reduces pressure to sell to the first buyer. As a consequence, well organized and motivated fishermen groups in the southern India have been very successful in obtaining a higher export price for their member.

This contracts sharply with fresh fish destined for domestic markets. For the fishermen although the unit value is less, the volume of catch and aggregate income driven from these fish is very much significant. Yer fishermen frequently feel that they receive unfair prices for their catch.

Fishing communities often very limited infrastructure. The problems posed by poor roads and remoteness, absent or intermediate telephone links and shortages in the ice supply should not be underestimated. Market conditions changes rapidly and up to date information is the key to profitable marketing of a highly perishable products.

Marketing of Fresh Fish at Landing Centres

Fair economic return accruing to the fishermen very much depend on the type of market they are involved with the economic return determined at landing centres begins with the system of sharing the catch value among the crew members. Then, the catch changes several hands before it ultimately reaches the final consumer. The marketing channel comprises several functionaries involving the services of headloading, processing, preservation, packing, transport, etc. This also involves the services of the godown owners commission agents, wholesalers, retailers and so on. All these activities result in the value of fish added at every stage of marketing. The following presents the overall picture of how the market functions, who is playing the important role in fish marketing and what factors determine the price received by the fishermen.
Method of Auctioning:

There exists an open auctioning system at all the fish landing centres. The auctioning does not take place at the landing centre which is a narrow and muddy sea beach. In the southern coast, all landing centres have broad and sandy beaches where auctions can easily take place. The system of sorting out the fish catch according to species, sizes and weight does not exist. The buyers bid for catches on estimation and personal experience. After a final bid the highest amount bidder is allowed to take fish and he has to pay an amount Rs. 5 per hundred to the auctioner as their auctioning lease charges. After the final bid, the buyers pay 5 to 10 per cent less than the total auction value amount to the fisherman because of deduction towards panikhiya depreciation of fish.

People involved in auctioning are generally in groups of three or five belonging to local fishermen communities of the village. Though their practice differs place to place there are certain common system which can be discussed as follows. In return, they collect three per cent from the catch value of each auction bid. In other cases, they initially do not have to deposit any amount to village fund. They first collect approximately 2-3 kg of fish from each fish catch placed for auction and deposit it at one place. At the end of the particular day, the whole catch of fish deposited at one place is sold and the amount is kept by the auctioneers. They should however, inform the village committee of the amount realized and keep with them. Whenever the village committee requires the auctioneers return the amount to the committee. The benefits to the auctioneers lies in getting the first right to purchase the fish catch collected from the total days long auctioning. They certainly get fish at a relatively lower price which they either sell to the wholesalers or dry, even they also collect some quantity of fish for their own family curry purpose.
Coming to the authenticity of open auction it is very complex process and an indepth perception is required to understand it fully. There are many factors acting simultaneously, directly and indirectly influencing the auctioning process in favour of the wholesalers rather than the fisherman. Buyers usually comprise traders, wholesalers, commission agents and retailers.

There is no competition among the traders. They usually know the species-wise demand of outside markets and are also aware of the average trend of daily fish catches at landing centres. At times competition arises when demand suddenly increases for a particular species and the catch is relatively low at the landing centres. There are some species, however like powfret and prawn for which demand is always high and these are collected through an advance money contract system. The retailers have an assessment of local demand and limitations of their purchasing power.

There exist a system of advancing money to fishermen by traders for both production and consumption purposes. The amount varies from Rs.5000 to 20,000. The contract is for one year, and can be extended to many years depending upon the mutual trust between the two. As per the contract, fisherman are bound to sell their catch to traders. The price at which this transaction takes place upon the auction rate prevailing at the landing centre. The advance amount is an interest free loan once it is repaid, the contract automatically expires. The contract is basically meant for prawn in the district because of the demand for prawn is very high and seasonal. They purchases the catch at lower price of Rs.20 per pana of prawn or per kg of prawn. If the fisherman who is tied by such contract finds the price offered by the traders disagreeable, he many sell his catch to other, but in that case he has to pay 15% of the value of the catch to the trader for breach of contract. This fine would certainly be higher than the price which fisherman would earn by selling to
other traders. That is why the breach of contract rarely happens. Fishermen feel
safe and secure under this contract due to the easy availability of finance, a
regular market for his catch and secure payment, even if he receives is less.

