CHAPTER -7
VARIOUS SCHEMES
UNDER FFDA
A scheme is an employment generating as well as income generating project through creation of assets by way of utilization of natural resources surrounding us. To use the water resource in a meaningful way FFDA has adopted 6 schemes in the form of development of inland fisheries. These schemes are shown in a tabular form in the following table 7.1.

**Table 7.1**

**Different Schemes Under Inland Fisheries Project**

<table>
<thead>
<tr>
<th>Name of the Scheme</th>
<th>Project Cost (ha.)</th>
<th>Source of Finance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Cost (i)</td>
<td>Bank Loan (ii)</td>
</tr>
<tr>
<td>Model No. I Scheme for Utilisation of Extending Cultivable Tanks for Intensive Pisciculture.</td>
<td>35,870</td>
<td>29,870</td>
</tr>
<tr>
<td>Model No. II Semi-Derelict Pond Requiring 1 foot Excavation and Culture</td>
<td>72,270</td>
<td>58,590</td>
</tr>
<tr>
<td>Model No. III Semi-Derelict Pond Requiring 2 feet Excavation and culture</td>
<td>1,10,670</td>
<td>92,670</td>
</tr>
<tr>
<td>Model No. IV Semi-Derelict Pond Requiring 3 feet Excavation and culture</td>
<td>1,61,870</td>
<td>1,43,870</td>
</tr>
<tr>
<td>Model No. V Scampi Culture with Indian Major Carps in Culturable Ponds</td>
<td>59,120</td>
<td>47,296</td>
</tr>
<tr>
<td>Model No. VI New Pond Requiring 8 feet Excavation with Intensive Pisciculture</td>
<td>3,76,420</td>
<td>2,82,315</td>
</tr>
</tbody>
</table>

(Costs are calculated in Rs/Ha. water area)

Source: Department of Fisheries, Govt. of W.B.
In case of culturable pond no renovation costs (i.e. cost of deweeding, excavation, de-watering, levelling, drying of pond bed etc.) are required. Thus culturable ponds have no need for reclamation and are ready for pisciculture. The general level of subsidy is 20% of the project cost. But in case of S.C. and S.T. farmers subsidy is 25% of the project cost subject to limitation of Rs. 7,500/- per Ha. and 25% of the project cost towards renovation (if necessary) subject to limitation of Rs. 15,000/- per Ha. for all schemes except VI. For Scheme VI, subsidy is 20% of the project cost with a maximum ceiling of Rs. 40,000/- per Ha. for all farmers except S.C./ S.T. for whom it is Rs. 50,000/- per Ha. i.e. 25% towards construction of new ponds and tanks.

[N.B. There is another scheme for hilly region water area (i.e. in Jhora)].

For introduction we have used Scheme-I in detail.

A. Capital Cost:
   i) Repairing, leveling, deweeding etc  \( \text{Rs. } 1,200.00 \)
   ii) Equipments (like nets nylon, hapas)  \( \text{Rs. } 2,000.00 \)

\[ \text{Rs. } 3,200.00 \]

B. Cultural Cost:
   i) Mahua cake 2,5000kg. @ Rs. 400/- per Quintal  = 10,000.00
   ii) Lime 300 kg @ Rs. 350/- per. Quintal  = 1,050.00
   iii) Cowdung 10,000 kg @ Rs.30/- per. Qnt.  = 3,000.00
   iv) Super Phosphate 500kg @ Rs. 300/- per. Qnt.  = 1,500.00
   v) Urea 350kg @ Rs. 420/- per.Qnt.  = 1,470.00
   vi) Fish seed (size 10cm and above 5000 nos @ 500/- per/1000 no.s  = 2,500.00
   vii) Fish feed 2400 kg. @ Rs. 500/- per. Qnt.  = 12,000.00
   viii) Netting  = 1,150.00

\[ \text{Total } = 32,670.00 \]

Total (A-B)  =  Rs. (3,200 + 32,670) =  Rs. 35,870.00

C. Source of Fund
   i) Subsidy (20% of the project cost)  = 6,000.00 ) ceiling per Ha.
   ii) Bank loan  = 29,870.00 per Ha.

\[ \text{Total } = 35,870.00 \]
D. Production and Income:
Production = 2,500kg
Gross Income by sale of fish @ Rs.29/- per/kg. = Rs. 72,500.00

E. Repayment of bank loan by equitable instalment
(repayment period is 5 years including grace period of 1 year).
Interest on bank loan @ Rs. 14% p.a = 5,974.00
Total = 8,483.00

Thus Net Profit = Rs. 72,500 – (32,670+8,483.00) = Rs. 31,347.00

FFDA is an “Agency” through which the ‘scheme’ of a fish farmer is implemented. To operate any scheme the block level Fishery Extension Officer (FEO) is the ‘Pivot’ of the entire activity at the grass-root level. He performs every responsibility from selection of beneficiary to harvesting of crop.

