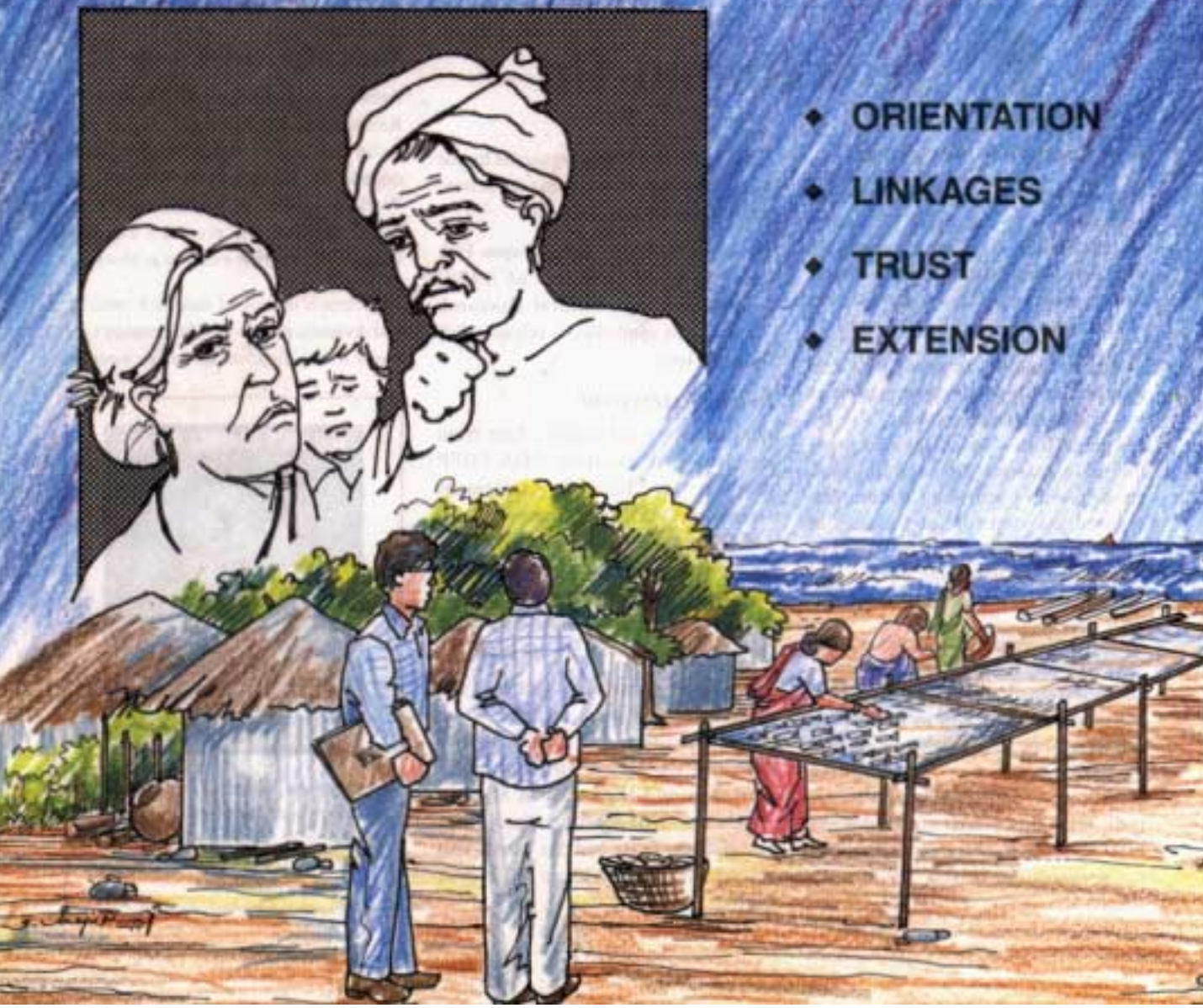


THE FOUR KEY WORDS IN POST-HARVEST FISHERIES DEVELOPMENT

(See pages 6 - 9)

- ◆ ORIENTATION
- ◆ LINKAGES
- ◆ TRUST
- ◆ EXTENSION



Editorial

The Government-NGO Partnership

The ODA Post-Harvest Fisheries Project has always played a catalytic role: it works with non-government and government agencies to transfer sustainable packages of support to artisanal fishing communities. The focus has been on developing their institutional capacity to:

- (a) facilitate the uptake of improved techniques and skills, and
- (b) implement post-harvest changes in practices or technology which will bring about positive changes.

The project has actively encouraged NGOs and government agencies to work

together, share experiences and provide mutual support in working with artisanal fishing communities. In the long term, this practice would lead to these communities having a greater role in decision-making.

NGOs tend to have a better understanding than government agencies of the development issues facing coastal fishing communities. The reason is that unlike a government which is responsible for an entire province or country, an NGO operates in a small area. The "manageability" of an NGO, to quote fisheries specialist John Kurien, makes it more effective than government. But NGOs often lack technical skills and have limited resources at their disposal. Government

agencies on the other hand are generally more technically minded and have greater resources to call upon. Together, NGOs and government can form a complementary approach, which will assist fishing communities far better than when they work separately. However, it is vital that each organization understands the limitations and boundaries in which the other operates so that there is mutual trust and understanding between them.

This approach does depend on the commitment of the organizations in the long term. There are already signs of increasing interest for post-harvest changes within government and NGOs. The project has organized training courses, workshops and field activities that bring ODA and the various agencies together, and there have been some encouraging developments in which the government has started to work through NGOs.



News Round-Up

Fishfortnight in Bangladesh

Fish Fortnight '96, inaugurated in Dhaka on September 1 by the Prime Minister of Bangladesh, Shaikh Hasina, ended with a strong commitment by the government and the private sector to increase fish production.

During the inaugural ceremony, the Prime Minister issued a passionate appeal for an end to indiscriminate fishing of fish fry and gravid fish — which, she said, were the main reasons for declining fish production in open water bodies. She stressed the vital role of fisheries in generating jobs, increasing the supply of animal protein, alleviating poverty and boosting foreign exchange earnings.

During the fortnight, fish fry worth about Taka 100 million was released into ponds, canals and other water bodies to augment fish production. As many as 18 seminars and workshops on fish culture were held at various locations. A training programme on pisciculture was organized. Both print and electronic media ran publicity programmes on pisciculture and the preservation of fish fry in open waters.

Fish Fortnight '96 was organized by the Bangladesh Government, but the private sector extended active support.

The Prime Minister declared open Fish Fair '96 at the premises of BARC (Bangladesh Agricultural Research Council) and symbolically released fish fry into a lake.

Impact Assessment

Intervention, a consultancy firm from Bangalore, is assisting ODA-PHFP develop an Impact Assessment Framework (IAF). Such a framework will enable the project to periodically assess its own performance against project objectives. The idea is to institutionalize impact assessment and make it a regular and ongoing feature of project work.

Intervention is visiting project sites and studying project work in Tamil Nadu, Andhra Pradesh and Orissa before designing the IAF. It will later hold a workshop mid-November in Madras. NGOs interacting with the project in Bangladesh, India and Sri Lanka will discuss IAF at the workshop with project staff.

Women fish vendors, unite!