**Handling of Fish**

Handlings of fish is carried out by the local wholesalers or commission
agent or godown owner. They bear the payment for headloaders who carry the
fish from the landing centre to the respective godowns. Women or children
carries a head load of 30-40 kg per time. The local retailers do not have to bear
handloading expenses because they collect the species directly from the
fishermen.

**Processing of Fish**

The processing varies with species quality and type. The processing of
shark, prawn and general fish in fact varies from one another. In case of other
species like process also varies according to quality and type. For this purpose
fish has been divided into two types fresh fish and dried fish. The surplus fish,
left after it is sold to the local retailers is either dried or transported outside the
markets as fresh fish, including that which cannot be marketed is also dried.
The species which are transported fresh to outside markets do not need any
processing. They are directly packed with ice. For preservation species are
packed with ice in the plastic baskets for safety handling and transportation to
different market places inside and outside the country.

**Transportation of Fish**

For local consumers, the species are transferred by headloaders, cycles
or three wheelers. Distant places are linked by railways, fish is transported by
train to the metropolitan markets and to the exporting centres. The markets
which are not connected by train services, fresh fish is sent by trucks. The only
outlet for export to other countries is Paradeep Port. The transportation of fish
from the Nagapttinam to Tamil Nadu and Kerala States.
Marketing of Prawn

Prawns are highly sought after for consumption. There are three types of Prawn found in Tamil Nadu, i.e. Panaeid prawn (A1), Panacid prawn (A2), and Metapanaeid prawn (A3), commonly known as tiger prawn, white prawns and brown prawns respectively.

The prawn catch is peak during the months of September and January. June to August the breeding seasons, is supposed to fishing holidays for operating prawn nets.

Processing of Prawn

Thuthukudi and Chennai Port are the export outlet for prawn for the whole of Tamil Nadu. Processing and packing are carried out by and large by the exporting companies. Only some minor processing like sorting (according to size and species and deheading is done by the crew in the trawler or boat itself. If other landing centres, the prawn after deheading preserved in godowns in aluminium drums, keeping the proportion of prawn with required quantity of ice.

The marketing channels of prawn differs from other general fish trader, it is the same in all landing centres. The marketing channel starts with the fishermen trawler owner and ends with the exporter or local consumer. The wholesalers, purchase prawns at Rs.10 less per kilogram from the actual price (fixed by the Association) from the trawler owner or fishermen and get commission of Rs.20 per kilogram from the exporter. Thus altogether, the wholesaler gets Rs.30 per kg.

Each processor has his own agent employed on the basis of monthly payment to collect prawn from the traders, who in turn collect prawn from the fishermen by giving advance money. Transport cost is borne by the exporter.
The price is fixed by the Association depending upon the demand and price of prawn in the outside market. Then this fixed price is communicated to all the outside market. Then this fixed price is communicated to all the traders and trawler owners of Tamil Nadu through telegram or telephone. Accordingly, the price of prawn is decided at the landing centres by the traders depending upon the demand and amount of catch of the prawn. Some traders feel that, generally, a single price stays even for the whole year. It defies all supply and demand laws of economics showing a clear exploitation of fishermen by traders.

Mechanised technology, however, has an inverse impact on total prawn output. Since export of prawn is highly lucrative, trawler owners and traders do not want to lose any earning opportunity and exploit the marine resources during the season of south-west monsoon (June-August), which is the breeding period for prawn. This results in declining prawn output.

Someone was rightly in saying that poverty begets poverty. The credit dependence of the fishermen on trader-cum-money-lender compels the fishermen to sell their catch only to the merchant that too at a single price fixed. Thus the helpless fishermen remain victims of their poor economic condition, and continued to be exploited by traders.

**Credit-Market Linkage**

Both credit and marketing are the two important aspects of fishing industry like the two wings of a without any the bird cannot fly, credit enables the fishermen to join in the fishing industry. It strengthens him in production. Marketing is the final phase of fishing. It controls the price and ultimately determines the living standards of the fishermen. So fishing business is like a cyclical process of which credit is the beginning and marketing is the ending, but forecasts a new cycle.
Credit plays an important role in production and production leads to better marketing. Naturally there is a close linkage between credit and marketing. When we analyse the channels of credit and structures of marketing individually and integrate into one, we get the clear picture of this linkage, that when we consider credit side it is clear that four agencies are involved in credit transactions and it is the merchant group dominant over the screen. The banks, co-operative and commission agents are also provide credit marginally in this credit process.

