

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. 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.

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