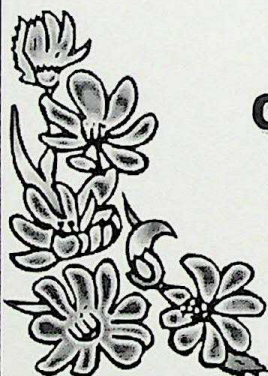


CHAPTER - IV



ROLE OF NCDC, NABARD, MPEDA, ETC., IN THE DEVELOPMENT OF FISHERIES COOPERATIVES IN INDIA



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1 INTRODUCTION

The fisheries co-operatives are formed and run by the weaker sections of the society especially the traditional fishermen, who are having neither land nor capital with them. From this point of view since 1969, the Government of India thought to help the weaker sections through the easy credit and consultancy services. In this respect several agencies at the centre level as well as at the state and district level are engaged in the development of fisheries cooperatives. The brief activities of some of the agencies are explained below.

2 AGENCIES INVOLVED IN THE DEVELOPMENT OF FISHERIES CO-OPERATIVES

The following agencies are involved in the development of fisheries co-operatives by giving finance as well as consultancy.

1. National Co-operative Development Corporation (NCDC)
(New Delhi)
2. National Bank for Agriculture and Rural Development
(NABARD) (Mumbai)
3. National Federation of Fishermen's Co-operatives Ltd., New
Delhi
4. Ratnagiri and Sindhudurg District Co-operative Fisheries
Federations
5. Chhatrapati Shivaji Fish Market, Mumbai

3 NATIONAL CO-OPERATIVE DEVELOPMENT CORPORATION

3.1 Genesis of NCDC

The Government of India in 1951 constituted an All India Rural Credit Survey Committee under the aegis of Reserve Bank of India. This Committee submitted its report in 1954 and recommended that the RBI should take upon itself the task of promoting and financing of rural credit to co-operatives. This function is now being undertaken by the National Bank for Agriculture and Rural Development (NABARD). The Committee further recommended that Government of India should set up a statutory Corporation to spearhead development of other rural economic activities in the co-operative sector. It was in this background, that the National Co-operative Development and Warehousing Board was set up in 1956. But in 1963, the warehousing activity was separated and the NCDC was thus established in March 1963 under an Act of Parliament as a successor organization to the National Co-operative Development and Warehousing Board.

3.2 Functions of NCDC

The objectives of NCDC in terms of its Act are, "Planning and promoting programmes for production, processing, marketing, storage, export and import of agricultural produce, foodstuffs and certain other notified commodities and collection, processing, marketing, storage and export of minor forest produce on co-operative principles". As provided in the Act, the Corporation's functions include the following activities :

1. Advancement of loans or grant subsidies to State Governments for financing co-operative societies and for employment of staff for implementing programmes of co-operative development;

2. Provision of funds to State Governments for financing co-operative societies for the purchase of agricultural produce, food-stuffs and notified commodities on behalf of Central Government;
3. Planning and promotion of programmes through co-operative societies for the supply of seeds, manures, fertilizers, agricultural implements and other articles to enhance agricultural production;
4. Providing loans and grants directly to the national level co-operatives and other co-operative societies having objective extending beyond one state;
5. Providing loans to co-operative societies on the guarantee of State Governments or in the case of co-operative societies in the Union Territories on the guarantee of the Central Government; and
6. Participation in the share capital of the national level co-operative societies having objectives extending beyond one state.

3.3 Activities

NCDC's activities were enlarged and its sources of funds were diversified with the amendment of its Act in 1974 on the basis of an evaluation by an Expert Committee in 1972. The amendment enabled the corporation to cover programmes of weaker sections of co-operatives of tribal and scheduled castes, poultry, dairy, fishery, handloom and rural consumers etc. In August, 1984, the Government of India constituted a Committee which suggested that NCDC Act should be amended suitably to extend its activities further to industrial and labour co-operatives in rural areas, cottage and village industrial co-operatives and handicrafts and other rural craft co-operatives. The report of the committee was received and considered by the Corporation. A proposal to further amend the NCDC Act to include in its ambit horticulture, animal husbandry, forestry, pisciculture, other allied activities, industrial goods of industrial

co-operatives, cottage, village and allied industries and rural crafts, livestock and certain notified services was introduced in the Parliament during August, 1995. Thereafter, it was reviewed by the Parliamentary Standing Committee on Agriculture, which submitted its report in December, 1996.

