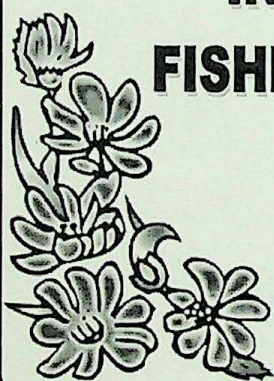


CHAPTER - VIII

ROLE OF SAMPLE COOPERATIVES IN THE DEVELOPMENT OF FISHERIES IN COASTAL REGION OF MAHARASHTRA



CHAPTER – VIII

ROLE OF SAMPLE COOPERATIVES IN THE DEVELOPMENT OF FISHERIES IN COASTAL REGION OF MAHARASHTRA

1. INTRODUCTION

This chapter deals with growth of cooperative fisheries and their role in the development of fishing community in Raigad, Ratnagiri and Sindhudurga districts. The facilities given by the fisheries cooperatives, their assets, marketing of fish, problems of fisheries cooperatives have studied in this chapter. The role of NCDC and cooperative fisheries is also dealt in this chapter.

2. SELECTION OF SAMPLE FISHERIES COOPERATIVES

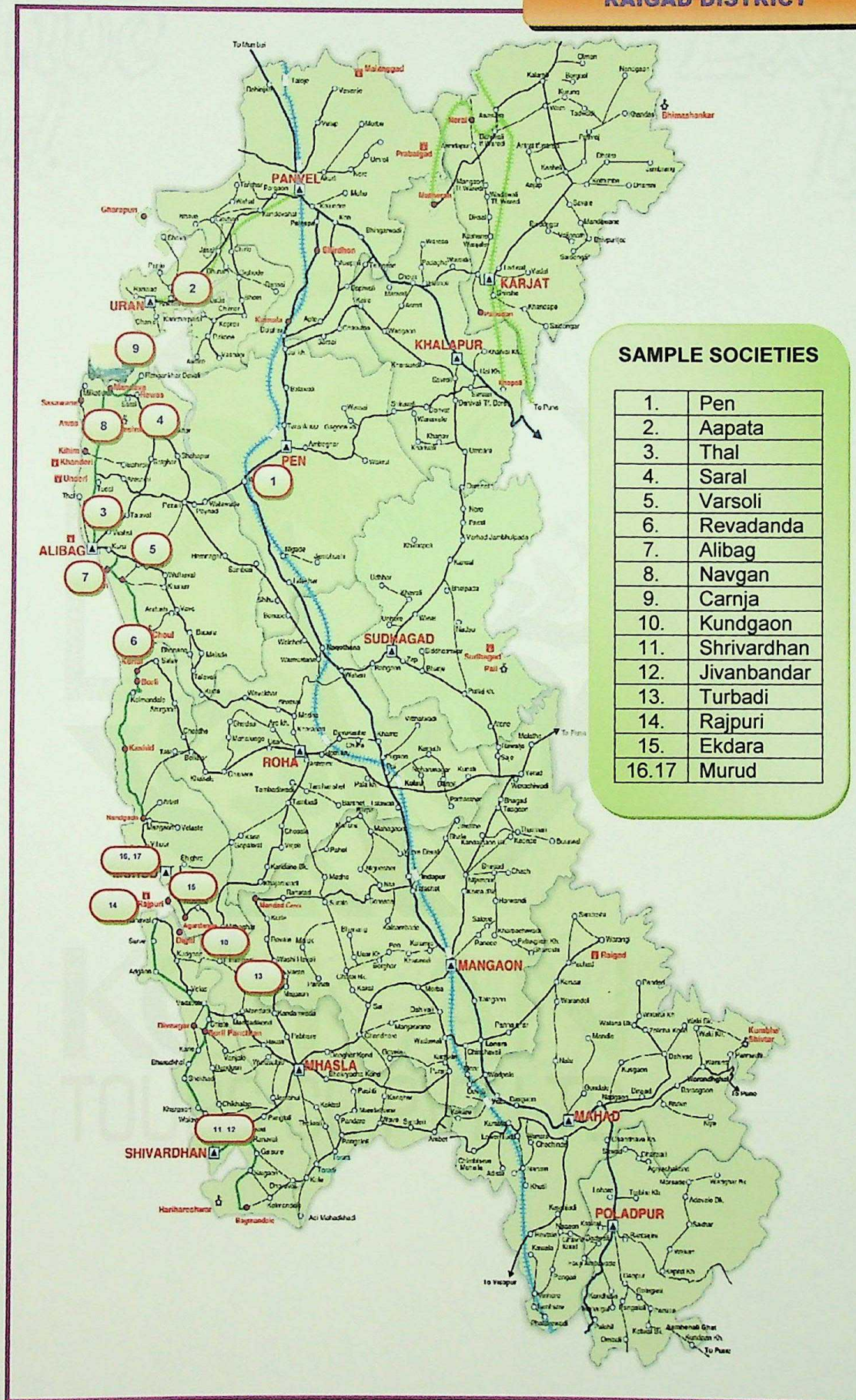
The 05 Konkan Marine fisheries Districts were 271 total numbers of fisheries. Out of 05 districts above three 03 districts were selected for the sample study. The district wise selection of sample was as under :

**Table No. 1 : Selection Of Sample Societies
As on 31-03-2007**

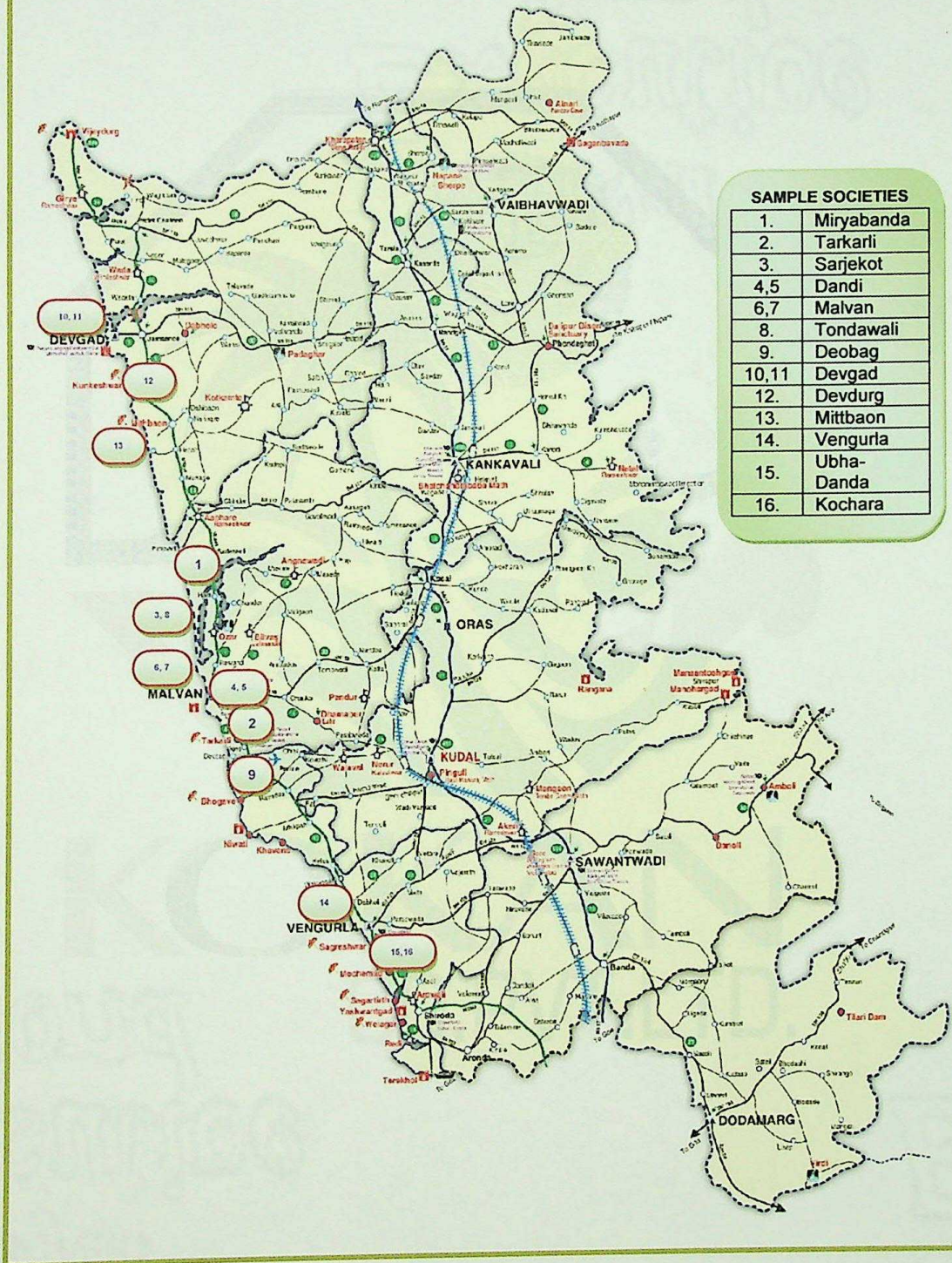
Sr. No.	District	Total No. of Societies	No. of Sample Societies	% in Total
1	Raigad	94	17	18
2	Sindhudurga	23	16	45
3	Ratnagiri	74	14	18
Total		191	47	24.60

The table shows that 24 % of the total fisheries societies were selected as sample. This is quite sufficient size of sample to draw the conclusions.