The whole process has the following stages.

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Stage</th>
<th>Methodology</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>Identification of farmers</td>
<td>Gram Panchayat (G.P.) level meeting with interested farmers having ownership/lease hold pond, collection of application in plain paper through Pradhan.</td>
</tr>
<tr>
<td>(b)</td>
<td>Selection of Pond</td>
<td>Viability and eligibility have to be examined. One should keep in mind that IFP is a ‘Pond based’ scheme not a ‘beneficiary based’ scheme.</td>
</tr>
<tr>
<td>(c )</td>
<td>Preparation of Scheme</td>
<td>On the basis of pond condition and eligibility of farmer suitable scheme has to be prepared in prescribed ‘TFR’ form. Prior to this, application in printed form has to be obtained from farmers.</td>
</tr>
<tr>
<td>Sl. No.</td>
<td>Stage</td>
<td>Methodology</td>
</tr>
<tr>
<td>--------</td>
<td>-------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>(d)</td>
<td>Sponsoring to Bank Proposal</td>
<td>The scheme thus prepared has to be approved in the meeting of “Sthayee samity” of Panchayat Samity and then sponsored to bank through Executive Officer of Panchayat Samity with copy to Chief Executive Officer (CEO), FFDA.</td>
</tr>
<tr>
<td>(e)</td>
<td>Releasing of subsidy</td>
<td>On receipt of sanctioned order from bank, CEO shall release entitled ‘subsidy’ to bank with an intimation to farmer.</td>
</tr>
<tr>
<td>(f)</td>
<td>Implementation of Scheme</td>
<td>By establishing contact with bank the FEO shall take appropriate steps in the execution of scheme as per ‘Approved Scheme.’</td>
</tr>
<tr>
<td>(g)</td>
<td>Training</td>
<td>Training at ‘Grass root level’ should be arranged by the FEO.</td>
</tr>
<tr>
<td>(h)</td>
<td>Monitoring</td>
<td>In course of cultural periods, FEO should maintain close relation with the farmer to assist him in achieving highest yield and also to ensure repayment of annual instalment of bank loan.</td>
</tr>
</tbody>
</table>

It is needless to mention that the success of a scheme mainly depends on proper and in-time execution, credit-facility, availability of inputs, efficiency of farmers, marketability of the product as well as transport facilities.

For financing of the Scheme, there are three-tier monitoring committees at different levels.

(a) State level : State level Bankers Committee (SLBC)
(b) District level : District Consultative Committee (DCC)
(c) Block level : Block Level Bankers Committee (BLBC)

For proper implementation of the Scheme the banks have also to play an important role. They should follow the clear-cut policy and guidelines of the resolution of aforesaid bodies at their respective levels. The sanctioned loans should be disbursed to the fish farmers in proper time. Being the representative of an
Extension Officer of Fisheries Department the FEO should always keep in mind his functions to serve fishermen. For implementation of IFP scheme he has to find out other avenues too. He will also motivate the farmers to repay the bank loans regularly. In providing assistance he will have to find out those fishermen under the purview of District Rural Development Agency (DRDA) and Scheduled Caste (SC), Scheduled Tribe (ST) Development and Finance Corporation.

**In Case of Integrated Rural Development Programme (IRDP) Scheme**

(i) The beneficiary should be from below the poverty line (BPL) category.

(ii) The limit of security free loan under IRDP has been enhanced to Rs. 25,000. For implementation of IRDP nothing should be hypothecated except that created out of bank loan.

(iii) Minimum repayment period of IRDP loan is 5 years.

(iv) IRDP subsidy shall be available as follows:

   (a) For non-S.C. / S.T. beneficiary subsidy is 33% of project cost subject to a maximum of Rs. 4000.

   And (b) for S.C./S.T. beneficiary subsidy is 50% of project cost subject to a maximum of Rs. 6,000.

(v) Rest of the project cost will be bank loan.

(vi) Rate of interest of bank loan is 12.5% p.a.

**In case of S.C., S.T. Development & Finance Corporation Scheme**

(i) The beneficiary should belong to S.C. or S.T. community.

(ii) The annual income of beneficiary should not exceed Rs. 12,000 per annum.

(iii) The ‘income certificate’ should be provided by the Pradhan of concerned Gram Panchayat (G.P.)

(iv) The maximum project cost under the purview of corporation’s scheme should be Rs. 12,000.

(v) The subsidy is 50% of project cost subject to a maximum of Rs. 6000

(vi) Rest is the bank loan.

(vii) Interest rate is 12.5% p.a.