3.4 Management and Administrative Set-up

The Management of NCDC vests in the General Council (GC) with 51 members and the Board of Management (BOM) with 12 members nominated by the Central Government. The General Council has representatives of the Central and State Governments, National and State level co-operatives, Reserve Bank of India, Public Sector Financing Organizations and co-operative experts. The Board of Management is constituted out of across section of the General Council. The General Council lays down policy guidelines and oversees the general management of the Corporation. The NCDC functions through its Head Office in New Delhi and 18 Regional Directorates. The Regional Directorates are located at Bangalore, Bhopal, Bhubaneswar, Chandigarh, Chennai, Dehradun, Gandhinagar, Guwahati, Hyderabad, Jaipur, Kolkata, Lucknow; Patna, Pune, Raipur, Ranchi, Shimla and Thiruvananthapuram. The Corporation is headed by its Managing Director.

3.5 NCDC's Role In the Development of Fisheries Co-operatives

NCDC started promoting and developing fisheries co-operatives after its Act was amended in 1974 to cover fisheries within its purview. The Corporation has formulated specific schemes and pattern of assistance for enabling the fishery co-operatives to take up activities relating to production, processing, storage, marketing, etc. Assistance is provided for the following purposes :

Purpose of Assistance

1. Purchase of operational inputs such as fishing boats, nets and engines.
2. Creation of infrastructure facilities for marketing, transport vehicles, ice plants, cold storages, retail outlets, processing units, etc.
3. Development of inland fisheries, seed farms, hatcheries, etc.
4. Preparation of feasibility reports.
5. Integrated Fisheries Projects (Marine, Inland and Brackish Water).

3.6 Schemes being implemented and Activities Covered

Assistance is provided to fisheries co-operatives under 3 schemes as under :

Centrally Sponsored Scheme

Under this, three categories have been done as per the economic development of the states. These are as follows;

1. Least Development States

Arunachal Pradesh, Assam, Bihar, Jammu and Kashmir, Jharkhand, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim and Tripura

2. Under Developed States

Andhra Pradesh, Chhattisgarh, Goa, Himachal Pradesh, Madhya Pradesh, Orissa, Rajasthan, Uttaranchal, Uttar Pradesh and West Bengal, Union Territories of Andaman and Nicobar and Lakshadweep.

3. Developed States :

Gujarat, Haryana, Karnataka, Kerala, Maharashtra, Punjab and Tamil Nadu and Union territories of Chandigarh, Dadra and Nagar, Haveli, Daman and Diu, Delhi and Pondicherry.

3.7 Procedure Involved for NCDC's Assistance and Likely Beneficiary

Only active fishermen engaged in production, marketing and processing of fish should form a co-operative society and get it registered under Co-operative Societies Act. of state Government.

Eligibility Criteria

Eligibility would depend upon routine agency for NCDC funds.

In case funds are routed through State Government : There is a different criterion

1. The society seeking financial assistance should be functional and working efficiently.
2. A newly registered society can also be considered, provided it has a well designed programme of pisci-culture, marketing etc.
3. Primary societies should preferably be affiliated to the regional/state level fisheries co-operative federations and the district/state co-operative union, if existing in the state.
4. The society which has been classified below "C" category during the audit for the last three years will normally not be considered. However rehabilitation projects of such societies would be considered on merit.
5. The societies with negative net worth (cumulative losses exceeding own funds) are not eligible.

Share capital is also converted as subsidy. Thus, about 85 % of the total cost of boat is given by the NCDC as subsidy. Therefore, the maximum fishermen should take the proper benefit of these Government Schemes.

NCDC Financial Help for Mechanization of Boat

The NCDC finance for mechanization of boats to fishermen Groups on the following base ;

1. Share Capital to concerned cooperative society	5%
2. Coastal Boat as additional share capital	30%
3. Loan to Group	55%
4. Group's own contribution	10%
Total	100%