When we consider the marketing side, there are five agencies involved in the process. They are merchants who have advanced credit, middlemen, consumer, local seller and merchants not advancing credit. More than 70 per cent of the credit are given by the merchants for procuring the prawn and high valued fishes at the landing centres. 10 per cent of the marketing also done by the middlemen through advancing credit to the fishermen during lean season. 5 per cent of marketing is also done by the local sellers at the landing centres. The rest percentage in only marketed through the merchants who does not advance any credit. However the co-operative marketing is not operating in the district operating in the district though there is marine fishermen co-operative societies. It only deals with the credit but not with the marketing of fish or prawn.

When we try to establish the relationship between credit and marketing we find that among the four agencies involved in credit only merchants who give credit are involved in marketing. Both co-operative and banks are silent. Bank itself has no role in marketing. It deals with financing loans to the village people and how to get back the money with some interest in a specified period of time. It’s objective is the upgradation of the standard of living of poor fishermen. The banks are Government Undertaking Organisations and they are purely outside periphery of marketing.
Then comes co-operative whose basic philosophy is to control both credit and marketing system of fishing industry in such a manner that there will be a timely and belief attitude of fishermen towards co-operative. More and more will be willingly to join in the co-operative and profit will be distributed properly. As the co-operative is not active in marketing so the credit which it had provided remained unrepaid. The merchants and village politicians do not want any unity among the villagers to strengthen the co-operative societies, because it may loos their control and powers of holding the market in their favour. Credit is only an instrument to keep the fishermen in their clutch. They do not want that the fishermen should involve in marketing directly. Because profit lies only in marketing. Once the fishermen get the taste of profit, they will never look back. So their main intention is to confine the fishermen within the periphery of production. For that co-operative is an obstacle which has to be rooted out. Again the village politicians depend a lot on the merchant of the financial ground. They are also financed by small economical stronger sections of the village. So they have to favour the merchant. Not only that they also do not want any unity among the fishermen which may threat to their political image and position. They always want that the poor fishermen should remain always poor and stood stand with the support of the foothood of the politicians. Against giving loans through co-operatives, the politicians favour their people in getting loans. It creates a discrimination and harassment among the simple village fishermen. Finally the people who remain in-charge of co-operatives they deal it as their personal affair. They think for their own profit. So the co-operative do not deal with marketing directly. It becomes the media and the profit goes to some individual. For which the co-operative is no working properly and effectively for the common interest of the member and their development.
Even with the presence of both banks and co-operatives, merchants are dominating in the supply of credit. Again they provide loans without any interest for unlimited period and basically it is the easiest means of getting credit. But there is a condition between the merchant and the concerned fishermen who receive loan is that they to sell all the catching fishes. Due to this fact for which merchants have complete control over marketing. This shows that credit plays an important role in determining the market structure of marine fishing industry.

**SOURCE OF CREDIT AND DEVELOPMENT PROGRAMMES**

Credit is an important input required by fisherfolk for consumption and production purposes. It plays a crucial role in their livelihood and offers the opportunity of creating self-employment and income-generating activities. Fisherfolk have problems in accessing formal sources of credit due to various factors related to administrative and transaction costs. They tend to rely more on the informal sources of credit from fish traders, money-lenders and others. The amount and percentages of informal credit availability is higher than the institutional credit. The ineffectiveness, apathy and passive role of institutional credit are some of the major factors for increased role of informal credit. The institutional credit has not been extended to the fishermen for the purpose of margin money and working capital for production needs and lean period expenses, social, ceremonies, sustenance and accidental needs of the family for consumption purposes. These advances represent a link between production and marketing (Duncan King, ODA, 1996).

Credit is interlinked with production, marketing and technology uses. Therefore, we have attempted to study the linkage of credit in production, technology and marketing of fish in the state. The fisher folk in the state are at the lowest.
Production and marketing systems

The Inland fishery sector is very complex in nature and involves many factors in the process. The production technology, marketing varies according to the locations. General activity flow starts as follows:

Actors and Activities in Fisheries Sector

<table>
<thead>
<tr>
<th>Actors</th>
<th>Activity</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Fishermen</td>
<td>Does not have boat, goes as wage labour for fishing under labour contract, in a group called meli.</td>
</tr>
<tr>
<td>2 Fisherman, boat and net share owner</td>
<td>Arranges a meli, goes with the meli, gets share for his boat and net and also his own wage share.</td>
</tr>
<tr>
<td>3 Auction agents</td>
<td>From fisherman community or from godown owners’ side, ascertains the value of catch, ensures that the catch goes to the specified godown who has advanced money to a fisherman meli.</td>
</tr>
<tr>
<td>4 Godown owner/ Trawler owner</td>
<td>Arranges a few melis, operates his own mechanized boat and/or trawler, has his own storage and transport arrangement. He sends fish to wholesale markets.</td>
</tr>
<tr>
<td>5 Headloaders/Cycle Vendors</td>
<td>They purchase fish directly from auction, though first priority goes to the godown owner. They cater to nearby retail markets.</td>
</tr>
<tr>
<td>6 Commission/Collection Agents</td>
<td>The operate for ordinary and special category of fish, collect fish at landing centre or at deep sea from individual boats by motor launch and supply to specified godowns or exporters.</td>
</tr>
<tr>
<td></td>
<td>Graders/Sorters</td>
</tr>
<tr>
<td>---</td>
<td>-----------------</td>
</tr>
<tr>
<td>8.</td>
<td>Exporters</td>
</tr>
</tbody>
</table>

**Linkage to Credit**

Credit is an important and inherent component of the production and distribution system of the marine fishery sector. In the production process the fishermen community plays the crucial role in the primary production. They are low income groups and from backward castes. Their scattered nature, high mobility and lack of awareness restricts the availability of institutional finance. Institutional finance is largely extended for mechanization of traditional crafts, purchase of boats and nets. But the politically biased selection process, complex documentation, long waiting time have not made the system popular.

The scattered nature of landing centres and the seasonality of production favour the reach of informal finance to fisherman through trader and godown network and boat and trawler owners. The fishermen mostly need consumption loans in the lean season when their income is low and when there are contingencies such as marriage and death. Theses demand segments are well tapped by the traders and money-lenders respectively. The fisherman prefers this loan because the arrangement is simple, transaction time and costs are less, involves no documentation and the credit is provided on time. The traders prefer this system as it ensures regular fish supply, provides cushion against peaktime labour shortage and its effect on supply.
The most prevalent informal credit arrangement is advance to the fishermen by the traders during the month of May and June when the income is low. The obligation is on the part of the fishermen to sell his catch to the person who had advanced him the credit. In northern coast the catch is sold to the person at the prevailing market price while in southern coast the catch is sold Rs. 10-15 below the market price. If the fishermen sells his catch elsewhere, then he pays back the money and also penalized by the village committee for doing so. This system is a form of forward sale and has been termed as catch hypothecation in this report. By and large though this loan appears to be “interest free”, the interest is charged through a lower purchase price.

Fish is a perishable commodity, therefore the working capital requirement is a critical credit need. Since the fishermen do not have adequate working capital they loose the bargaining power and sell their catch at a price dictated by the traders at their advantage. Similar, the traders also get their working capital requirement from large wholesalers and thus monopolistic pricing is checked. The details of credit linkage and the systems followed are given in following table.

**Formal Channels of Credit**

The main sources of finance to the fishermen through the formal channels are Commercial Banks, Cooperative Banks and Regional Rural Banks (Gramya Banks). All these banks participate in the implementation of the government programme or schemes. Apart from the grassroots level there are apex level development finance institution such as National Cooperative Development Corporation (NCDC). NABARD refinances commercial banks who in turn finance the individuals. NCDC provides finance through the apex cooperatives to primary cooperatives. Scheduled Caste and Scheduled Tribe Finance Corporations provide refinance to SC-ST beneficiaries through the
commercial banks. So far most of these institutions have not been much active and mostly engage themselves in disbursement of some loan-cum-subsidy to fishermen.