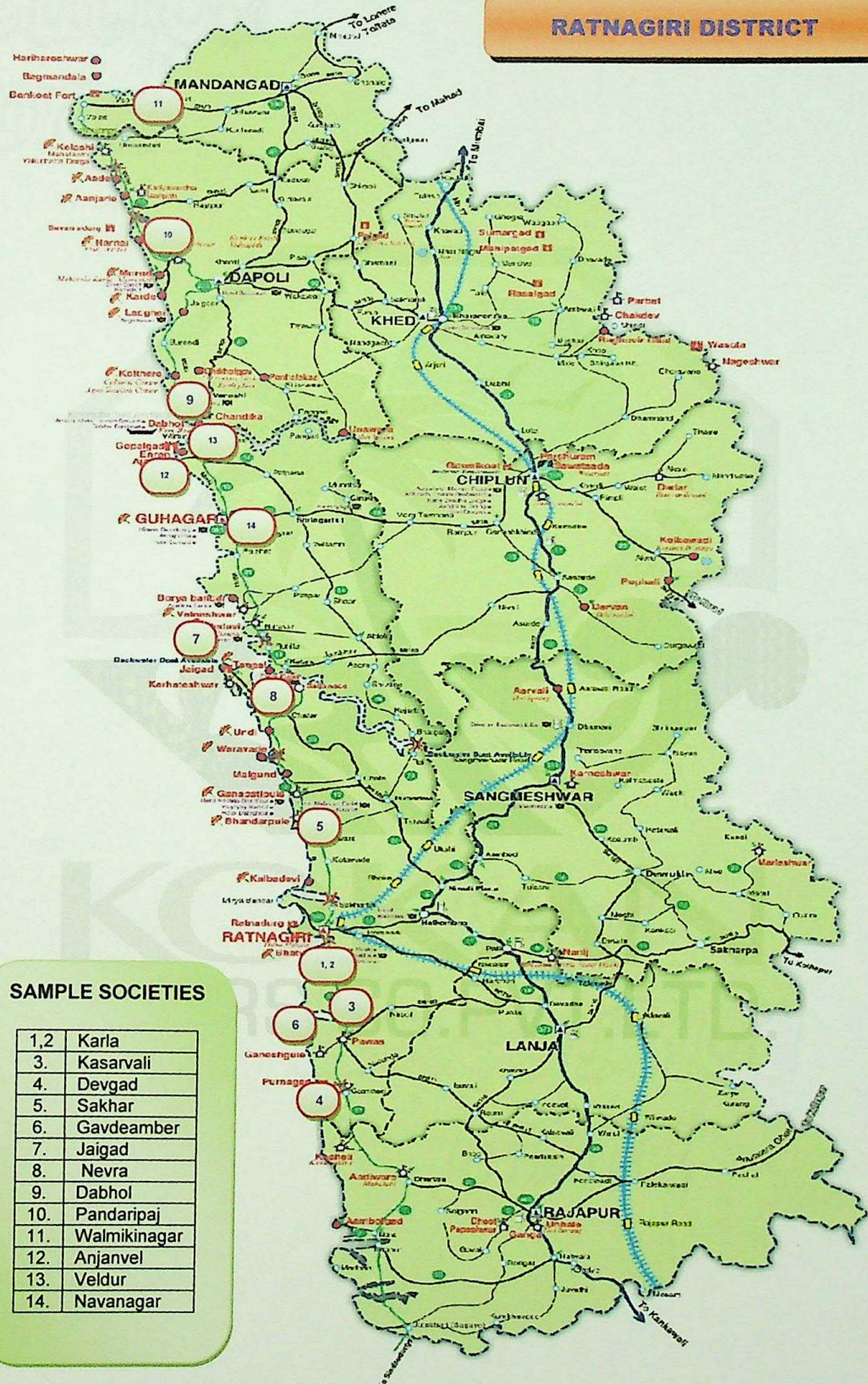
RAIGAD DISTRICT



SINDHUDURGA DISTRICT



RATNAGIRI DISTRICT



The 47 cooperative fisheries were from the 03 sample districts covering 14 taluka and 43 villages. A field work was carried out from September 2008- August 2009 right from the last village of Sindhudurga district to Raigad districts. But it was found that the Socio-economic, environmental and physical conditions of fishing villages and cooperative societies was the same, i.e. not satisfactory.

Most of the information was collected from Secretary and Chairman of concerned society. The office-bearers and clerks, secretaries had gave the information sincerely. Some questionnaires were dispatched by post and also the response was satisfactory. The following discussion will highlight the working of fisheries cooperatives in sample villages, and their contribution for economic development of fishing community.

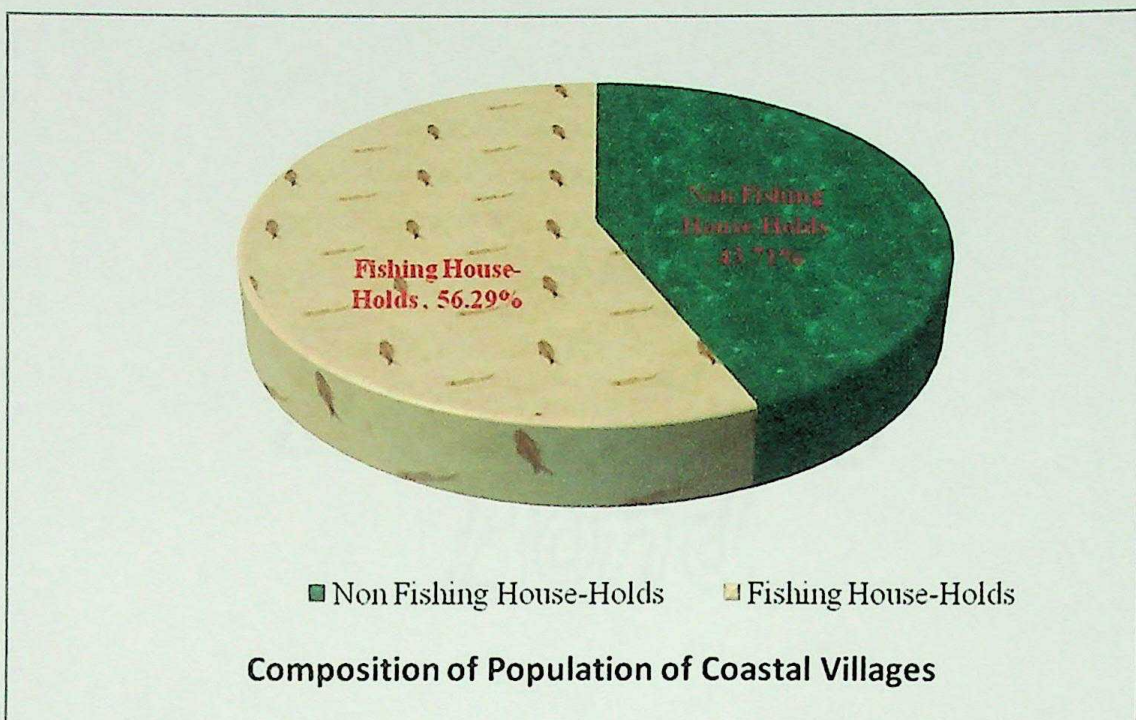
3. COMPOSITION FISHING HOUSEHOLD IN SAMPLE VILLAGES

The table No. 2 shows that the coastal villages were having the majority of fishing community. It was found that out of the total village households (Population) more than 56.29 % households were belonging to fishing community.

Table 2
District wise No. of total Households

Fishing Households			
District	Total Households	Households	% in Total
Raigad	21480	11136	51.84
Sindhudurga	6024	4785	79.43
Ratnagiri	12172	6413	52.68
Total	39676	22334	56.29

Note : The year of reference for discussion/ analysis was 2007-08



In Sindhudurga district maximum (79 %) house holds were of fishing community. Therefore, the life of the coastal villages is solely depending up on the sea and the fish.

