Rules that govern the loan system? Who do you provide loan and why? Man and women? Eligibility criteria for loan - local, outsider, religious identity, process of loan giving? Any contract (written or verbal) and witnesses process? Mortgage and security for loan? Instalment process or rules of the installment? Collection system and enforcement mechanism for failure? How often do you have to enforce? Examples?
11. What challenges do you face as a money lender? What steps do think should be taken and by whom to improve your situation?

Merchants

1. Could you tell me who you are and what you do, for how long and what other professional involvement you may have?
2. How is your relationship with fishermen or boat owners?
3. Understanding the value chain system. Value chain can be defined in terms of value added in each stage from fish collection to selling in retails market. How are values added or determined and what is the mechanism for setting price and share benefits? Key actors in each stage of value change (drawing value-chain entire process with rules and factors that govern the value and chain)? How are fishers involved in each stages of value chain and in which way? Example- fisher –arotdar- paikhar- bepari- retailer etc.
4. Fish Market – how does it works? What is the nature of the market – monopoly and monopsony? Who controls the market and how? Describe the market from supply chain perspective.
5. Do you get fair prices? Are there enough fish landing stations in your area?

6. What is your daily quota to buy fish? Do you feel that boat owners can reasonably meet this target?
7. Do you process fish? If yes, please elaborate how, where, how many workers etc.?
8. What is your overall impression about the fisheries sector in this region?
9. What challenges do you face as a merchant?
10. What would your suggestions be to improve the sector and in particular your situation? And by whom?
11. Are merchants unionized? If yes, please elaborate.
12. Do you know if fishermen have any mechanism to complain about their working conditions at their availability? If yes, could you share more?
13. Do you think boats are harmful for the environment (e.g. polluting the sea)? In which ways? How do you think these harmful impacts could be addressed and by whom?