**Commercial Banks**

**NABARD’s Refinance to Fisheries Sector**

At the state level the consolidated figure prepared by the convenor of State Level Banker’s Committee (SLBC) only
<table>
<thead>
<tr>
<th>Credit</th>
<th>Main Purpose</th>
<th>Credit Term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Large Trader</td>
<td>To local merchant</td>
<td>Working capital for boat purchase</td>
</tr>
<tr>
<td></td>
<td>Asset hypothecation catch</td>
<td></td>
</tr>
<tr>
<td></td>
<td>hypothecation</td>
<td></td>
</tr>
<tr>
<td>Local Merchant</td>
<td>To boat-net owner</td>
<td>Working capital</td>
</tr>
<tr>
<td></td>
<td>Asset hypothecation</td>
<td></td>
</tr>
<tr>
<td>Godown/Trawler owner</td>
<td>Direct advance to (Group)</td>
<td>Consumption</td>
</tr>
<tr>
<td></td>
<td>Purchase Rs.10 below market price</td>
<td></td>
</tr>
<tr>
<td>Auction agent</td>
<td>By trader/money lender</td>
<td>Term loan</td>
</tr>
<tr>
<td></td>
<td>Collateral and 3% interest rate per</td>
<td></td>
</tr>
<tr>
<td></td>
<td>month</td>
<td></td>
</tr>
<tr>
<td></td>
<td>By Bank</td>
<td>Term loan</td>
</tr>
<tr>
<td></td>
<td>As per RBI guidelines</td>
<td></td>
</tr>
<tr>
<td>Fisherman</td>
<td>By godown owner</td>
<td>Labour contract</td>
</tr>
<tr>
<td></td>
<td>Asset hypothecation and collateral</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Purchase of boat and net or net</td>
<td>-do-</td>
</tr>
<tr>
<td></td>
<td>share</td>
<td></td>
</tr>
<tr>
<td>Fisherman</td>
<td>By boatowner</td>
<td>Consumption, home repair</td>
</tr>
<tr>
<td></td>
<td>Contractual obligation no interest</td>
<td></td>
</tr>
<tr>
<td></td>
<td>By trader</td>
<td>Consumption contingency</td>
</tr>
<tr>
<td></td>
<td>Catch hypothecation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>By Banks</td>
<td>Boat-net purchase, small business</td>
</tr>
<tr>
<td></td>
<td>As per RBI guidelines</td>
<td></td>
</tr>
</tbody>
</table>

Source: Data collected by ..................
give figure for fisheries advance as a whole combining marine and inland fishery. We describe NABARD’s refinance assistance to the Inland fishery sector at the state level in the following table. There are various state government schemes, programme routed through the commercial banks to inland fishery sector. National Bank for Agriculture and Rural Development (NABARD) refines the banks for inland fishery segment along with the other activities.

Developmental Programmes and Schemes

There are several schemes/programmes operating in inland sector in Nagapattinam district with the aim of upliftment of the economic and social status as well as bring the fishermen community to the stream of the national development. The following schemes are in operation in Nagapattinam district under the Asisstant Director of Fisheries.

1. Integrated Rural Development Programme (IRDP)

IRDP is a jointly sponsored scheme by Central and State Government, each contributing 50% of the total cost. Here the beneficiaries come from the poorest social strata living below the poverty line. It is an important sources of assistance to inland fishermen under anti-poverty programme. The village committee identify the beneficiaries.

2. Accident Insurance Scheme (AIS)

This is a centrally sponsored scheme to cover the active marine fisherman and fisherman of the age group of 18 to 65. Financial benefit under the scheme is provided in case of death of inland fisherman is Rs. 25,000 and Rs. 12,000 in cases of disability during the current accident.
3. Saving cum Relief Scheme (SCRS)

The scheme was started with an aim to assist fishermen with a cash amounts to meet their consumption need during lean season.

There is a provision under the scheme to create the habit of money saving by the marine fishermen for utilization during the lean months. There are two category. (1) State sector, and (2) Central sector.

4. Economic Rehabilitation of Rural Poor (ERRP)

This Central and State Government sponsored scheme meant to assist the poorest among the poor, is being implemented. It started in 1982 as a fully subsidised scheme (100%). Assistance was provided in groups of five to eight persons (fishermen) mainly for purchasing inputs.

5. Supply of Fish Drying Racks

The scheme envisages to give financial support to inland fisherman either belong to viable fishermen cooperative societies or individual fisherwoman for construction of O.D.A. designed fish drying racks for preparation of good quality dry fish in hygienic condition in each landing centre. The cost of each drying racks would be around to Rs. 1000, which is made of local materials preferable for catching.