4. DISTRICT WISE NO. OF NCDC FISHING GROUPS

Table 3
District Wise No. of NCDC Fishing Groups

District	Groups	Percentage
Raigad	258	25.55
Sindhudurga	624	61.78
Ratnagiri	128	12.67
Total	1010	100.0

The table No. 3 shows that there were 1010 NCDC fishing groups formed in 47 village cooperative societies. This means each village society was having more than 21 fishing groups of 07 persons in each groups. This

is again clear that in each society average of 150 members had benefited by the NCDC loan facilities. This reveals the role of NCDC in fishing industry in India. *Here one fact can be mentioned that though tremendous help is given by NCDC yet the groups were in over- dues of loan. Therefore, the question stands before the NCDC authority how to finance further for fishing.*

5. PROPORTION OF ACTIVE MEMBERSHIP

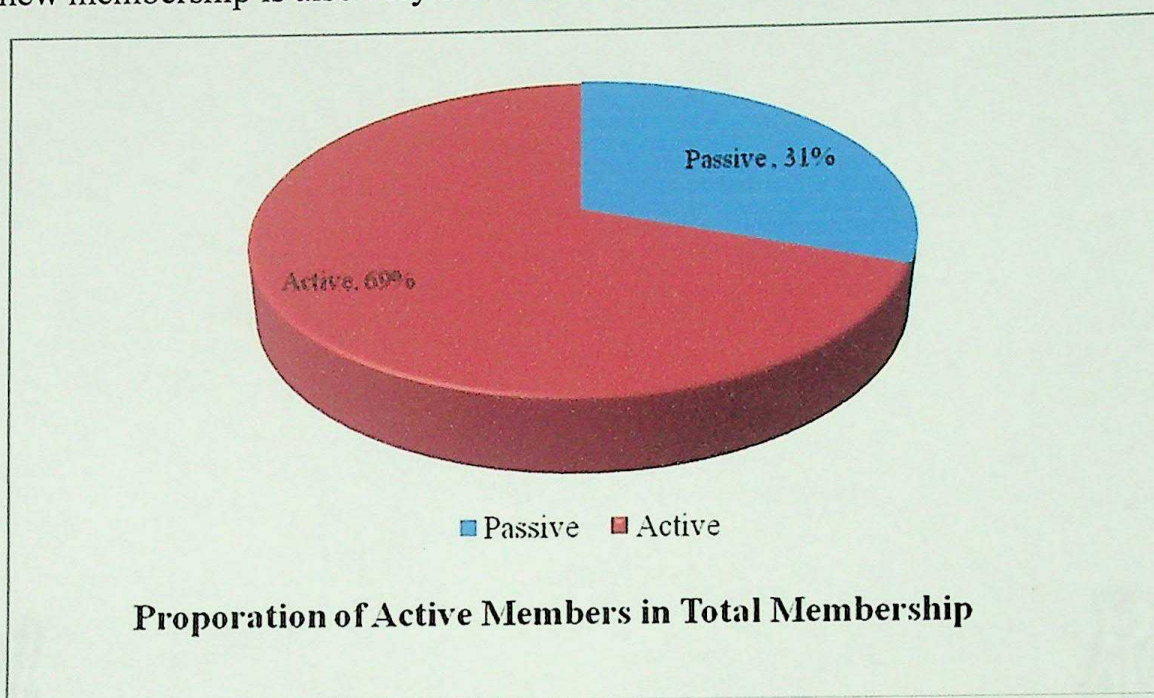
It is clear that the success of any cooperative societies may it be a sugar or dairy cooperative or a fisheries society, is depend on the economic or active participation of its members in the functioning of society. But day-by day the members' attitude towards their cooperatives have become passive. The table No. 4 shows that the actual participation of members is up to 69 % of the total members. A study made by Dr. Awalekar J.L. it reveals that the percentage of active members was up to 65 % (2005) in Ratnagiri and Sindhudurga District.

Table 4
District Wise No. of Sample Society Members

District	Members	Active Members	% of Active Member
Raigad	16572	10092	60
Sindhudurga	17759	13411	75
Ratnagiri	12794	9151	71
Total	47125	32654	69

It was enquired with the office bearers of societies, the reasons behind the above situation, and it was told that due to adoption of New Economic Policy (1991) the competition from big industrialists in this sector is increasing as well as the new techniques have been adopted by the capitalists and hence the traditional boat owners have come in danger due to

uneconomic trips, hence, the low participation in fishing activities. Now, the new membership is also very slow due to above reason.



The active participation in Raigad District is less among the three districts, the reasons behind this was, the district is having number of industries at the coastal areas and hence pollution had caused for low fish and low margin. The Research team observed that in near future, the situation will be much worst than at present.

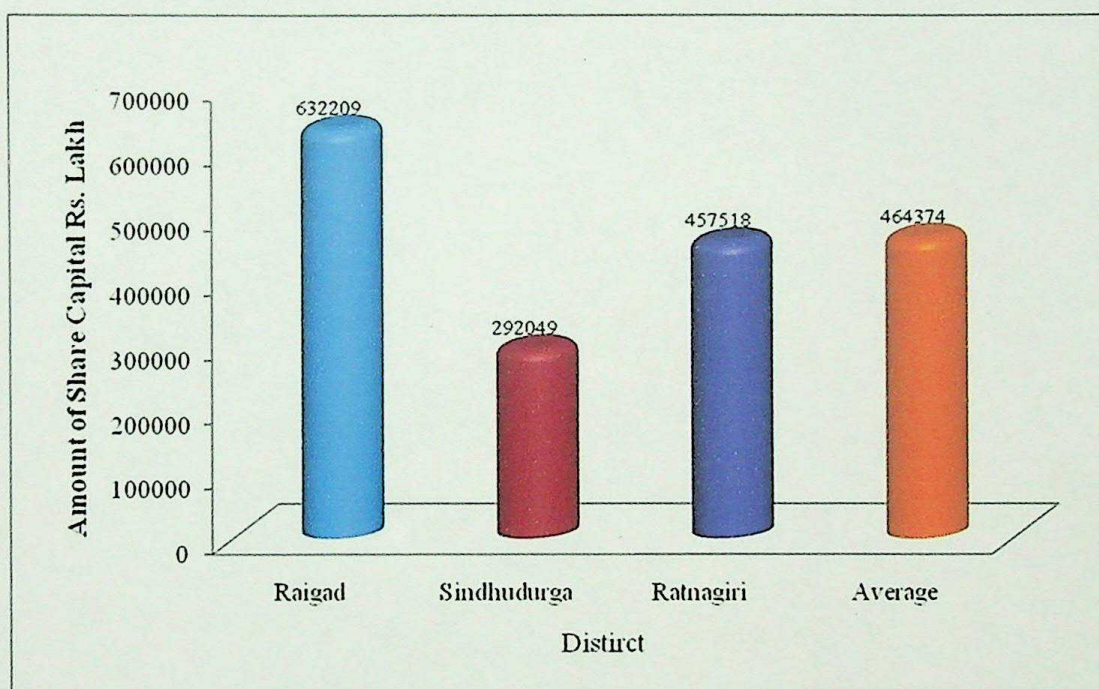
6. SHARE CAPITAL OF COOPERATIVE SOCIETIES

The share capital is very important part of the working capital of any cooperative organization. The higher the amount of share-capital the stronger is the base of cooperative and vice-versa. The paid up share amount is shown in tale No. 5. The averages per society paid up share capital was of Rs. 4,64,374. The Raigad district fisheries were having (average) the maximum share capital of Rs. 6,32,209 and Sindhudurga was at lowest rank.

Table 5
Share Capital of the Societies

(Amt. in Rs.)

District	S. Capital	Percentage	Average
Raigad	10747559	49.24288	632209
Sindhudurga	4672785	21.40964	292049
Ratnagiri	6405264	29.34747	457518
Total	21825608	100	464374



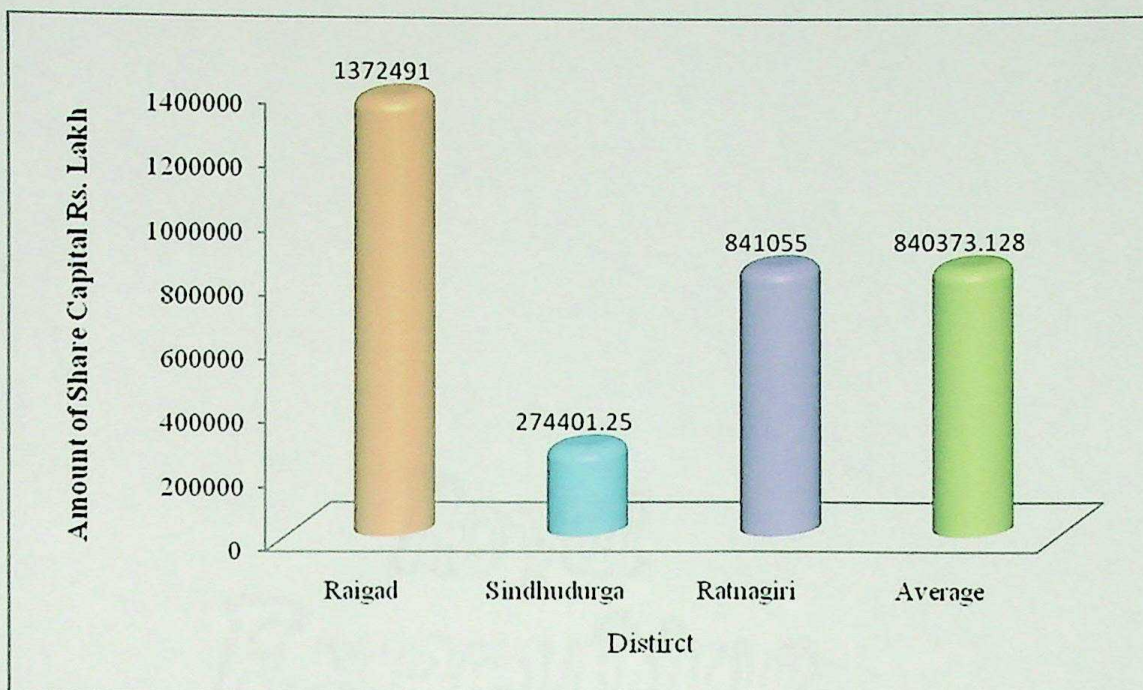
The collection of share capital is the job of the management and hence this shows that the Raigad District Societies seems much efficient.

