

CHAPTER-IX

REVIEW OF GOVERNMENT POLICIES FOR  
DEVELOPMENT OF FISHING INDUSTRY

- IX.1 INTRODUCTION
- IX.2 EDUCATION AND TRAINING
- IX.3 FINANCIAL AIDS
- IX.4 OTHER THINGS
- IX.5 SUGGESTIONS

REFERENCES

## CHAPTER-IX

### REVIEW OF GOVERNMENT POLICIES FOR DEVELOPMENT OF FISHING INDUSTRY

#### IX.1 INTRODUCTION :

Fisheries<sup>y</sup> is an important profession in India. Therefore, owing<sup>^</sup> to its importance, our Government looks after the entire development of fishery industry. The Government of Maharashtra is trying with its manifold projects to help the fishery. It has extended financial grants and loans to small, medium and big fishermen; the Government is taking keen interests in modernizing and bringing proper technology in this profession. The Government has aided to establish co-operative societies and it is trying to protect this profession (business) by giving education and training to the fishermen and their children.

#### IX.2 EDUCATION AND TRAINING :

Looking at the importance and the need of the profession 'fisheries' is being taught right from primary to degree classes. The Government aids such schools, where fisheries is taught to enable them to buy furniture, models, apparatus etc. upto Rs. 16,000/- on which 75.00% grant is given by the Government. This subject can be learnt upto <sup>10</sup>

degree level in the Agriculture University. Also recently a course of B.Sc. (Fisheries) has been started in Ratnagiri town. The students who completed secondary education and fishery course of six months duration; can join the training centre at Cochin of 15 to 18 months duration. The selected candidates are paid Rs. 250-00 as stipend, T.A. and educational tour allowances. The students are taught (a) Master Fisherman Course, (b) Shore Mechanic, (c) Fishing Second Hand, (d) Boat Designing Construction.

### IX.3 FINANCIAL AIDS :

#### Financial aid and Loans to Small Scale Fishermen :

The small scale fishermen are helped with loans and grants to enable them to buy cotton thread net to undertake construction and repair of the boats etc. such fishermen can have a loan upto Rs. 5,000/- with 7.5% interest rate.

#### The Financial aid and Loans to Co-operative Societies :

The Ministry of Co-operative Societies looks after the development of fisheries cooperative societies. The societies are given capital and administrative grants by the Government. The fishermen are given 15.00% discount on monofilament nylon, 30.00% grant is given for cotton yarns. The fishermen are given 50.00% of the total cost to buy or

to construct (build) non-mechanized boats which can carry 10 tonnes load. They are also given upto Rs. 30,000/- as loan through fisheries co-operative society. The fishermen who take loans from such societies and pay the instalments regularly are also helped by the Government.<sup>1</sup>

#### Mechanization of the Boats :

National Development and Co-operative Corporation has given much importance to mechanization of the boats. Almost all small and big boats are supplied with 100.00% loans for mechanization. 20.00% of the loans given as <sup>subsidy</sup> grant whereas the rest of the loan is given with 10.50% rate of interest. The people who build boats with engines, are given 25.00% of the total expenditure as <sup>in aid</sup> grant. The fisheries co-operative societies are given 25.00% by Government and 75.00% by National Co-operative and Development Corporation - as a financial help to enable them to analyse, transport of fish. It includes ice factories, trucks and cold storage to be made available for them. Out of this financial <sup>aid</sup> and 25.00% amount is paid as grant <sup>in aid</sup>.

#### Fisheries Development Project :

The Government has also started fisheries in the non-salty (sweet) water. Small ponds are constructed to improve fish production of Kolambi Boi etc. The people are given financial aid. The District Planning Office gives

20.00% of the total financial aid as grant <sup>in aid (subsidy)</sup> and 80.00% loan is given by National Co-operative and Development Corporation. There are many projects to develop fisheries, in order to bring Kolambi seeds, to plant insect Kolambi seeds together, to observe their growth etc. Many Central Government aided projects have been started in Ratnagiri to grow fish in sweet water. This project includes 3 tanks to grow fish (Kolambi) 5 tanks to store Kolambi, one large tank to store and well equipped laboratory. This project was set-up with the view of growing fish in non-salty water, to guide the fishermen to observe the seedings to explain the growth and production of Kolambi with the help of food and manure etc.

Nearly 18 ferries of Ratnagiri District have been primarily surveyed. The survey is still made to find new useful places to grow fish in salty water. Apart from this the availability of Kolambi seeds, the search for seeds with low expenditure the percentage of salt in water, temperature etc. are included in the studies of this project.

#### IX.4 OTHER THINGS :

The fishermen are helped by Land Development Banks and other Banks. They are given loan upto Rs. 6,000/- and Rs. 3,000/- to buy boats with sail and thick cotton yarn net. On this 33 $\frac{1}{3}$ % grants is given through farmer's improvement schemes. The Bank Officers and the authorities of farmers

improvement schemes guide the fishermen about various loan schemes. They also check the boats, durability, suitability etc. and issue a certificate to the effect. The Government of Maharashtra issued an order on 9th September, 1982 to help the fishermen who are poor. They are helped with financial aids through many schemes. It is clear from this order that Government of Maharashtra is trying its best to improve fisheries by helping the economically weak fishermen. In Malvan Taluka many needful fishermen have been helped through this scheme. The Dy. Director of Fisheries Malvan, B.D. Office, Malvan, Sindhudurg District Co-operative Bank, S.B.I., Syndicate Bank, Bank of Maharashtra, Union Banks have helped in implementing the scheme. The D.R.D.P. Scheme was applied even to all fishermen upto 1982 but after April 1982 the scheme is being applied only to rural area e.g. except Malvan town all Malvan Taluka. Of course, it is necessary to do some things to make this scheme a success.<sup>2</sup>

#### IX.5 SUGGESTIONS :

1) All the schemes, implemented directly or through Banks or other agencies, should be explained to the fishermen. They should be properly guided, especially this class of society is illiterate and conservative. Therefore, it is necessary to explain them how they should take help (approach) and improve their own financial conditions.

2) Also, they should be guided (well informed) to take benefit of the schemes by producing necessary documents in time.

3) While sanctioning and disbursing loans to the fishermen, it is necessary to guide them properly. It is also necessary to understand their various problems (typical of the marine related business). Hence every Bank~~s~~ should appoint atleast one officer with B.Sc. (Fisheries) in its office to assist the manager to decide as to how much loan should be given<sup>and</sup> when the loan should be given.

4) At the same time, the fisherman should utilize the loan (credit) for productive purpose and should repay it in time. If the loans are not paid in time, much<sup>the</sup> time and energy is wasted in <sup>recovery</sup> and it affects the future implementation of the scheme.

If the above mentioned broad points are taken into consideration, then, the scheme will certainly be a success.

In fact, these schemes are meant for fishing industry and fishermen, so the officials (workers) of the scheme and the Banks should give wide publicity to this scheme and inform the people. Moreover, it is also important that the person who takes a loan should be aware that he is using National

Wealth. He should plan to improve his business by proper investment and achieve enough returns and welfare. Fishermen should repay the loan in time. Unfortunately it is observed that such schemes fail due to irregular repayment of the loan. Therefore, everyone must be aware of his responsibility.<sup>3</sup>



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