Informal Channels of Credit

The informal channels include traders, money-lenders, money provided through labour contract, friends and relatives, NGOs, Self Help Groups (SHGs). In this section we will have a general overview of the informal credit channel. Informal channels are the major credit providers to the fisheries sector. 77 per cent of the fishermen borrowers use informal channels for their credit needs.
**Transaction Costs**

The transaction costs are negligible in the informal credit market due to close personal rapport, simple and flexible operation. In all cases the respondents preferred informal channels as it involved less running around each case the transaction cost was zero except in case of money-lender in term imputed wage loss is Rs. 400 which is about 2 per cent of the average loan amount.

**Repayment**

In all of these loans there was no fixed time limit. It continues till the borrower decides to repay the full amount with interest. For most of the fisherman borrower it is a continuous phenomenon where he takes an advance from the trader for purchase of asset and hypothecates the asset to ensure the recovery for him, in addition to that he hypothecates the catch. The same recovery pattern is followed in labour contract group. In case of friends and relatives and SHGs the borrower pays back the loan in fear of group pressure or social prejudice. Only in case of money-lender collateral system is followed.

**Trader**

Trader is a persons who is engaged in fish trade directly or indirectly. He either owns a godwon, a trawler, a few boats, or all of these. He advances money to the fisherfolk during the time of their mainly for boat and net purchase and some contingencies.

**Extent of Coverage**

It is difficult to estimate exactly how many fisherman are covered under the credit programme of a trader. But the traders have informal understanding not to encroach each others territory. Therefore, there is no significant competition among the traders and each trader continues his relationship with a particular groups for a long time.
The trade credit system is timely and often takes care of the immediate need of the fisherman unlike the formal channels of credit extended where either the credit is not adequate to buy the asset or there is no flexibility or choice on the part of the borrower to buy the asset of his wish. The trade credit system is quick, efficient and designed so efficiently that the recovery is high. IT is completely ingrained with the local trade practices. The transaction cost is low.

On the weakness side often there are lots of imperfections to cheat illiterate fishermen. There is a continuous debt trap for the fishermen from which the traders gain. Therefore, they ensure that the indebtedness of the fisherfolk to be continued so that their interest is safeguarded. Thus the conditions of the fishermen remain unchanged.

**Money-lenders**

Money-lenders is a person whose primary source of income in usually from money-lending. However, the persons either had substantial landed property, or were in government service or engaged in some trade other than fish. They provide secured loans against the collateral for contingencies such as marriage, death and house construction and repair. The credit it advanced after the person satisfies the collateral requirements. Since most of the fisherman do not have land rights. They provide gold, house, boats and household belongings such as brass utensils as mortgage. The rate of interest varies according to the value of the collateral. The interest rate varies from 3 to 5 per cent per month. For a secured loan with gold as collateral the rate of interest would be 3 per cent per month whereas for others it would be around 5-6 per cent per month.

The transaction cost for the loan from money-lenders vary with the following factors: personal relation and faith, adequacy of collateral, purpose for which the loan is extended. On average the transaction cost varies from 1-2 per loan amount. On an average each fishing village has 10-20 money-lenders.
and each money-lender covers 15-20 families per year of different purposes. The main advantage is again the flexibility of operation and timely credit. The single most disadvantage is the lack of transparency in the system and used of force if necessary for the recovery.

**Labour Contract**

This is a system in which a boat-owner contracts a few fishermen who do not have a craft or gear of their own. He provides them a lumpsum amount in April or May to work for him for the whole year on wage basis. The fisherman uses the money to save against contingencies, use when income is low, for consumption and buying of some asset or house repair. The amount varies from 1000 to 5000 per had. The daily wage is determined on catch basis and roughly is Rs. 30-40 per day. The person is under obligation to stick to the fishing group. He can decided to discontinue his service, for which he has to repay the entire amount an in some location there is requirement to find a substitute. This is an interest free loan. In each fishing village on an aggregate 30-50 fishing melis (boat-owners) could be found and they cover around 150-200 fishermen.

**NGO/SHGs and other Donor Agencies**

The Non-Governmental Organisations are active is each of the locations. Their activities can be divided into two broad categories: (a) Social Welfare Programme and Community Organisations: e.g. Non-Formal Education, Deadditction, Health, Family and Child Wlefare, Formation of community organisations, self-help group for savigns and youth and women forums, (b) Income Generation: Marketing of Fish, Preservation of Fish for marketing, provision of credit through the self-help groups, NGOs promote self-help groups to first mobilise the savings from the community on an average each member deposits a sum of rupees per week. The money is deposited in a bank in a joint account managed by a secretary and president of the group.