6.1 Position of Government Share Capital

Table 6
Govt. Share Capital in Societies

(Amt. in Rs.)

District	S. Capital	Percentage	Average
Raigad	23332347	59.0729164	13,72,491
Sindhudurga	4390420	11.1156805	2,74,401.25
Ratnagiri	11774770	29.8114032	8,41,055
Total	39497537	100	8,40,373.128



The table No. 6 shows that the average amount of Government share capital in each society was of Rs. 8,40,373 and it was highest in Raigad and Ratnagiri District. The same trend was seen as it was seen in paid-up share capital. The state Government and the NCDC contributes in-share capital of the fisheries cooperatives in certain situation. The amount of Govt. Share increases due to turnover of loans; if more loans are taken and repaid, the amount increases.

7. MANAGEMENT METHODS OF FISHERIES COOPERATIVES

Table 7 : Classification On The Basis of Sub. Committees of The Society

Committee	Raigad	%	Sindhudurga	%	Ratnagiri	%	Total	%
Diesel	7 (31.81)	31.81	7 (31.81)	30.43	8 (36.36)	42.10	22 (100.0)	34.37
Spare Part	5 (38.46)	22.72	5 (38.46)	21.73	3 (23.07)	15.78	13 (100.0)	20.31
Ice	0 (0.00)	0	1 (100.0)	4.34	0 (0.00)	0	1 (100.0)	1.56
Vehicle	2 (40.0)	9.09	1 (20.0)	4.34	2 (40.0)	10.52	5 (100.0)	7.81
Food Grain	2 (18.18)	9.09	6 (54.54)	26.08	3 (27.27)	15.78	11 (100.0)	17.18
Fish Purchase	4 (44.44)	18.18	2 (22.22)	8.69	3 (33.33)	15.78	9 (100.0)	14.06
Other-Canteen, Loan, Workshop	2 (66.66)	9.09	1 (33.33)	4.34	0 (0.00)	0	3 (100.0)	4.68
Total	22 (34.37)	100	23 (35.93)	100	19 (29.68)	100	64 (100.0)	100

Note : Figure in parenthesis denotes percentage to total

It is always desirable that the cooperative societies should work on a sound management, i.e. taking in to consideration the Board of Directors in decision making. The sub committees always help to speed up the management work. It was found (Table No. 7) that there were following sub-committees in the societies.

1. Diesel
2. Spare Parts
3. Ice
4. Vehicle
5. Ration-Shop
6. Fish Purchase

7.1 Number of Board Meetings Held During Last Year

Among the 47 societies, the maximum number of sub-committees were for diesel, followed by spare-parts, where as there were only 09 sub-committees for fish purchase. The Ration Shop-sub committees were 11. This means, ration shop is the life blood of coastal community.

This shows that cooperative societies had neglect the main work of Fisheries Cooperatives i.e. Purchase of Fish and its sale. Only 09 societies (19 %) were with this these sub committees. The supply of diesel is also important; but more than 50 % societies were with the provision of such important works committee. This shows that the Board of Director are not aware of their duties.

Table 8
Number of Board Meetings Held During Last Year

District	B. meetings	Percentage	Av. meetings
Raigad	202	36.72727	11.88
Sindhudurga	196	35.63636	12.25
Ratnagiri	152	27.63636	10.85
Total	550	100	11.70



Fishing Equipments Supplied By Co-op Society, Murud



***Chairman Bama Koli- Revas- Bodani
Busy in his Office Work***



*Interaction with Chairman of Successful Fisheries Cooperative
Shrivardhan*



*Chairman of Revas Society of Shri. Bama Koli (Middle)
&
Secretary of Thal Fisheries while criticizing
the Rasaini Fertilizers – A Pollution Making Factory.*

The table No. 8 shows that average of 11 meeting of Board of Directors were held. Legally at-least 12 meetings should be held in cooperatives.

7.2 Percentage of Members' Presence for A.G.M. In Last Year

The performance of any cooperative organization is on the financial capital and human capital or the members who are involved in its working. Here it was proved that the members are neglecting their own society and these are in loss and not helping their members.

The table No. 9 shows the average number of members present for the Annual General Meeting. Here also the performance of Raigad and Sindhudurga District was satisfactory. Each Annual General Meeting was attended by 109 members; i.e. 10 % of the Total members were present. These are the bad signs of working of cooperatives. The poor attendance 8 % member was in Ratnagiri district. If this trend continues, the future of fisheries cooperatives seems dark. Why the Govt. and NCDC should give finance for sleepy and lazy members?

Table 9
Percentage of Members Presence For A.G.M. In Last Year

District	Members Presence	Av. Presence	Total Members	%To Total Member
Raigad	1939	114.05	16572	11.70
Sindhudurga	2096	131	17759	11.80
Ratnagiri	1107	79.07	12794	8.65
Total	5142	109.40	47125	10.91

8. SALARY EXPENDITURE ON STAFF

The Table 10 shows the per district per month average salary spend on the employees in each society. It is clear that per month Rs. 22,525 was spent on the salary of average 05 employees. This shows that Rs 4505 were

spent on per employee salary. The fishing societies are working in two shifts and in rainy season; the work load is less. Thus, it is part time job and hence, people accept the job; otherwise, the employment in fisheries society is not remunerative. The village educated as well as others had got the job.

8.1 Salary Expenditure

Table 10
Per Month Salary Expenditure on Staff by the Societies
(as per mentioned in Q.no.7.1)

District	Salary Expenditure	Percentage	Average
Raigad	509700	48.14	29982.35
Sindhudurga	342442	32.35	21402.63
Ratnagiri	206550	19.51	14753.57
Total	1058692	100.0	22525.36

The maximum amount of salary to secretary was of Rs. 7000/- per month; and he was working in the Karla Fisheries Cooperative society ltd Karla, Tal. Dist. Ratnagiri and he was with GDC & A qualification. The other secretaries were getting between Rs. 3500 to 5000 the second maximum salary was paid to the secretary of Karanja Fisheries Society in Raigad District and that was Rs. 6300/-

8.2 Facilities to Employees Other Than Salary

The success of any organization is depend on the number of staff, their qualifications, skills, honesty and efficiency and the facilities given by the organization from this point of view efforts was made to study 47 societies, and data was analyzed to see the facilities given to employees by sample societies.

Table 11
Other Facilities To The Employees By The Societies

Facilities	Raigad	%	Sindhudurga	%	Ratnagiri	%	Total	%
Bonus	4 (50.0)	22.22	1 (12.5)	8.33	3 (37.5)	30	8 (100.0)	20
Provident Fund	6 (50.0)	33.33	4 (33.33)	33.33	2 (16.66)	20	12 (100.0)	30
Graduaty	4 (40.0)	22.22	4 (40.0)	33.33	2 (20.0)	20	10 (100.0)	25
Medical	3 (42.85)	16.66	2 (28.57)	16.66	2 (28.57)	20	7 (100.0)	17.5
Other-insurance	1 (33.33)	5.55	1 (33.33)	8.33	1 (33.33)	10	3 (100.0)	7.5
Total	18 (45.0)	100	12 (30.0)	100	10 (25.0)	100	40 (100.0)	100

The table No. 11 gives the idea that, other than salary, bonus, P.F., gratuity, medical allowance, insurance was made available to employees.

Table No. 11- 4

Sr. No.	Facility	No. of Society	% in Total
1.	Bonus	08	17
2.	P.F.	12	25
3.	Gratuity	10	21
4.	Medical Allowance	07	14
5.	Insurance	03	06

The data reveals that due to low profit; less than 50 % of the sample societies have not given these facilities. The maximum facilities were given in Raigad District.

9. LOAN FACILITIES AVAILED BY MEMBERS AND RECOVERY OF LOAN

The Table No. 12, 13, 14 and 15 shows the amount of loan extended by the societies, its rate of interest and number of defaulters in sample societies. The table No. 12 shows that societies had advanced loans to their members each year and this shows an increasing trend. The rate of interest charged by them was between Rs. 7.84 to 14.11 % per annum.

The amount of loan was given from the own funds of the societies.