1. Pattern of Assistants Through State Governments

a) Least Developed States			
Item of Assistance	Assistance through State Govt.		
	NCDC to State Govt.		State Govt. to Society
1. Margin Money - Loan - margin for availing Bank Credit	Loan	75%	Loan or Sh.Cap. 75%
	Subsidy	25%	Subsidy 25%
	Total	100%	Total 100%
2. Working Capital - Loan as per requirement	Loan as per requirement		Loan
3. Share Capital - Investment Loan as per requirement	Investment Loan as per requirement		Share Capital
4. For creating production, processing & marketing infrastructure	Loan	70%	Loan 50%
	Subsidy	25%	Share Capital 20%
	Total	95%	Subsidy 25%
			Total 95%
			Members Contribution 5%
b) Under Developed States			
Item of Assistance	Assistance through State Govt.		
	NCDC to State Govt.		State Govt. to Society
1. Margin Money- Loan - margin for availing Bank Credit	Loan	80%	Loan or Sh. Cap. 80%
	Subsidy	20%	Subsidy 20%
	Total	100%	Total 100%
2. Working Capital - Loan as per requirement	Loan as per requirement		Loan
3. Share Capital - Investment Loan as per requirement	Investment Loan as per requirement		Share Capital
4. For creating production, processing & marketing infrastructure	Loan	70%	Loan 50%
	Subsidy	20%	Share Capital 20%
	Total	95%	Subsidy 20%
			Total 90%
			Members Contribution 10%

c) Developed States			
Item of Assistance	Assistance through State Govt.		
	NCDC to State Govt.		State Govt. to Society
1. Margin Money- Loan - margin for availing Bank Credit	Loan		Loan or Sh. Cap.
2. Working Capital - Loan as per requirement	Loan as per requirement		Loan
3. Share Capital - Investment Loan as per requirement	Investment Loan as per requirement		Share Capital
4. For creating production, processing & marketing infrastructure	Loan	90%	Loan 50%
			Share Capital 40%
	Total	95%	Subsidy 900%
			Total 90%
			Members 10% Contribution

2. For Direct Funding

Category of State	Loan from NCDC	Subsidy from NCDC	Society's own contribution as Share capital
Least-developed states	50 percent of Block cost	25 percent of Block Cost	25 percent of Block cost
Under-developed states	50 percent of Block cost	20 percent of Block cost	30 percent of Block cost
Developed states	65 percent of Block	-	35 percent of Block cost

Source : NCDC Bulletin New Delhi, December, 2006

The inland fishery societies for availing assistance for excavation of tanks must either own the site or obtain it on lease for a minimum of 10 years period.

In case funds are provided directly the beneficiary Society should full fill the following conditions;

In addition to the conditions prescribed above, the society should meet the following conditions :

- ♦ Co-operative should be in operation for last three years.
- ♦ Co-operative should have net profit for at least two years in the period of last three years.
- ♦ Co-operative should have cash for last three years.

- ♦ Security offered, should be minimum 1.5 times of the loan amount.
- ♦ Co-operatives are required to apply in the prescribed proforma along with Detailed project Report (DR) balance sheets, profit and loss accounts, etc. and other relevant documents.

Effective Rate of Interest

Present rate of interest is 8.5 percent p.a. However, actual rate of interest would be the rate prevailing at the time of release of funds.

3.8 Impact of NCDC's Assistants on Fisheries Co-operatives :

- ♦ The increase in marine fish catch of co-operatives in Gujarat, Kerala, Maharashtra, West Bengal etc. is attributed to the support of NCDC.
- ♦ The total number of fishermen to be benefitted from all the Integrated projects is estimated to be over 3,05,225.
- ♦ The total estimated additional fish production on implementation of the projects is over 3.60 lakhs tonnes per year.
- ♦ The societies are democratically managed and the members take active interest in the functioning of the societies.
- ♦ Beneficiary fishermen earn more income than non-beneficiaries. NCDC's assistance has helped fishermen by reducing drudgery of work, increase in the number of fishing days thereby increase in fish catch of fishermen. Fish marketing infrastructure helps the fishermen's co-operatives in realizing better value for fish catch in the market.
- ♦ The increased fish catch by the fishermen has improved the socio-economic conditions of the fishermen perceptibly.

4 THE NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT (NABARD) :

4.1 Introduction

The Reserve Bank of India, in consultation with the Government of India set up a Committee to Review Arrangement for Institutional Credit for Agriculture and Rural Development (CRAFICARD) in 1979 under the Chairmanship of Shri B. Shivaraman. The CRAFICARD recommended in its Report setting up of the National Bank for Agriculture and Rural Development (NABARD). The objective of the NABARD is to give undivided attention to production and investment credit to various rural sectors like agriculture, small-scale and cottage industries, handicrafts, to artisans and to other allied activities in an integrated manner. The basic idea was that there should be a "National Bank" to pay undivided attention to all regions of the country in the matter of rural credit and other needs related to agricultural and rural development, and secondly, the problem of comprehensive way, instead of in a fragmented way as was happening till then. It was felt that if there is a banking institution at the national level, the above objective would be achieved.