Artisanal fisherwomen from Tamil Nadu, Kerala and Maharashtra took part in a 2-day meeting of women fish vendors organized in Bombay by the National Fish Workers Forum on September 29-30. Ms C Mohana, the project's Training Officer, attended the meeting as observer.

Participants described their fish vending and domestic problems. They couldn't get credit to buy fish, whose prices went up



A poster on "Gender and economic reforms" at a British Council exhibition in Madras, September 20-21. ODA-PHFP photographs were on view at the exhibition.



The British High Commissioner to India, Mr David Gore-Booth, witnesses fish drying on racks at Kovalam village near Nagercoil in Thiruvananthapuram.

periodically. On the other hand, they were loaded with responsibilities minor and major.

Besides numerous household and fish vending chores, they had to clear their husbands' debts. Even before this was done, the husbands hounded them for "liquor money". Children tended to blame mothers if food ran short during difficult times. On top of all this, the women had to raise big money to get their daughters married off.

The meeting recommended that public transport facilities such as buses should allot space for fish being transported by fisherwomen. Also that fish markets should be equipped with shelters, seating arrangements, drinking water facilities and waste discharge bins.

British High Commissioner Visits Nagercoil

The British High Commissioner to India, Mr David Gore-Booth, paid a visit to Nagercoil on September 15 and drove to Kovalam village. He acquainted himself with activities for fisherwomen being implemented at Kovalam by the NGO Santhidan with ODA-PHFP assistance. These included fish drying on racks and the use of ice boxes to preserve fish. The High Commissioner enjoyed a Street play on the use of drying racks presented by Santidhan. Fr Dominic M.K.Dhas of the Parish Council of St Ignatius Church compered the play.

The High Commissioner, his wife, and Mr Sidney Palmer, Deputy High Commissioner, were received in Nagercoil by the Collector, Mr Vishwanath Shegaonkar. In Kovalam, the fishing community gave the High Commissioner a warm reception. The community presented Mr Gore-Booth with a memorandum requesting assistance to combat erosion.

South Asian Symposium and Workshop on Fisheries and Coastal Area Management

The International Collective in Support of Fishworkers, based in Madras, held a three-day "South Asian workshop on fisheries and coastal area management" in Madras, September 26-28, 1996. The workshop brought together social activists, researchers and representatives of fish workers' organizations from Sri Lanka, Maldives, Bangladesh and India, as well as from several other countries who empathized with the cause of fishworkers.

The workshop pledged support to the "increasing struggles of coastal communities for their livelihood rights," and urged governments to "directly incorporate human and ecological dimensions" in their macro-economic policies or environmental laws.

The workshop demanded that "polluters must be penalized for the damage they cause" and that "Environmental as well as social impact analysis should be a

compulsory part of procedures in the approval process of potential development." It suggested that "fishworker and producer groups need to actively research and promote viable alternatives" in coastal areas.

The workshop was followed by a symposium September 30- October 1. The symposium heard country reports on coastal area management from India, Sri Lanka and Maldives. A panel discussion was held on "Defending fishing communities' interests in coastal zones?" Ms Margarita Lizarraga of the FAO delivered a keynote address on "Code of conduct for responsible fisheries", while Ms Donna J Nickerson of BOBP spoke on "Indices of success in integrated coastal area management." Ms Nalini Nayak reported on the ICSF workshop that preceded the symposium.

Warm response to ice boxes

ODA-PHFP's promotion of the use of ice boxes by small-scale fishermen continues to generate a positive response. (Earlier articles on the use of ice appeared in PHF News No.7, July 1996; and No.5, July 1995.

"Over the past three years, the technology on the use of ice to improve fish quality has been adequately demonstrated, and the idea has reached the extension stage," says Mr. George Mathew, Officer, Socio-Economic Unit, PHFP.

The project is presently trying out ways to upgrade technology for the canvas-topped ice boxes. Comparative trials began in Ennore near Madras late October with four ice boxes on catamarans. Two of them, made by the firm Wintech, use PUF (polyurethane foam injection moulding); two others, made by SIFFS (South Indian Federation of Fishermen Societies), Trivandrum, use boxes with FRP coating reinforced by marine ply.

It is expected that the Ennore trials, over 10 fishing days, will yield useful data both on the economic viability of ice boxes on catamarans and on the response of catamaran fishermen to the boxes.

Ten canvas-topped ice boxes were tried out on catamarans earlier at Manapad, near Tiruchendur in Chidambaram.



A 100-litre ice box being used on a Nava at Uppalanga in Andhra Pradesh.

district of Tamil Nadu, over a period of 60 fishing days. The trials showed that the ice boxes significantly reduce spoilage of prawns and thereby increase the income of catamaran operators.

These boxes have been repaired and refurbished — the canvas on some of them sustained damage — and transferred to the NGO Santhidan, operating in Nagercoil, Tamil Nadu.

In West Bengal, the project is providing two ice boxes of 250-litre capacity to Chandi boat fishermen from Ramganga village in South Parganas district. Trials will commence soon. Money to buy the ice is being donated to the fishermen by OXFAM.

Rack-drying

Project staff in Sri Lanka studied the feasibility of introducing rack drying in the Chilaw area. Large quantities of herrings are landed from August to November; then onwards, the catch consists mainly of small varieties such as sardines. The staff believe there is good potential for rack-drying by small-scale fisherwomen.

Members of Santhidan in Nagercoil, Tamil Nadu, produced 315 kg of rack-dried anchovies in September. In Kovalam, five demonstration racks put up by Santhidan have had good impact: 72 racks are now in use, mainly to dry anchovies, following their good landings in September.

Fish smoking

In Andhra Pradesh, the project has completed information surveys on the utilization of fish smoking bins by women fish processors. 110 bins had been distributed. Information was obtained from 89 processors; the others could not be contacted because of floods on the river Godavari.

Of the 89 processors, 59 used the bins regularly. Of the other 30, twelve did not use it because of construction defects or damages during transportation: 10 others refused to use the bins right from the beginning — they felt either that the bins were not suitable for smoking large quantities of the product, or that the bin-made product was not as good as the traditional smoked product.

The performance of the bins where they are in use was satisfactory. Almost all the

women have stopped using their traditional bins. The plus points of the bins are lower firewood consumption, saving in smoking time, and better product quality.

Seminars, workshops, training

At a seminar organised for NGOs by the Tamil Nadu Social Service Society at Tiruchirapalli on 2-3 August, the project's Technical Officer, Mr. R Vijayalayan, described post-harvest activities and the work of ODA-PHFP.

The project conducted a 5-day leadership training programme for women at Santhidan in Nagercoil in September 1996; a three-day training programme on "group discussion" was held earlier (July 30-August 2) for a Santhidan resource team. Less successful was a two-day training programme on "Women in Panchayati Raj" organized by ROSA in Nagapattinam during August 12 -14. It yielded too much data for the women to absorb.

The State Resource Centre, Tamil Nadu, is to train two NGOs that closely interact with ODA-PHFP in India. ROSA and Santhidan, on theme development and script-writing for plays on post-harvest issues.

Ms Goniathi Balasubramanian, Women-in-Development Officer, and Mr Duncan King, Project Field Manager, attended a seminar on 'Linkage Banking: NGOs as Intermediaries in Micro Finance - Indian Experience' organized on 30 October 1996 in Bangalore by NABARD (National Bank for Agriculture and Rural Development).