Table 12
Loan Facilities extended to members from Own Fund

Year	Raigad	%	Sindhudurga	%	Ratnagiri	%	Total	%
2004	0	0	483902	15.15	1341294	11.52	1825196	10.84
2005	1399000	69.98	281208	8.80	1875785	16.11	3555993	21.12
2006	200000	10.00	304367	9.53	1409225	12.10	1913592	11.36
2007	400000	20.01	855253	26.78	3395123	29.16	4650376	27.62
2008	0	0	1268387	39.72	3619827	31.09	4888214	29.03
Total	1999000	100	3193117	100	11641254	100	16833371	100

Table 13
Average Rate of Interest on the Loans from Own Fund

Year	Raigad	% Change	Sidhudurga	% Change	Ratnagiri	% Change	Total Average	% Change
2004	0	-	14	-	14.33	-	9.44	-
2005	10	-	14	0	13.5	-579	12.5	32.36
2006	15	50	14	0	13.33	-1.25	14.11	12.88
2007	7	-53.33	10.5	-25	13.33	0	10.27	-27.16
2008	0	-	10.2	-2.85	13.33	0	7.84	-23.67

Table 14
Per head Amount of Defaulters

Year	Raigad		Sidhudurga		Ratnagiri		Total	
	Amount	P.Head Amount	Amount	P.Head Amount	Amount	P.Head Amount	Amount	P.Head Amount
2007	3856340 (7.30)	30127.65	43095353 (81.58)	76545.92	5872697 (11.11)	110805.60	52824390 (100.0)	71000.52
2008	4931698 (10.99)	22938.13	35885281 (80.03)	77506.00	4017702 (8.96)	23223.71	44834681 (100.0)	52684.70
Total	8788038 (8.99)	25621.10	78980634 (80.87)	76979.17	9890399 (10.12)	43762.82	97659071 (100.0)	61228.25

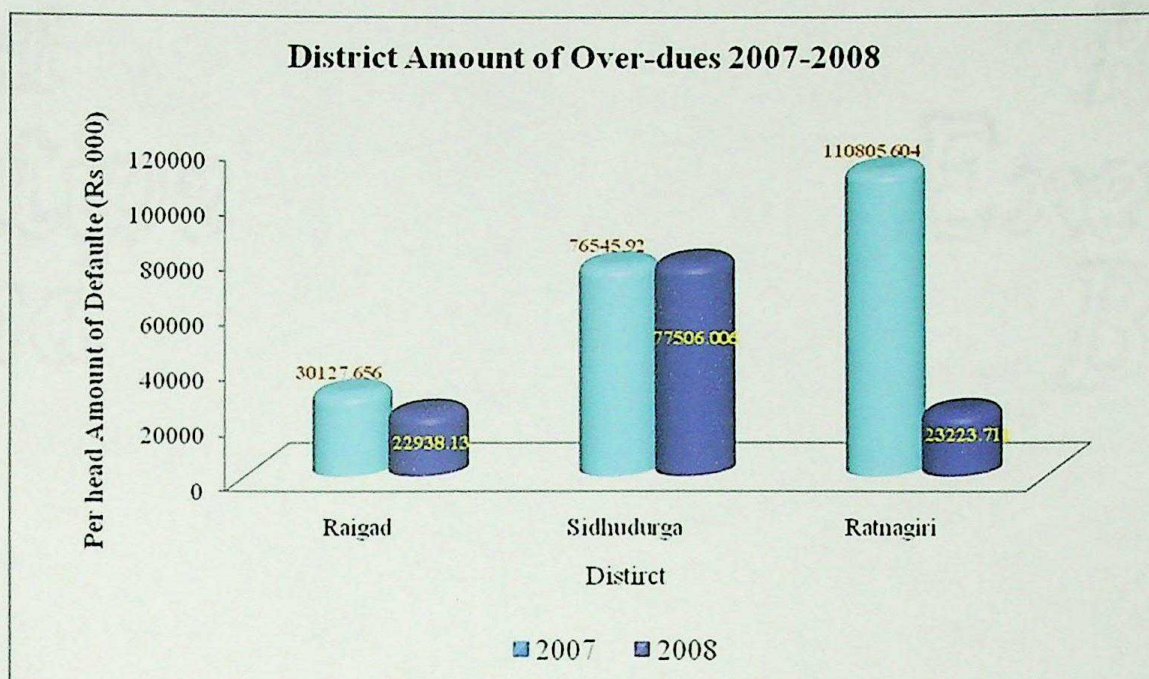


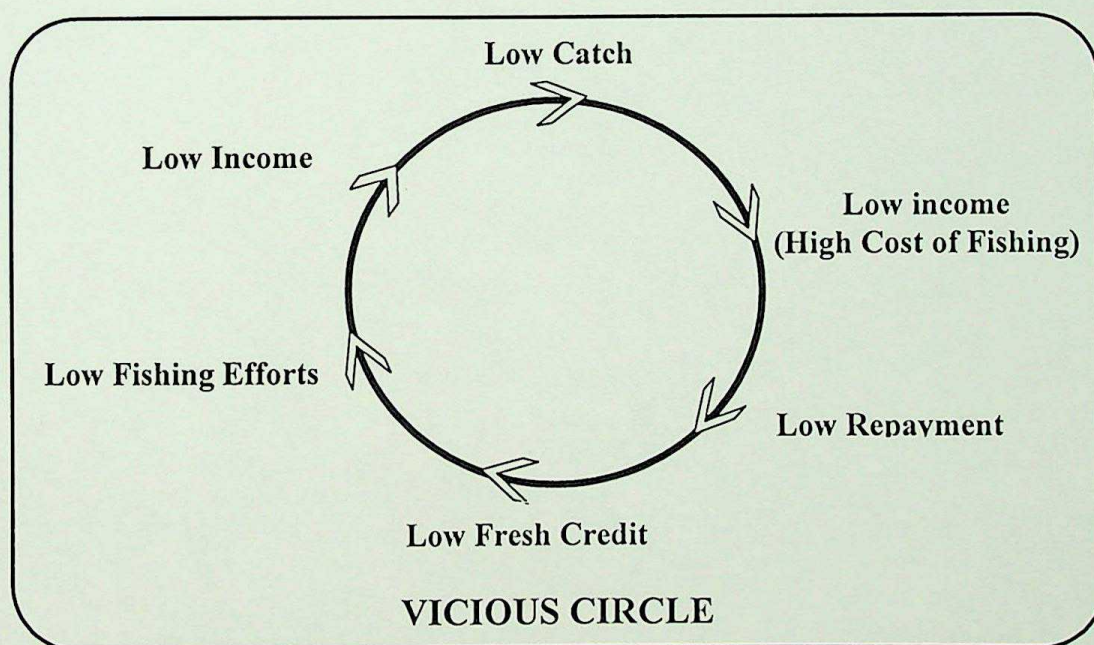
Table 15
Number of Benefited And Defaulter Members

District		2007	2008	Total
Raigad	Benifited Persons	132 (6.17)	265 (10.11)	397 (8.34)
	Defaulter Persons	128 (17.20)	215 (25.26)	343 (21.50)
	% of DP to BP	96.96	81.13	86.39
Sindhudurga	Benifited Persons	1876 (87.70)	2108 (80.48)	3984 (83.73)
	Defaulter Persons	563 (75.67)	463 (54.40)	1026 (64.32)
	% of DP to BP	30.01	21.96	25.75
Ratnagiri	Benifited Persons	131 (6.12)	246 (9.39)	377 (7.92)
	Defaulter Persons	53 (7.12)	173 (20.32)	226 (14.16)
	% of DP to BP	40.45	70.32	59.94
Total	Benifited Persons	2139 (100.0)	2619 (100.0)	4758 (100.0)
	Defaulter Persons	744 (100.0)	851 (100.0)	1595 (100.0)
	% of DP to BP	34.78	32.49	33.52

Note : DP= Defaulter Perons and BP=Benefited Persons

It can be realized from the table No. 15 that the members have taken the loans; but not repaid in time. The year wise data show that the percentage of defaulters to total beneficiaries was 34 % and 32 % in the year 2007 and 2008 respectively. This means nearly 33 % of the fishing members were in difficulties, and hence, the further loan facilities were withheld. Due to fish famine, there is low catch, low income and low repayment of loan and no fresh loan and in this way the fishing community had caught in vicious circular of over-dues.

As we have discussed in the last paragraphs that fishing community had caught in vicious circular of over-dues, which is shown as below ;



It was seen at the time of visits (December 2008) in Malwan center and at Varsoli Tal. Alibag, villages all the fishing boats were idle due to the low catch. This situation is experienced in almost all the villages in each year. The above table 14 shows that average per head amount of default was of Rs 61228/-. The natural factors are the main causes behind this variation.

10. ASSET OF COOPERATIVE SOCIETIES

It was found that the societies had kept their assets in different forms such as land building, vehicles, dead stock, diesel pumps, etc; which has shown in tale No. 16.