The National Bank for Agriculture and Rural Development Bill was passed by Parliament in December 1981 and the National Bank for Agriculture and Rural Development (NABARD) came into existence in July 1982.

The NABARD has taken the entire agricultural refinancing function of the Reserve Bank of India. Also, the Agricultural Refinance and Development Corporation (ARDC) have been merged with the NABARD. The National Agricultural Credit (Long-Term Operations)

Fund of the Reserve Bank of India and also the National Agricultural Credit (Stabilisation) Fund was transferred to the NABARD and form part of National Rural Credit (Stabilisation) Fund, respectively.

As noted above, the entire refinancing work of the Reserve Bank, the State Co-operative Banks (the Apex Banks), the Regional Rural Banks and Central Land Development Banks has been transferred to the NABARD. In a sense the work of the Reserve Bank has come to be decentralized and the role of the Reserve Bank in the sphere of agricultural finance was handed over to the NABARD which is to give its undivided attention to the problems of agriculture and rural finance. The 50 per cent of the paid up capital of the NABARD is subscribed the Reserve Bank and the other half is subscribed by the Government of India.

4.2 Management of the NABARD

The management of the NABARD is entrusted to a Board of Directors to be appointed by the Government of India in consultation with the Reserve Bank of India.

In the Board of Management, there is a Chairman and a Managing Director. In addition, there are 13 directors. Of the 13 directors appointed on the Board of Management, 2 are experts in subjects like rural economics, rural development and handicrafts; 3 directors will be with experience in the working of co-operative and commercial banking; 3 directors will be from among the directors of the Reserve Bank of India; 3 directors will be from among the officials of the government of India; and 2 directors will be from among the officials of the State Governments.

In addition, there is an Advisory Council in the NABARD. The Advisory Council consists of such directors of the NABARD and such

other persons who in the opinion of the NABARD possess special knowledge on subjects with which the NABARD is concerned.

The Advisory council will give advice on matters referred to it by the NABARD and carry out such other functions entrusted to it by the NABARD.

4.3 Function of the NABARD

Under Section 21 of the Act establishing at NABARD (referred to as 'The National Bank' Act 61 of 1981), the NABARD is to provide refinance assistance to State Co-operative Banks (i.e., the Apex Banks in the Co-operative structure), the Regional Rural Banks or any other financial institutions approved by the RBI.

The refinance assistances by the NABARD to the above mentioned financial institutions can be given for the following purposes:

- a) To carry on agricultural operation or marketing of agricultural produce;
- b) Marketing and distribution of various agricultural inputs (like improved seeds, chemical fertilizers, pesticides, etc.) necessary for carrying on agricultural operations and for agricultural development;
- c) To carry on any other activity in the field of or for the development of agricultural and rural development; and
- d) For production and marketing activities of rural artisans or of small-scale industries in the tiny and decentralized sector, village and cottage industries and to those engaged in the field of handicrafts and other rural crafts.

The NABARD may make loans and advances to the above mentioned financial institutions (the State Co-operative Banks, Regional Rural Banks, etc.) against the security of:

1. Stocks and securities other than immovable property; and
2. Promissory notes supported by title to goods.
3. It is observed that in regard to the type of security to be accepted by NABARD at the time of providing refinance assistance, some flexibility is introduced (in Section 21, sub-sections 2, 3 and 4) as regards the nature of security to be accepted, scope for its waiver and other terms of conditions.

The NABARD is to provide refinance assistance for rural development in the sphere of agriculture, cottage and tiny industries and decentralized sector, small-scale and handicrafts and various other rural crafts.

The emphasis is on rural development. The terms 'rural area' has been defined in the Act as "an area comprising any village and includes area comprising population which does not exceed 10,000 (or such other figure which the Reserve Bank may decide from time to time).

4.4 Role of NABARD in Development of Fisheries Co-operatives

In view of the importance of the fisheries sector in the national economy, NABARD is playing a pivotal role in the development, through;

- i) financial assistance for fisheries and related activities,
- ii) support for infrastructure development,
- iii) funding of technology promotion activities,
- iv) implementation of externally aided fisheries projects.

Consultancy Services are available for preparation, appraisal, monitoring, evaluation of schemes/ projects, etc. for various activities/ investments in fisheries as shown below :

1) Fisheries Co-operatives

A) Marine

- ♦ Mechanized Vessels - Trawlers, Gill Netters, Purse Seniers, Long Liners, double Rig Trawlers.
- ♦ Others - Catamarans, Canoes, plank built boats with Nets.
- ♦ Motorization - Replacement of Engines or New Engines.