Requests for project assistance

Officials in Vizag, Andhra Pradesh, have requested project assistance for post-harvest activities and for training women groups. Women from fishing villages near Mahabalipuram, Tamil Nadu, have requested training on tricycle and outboard engine maintenance (The project has funded a tricycle for Periakuppam village it is being used for fish transport and for transporting other essentials.) Requests have come in for pilot activities with ice boxes from Sri Lanka and from east coast states of India. In Andhra Pradesh, nearly 40 individuals who engage in fish smoking have requested the project to make fish smoking bins available.

Another request from the same state relates to assisting DRDA (District Rural Development Agency), East Godavari district, in conducting pilot-scale demonstrations of fish drying racks.

There's no biz like fish biz

The ODA Post-Harvest Fisheries Project conducted an awareness programme on fish and fishery products at the Birla Science Centre, Hyderabad, on 16 and 17 August 1996, at the request of the Department of Fisheries, Government of Andhra Pradesh.

The programme consisted of two sections:

1. An exhibition of value-added fishery products, such as improved quality dried and smoked fish and shrimp, pickles, wafers, fast food items like cutlets and miscellaneous products like shark liver oil, chitosan, etc.
2. A workshop on "Value Addition: Problems & Prospects".

The awareness programme was meant to familiarise consumers with various value-added products which can be made using fish, and the benefits from fish consumption. It was also meant to identify opportunities for marketing value-added products.

Participating agencies included research institutes such as the Central Institute of Fisheries Technology and Integrated Fisheries Project; the Andhra Pradesh Fisheries Corporation; fishermen's co-operatives; NGOs such as AFPRO, Chaitanya Development Society and REEDS, etc. Private entrepreneurs and NGOs such as Santhidan also took part.

The programme was inaugurated by Mr S M Balasubrahmanyam, IAS, Secretary, Fisheries & Animal Husbandry. The exhibition was declared open by Mr Chellappa, IAS.

The Department of Fisheries organized publicity in Hyderabad for the programme. There were advertisements in local newspapers, handbills were distributed and banners put up at strategic points. Sintex Industries Limited, a private firm, managed local arrangements. AFPRO, a cooperative, helped mobilize NGO participation.

THE EXHIBITION

Stalls were provided to each agency (there were 14 in all) for displaying and marketing products. Participants also displayed posters, photographs and other promotional material. Despite rain on both days, the response of the public was highly encouraging. Total combined sales for the four stalls touched Rs. 30,000/- For two days. A number of housewives, journalists and private entrepreneurs interested in taking up marketing of fishery products in the twin cities of Hyderabad and Secunderabad visited the exhibition. So did students and hoteliers.

The stalls put up by a private entrepreneur displaying ornamental shells drew many visitors. There were several queries on production of fishery products; experts from CIFT, IFP and other agencies were on hand to explain and clarify.

THE WORKSHOP

The workshop discussed problems and prospects in production and marketing of value-added fish products. It also tried to identify future strategies. There were three sessions — dealing with general technology and planning, case studies, and

marketing respectively. In all, some 20 papers were presented. Discussions spanned the entire spectrum of activities from production to marketing.

A heartening feature of the programme was the interaction between the various participating agencies about possibilities for future collaboration. On the east coast of India, with highly fluctuating fish catches, it is not possible for any single agency at any point on the coast to produce and market fishery products consistently. To be sustainable, all agencies should come together to form a loose federal structure. Producers may turn into buyers, depending on the availability of the product and customer demand.

By the end of the programme, it was clear that huge potential exists for marketing improved quality fish products in Hyderabad itself. It is now for enterprising fish entrepreneurs to tap this potential.

The ODA Project thanks everyone who made the programme a success. Most particularly, Mr GSRCV Prasada Rao, IAS, Director of Fisheries, who was the spirit behind the programme; and Mr J S Ramlal, Area Manager, Sintex Industries Limited, who co-ordinated arrangements in Hyderabad.

DUNCAN KING
VENKATESH SALAGRAMA
ODA-PHFP

The ODA project held an exhibition of value-added fishery products in Hyderabad in August 1996, as part of an awareness programme.



THE FOUR KEY WORDS IN POST-HARVEST FISHERIES DEVELOPMENT

by S Bhaskara Sarma

Assistant Director of Fisheries
Machilipatnam, Andhra Pradesh

Orientation. Linkages. Trust. Extension. These are the four key words in post-harvest fisheries, says the author, as he discusses past experiences and learnings in post-harvest fisheries development.

The biggest problem in discussing post-harvest fisheries is that it has a lot to do with common sense.

For one thing, post-harvest fisheries requires orientation in aspects hitherto considered not particularly relevant to technology — such as credit, marketing and gender sensitivity. Formerly such subjects were at best treated cursorily, particularly at the policy level; but these have suddenly become important for post-harvest technology. Consequently, old-guard institutions suddenly find themselves on the defensive. Declining fish catches over the years, coupled with the increasing demand for fish and fishery products (whoever heard of ribbonfish being iced and exported abroad?) have thrust post-harvest fisheries into the centre stage. This has led to a reappraisal of existing processing practices, in turn leading to a realization that development so far has been lopsided, and that a reorientation of priorities is inevitable.

“Declining fish catches and increasing demand for fish have thrust post-harvest fisheries into the centre-stage.”

That, of course, is putting things too blandly. Post-harvest is a follow up activity to any method of harvesting. Consequently, whatever applies to post-harvest applies equally to other sectors and vice versa. However, it is increasingly being realized that promotion of technology *per se* is not the answer to all

problems. If anything, the mis-application of technology appears to have served like the Connecticut Yankee in King Arthur’s Court. The results are apparent in the fact that thatched huts in the fishing community remain thatched huts, whereas entrepreneurs from outside the community have reaped the proverbial rewards. Moral of the story: technology cannot thrive in vacuum as a tool of development.

Well, morals have been stressed, lessons have been learnt, omissions and commissions accepted. Where do we go from here? And more importantly, how?

In the existing institutional set-up, the immediate problems for a government agency tackling post-harvest issues appear to be — lack of orientation, problems of ‘image’, shortage of manpower (in spite of the fact that government agencies are often heavily over-staffed), the eternal financial ‘constraints’, lack of linkages — (horizontal and vertical, as well as intra- and inter-agency) and, most importantly, an apathetic public.

Briefly, going back to the starting point, the key word is Orientation. Orientation would be the first and foremost problem for the institution as a whole to adapt to. For staff used to the safe and secure and ‘painless’ “Give, and be done with it”, what approach would motivate the herculean task of needs assessment? “Know-Your-Community” exercises, project planning,



extension. implementation, management and monitoring — all these require specialised knowledge in diverse disciplines. This actually kills the enterprise even before it begins.

“Technology cannot thrive in a vacuum as a tool of development.”

Coming to the field level, beginning at the basics is the most obvious solution to any problem. But here it is fraught with many hazards. Government agencies have been in the field for so long that they have, like movie stars, developed an “image”: they

are expected only to give and give more. A lot of will-power would be required to stray from the well-trodden path, and to make the target communities (‘beneficiaries’) take an agency or an individual without the trappings of authority seriously. This will-power would be needed at many places. Mainly at the political level, at the policy level, and at the implementation level — which obviously covers a whole spectrum of issues.