Table 16
Asset of Cooperative Societies

Sr. No.	Assets	Raigad	%	Sindhudurga	%	Ratnagiri	%	Total	%
1	Land	2 (12.5)	11.76	11 (68.75)	68.75	3 (18.75)	21.42	16 (100.0)	34.04
2	Building	11 (37.93)	64.70	10 (34.48)	62.5	8 (27.58)	57.14	29 (100.0)	61.70
3	Vehicles	6 (35.29)	35.29	5 (29.41)	31.25	6 (35.29)	42.85	17 (100.0)	36.17
4	Others- dead stock, diesel	8 (36.36)	47.05	6 (27.27)	37.5	8 (36.36)	57.14	22 (100.0)	46.80
Total		17 (36.17)		16 (34.04)		14 (29.78)		47 (100.0)	

Note : Figure in parenthesis denotes percentage to total

Out of total sample societies 34 % of them were having the vacant land, while 61 % were with their own building and vehicles with 36 % societies, while diesel pumps were with 46 % of societies. This shows that nearly 60 % of the societies were having required assets but 40 % societies were without the required assets.

It is strange that after a long life span the societies were not in their own premises. What has been done by the cooperators and chairmen during their office-bearers period?

Societies Own Asset and Its Value

The observation of table No. 17 shows the district-wise value of assets. Among all the assets, the average value of building was more i.e. Rs. 5,25,299=00, followed by vehicles Rs. 3,22,503=00 and land at the third rank.

Table 17
Societies Own Asset and Its Value

Sr. No.	Assets	Raigad	%	Average	Sindhudurga	%	Average	Ratnagiri	%	Average	Total	%	Average
1	Land	751820 (9.47)	3.67	44224.70	5969000 (75.22)	28.93	373062.5	1214500 (15.30)	12.39	86750	7935320 (100.0)	15.58	168836.6
2	Building	11207568 (45.39)	54.71	659268.71	8467160 (34.29)	41.04	529197.5	5014354 (20.31)	51.16	358168.1	24689082 (100.0)	48.49	525299.6
3	Vehicles	7813501 (51.54)	38.14	459617.71	4223596 (27.86)	20.47	263974.75	3120552 (20.58)	31.84	222896.6	15157649 (100.0)	29.77	322503.2
4	Others- dead stock, diesel	709162 (22.64)	3.46	41715.41	1971672 (62.96)	9.55	123229.5	450506 (14.38)	4.59	32179	3131340 (100.0)	6.15	66624.26
	Total	20482051 (40.22)	100	1204826.5	20631428 (40.52)	100	1289464.25	9799912 (19.24)	100	699993.7	50913391 (100.0)	100	1083264

Note : Figure in parenthesis denotes percentage to total

We can roughly say that the average value of assets of each fisheries societies was of Rs. 10,83,264=00. The Raigad and Sindhudurga district were with more than average value of assets; while Ratnagiri was at the third rank. This is due to several reasons such as low fish catch, non-visionary leadership and also lack of efficient management including paid employees. Our hypothesis than the cooperatives had not benefitted its members is proved.

11. Distribution of Dividend (2004 to 2008)

Table 18
Distribution of Dividend (2004 to 2008)

Year	Raigad		Sindhudurga		Ratnagiri		Total	
	Ave. Divi. Rate	Amount	Ave. Divi. Rate	Amount	Ave. Divi. Rate	Amount	Ave. Divi. Rate	Amount
2004	12.6	445718	10.72	311526	13.5	44471	12.27	801715
2005	10.5	109526	11.09	298971	13.5	51831	11.69	460328
2006	10.2	186355	9.63	233783	12	45023	10.61	465161
2007	13	584212	9.7	231024	12	39868	11.56	855104
2008	13.5	24866	11.5	236374	11.33	79952	12.11	341192
CGR	3.57	-33.62	0.66	-7.78	-9.57	9.53	-0.37	-10.32

The rate dividend distributed by the sample societies was different from society to society. The average rate of divided and its amount was observed with the help of Table No. 18. It is seen that rate dividend was 9 % to 13.5 %. But CGR shows that there is downfall in the dividend rate as well as amount. The GCR rate of all districts was minus (-0.37 %). This means the over all three districts performance was minus.

Due to less profit; the societies had not disbursed the dividend. The disbursement of dividend is the sign of good performance of cooperatives. Thus, one has to care about the financial performance of fisheries in sample districts.

12. FISH TRADING ACTIVITIES OF SAMPLE SOCIETIES

The actually fish trade was not done by any societies. Actually, the societies were not involved in purchase and sale of fish on their responsibility. But only they were working as middlemen between the member and the trader. At the time of auction sale, society employees use to take note of the amount of fish sold to the trader; and society use to charge their commission, because, they give diesel and other services to the members. In this way societies were getting some commission, which is shown in table No. 19.

Table 19
Fish Trading Activities of Sample Societies

Year	Fish Purchase	Fish Sale	Gross Profit	Commission
2004	20578674	10625919	86796	3723034
2005	31568646	12491881	142793	3981517
2006	70943563	32387492	404988	4789965
2007	70009946	79840876	512208	7039633
2008	51404199	64963472	228120	4314240
CGR	30.04	72.91	37.84	9.03

Here it shows that the CGR in fish purchase, sale, gross profit and commission earned by society is on increasing trend; but commission has shown very small growth of 9.03 % on this commission, the societies are managing their office expenses, and this is the major item of income to societies.

13. PROBLEMS FACED BY THE SOCIETY DUE TO N.E.P. :

There no any direct boats in fishing from abroad. But there are indirect factors responsible for the slow growth of fishing. For example, due to NEP, new industries have come and they have made water pollution. As a result of this there is low fish catch especially, the coastal villages in Raigad and

Ratnagiri District are facing this problem and there were many agitations held by the farmers as well as by fishing community. Out of the total 57 % and 26 % societies in above districts have answered that they have bad impact on their fishing due to large industries and water pollution respectively. The use of purse-net is also a NEP impact.

Janurdhan Patil (2005) has stated in article published in Daryaward Journal that the platform of Cooperative Fisheries has always helped the fishing community to organize and put forth their problems before the Government in organized manner. Many cooperative fisheries have completed more than 90 years of their work, and hence these structures will remain in future too. The only thing is needed the cooperation of fishermen among there cooperatives.

Table 20
Problems Faced By The Society Due To N.E.P.

Problem	Raigad	%	Sindhudurga	%	Ratnagiri	%	Total	%
New Industries Coming	2 (18.18)	28.57	9 (81.81)	90	0 (0.00)	0	11 (100.0)	57.89
Water Pollution	3 (60.0)	42.85	0 (0.00)	0	2 (40.0)	100	5 (100.0)	26.31
Low Price	1 (100.0)	14.28	0 (0.00)	0	0 (0.00)	0	1 (100.0)	5.26
Persee Net Bad Impact	1 (50.0)	14.28	1 (50.0)	10	0 (0.00)	0	2 (100.0)	10.52
Total	7 (36.84)	100	10 (52.63)	100	2 (10.52)	100	19 (100.0)	100

Note : Figure in parenthesis denotes percentage to total

In Raigad District about 40 coastal villages have noticed to stop their fishing as Ambani Group has taken the coast for his shipping port. This has come through privatization policy of NEP.

14. FISHERIES COOPERATIVE SOCIETIES AT A GLANCE BASED ON FIELD SURVEY 2008-09

This section deals with some parameters on which the performance of societies can be judged. The following are some important facts and figures which were found in field survey to the Research Team under the project.

1. Own Work Shop : Six (06) societies (12%) were having their workshop to repair the boats.
2. Ice Plant : Three (03) societies (6 %) were with their ice plant.
3. Cold Storage : Only one (2 %) society was having its own cold storage to store the fish; when there was a surplus or unsold stock.
4. Diesel Pump : Out of 47 Societies (68 %) were having their own diesel pump; which is very necessary for members.
5. Transportation Facility : Nine (09) societies were (19 %) with their own transportation facilities including the diesel tanker and for fish transport to market places. In all 19 vehicles were owned by societies.
6. Supply of Nylon Nets and Fishing equipments : About 26 societies (55 %) were having their own stores with provision of nets, oil, paint, etc.
7. District-wise societies in Profit (2008)

Table 21
District wise Net Profit (2008)

Sr. No.	District	Total No. of Sample Societies	Total Amt. of Profit Rs.	Average Per Society Amt. of Profit (Rs.)
1.	Raigad	17	31,73,617	1,86,683
2.	Sindhudurga	16	17,65,945	1,10,371
3.	Ratnagiri	14	1,82,79,401	13,05,671

Note : *Sindhudurga Societies were having lowest amount of Profit and Ratnagiri with highest amount.*

Table 22
Financial Performance of Sample Societies on Selected Parameters 2004-2008

Year	Share Capi	Reserve Fund	Investment	Net Profit
2004	7275858	14834453	37132182	7337398
2005	8663078	15630699	38975695	7064471
2006	9058524	19925492	42310976	2164023
2007	9944518	20425050	54036966	8309137
2008	26128895	37408624	1.03E+08	23218963
CGR	30.92	23.58	26.71	27.96

The data in table No. 22 shows the financial performance of sample societies in selected Districts of Konkan Region during the period 2004-2008 i.e. five years.

The compound growth rate of share capital was 30.92 %. Reserve funds 23.58 % and Investment has grown at rate of 26.71 % while net profit had increased at 27.96 %

This means performance of societies was better. However, the inter-district comparison shows (table not given) that CGR of Sindhudurga district in share capital was minus (-4.95 %) and also minus Net Profit i.e. -8.23 %

This shows that the societies in Sindhudurga district were in loss in 2008 as compared with the year 2007.