B) Inland

- ♦ Traditional Boat and Nets
- ♦ Caro Hatchery
- ♦ Carp Farming
- ♦ Air-breathing Fish Farming
- ♦ Fish Seed Rearing
- ♦ Integrated Fish Farming - Paddy cum fish, Poultry cum fish, Piggery cum fish, Dairy cum fish, Duck cum fish, Plantation/ Horticulture cum fish farming.
- ♦ Running Water Fish Culture
- ♦ Semi, Intensive Fish Culture
- ♦ Fresh Water prawn farming.
- ♦ Fresh Water Prawn Hatchery
- ♦ Ornamental Fish Breeding

C) Aquaculture

- ♦ Shrimp Hatchery
- ♦ Shrimp Farming
- ♦ Brackish Water Fish Farming
- ♦ Shrimp cum Coconut Farming

D) Fish Processing

- ♦ Feed Mills
- ♦ Processing Plants
- ♦ Surimi Production

- ♦ Sea Weed Culture

E) Infrastructure Projects in Fisheries Sector

- ♦ Sea Weed Culture
- ♦ Fishing Harbour
- ♦ Fishing jetty
- ♦ Riverine Fisheries
- ♦ Inland fisheries infrastructure
- ♦ Infrastructure for reservoir fisheries
- ♦ Common infrastructure for coastal aquaculture involving shrimp farming in cluster
- ♦ Cold chain and processing
- ♦ Marketing

F) Other Services :

- ♦ Monitoring and evaluation of the projects
- ♦ Implementation of turnkey projects
- ♦ Implementation/ monitoring / evaluation of externally aided projects
- ♦ Fish Market Management
- ♦ Fisheries Co-operative Management

The NABARD is helping for the development of fisheries sector in Maharashtra. This sector includes private as well as co-operative sector. If we see the credit plan of Sindhudurga, Raigad and Ratnagiri District it shows that in the Credit Plan an allocation of finance for the development of fish landing centers, fishing harbors and jetties, purchase of trucks and boats as well as ice factories have been made. Approximately Rs. 50 crores has been allocated by the NABARD to each district. Nearly, each fisheries society in coastal area have got loan and subsidy from NABARD

5. THE ROLE OF MARINE PRODUCTS EXPORT DEVELOPMENT AUTHORITY (MPEDA), INDIA

Marine Products Export Development Authority (MPEDA) was established in 1972 at Kochi with branch offices in all major centers of seafood production and export in India. It has the responsibility of the promotion and regulation of marine products export and it is the nodal agency for joint ventures in deep sea fishing. It also promotes brackish water shrimp farming.

The Ministry of Commerce Govt. of India has formed the MPEDA a prime national organization for the regulation, development and promotion of marine product export. It has 24 offices located in the maritime states of India and two over-seas offices, one each in Japan and USA.

As a body that develops overseas markets, analysis consumer trends, quantifies information, and disseminates it for the benefit of the Indian exporters, the MPEDA has played a catalytic role.

The MPEDA expects Indian seafood to offer the world a business potential that will be plentiful and profitable. The demand for seafood all over the world is expected to touch 110-120 million tones / annum by 2010. With the fast emerging aquaculture and improved sea catch, India is a promising source to cater world's needs.

5.1 Quality Management

MPEDA has played a pivotal role in championing, delivering and enforcing internationally acceptable quality standards. With the introduction of stringent quality control norms for marine products by USA and the European Union, quality control system of the seafood units of India is being upgraded to the international standards.

The MPEDA is assisting the trade in its endeavour to upgrade the quality management systems of the seafood plants by introducing systems like HACCP. The seafood industry requires value addition. MPEDA implements product development and quality control programmes. Working in association with the Export Inspection Council of India; the MPEDA actively oversees quality compliance by verifying the practices and facilities of manufacture/ exporters.

5.2 Development of Capture And Culture Fisheries

MPEDA renders services for the development of capture and culture fisheries. It has been a pioneering force for the national aquaculture drive and imparts training in aquaculture for entrepreneurs at its prawn farm project complex in Kochi. MPEDA has established two registered societies to run hatcheries in Andhra Pradesh and Orissa with a production capacity of 145 million prawn/ seeds per annum.

5.3 MPEDA Schemes To Assist Sea Food Units

MPEDA has a regular task of running various schemes related with technology development. Quality control, prawn farming, appraisal and investment, marketing services, product development etc. by providing subsidies (from a minimum of 10% of the cost to a maximum of 50%) to the entrepreneurs.