Enormous will-power is also needed to tackle other field-level problems — such

as linkages between credit and marketing in the small-scale sector—for which few have attempted answers. Put very simply, the problem is that few banks dare to touch a fisherfolk community even with a barge pole. Traders (read middlemen) are the primary source of credit in most villages. With no marine fishing community enjoying a good fishing season for more than four months in a year, the community perforce depends on traders for their survival. (An interesting sidelight on this ‘exploitation’ angle is that people who took loans from middlemen-traders have, in most instances, not only paid back the

Post-harvest matters encompass various aspects relating to the demand, supply and transformation of products.



loan with exorbitant interest but actually gone on to expand their enterprises, with further loans; on the other hand, fishing has been so bad for so long for government-funded or bank-funded fishermen that they have hardly repaid a fraction of the loan amount. Are government-sponsored loans jinxed? Surely it is time someone did a PRA exercise to determine why superstition doesn't seem to play any role in applying for government assistance for loans).

It has been suggested that formation of savings and thrift groups is one solution to the problem of credit. Quite a few such schemes have been launched by the government, and even more of them by NGOs. These schemes apart, let us consider the larger question of where the government or any development agency stands vis-a-vis credit to fisherfolk. Is it really advisable to take on the middlemen (read traders) and displace them with

more democratic structures? If so, how can this be done? If not, where is the alternative? Is legislation the panacea for all problems?

There are more questions (after all, post-harvest is an all inclusive subject). On the issue of dwindling resources vs. short-term survival of the fisherfolk. Mechanized crafts vs. traditional crafts. So on and so forth, ad infinitum. But this is not meant to be a question paper.

What is rather haphazardly put together here is nothing new. Every fisheries development worker has grappled with these problems right from the beginning. The foregoing paragraphs stress the similarities in experiences of people working in the same areas, whether in government or the NGO sector. Put simply it is a question of "How Far Can You Go?". Unless the parameters are clearly drawn, the intervention could turn out to be a case of overkill, which could actually make matters worse, particularly in the rigid rule-driven atmosphere of a government agency.

"Government cannot and should not be the be-all and end-all of development."

In a nutshell: According to the "Post-Harvest Overview: India", published by ODA-PHFP, post-harvest matters include environmental, economic, institutional, socio-cultural and technological aspects of demand, supply and transformation of products. Anyone who wants to do anything in any of these areas has considerable difficulty keeping all or even some of these issues in focus. Consequently, post-harvest issues are not for adventurous lone rangers to tackle; they require co-operation, mature participation and linkages. With rapid development of sectoral linkages at various levels in recent times, this is true of virtually any activity, and not just fisheries — let alone post-harvest fisheries.

Government, or any development agency, makes up only one part of any development story. It cannot and should not be the be-all and end-all of development for two reasons: first, the more players there



are in the fold, the more room there is for interaction, debate and constructive policy formulation. Second, while ensuring efficient implementation, the multiplicity of players also results in a more balanced view of government agencies. This is not an attempt at being defensive; but government's inefficiency has for too long been the excuse for not doing anything. It has to be realized that the government can only go so far and no further. It's time that the stakeholders in any activity — fishermen, processors, traders — took a more active role. Conversely, it does not help anybody to go on viewing all government schemes with overt suspicion. Whether one likes it or not, the government is the biggest development agency in any country. It is patently absurd trying to leave it out altogether.

'Linkages' — a word that has cropped up a couple of times already in this article — is the second key word in post-harvest fisheries development. Linkages between one agency and another, which calls for a joining of forces — linkages to complement one another's ability, experience, knowledge, perspective, time or power. Development cannot be a process of

dozing out goodies time after time. It is a constant process of give-and-take. Linkages enable a healthy understanding of each other's shortcomings.

An integrated policy that considers all aspects of any intervention and allows communities and field workers to grapple with problems on their own and solve them in their own way is the need of the day. All development agencies, particularly those working directly with fishing communities for a long time, would need to participate in a more active manner. Within the government this calls for a switch from a "top-down" approach to a "bottom-up" approach, already seen in action in several instances in recent times. (It is true that in most needs-assessment exercises, government agencies play the role of Aladdin's genie: "What is thine wish, O Master?" Blame it on the lack of orientation).

"Government can go only so far and no further. It's time that the stakeholders in any activity played a more active role in development."

That brings us to the third key word: "Trust". It may sound melodramatic, but 90% of development schemes flop for lack of trust. Trusting the community to decide what is best for itself is a very recent phenomenon. And for their part, the fishermen have rarely bothered to trust the

development agencies. ("They are employed to do it, aren't they?"). And trust, like Rome, is not built in one day, nor can it be built on mercenary grounds. For people and development agencies in a hurry, evolution is a rather troublesome word and extension, a pain in the neck. But sadly, there are no short cuts here. A house has still to be built brick by brick.

The fourth key word: Extension. When properly executed, extension has been known to yield better results than any amount of subsidy. Extension is a means of generating trust between the agency and the community. Extension even for greater co-operation between agencies — as a 'linking' force.

To bring this sermon to an end. The four key words — orientation, linkages, trust and extension — together set the agenda for any future course of action in post-harvest fisheries. An integrated approach, intra and inter-agency, with target communities playing the role of active participants, is the prime requisite.

Perennial issues such as credit, women in development and technology transfer, will automatically fit into the agenda once the key concepts have been properly worked out. This conclusion may seem old hat. But it has never been tried out in practice. Everyone realizes that the time is now ripe for change in the planning, implementation and monitoring of development activities. And that the scope and need for working together is immense. After all, cynicism and development cannot go hand in hand. But the various agencies working with the artisanal fisherfolk communities must.



"Trust, like Rome, is not built in one day."

Fisherfolk and their harvest

Glimpses into activities of the ODA-PHFP Project— and into the lifestyle and workstyle of coastal fishing communities from India, Bangladesh and Sri Lanka.

1. Women fish vendors in Kan yakumari market their n ares.
2. Cycle traders of Sri Lanka.
3. Weaving is a popular activity among women from some of the small-scale fishing communities of Bangladesh. says a ODA-PHFP study.
4. Women 's groups in And/ira Pradesh discuss credit, savings and income-generating activities.
5. Women fish processors-cum-traders from B C V Palem, And/ira Prudesh. ready a catch of mullets for fish smoking.
6. Nava fishermen in Kakinada. Amidhira Pradesh, set out to fish with an ice box.
7. Fish being dried in racks in Kovalam village near Nagercoil, Tamil Nadu.