15. PROBLEMS FACE BY FISHERIES COOPERATIVES IN SAMPLE DISTRICT

1. Oil Companies

About 35 societies mainly from Raigad and Sindhudurga said that due to proposed oil companies; there would be a threat to fishing occupation. Oil companies will cause the sea water pollution.

2. Outsiders' Encroachment

The fishing boats from Gujarat and Goa are fishing in deep sea of Maharashtra which is not seen by the simple eyes. This reduces the fish catch of Maharashtra. The high power engine boats go in deep sea without noticing to any authority. Out of 47 sample societies 23 societies had made this complaint.

3. Mining Companies And Sea Pollution

The village Rajdar in Raigad district and many near by villages will soon lose their fishing occupation due to mining, chemicals and other toxic industries. These industries will pollute the water and the air. The villagers

who were very close to natural scene and beauty will be away from all such natural treasury. The thermal power station is already rooted its feet and are compelling the villages to leave the villages. *Some senior citizens lamented and said that gone are the days of beauty of Konkan, and there will be no poet, novelist, actor, and educationalist. Such persons will not born, in future in Konkan area due to deserted coastal areas.*

4. Problem In Getting NCDC Loan

Majority of the (59 %) office bearers said that their society is prohibited to take new loan from NCDC, because the members who had already taken loan was in over-dues. This is general rule; but new members, as well as honest members are being rejected from the loan facilities.

Some way need to be finding out by NCDC for the honest members.

5. Excess Permission To Fishing Boat

Nearly 16.66 % of the respondents said that the Government should stop to permit new boats for fishing. The Malwan Port was having 150 wooden launches / boats 35 year back; now the port is having more than 500 small & big boats. Is this growth required and desirable to survive the old one? Some high political Profile State leaders are also having their fishing boat. This is un-justice on the traditional community.

CONCLUSION

In short, we can say that the performance of fisheries cooperatives was not much batter. They have not performed their work i.e. the purchase and sale of fish. Only diesel supply and NCDC loan have been provided; but that is also not repaid.

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Case Study : I

India's First Fisheries Cooperative Laying on The Death Bed: A Case Study of Karla Macchi Vyavasaik Seva Sahakari Sansta Ltd. Karla District Ratnagiri

1. INTRODUCTION

The cooperative is considered to be the most effective non-violent weapon in the hands of economically weaker sections of society to defend them against exploitation by the economically strong. The greater the disparity in the distribution of wealth; the greater is the need for cooperation.¹ In India, the cooperative movement was officially launched in 1904; when nearly 90% of the total population was dependent on agriculture and more than 95% of the total population were living in villages. The poor peasants, small cultivators, landless laborers were subject to ruthless exploitation by the village money-lenders zamindars, etc. This situation was more or less with the fishing community in costal areas of the erstwhile Bombay Province presently known as Maharashtra.

2. HISTORY OF FISHERIES COOPERATIVES IN INDIA

If anybody wants to know the history of cooperative fisheries, one has to go 100 years back and to study the history of cooperative movement in Maharashtra, and that is of the Karla Fishermen Cooperative Credit Society Ltd, (KFCS) Karla, district Ratnagiri. The story of this fishery cooperative society is a determined struggle of fishermen located near Karla village, near Ratnagiri, the district headquarter. The Karla village is having the population of 5000 consisting of Daldi Muslim community. Previously,

the local people use to catch the fish at the seashore with their traditional small wooden boat, which was owned by group of people, known as 'Rapan' in local language. But the operation of fishing was very small as to meet the local demand. No commercial touch was given to fishing or no fish was sold outside for profit motive. The 'Rapan System', was nothing, but a traditional form of cooperation. Those were the golden days to fishermen as there was no competition. All fishing activities were with mutual understanding. But with a view to expand the activities the Rapan Sangh (union) was converted in to cooperative society.

3. ORIGIN OF FISHERIES COOPERATIVE

The Karla society was registered on 7th August 1913, as soon as the second cooperative act of 1912 was passed and it is honored as the India's first fisheries cooperative. The membership of the society as on 31st March 2007 was 1548; which includes 350 lady members. As it is the society of Muslim Community, initially the females were not allowed to be the member; but now female are taking active participation. Up to 1963, the society was working as credit society; but afterwards it began to work as credit society as well as service society supplying other needs of the fishing community. From 1963 onwards the society expanded its activities for mechanization of boats with the help of Government and NCDC Schemes, and in real scene it become the fisheries cooperative society.² Presently there are 11 NCDC groups working in the society, and each group consists of 07 members.

4. ACTIVITIES OF SOCIETY

The KFCS has undertaken the following activities;

1. *Fishing Requisites*

The society supplies fishing requisites like nylon ropes, Garfield, Oil, Lubricants, Paints, Floats, etc to the members by taking 6% commission as

its margin from the sales as against 15% charged by the private traders. This section was in net profit of Rs. 5460/- in the year 2006-2007. Due to private shops, the sale of this section is diminishing.

2. *Supply of Diesel*

The society is supplying diesel since 32 years. The subsidized diesel i.e. below the regular or open market is sold to the members. Up to the year 2004-05, this section was in net profit of Rs. 1,39,247/-; but since last two years, this section has incurred loss of Rs. 1,00,225/- This loss was due to low fish catch, low demand for diesel and high cost of transportation of diesel tanker, driver's salary, etc.

3. *Ration Shop*

The coastal districts of Maharashtra are never in self- sufficient in food grains; and they are always depending up on the import of food-grains from other parts of the country. Therefore, ration shop is considered as a food depot of fishing community. The society belongs the ration shop, which was established in 1947. This shop has also incurred the loss of Rs. 42,448/- in the years 2006-07. Due to low quality of food grains supplied by the Government Supply Department; the members hesitate to purchase the wheat, rice, etc. which is of low quality. Also, there is no regular supply of food grains. Thus, irregular supply and low quality of food-grains has affected on the profitability of this section.

5. MANAGEMENT

Since the beginning, the management of this society was in the hands of learned persons. The Board of Directors consists of 11 persons; out of this 02 are lady members. The board meetings and annual general meetings are regularly held. The society has 09 employees headed by secretary. The over

all management seems pro-development towards its members and the fishing community. But the external factors are causing harm to the working of society.

6. SOCIETY AT A GLANCE (FROM 2002-03 TO 2007-08)

The following figures reveal the present position of the century old cooperative fisheries society.

Table No. 1

(Amount in Rs.)

Sr. No	Particulars	2002-03	2003-04	2004-05	2005-06	2006-07	2007-08
1.	Membership	1,208	1,275 (5.55)	1,484 (16.39)	1,521 (2.49)	1,548 (1.78)	1572
2.	Paid -up Share Capital	1,12,515	1,05,865 (-5.91)	1,17,240 (10.75)	1,15,090 (-1.34)	1,02,940 (-10.56)	1,04,140
3.	Reserve Fund	24,70,466	20,27,867 (-17.92)	21,18,663 (4.48)	21,60,133 (1.96)	21,61,225 (0.05)	21,61,365
4.	Other Fund	40,83,694	42,10,214 (3.10)	42,68,856 (1.39)	42,47,637 (-0.50)	42,53,550 (0.13)	42,53,550
5.	Member Deposit	8,592	8,592	8,592	8,592	8,592	8,592
6.	Bank Loan	2,45,491	1,43,187 (-41.67)	1,91,923 (34.03)	8,77,232 (357.07)	24,99,867 (184.97)	--
7.	Investment	11,46,021	9,84,253 (-13.85)	12,66,133 (28.64)	13,00,913 (2.75)	14,10,967 (8.46)	4,75,864
8.	Member Loan	3,68,438	2,43,288 (-33.97)	2,92,086 (20.06)	2,60,850 (-10.69)	2,86,124 (9.68)	2,27,036
9.	Turnover	3,27,53,663	2,73,17,275 (-16.60)	2,35,46,774 (-13.80)	2,13,87,891 (-9.17)	2,27,59,349 (6.41)	--
10.	Profit	5,67,131	3,58,163 (-36.85)	1,64,897 (-53.96)	1,41,733 (-14.04)	-1,59,582 (Loss)	2,03,774
11.	Working Capital	1,47,97,188	1,39,89,492 (-5.46)	1,41,82,353 (1.38)	1,79,08,226 (26.27)	1,84,23,823 (2.88)	--
12.	Dividend	15%	15%	15%	--	--	--
	Audit Class	'A'	'A'	'A'	'A'	'A'	'A'

Note: - Figures in the brackets show the growth rate.