6. VARIOUS WELFARE AND EDUCATIONAL SCHEMES FOR FISHERIES DEVELOPMENT

6.1 Group Accident Insurance Scheme

This scheme was introduced in the year 1982-83 for the benefit of inland as well as coastal fishermen in case of accidents and death. Under this scheme if a fishermen dies due to accident in fishing activity, then Rs. 50,000/- and Rs. 25,000/- in case of disability is given to the

concerned party. A small amount of premium of Rs 11 per year is to be paid by the insured person. This amount can also be paid by the co-operative fisheries societies. Nearly 12.50 lakhs fishermen in the country were benefiting by the end of year 2004-05.

6.2 Model Fishermen Villages scheme

The scheme was introduced from the seventh Five year plan period. Under this scheme, landless and needy fishermen are provided the free houses. Each village is of 100 free houses and the cost of each house is minimum of Rs. 35,000/-. This ideal or model village is provided with water, light and sanitary facilities free of cost and a recreation hall. The establishment of cooperative credit society is also expected in this model village. The total investment in model village is expected upto Rs. 37.50 lakhs and the amount is shared by Central and State Government as 50.50%. Presently 490 villages have been formed in the states like Kerala, T.N. Assam, Orissa and West Bengal. The scheme is very popular.

6.3 Saving-Cum Relief Scheme

The scheme was introduced by the Central Government in the year 1991-92 to benefit the active fishermen who are busy for eight months (08) in the fishing, while 04 months they are idle or without income in rainy season i.e. from the month of May to August. Under this scheme central and state Government contributes Rs. 75 per month ($\text{Rs. } 75 + 75 = 150$) and the fishermen has to contribute Rs 150/- per month in busy season. The amount Rs. 300 per month will paid to the member fisherman in lean season. This scheme develops the habit of savings among the fishermen and helps in the times of financial difficulties.

7. INSTITUTIONS ENGAGED IN FISHERIES EDUCATION, TRAINING AND RESEARCH IN INDIA

The following institutions are engaged in fisheries education and training in India.

1. Central Institute of Fisheries Education, Varsova, Mumbai
Est-1961 Deemed University, P.G. Teaching under ICAR,
New Delhi
2. Central Institute of Fisheries Extension Education, Kakinada
3. Inland Fisheries Training Centre, Baikpur, W.Bengal General
Studies on Fisheries
4. Inland Fisheries Operative Centre, Chinhat, Nine (09)
Months Training
5. Central Fisheries Nautical and Engineering Training
Institute, Eranakulam. Vocabenal Diploma-Radio Telephone
6. Indian Institute of Technology, Khargapur, PG and Ph.D.
Studies
7. Lal Bhadur Shastri Naval Engineering College, Mumbai 03
Months short duration course
8. National Institute of Oceanography, Dona Paul (Goa)
Biotechnology and Taxonomy courses
9. Central Polytechnic, Chennai
10. Central Marine Fisheries Research Institute Kocchin, PG and
Ph. D. Studies
11. Gujrat Fisheries Aquatic Sciences Research Institute, Okha,
Short Duration Course
12. Total Aquaculture Technology Centre, Fish Farmers'
Development Agency, Since 1973-74

In addition to above there are several other Diploma and Degree colleges run by the state Government and Universities for fisheries education. The coastal universities are also engaged in fisheries education Training and Extension in Maharashtra, Gujarat, Goa, Kerala, T.N., Orissa, etc. The coastal polytechnic colleges also impart the knowledge of fisheries to the young coastal students. As such there is no lack of educational institutions in fisheries, but there is lack of sufficient beneficiaries.

8. RATNAGIRI DISTRICT FISHERIES CO-OPERATIVE FEDERATION LIMITED

8.1 Introduction

Ratnagiri district is one of the important fishing districts of Maharashtra. Agriculture and horticulture is the main occupation of the people but the people who are living on coast line; fishing is the main occupation of these people. The area of its continental shelf is

0 to 10 Fathoms	-	410 sq.kms
11 to 40 Fathoms	-	2500 sq.kms
41 to 100 Fathoms	-	3690 sq.kms

It means total continental self is 6,600 sq.km. There are 99 fishing villages and 8 main fishing centers in the district. The fishermen population is 77,300 and out of them 14,500 are active fishermen. The number of mechanized and non mechanized boats is 4,432 and 38 landing centers. The numbers of fishery co-operative societies affiliated to Federation are 78 and the total number of membership is 21,495. The fishermen population belongs to especially Muslim, Hindu and Christian. Ratnagiri District is well connected with Mumbai and the interior districts of Maharashtra by rail and road transport.