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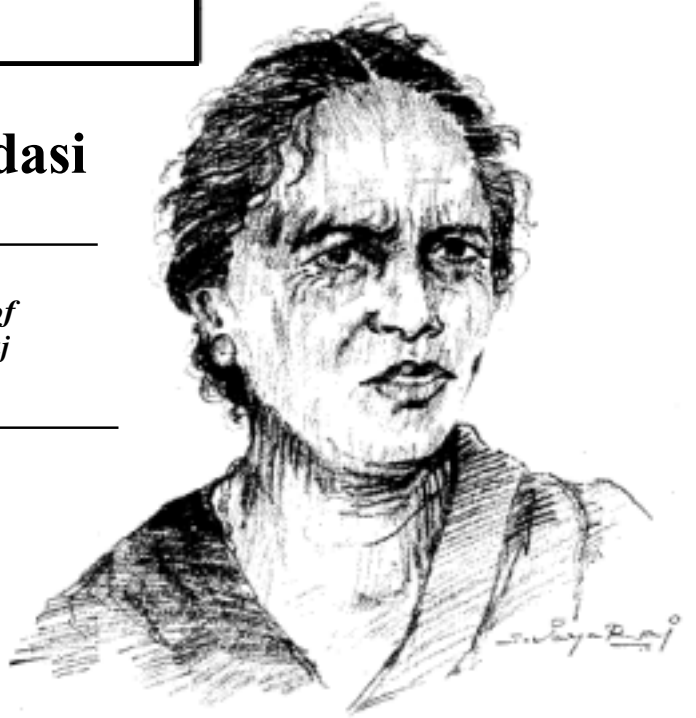


7



A day in the Life of Devadasi

“It’s truly a life of struggle. But I’m not unique – just another fish marketing woman,” says Devadasi of Kanyakumari District. A. Kamila and artist S. Jayaraj provide some insights into her daily life.



I am Devadasi, aged 40. I have been in fish marketing for the last 15 years.

I got married at the age of 18. My husband is a kattumaram labourer. He earns Rs. 15 to 25 per day, when he goes out to fish.

I have five children. The children were born at frequent intervals, i.e. every ten months. I found it difficult to breastfeed my babies. I had to give them cow’s milk or buy them tinned food.



My husband’s wages were just not enough for my family. Expenses kept mounting with each child. And when one or more of them fell ill, life was hell.

I therefore decided to take up fish vending and earn some money. It was possible to procure fish on credit by paying the auctioneer Rs. 5 to Rs. 10 as interest. The money would have to be repaid on the next day.

I deal with fish worth Rs. 600 to Rs. 800 per day. The amount depends on the total supply and demand for fish. I buy fish at different landing sites, depending on how much is landed where. I get information about the quantities landed from male traders on bicycles.



Transporting fish is quite a hassle. Kerala state buses do not let us get in with fish loads. Further, a few male customers at the marketplace behave badly — they take away my fish or pay me less than they should. I don't argue — they are drunk, and not amenable to reason.

My work starts from 5 a.m. I sometimes return home by 1 p.m. if I've sold my fish.

Otherwise I may have to stay back in the market till 8 p.m.



There are no toilet facilities, no water at the market for cleaning the fish. I go to some neighbourhood houses close to the market and fetch drinking water from public taps on the roadside.

I get no time in the morning to cook for my children. I give them money for their food. If I get fish before 10 a.m. I go to the market. Otherwise I may stay home.

While marketing the fish I don't eat anything. I just drink a few cups of tea/lime juice. Only on those days when I miss the morning market, do I cook food for my family and eat something myself.



I sometimes suffer losses as a fish vendor. But the auctioneer has to be paid within a week.

Daily life is difficult enough. Weddings mean lifelong debt. I borrowed Rs. 35,000 at 2.5 % per month interest from neighbours to conduct my first daughter's wedding.

When my son started going out to the sea as a fisherman, I started repaying this big loan.



Now I'm organizing my second daughter's wedding. It is going to cost me Rs. 1,00,000. I raised this money by borrowing from relatives and neighbours at 2% per month interest.

It's truly a life of struggle. One ordeal after another. Begins with birth. Goes on till death.

But I'm not unique — just another fish marketing woman.



The Evolution of Urmila

Six years ago, she was a shy diffident 21-year-old. Today the lady from Orissa is a powerhouse activist. What brought about the transformation?

Urmila, 27, is energetic and knowledgeable. She knows her mind and the fishing communities she works with. How did she metamorphose from the shy, diffident girl of yesterday to the self-confident NGO activist of today?

In 1989, when Urmila, then 21 years old and small for her age, shyly stepped out of her orthodox home to join the United Artists' Association (UAA), a non-governmental organization of Ganjam in Orissa, little could she have expected to stay there for long. The UAA works with small-scale fisherfolk communities along the Bay of Bengal and the Chilka lake in Orissa, and Urmila was literally stepping into difficult waters.

Today, seven years later, Urmila is still there, more mature, more confident, and much less shy. The intervening years have seen many changes in her life: some quite

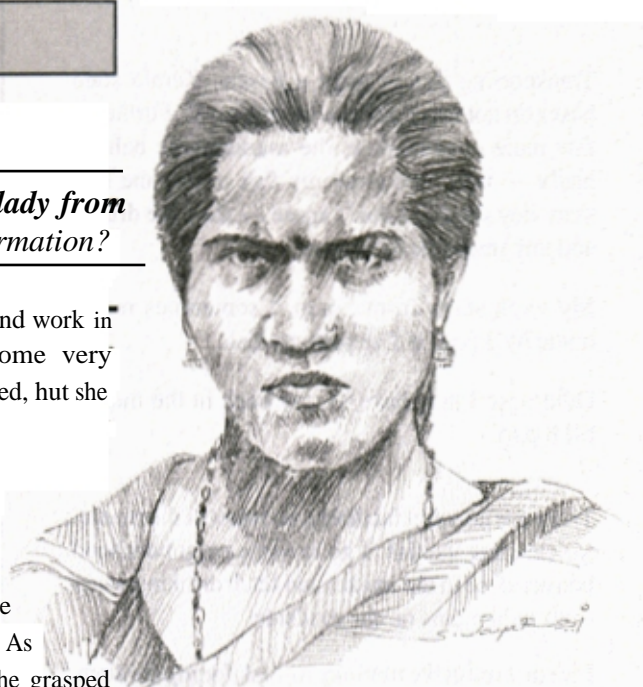
harsh, such as having to live and work in very hostile conditions, some very pleasant, such as getting married, but she is still there.

Irregular and paltry income from ancestral lands forced Kulamani Babu, Urmila's father, to discontinue her education after Plus Two. As the eldest of four children, she grasped ground realities quite fast, and wisely opted to work as a field-level volunteer in UAA, supplementing her father's meagre income.

"The first few years were very difficult", she recalls. After a process of orientation from UAA, she was given the responsibility of surveying six villages of Krishna Prasad Block in Puri. Her job was to start organizing people, particularly

women, into groups. Transportation facilities to these six villages were very poor, and she had to travel 5 to 10 kms to catch public transport. Three of the villages were located on Chilka lake islands, approachable only by boat during fair weather. Getting a bus or a boat to reach anywhere near the villages was a matter of luck: she was usually unlucky and had to walk four or five hours to reach the villages, visit the Block

Urmila with village women in villages near Pun, Orissa. She organizes them into groups and promotes a number of programmes — thrift and savings, education, credit.



Headquarters, primary health centres or other government offices. etc. She also suffered the teasing and harassment an unattended young girl is often subject to. She learned to endure such irritations through sheer will-power. and took them sportivel v as occupational hazards.

As the response from the women to group formations, and to thrift and savings, health, education and credit programmes got more positive, her responsibilities grew. By 1993, she was managing all these activities in six villages and quite successfully. With the project expanding, more staff began to arrive in these villages, sharing her work, giving further impetus to the activities. Urmila opted to concentrate exclusively on Arakhakuda, a big village of about 1,000 households.

