



WA26T Special Session

Making the Invisible Bankable

Financing Smallholder Aquaculture Producers — Field Experience, Development Finance, Measurement and Risk Transfer

Date & Location: December 3, Dar es Salaam, Tanzania

Target audience: Development partners, development finance institutions, public sector representatives, policy makers, industry and aquaculture stakeholders.

Session Co-Chairs: Proposed by Ramesh Srivatsava Arunachalam and Philipp Jundt, SERPICO Advanced Neural Technologies and Research. Moderated by Dr Rohana Subasinghe.

Venue: Julius Nyerere International Convention Centre (JNICC)

Time: 09H00 – 3 hours

Workshop Outline

The proposition: Most of the producers who now supply the world's farmed aquatic food cannot borrow. Capital is not the scarce input; the ability to see the enterprise is. On the one hand, the limited ability of lenders to assess the bankability of the small-scale aquaculture enterprises and offer suitable credit products constrains the availability of finance. On the other, the human capability limitations of farmers such as poor business performance record keeping, financial and digital literacy skills limit their ability to apply for and manage finance. This session, opened and moderated by Dr Rohana Subasinghe, brings together actors who have tried to close that gap from four different directions — a field input-credit programme, a development partner, a lender or insurer, and a measurement team — and asks them to share their experiences, and participate in a panel discussion on how to scale access to credit for small-scale aquaculture farmers.

Speakers:

Contribution	Presenter (proposed)	Evidence base	Question it answers
Field programme experience	Peter Britz, Rhodes University — FAO FISH4ACP farmer input-credit pilot, Nigeria	A live smallholder input-credit pilot; what constrained access at the application stage	Where does the credit process actually break for the farmer, and is it the model or the record?
Development partner perspective	GlZ or another development partner facilitating small-farmer finance (invited through the organisers)	Programme portfolio: guarantees, matching, technical assistance and delivery partners	What has moved money to smallholders at scale, and what has only moved it in pilots?
Lender and insurer experience	A commercial bank active in African aquaculture (invited through the WAS African Chapter)	A real portfolio or product in the segment, with its performance and its losses	What will a balance sheet hold in this segment, on what conditions, and who takes the tail?
Measurement and causal credit assessment	Ramesh Arunachalam and Philipp Jundt, SERPICO	Five-state survey of 599 fish-farming households; satellite condition-index trigger results; non-invasive biomass validation	Can the enterprise be read from outside the pond, and does that reading change a credit decision?

Session Agenda — 135 minutes

Min	Segment	Content and purpose
15 09:00	Opening presentation	Dr Rohana Subasinghe sets the global and African picture of smallholder aquaculture finance
60 09:15	Four contributions, eleven minutes each	Field programme · development partner · lender or insurer · measurement and causal assessment — each confined to its own evidence, in that order, so the application-stage finding is heard before any model is proposed
10:20	Tea Break	
20 11:00	Panel Discussion	Facilitated panel discussion of presenters

Min	Segment	Content and purpose
20 11:20	The floor cross-examines	The floor is invited to join the discussion posing questions to the presenters or by sharing perspectives
20 11:40	Convergence: the build order	The moderator synthesizes the key messages emerging from the discussion and requests each presenter to make a concluding statement on scaling access to credit for small-scale aquaculture farmers

To learn more, and for further information, please contact:

- Rohana Subasinghe: rohana@futurefish.org
- Ramesh Arunachalam: rameshsa2009@gmail.com

World Aquaculture Tanzania 2026 (WA26T), which is the 5th Annual International Conference and Exposition of World Aquaculture Society and African Chapter of the World Aquaculture Society (AFRAQ2026) is being hosted by the Government of the Republic of Tanzania. The event will take place in Dar es Salaam, TANZANIA, from December 1-4, 2026, at the Julius Nyerere International Convention Centre (JNICC) - a world class conference and exhibition facility in Tanzania. Since 2022, the WAS has successfully hosted the Annual Aquaculture Africa Conferences (AFRAQs) in Egypt (2022), Zambia (2023), Tunisia (2024) and recently Aquaculture Safari, Uganda (2025). AFRAQs typically attract a diverse group of participants from nearly 100 countries - ranging from aquaculture professionals, producers, researchers, policymakers, industry representatives, development partners, students and various other stakeholders. Nearly 2000 participants are expected at WA26T. The event will feature prominent plenary speakers, cutting-edge research presentations, an exhibition showcasing innovations in the aquaculture sector and much more. Attendees will have the opportunity to network, share knowledge, and collaborate on addressing key challenges and opportunities facing both African landscape and the global aquaculture industry. More information available on <https://was.org/meeting/code/AFRAQ26>.