8.2 Establishment of Fishery Federation

As it is clear that the first fishery co-operative society was established in 1913 at Karla-Ratnagiri District. But there was too late to establish fishery co-operative federation at district level. This federation was established in the year 1965 with the initiative taken by the then Chairman of RDCCB Shri. Shamrao Page and leaders of fisheries societies. Since its establishment, the Federation was trying to solve the various problems of fishermen like fish collection, supplying inputs; storage, transport; processing; marketing of fish, etc.

8.3 Main Function of Federation

Broadly speaking this federation has done following functions for its member fishermen in the district :

1. Motivate fishermen to organize fishery co-operative societies. After the establishment of this federation, the numbers of fishery societies have increased.
2. Procure fish from members and provide infrastructure for sale of fish. This federation has planned and decided to take help from Dabhol; Harnepaj; Sakrinate and other fisheries societies to collect prawn and other quality fish and tried to send at Mumbai and other cities on a normal commission. The purpose was to give remunerative price to the catch of member fishermen. But since last few years the federation is not doing these of functions.
3. Provide fish seed net and other inputs and equipments : There are some fisheries societies where there was not provision of spare parts and equipments for fishing. To such societies and to the members of societies federation was trying to provide the fishing equipments. But at present instead of purchasing fishing

equipments from federation members of fisheries societies prefer to purchase it from the economically sound primary fisheries co-operative societies in the district.

4. Arrange technical guidance for members nowadays fishing industry requires up to date and modern technology like fish finder, global positioning system fish alarm radio, telephone and international calling and distress frequency. For handling these instruments there is need of demonstration for this purpose federation have tried to arrange workshop with the help of member societies.
5. Support the government regarding Coastal Regulation Zone (CRZ) - According to this policy/ law the federation has given support to fishermen community.
6. Federation has tried to provide sales tax information to boat owners who were the members of fisheries societies. For this the federations has collected data about the boat owners and have given information to Government of Maharashtra regarding diesel quota.
7. There is provision of "J" license which is related to diesel quota sanctioned to the particular fishery societies. For such society's federation have supplied diesel from its sanctioned diesel quota.
8. In the "cold chain plan" federation have acquired land with the help of NCDC; Federation was 100 tonne ice factory and 50 tonne cold storage facility. Similarly federation was trying to establish ice factory with the help of Harne; Sakrinate fisheries societies.
9. For the development of harbors like Mirkarwada, Harne Sakrinate; Jaigad; and Veldur the federation have tried its level best to have its branch at Pune.

10. For the concession in excise duty on diesel, the federation has approached central government for the continuation of this scheme.
11. Supreme Court have banned on brackish water fishing which is affecting to younger fishermen community. Federation has tried to raise this problem before Government of Maharashtra and Central Government. Similarly federations have tried to escape the fishermen from the conditions of Coastal Regulation Zone. It has also given legal advice to fishermen regarding their houses and huts, which have been situated on coast.
12. Every year federation has tried to lift sands and clay from the various creeks in Ratnagiri District. For this purpose, federation has asked the government to purchase machinery like JCB.
13. Federation has solved the problems regarding distribution of diesel.
14. With the help of cold chain plan and other schemes of central government federation has tried to sell the fish by fishery co-operative societies.
15. There is a condition of 10% share of group in NCDC plan for getting the loan and subsidy from the NCDC. Federation has tried to cancel this condition of 10% share while approaching concerned authorities.

Presently, the federation is under the administrator and not doing any activities for the fisheries societies or for their members. The Government is thinking to re-organize the Federation with the help of Central Government assistance.

**Table No. 1 : Financial and Other Position of Federation
(2002 & 2005)**

Sr. No.	Particulars	Year	
		2000	2005
1.	Membership		
	a) Fisheries societies	62	67
	b) "B" class	2229	2235
2.	Share Capital		
	a) Authorised	50,00,000	50,00,000
	b) Paid up	5,43,000	6,02,500
	c) State Govt.	5,00,000	5,00,000
	d) NCDC Special	12,49,276	12,49,276
3.	Reserve & Other Fund		
	a) Reserve Fund	86,167.35	1,25,345
	b) Machinery depreciation	13,73,817.53	18,01,083.53
	c) Building depreciation	7,37,355.58	7,90,213.58
	d) Dead stock fund depreciation	24,054.99	32,146.99
	e) Ice van depreciation	1,17,082.00	1,12,458.00