Since then, she has helped organize six independent, registered marine fisherwomen groups, and also a women's co-operative in Arakhakuda. These village-level people's groups have helped attract government funds to the village for several welfare schemes. Construction of a health centre by the Arakhakuda people's committee is due mainly to Urmila's untiring efforts. Sanction of a school building, facilities for potable drinking water in the village and construction of a fair weather road to the village have been some of her accomplishments.

In all some 800 women in these six villages have managed to mobilize about Rs.1.5 lakhs so far through savings schemes, and gained access to a grant worth Rs.6 lakhs from UAA under different credit programmes.

Urmila got married in 1995. Her husband, trained as a teacher, is unemployed, and stays with her in Arakhakuda, helping her out in her regular work. In spite of a heavy schedule, which starts early in the morning, and often continues late into the night, involving as it does regular group meetings, going to banks, block offices, primary health centres. etc.. she manages to keep in regular touch with her family, assisting her father whichever way she can. One thing she feels strongly about is that the education of her younger brothers and sister should not suffer for want of money.

Hard work has toughened her, both physically and mentally. She is very clear-minded about her work, her future and her relationship with the UAA. "Many have come and gone, but I will continue here as long as I can help these people:" she says self-officially.

Frequent training and the knowledge gained from visits to other areas have strengthened her self-confidence, she

says. She has received training in community organization and participatory development. She has visited NGO projects in Orissa, Andhra Pradesh and Tamil Nadu, gaining new insights into fisheries and fisherfolk. "Marine communities everywhere have the same problems. Many people like me are working on similar issues. This has been an encouraging revelation," she says. "It means that I am not alone in trying to tackle the problems of these communities".

Only economic independence can help marine fisherfolk enhance their social, educational and health status, says Urmila. Income generation activities, particularly through a community-based organization, are essential.

Urmila exhorts fisherfolk to save regularly, save more during peak fish landing seasons, and spend less on festivals and other occasions.

Rescuing fishermen from exploitative traders and helping them maximise their returns through better processing and marketing practices, is a task high on her agenda. It's a tall order, but that doesn't deter her. Her visits to Kakinada and Nagercoil to study post-harvest interventions there, have given her an idea about how returns on existing fish catches can be maximised. She is confident she can get the fisherfolk to handle these activities better. "These fishermen contribute handsomely to the exchequer through export of fish. It is our duty to see that they benefit" she says.

Another of Urmila's immediate aims is a stronger network of women's organizations. Again an arduous task. But hardly one to intimidate a person who has lived in one of the most difficult areas under the most difficult conditions for the last seven years. Urmila has indeed come along way from the shy and tiny 21-year-old she was when she joined the UAA.



BINOD CH. MAHAPATRA with
VENKATESH SALAGRAMA
ODA-PHFP, Orissa & Kakinada

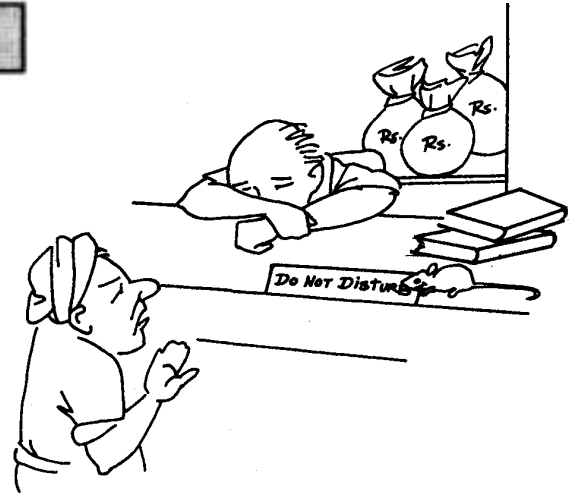
Why do banks fail, when traders succeed?

Rakhal S Mishra

District Fishery Officer; Kujang, Orissa

Venkatesh Salagrama

Field Officer; ODA-PHFP, Kakinada, Andhra Pradesh



Ninety per cent of the credit available to fisherfolk comes from traders and money-lenders. While they manage to recover their loans and interest, banks—which also provide loans to fisherfolk—often have to write off such loans. The author analyses the phenomenon.

Many people argue that 'credit for fisherfolk' is a contradiction in terms. In most cases, credit is perceived as a grant by fisherfolk, once they get it.

But this is only partly true. While credit provided by formal sources such as banks is often taken for granted by fisherfolk, there is practically no default on credit received from informal channels (traders! money lenders). The latter accounts for almost 90% of the credit available to fisherfolk, according to a recent report of the ODA-Post Harvest Fisheries Project.

A number of reasons have been put forth to explain this freak phenomenon. After all, formal sources of credit are supposedly non-exploitative, more liberal and people-oriented, while non-formal channels are strictly profit-oriented, benefiting only traders and money-lenders.

One reason fisherfolk prefer to borrow from local traders is the long gestation period of bank credit for fishermen. Another is that the fisherman is not conversant with bank procedures, and is too timid to approach banks. Third reason: a bank demands that the loan be returned no matter how the fisherman's enterprise has fared; a trader in similar circumstances would pump in more money, because he has a stake in the fisherman's well being.

While there is some truth in all this, it doesn't explain why, after taking the loan, the fisherman is loathe to repay the bank!

Conventional wisdom blames the sorry state of bank credit on bureaucratic red tape, political interference and the poor education of fisherfolk.

Much has been said about political interference. But it's hoped that the many measures in recent times to tighten the economic system as a whole will limit political interference.

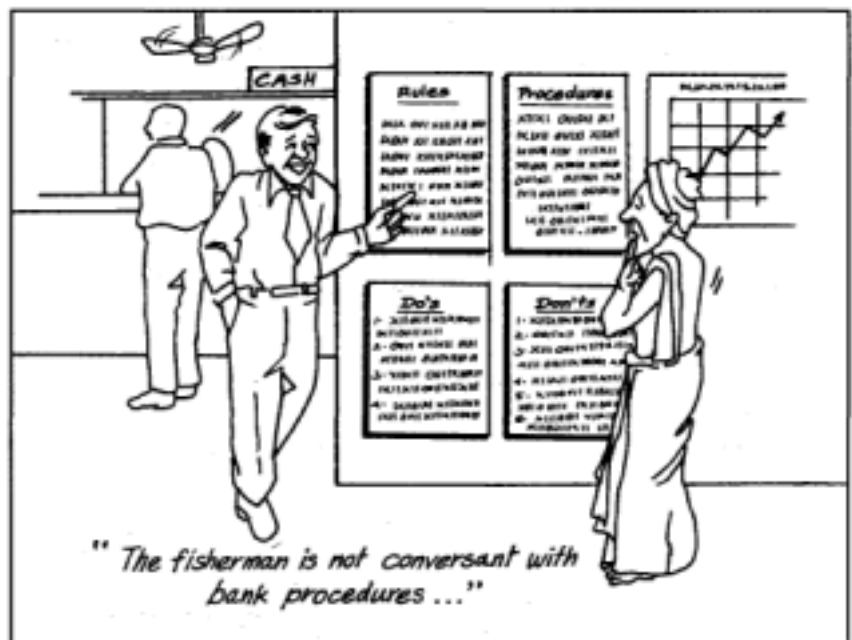
On red tape, a lot can be done to make the existing set up more user-friendly.