If we observe the performance of fisheries society for a recent period of 06 years; this shows that there was growth in membership, reserve funds, investment, and turnovers; but there were ups and downs in the share capital, bank loan and turnover; of course, there is steady growth in the working capital. The net profit has fallen down year after year; and in the year 2006-07; the society was in loss of Rs. 1.59 lakh; however the society had maintained 'A' audit class. Once up on a time i.e. in the year 2000 and 2001,

the society had earned the net profit of Rs. 10.14 and 11.13 lakhs respectively and had distributed the dividend of 15% per year. But now, it is laying on the death bed. The causes of the losses are the natural climate, fish famine and low fish catch. Due to competition, the share of fish catch of individual members has fallen down. There is low demand for diesel and hence low commission is earned by the society. At the same time, society is not involved in purchase and sale of fish. This has resulted in low commission. Since last many years, the society is not getting any fish commission; thus the loss to fisheries cooperative society. Now a day, except the income from diesel sale, ration shop and sale of items for boat, there are no sources of income. Even there is loss in ration shop in the year 2007-08.

7. THE CASE STUDY AND FUTURE OF THE FISHERIES SOCIETIES

Looking at the paste and the present balance-sheet of the performance of the Karla fisheries cooperatives society; the following conclusions can be drawn;

1. The working of fisheries cooperative up to 1965 was on traditional basis; but after the establishment of NCDC and its loan facilities for mechanizations, the traditional fisheries came into danger and the poor capital-less fishermen could not go for mechanization and they become the laborers with the capitalist boat owners.
2. The profitability of fisheries cooperative was good for a period of 20-25 years i.e. up to 1980-85; to which one can call a golden period; but after this there was over crowding of boats and over-fishing, and loss to the society.

3. Due to the over fishing; the each society's profit was shared by the new fishing vessels and hence, the society incurred losses. It is evident from the data of Karla Fisheries Cooperative that this society was in profit from 1977 to 1983; each year this society had average profit of Rs. 5,00,000/- and more. But in the year 2006-07; this society was in net loss of Rs. 1.59 lakh; which is bad sing of working of a century old India's first cooperative society. This is because the society has not undertaken any value addition activities. Thus, the fate of cooperative fisheries seems dark; unless there are restrictions on over- fishing.
4. It was enquired with the members of management and society and it was found that due to pursenet (big-mechanized net); the small and traditional fishing community has come in loss. The only financially sound fishermen entered in to mechanized boats and the rest of fishermen become the laborers on big man's boat. Therefore, pursenet fishing must be banned.
5. Absolutely, there is no future for traditional fishing, which was environment friendly. Many fishing communities from the area of operation have gone to other fishing centers as laborers. This shows that there is unwilling migration in the coastal villages.
6. Due to NCDC loan, the traditional boats were mechanized; and the members were really benefited due to deep sea fish catch; but due to excess of mechanized boats, the average catch came down. As a result of this the borrowers of NCDC Loan become defaulters. The NCDC does not give loans for small boat owners. Hence, no new loan proposals are taken place in the society.

8. MODEL FOR SURVIVAL OF FISHERIES COOPERATIVES: NEW GENERATION COOPERATIVES : PRIVATE –COOPERATIVE PARTNERSHIP

Since 1990 the new generations of cooperative organizations (NGC) have emerged mainly in northern parts of USA and Canada, which are termed as hybrid cooperatives. The major differences between the traditional cooperatives and new generation cooperatives are that a NGC has a closed membership and practices a system based on a binding contract between the members and the cooperatives. Membership is allowed to private persons or agency which deals in the business of a cooperative. Such agency has to invest the money in cooperatives as share capital; it can also get the profit or dividend; but such persons or agency can not get voting rights.³

If this model is accepted, the fisheries cooperatives will get working capital as well as the private traders can also get the fish regularly and certainly from their own cooperatives. Also, the cheating or black mailing practices, which are at present, will vanish. This model will undertake value addition and create healthy atmosphere for cooperatives. The development of such self-help associations inclusive of active member- fishermen and the private traders, one who purchases, undertakes grading, processing and export of fish will be sustainable rather than present single-membership of fishermen. Now day's fisherman cooperatives provide loans and but can not purchase, transport, process or export the fish and hence it is half cooperative; but with the inclusion of private traders with their capital will benefit both the members and private traders. This model will be the most appropriate option before the fisheries cooperatives in the country otherwise, the sickness of fisheries will continue in future too.

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Case Study : II

Karanja Fisheries Multi-Purpose Cooperative Society Ltd. Karnja District Raigad :

1. INTRODUCTION

With a view to get the detail information about the fisheries cooperatives and their role in the development of socio-economic conditions; a case study was conducted in December 2008 of famous fisheries cooperative society named as 'Karanja Machhimar Vivid Karyakari Sahakari Society Ltd. Karnja, Tal. Uran, Dist. Raigad, which is very close to Mumbai via sea transport.

2. ESTABLISHMENT OF SOCIETY

The society was established on 3rd February 1961, i.e. 50 years back, with its registration No. KLB – 30237. Presently, Shri. Pradeep B. Nakhava is Chairman. The area of operation of the society is limited to one village; covering 1520 fishing families. The total membership of the society is 4641; out of which 1861 (40 %) is female membership. Some heights of the society can be useful to understand its working.

3. HIGHLIGHTS OF SOCIETY AS ON DECEMBER 2008

1.	Paid up Share capital	:	Rs. 51,29,340
2.	Amount of Govt. Shares	:	Rs. 97,00000
3.	Board of Director	:	17 Members
		:	02-Women
		:	02-B.C.
4.	Members Present for Last Annual General Meeting	:	58 (1.24 % of Total)
5.	No. of Total Employees	:	66 Largest Number of Sample District & perhaps in the state.
	Salary of Secretary	:	Rs. 6300/- Per Month
	Lowest Salary	:	Rs. 3000/- Per Month
	Total Amt of Salary	:	Rs. 2,50,000/- Per Month
6.	Facilities to Member	1.	P.F.
		2.	Gratuity
		3.	Bonus
		4.	Medical Allowance
7.	NCDC Loan taken sine last 05 years	:	Rs. 3,91,11,847
8.	Whether Loan through society Funds	:	No.
9.	Total NCDC Groups	:	142 (994 Members)

4. ASSETS OF SOCIETY

1. Land - Rs. 5,51,820
2. Building - Rs. 60,28,587
3. Vehicles - Rs. 41,92,949

5. VARIOUS SECTIONS OF SOCIETY

1. Spare Parts
2. Grain/ Ration Shop - Mini Bazaar
3. Repair Workshop- Oil Sale
4. Diesel Pump
5. Transport Arrangement- 5 Trucks, Ambulance
6. Ice Factory

6. WELFARE FUNDS DISTRIBUTED

❖	For village so far	-	Rs. 57,60,604
❖	Audit Class	-	A class since 05 years
❖	Net Profit	-	Rs. 13,25,790
❖	Dividend Distributed	-	12% - 2006-07
Rs. 5,60,978 Total Amt. one year.			

7. SALIENT FEATURES

1. Participation in Mumbai Market

The society has taken rented premises at Seagoon Dock Mumbai and taken the advantage of selling fish in Mumbai Market. Therefore, the society has earned profit. If all the societies or their District Unions undertaken such activities; then only the fishing community can improve their economic condition. Otherwise now days; there is half cooperation to members and half cooperation to private traders. Such act of societies is against the principal of cooperation.

2. Participation in Social Work Funds Created

The society has been giving donations to different social organization. The society is running :

- | | |
|---------------------------------|-------------------------------|
| 1. One hospital | 2. Guest House at Ekveera |
| 3. Dhornagiri High School | 4. Health Check up Camps |
| 5. Fisherman Boat Accident Fund | 6. Janshree Insurance Schemes |
| 7. Cyclone Accident Fund | 8. Sinking Fund |
| 9. Dividend Equalization Fund | 10. Price Stabilization Fund |
| 11. Employees Bonus Fund | 12. Welfare Fund |

8. PROBLEM OF FACED BY THE SOCIETY

1. Due to Fish Femine

Since three years there was a famine of fish that is fisher men go the sea with all requisites of fishing but available catch of fish has gone down, as a result cost increases but in effect the price rise is taken made by traders and commission agents.

2. Burden of VAT

In earlier Sales Tax law the society had the option of utilizing form 'K' similar provision has to be looked in to the present VAT Act.

3. Foreign Boats and their Catch

There is no way to society or fishermen to compete with the foreign boats. Society has only to watch and no any protection to indigenous boats.

4. Due to High Technology

Latest technology of fishing and marketing must be provided by the different government department from time to time to the society and must also guide the society in availing such technology. The other capitalist's boat owners are using High Tech, which not possible to small boat owners.

5. Privatization

Due to privatization government had made free doors to everybody; then it will be a death nail to the fishermen community.

9. CONCLUSION

The Karanja Fisheries Cooperative Society has really a fisheries Multi-purpose cooperative society and really performing multi-purpose. The number of other fisheries cooperators should make a copy of this society. In real seence this can be called an Ideal Fish Society in the state of

Maharashtra. The various activities are helping the members to get remunerative prices. The fish unit in Mumbai is acting as Life Savings Jacket to the members. The various funds show that the member fishermen when they go for fishing need not worry of their own or of their family members, because, lot of care is taken by the society; this is real cooperation. The founders and leaders had a long vision and wisdom.

The Government of Maharashtra should give some annual grant to this society to undertake some welfare activities and also open the 'Mini Training Centre' to the fishing community both members, leaders and employees.