9. CRITICAL REVIEW OF DISTRICT FISHERIES FEDERATIONS IN SAMPLE DISTRICTS

The discussion shows that the district federation has stopped its active functions since last 5-6years. Really, the fisheries federation plays main role in the development of fisheries co-operatives. But this federation, due to its mismanagement as well as lack of vision among the Board of Directors, is in loss. The strong and viable district unions have played important role in milk co-operatives in India. The same spirit and duty was expected by the fishing federations. The NCDC should have their own fisheries team like NDDDB for the development of fisheries co-

operatives in Ratnagiri, Sindhudurga and Raigad District in particular and in India in general. Our hypothesis that there is no strong and viable union has proved.

10. ABOUT SINDHUDURG DISTRICT FISHERIES CO-OPERATIVE FEDERATION, MALVAN

The district federation of Sindhudurga district was formed very recently i.e. in the year 2005-2006. The federation has the board of directors which is appointed by the Department of Co-operation. So far the federation has not started its activities except the vacant land purchased. But it is expected that this federation can start its activities very soon to safeguard the interest of primary fisheries.

Now, there are no active district federations in Sample District

11. ROLE OF CHHATRAPATI SHIVAJI FISH MARKET, MUMBAI IN THE DEVELOPMENT OF FISHERIES CO-OPERATIVES

The Shivaji Fish Market, Mumbai is the main fish-market of the Western Coast and one of the four big fish markets in Mumbai City. The four storied market building has been constructed by the Bombay Municipal Corporation, with all the required facilities of a semi-modern fish market. Sufficiently wide space has been provided for as 40 trucks. Five ice-crushing plants have been set up in the market premises by private parties. Office accommodation has been provided to fish traders and co-operative societies. Two big platforms are providing facilities for fish auction. One of the platforms is used by vendors for retail sale. Adequate water supply has been arranged for normal use and for washing the platforms every day.

Total arrivals of fish in the market are estimated to be of the value of Rs.25 crores a year. Fish comes from various places such as Mahe, Ratnagiri, Thane, Colaba, Raigad etc. by about 200 co-operatives and individuals. This includes 84 fishermen societies and about 800 individual/group leader members of the fishermen societies.

There are about 80 commission agents operating in the market. Three co-operatives, namely the Maharashtra State Federation of Fishermen Societies, The Thane District Fishermen's Federation and the Varsova Fishermen's Society play an important role in the marketing of fish. They deal in about 35 per cent of total arrivals in the market. They are also helping to remove the various malpractices in the market and are pace-setters in the pricing which is favorable to the fishermen.

Marketing operations start only in the day. The purchasers include 12 big wholesalers-cum-exporters. In addition there are some outstation traders who buy fish in Mumbai and carry it to the mufasil for sale to small retailer.

Rate of fish are not necessarily fixed in auction. Open auction is held only for pomfret. For the rest, rates are fixed by negotiations depending upon arrivals and demand.

Credit seems to occupy a central place in marketing operations. The traders buy on credit and sell on credit retailers. Co-operatives operating in the market have of necessity to follow the market practice and give credit to those who bring or buy fish. The local retailers buy fish on a week's credit. The outstation buyers buy on a month's credit. The co-operatives, commission agents operating in the market have to make prompt payments to the suppliers, though they receive the sale price from buyers after a week or a month as the case may be. Also the co-operative/commission agents give advances to suppliers. Advances range from Rs.10,000 to Rs. 1,00,000 to each supplier.

The co-operatives are charging a commission @ 7 per cent on the sales. They return one per cent to the suppliers, another two per cent is given as rebate to the customers. The commission being charged by private agents ranges between 7 and 10 per cent.

Thus, it shows that co-operatives have entered in Mumbai market. Still the efforts should be made to capture the larger extent of fish market in cities in other parts of Maharashtra.

12. CONCLUSION

Due to the establishment of NCDC, NABARD, FISHCOPFED and District Federations, the fisheries co-operatives are existing in Indian economy; otherwise there would be no fisheries co-operatives in India. There are many schemes for the benefit of fisheries co-operatives both for marine and inland fisheries. Especially, the schemes of NCDC are more beneficial. At the same time, it is seen that the co-operative federations are useful, but they are mismanaged and not working for the members and hence, number of fisheries co-operatives have come into loss. The strong and viable district unions such as, unions in milk co-operatives in Gujarat, can be the remedial measures on the sickness of fisheries co-operatives.