The first law of bureau-dynamics states that where there is a need, no money is

available; and where there is money, there is no will.

Another law of bureau-dynamics likens the bureaucracy to Janus; the number of heads, however, is too large to count. And each of the heads has an independent and very fertile brain of its own, which prefers death to co-operation; and shuns co-ordination as it would an Aids victim.

A third law advises that if you want something done immediately by the bureaucracy, you must start at least three years in advance.



The laws of bureau-dynamics may seem cynical. But this happens to be true in most instances. Planning, the first step in formulating a proposal, is often at a discount. When undertaken, it is often based on unrealistic promises and exaggerated targets — a typical case of bureaucratic overkill. In most departments, the field staff barely know who or what is a policy planner. The department fixes its targets without paying any heed either to the functions of field workers or the needs of the community.

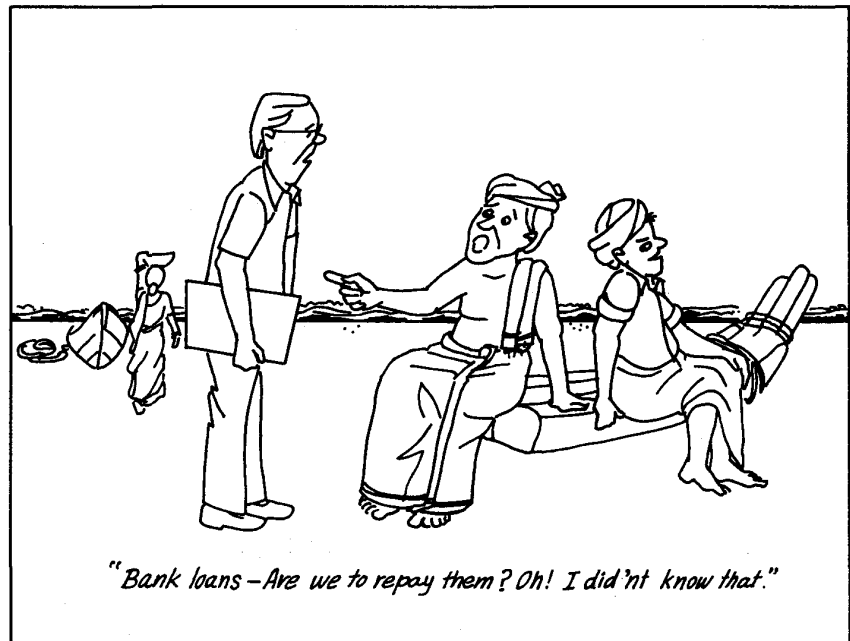
Given this scenario, it's only to be expected that the more immediate needs of fisherfolk communities, such as credit ("What has credit to do with marine fishing?") suffers neglect. Until recently, they were not even reckoned to be within the domain of the Department of Fisheries. By the time this fact was realized, it appears to have been too late. With diminishing funds every year, it's hardly possible for any department to enter a vast uncharted territory like credit.

This is where the laws of bureau-dynamics come into play. With few inputs from governments — not even any information on the credit requirements of fisherfolk, apart from NCDC-funded programmes initiated through cooperatives — the sole responsibility for credit has, in most cases, rested with banks. The department's linkages with banks have been confined to certifying the financial viability of a certain input and assisting banks to recover outstanding loans.

"When do banks choose to initiate loan recovery? They invariably choose the worst possible time, unlike the informal lenders."

Consequently, the amount set apart by formal sources of credit for fisherfolk was very little to begin with. With poor follow-up by banks on loans and a poor record of loan repayment by fisherfolk, even this amount declined.

This, along with the huge transaction costs (the third law of bureau-dynamics), opportunity costs and delays, makes institutional credit one of the most unremunerative in the country. One of the causes is that nationalization of banks, a measure intended to help the poor, has only bureaucratized the banks further. It is not often realized, even by bank staff, that banks are expected to make a profit.



With little or no knowledge of the vagaries of marine fisheries, banks tend to treat fisherfolk loans like any other. This is where the problem begins. Marine fishermen are highly migratory, unlike their counterparts in agriculture or inland fisheries. Secondly, fishing is confined only to certain months in a year, and the need for credit varies accordingly. For instance, fishermen may require credit for purchasing an ice box, when the fishing season is about to commence. Delays in providing credit would make the box redundant at least till the next fishing season. But the fishermen would have to pay interest on the credit throughout the unproductive period. Another example: During lean periods, the fishermen require consumption loans. No bank is interested in providing such loans.

Example 3: When do banks choose to initiate loan recovery? They invariably choose the worst possible time, unlike the "informal" lenders (Imagine dubbing a channel that takes care of 90% of fisherfolk needs "informal"!). It becomes immediately apparent why fisherfolk prefer the informal lenders to the formal, and why they promptly repay loans to the trader/money lender, who understands their needs and circumstances better. A truly need-based approach.

The third credit option for fisherfolk, i.e. co-operatives, exists only to siphon off funds from government programmes. Once this is done they cease to be, except

in name. Policy makers tend to blame this phenomenon on a lack of cooperative spirit among fisherfolk, whom they simply refuse to accept as individuals. They ignore the fact that fishing activities are purely commercial ventures; and that competition is as much a part of this business as elsewhere.

But fishermen are equally to blame. They take the democratic dictum "of the people, by the people" too literally, and regard government/bank money as their own, never giving a second thought to repayment.

All the factors discussed above — political, bureaucratic, financial, socio-economic — do play a part in this attitude of the fishermen. But cultural factors matter too. It has been reported that in Bangladesh, even beggars try to be members of a savings and credit group. Talk to the fisherman about long-term planning, and he generally laughs you away. It could be due to his uncertain and difficult occupation; living half his life away from *terrafinna* probably gives him this rather karmic attitude to life. (In comparison, the fisherwomen, who are landlubbers like any ordinary housewife, are more far-seeing, down-to-earth and concerned for the future). It is questionable whether fishermen have no intention of repaying loans but the lack of planning handicap them badly. All too often fishermen have made astronomical sums of money in fishing, and lost it all the same day.

So what can be done? The debate has just taken off, and all solutions are at best rudimentary, although some agreement is possible on the broad strategy.

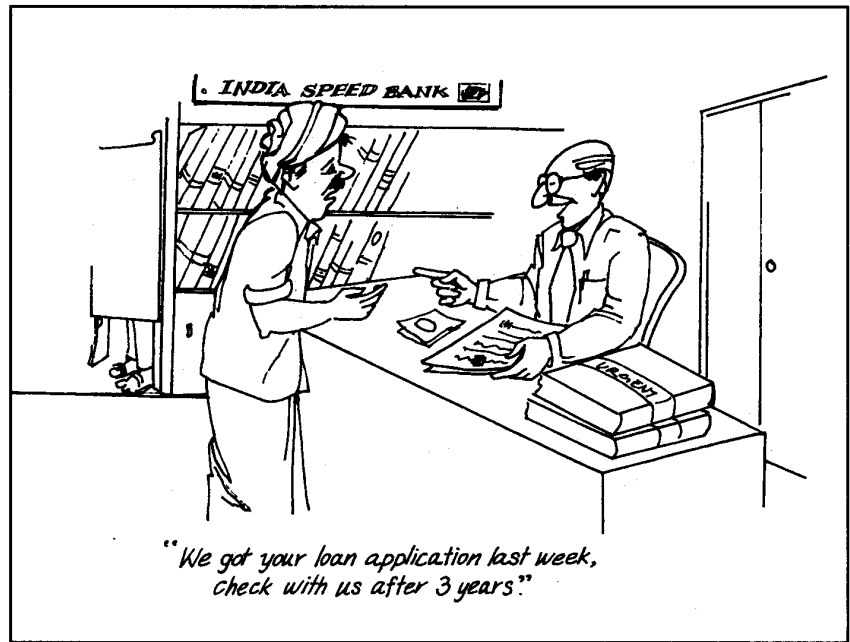
Turning the three laws of bureau-dynamics around (actually there are many laws of bureau-dynamics; only three are cited here for reasons of operational convenience), we get a three-formula solution from the institutional standpoint.

Allocation of money where it is required most would be the first law now. This naturally anticipates a co-ordinated approach. How can anyone know in which activity or department money is required the most and why, if not through various departments coming together? Co-ordination would also mean that the boundaries between agencies will have to be treated more flexibly; they are not to be regarded as water-tight compartments.

The second law would now be amended to read that the Janus will be supplanted by a Hydra, with each arm helping feed the main body. Horizontal and vertical linkages would ensure that whatever be the activity, it ultimately aims at the general good. An agency like the District Rural Development Agency (DRDA) is well suited to take up this task, as has already become evident in several instances. Linkages at various levels (block, district and state) would ensure that this networking isn't just fancy words and hot air.

The third law relates to time. It is an important cost factor and must be viewed as seriously as money itself. Flexibility of approach, a systematic reduction of paper work, and delegation of decision-making powers to field staff would dramatically reduce time and cost.

So who is going to bell the cat? Obviously the responsibility lies with the Department of Fisheries. The very first task is to quantify, then qualify, the credit requirements of marine fisherfolk. Quantification could be attempted by deploying field staff. They would collect information on the types of credit required in an area and the amounts required under each category. Classifying these figures into categories and identifying suitable recovery measures would be a joint effort with banks, particularly NABARD.



Local agencies, NGOs, etc., would need to be involved in the exercise right from the beginning. A recent alternative to existing credit channels, promoted mainly by NGOs, is savings and credit groups or SHGs (Self-Help Groups). It will take some time to judge their performance. But the fact that most of these groups target women bodes well for the exercise. More importantly, the experiences of the NGOs could help the future of credit.

"The first task is to quantify, then qualify, the credit requirements of marine fisherfolk. NGOs would need to be involved in the exercise, right from the beginning."

"Interested outsiders" like the ODA-Post Harvest Fisheries Project would need to play the role of a facilitator, assisting in sound data collection and analysis, identifying problems and pitfalls, and defining strategies to overcome them.

All this means that bankers need not be solely responsible for their decisions. By involving other agencies, the burden of decision-making will be reduced, and problems such as non-repayment of loans could be much better tackled. After all, if the Department of Fisheries does not know its fishermen and their needs, and the right time to approach them for credit recovery, who would?

In conclusion, besides bringing about some rapid and far-reaching changes in the institutional support for credit, it would be necessary to start at the basics:

educate the fishermen. The oft-repeated lament of banks that fisherfolk are not trustworthy may to some extent be justified. Bringing about a change in fisherfolk's attitudes to institutional credit is an uphill task, and the only option available to development agencies is extension. The importance of extension in development is often overlooked and extension services tend to remain largely untrained and ill-equipped to carry on the tasks. When the co-ordinated approach outlined above comes into being, the task of the Department of Fisheries would be extension, and little else. This would mean that extension doesn't consist just in lecturing the people to mend their ways, or "convincing" them with arguments, but in making it more visible, more personal, and more potent.

The recent ODA project workshop at Bhubaneswar showed considerable awareness among all development agencies of the problem. Everyone is willing to chip in with their mite towards restructuring the set-up.

Also, the concept of co-operatives has been receiving renewed attention from planners and managers all around the country. It reflects the march of our programmes towards a more positive environment.

The initiative shown in this context by NABARD (National Bank for Agriculture and Rural Development) is particularly heartening. Where will development be, if banks do not finance it? And what is a bank for, if not to lend?

How Does the East Coast Fisherfolk Forum Help Fisherfolk?

There are three non-governmental organizations (NGOs) working with fisherfolk in Tamil Nadu and about half a dozen NGOs in Nellore district, south Andhra Pradesh. Some of these NGOs focus on development, some on people's movements, a few agitate for benefits (social and professional) for fisherfolk.

Most of the time these NGOs work independently. Occasionally they come together and collaborate.

It was during late 1992 that Mr J Lucas, a leader of the fisherfolk community in Nagercoil, felt that a network of NGOs

would be useful it could enable the NGOs to share ideas and experiences and support one another. He consulted other friendly NGOs and asked donor organizations whether they could support an NGO network by meeting the costs of periodic meetings. OXFAM (India), based at Bangalore, offered to provide financial support.

Thus was the East Coast Fisherfolk Forum born in 1993. The first meeting was held at Tiruchirapalli in Tamil Nadu. The ODA's Post-Harvest Fisheries Project which works closely with fisherfolk was happy to comply with the Forum's request

to take part in its meetings and provide information on the technical needs of fisherfolk.

The ODA project assured the Forum that its quarterly newsletter could be utilized by NGOs to disseminate information on fisherfolk needs, achievements, problems, etc.

During its initial days, the Forum's members discussed its aims and objectives, the idea of a memorandum of articles and a legal structure for the Forum. New NGOs who were willing to spare time and effort were identified to work out

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the details. It was always understood that only NGOs would be members of the Forum: organizations like OXFAM and the ODA-PHFP would serve as observers and support the Forum on request.

In a nutshell, the Forum aims to bring together NGOs working with fisherfolk in the Bay of Bengal region in India. It supports and facilitates fisherfolk organizations in advancing their cause. The Forum feels that membership should include NGOs who do developmental work for fisherfolk and lobby for them in the corridors of power.

The Forum also welcomes into its fold NGOs who focus on people's movements and action. But any agitation or mass movement should be seen as a last resort and should be taken up only with the general support of the Forum.

The Forum's objectives have crystallized as follows, during various meetings:

- To identify issues affecting fishing communities and resort to appropriate action.
- To promote sustainable fisheries resource management.
- To promote the fishing rights of artisanal fishermen.
- To campaign for the basic rights of fisherfolk.
- To campaign for proper coastal management
- To ensure gender perspectives in all the activities.

To begin with, the Forum has initiated action to collect needed information and disseminate it through a newsletter. It will take up issues with government and suggest policy options before the latter decides on policy. The Forum plans to invite experts to address Forum meetings.

It is hoped that the Forum will grow from strength to strength with the wholehearted support of its members and other agencies, so that fisherfolk on the east coast benefit.

A.D. ISAAC RAJENDRAN



Above: Fisherfolk in Nagercoil, where Santhidan operates. The East Coast Fisherfolk Forum frequently meets here. Below: An ODA—PHFP staffer observes sangam women at work in Nagercoil. Project staff attend the Forum's meetings as observers.

