

REPORT

LIVELIHOOD ASSESSMENT AND MICROFINANCE PROGRAMME FOR WOMEN IN COASTAL FISHING COMMUNITY IN ORISSA STATE, INDIA

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ACRONYMS AND ABBREVIATIONS

BFDA	Brackish Water Farmers' Development Agency
BMASS	Block Mahila Anchalik Sanchayika Sangh
CB	Commercial Bank
CBI	Central Bank of India
CCB	Central Cooperative Bank
CDPO	Community Development Project Officer
CIFA	Central Institute of Fresh Water Aquaculture
DDM	District Development Manager
DMASS	District Mahila Anchalik Sanchayika Sangh
DRDA	District Rural Development Agency
FAO	Food and Agriculture Organisation of the United Nations
FFDA	Fish Farmers' Development Agency
GDP	Gross Domestic Product
GP	Gram Panchayat
KBK Region	Koraput, Bolangir and Kalahandi (Earstwhile 3 districts) Region
LSS	Lok Sahayak Samiti
NABARD	National Bank for Agriculture and Rural Development
NGO	Non-Governmental Organisation
NRCWA	National Research Centre for Women in Agriculture
NSS	Nari Sanchayika Sangh
PENCODE	People's Employment and Need Based Community Development
PLP	Potential Linked Credit Plan
PRA	Participatory Rural Appraisal
REDP	Rural Entrepreneurship Development Programme
RIDF	Rural Infrastructure Development Fund
RRBs	Regional Rural Banks
SC	Scheduled Caste
SHG	Self Help Group
ST	Scheduled Tribe
STEP	Support to Training for Women Empower Programme
STW	Shallow Tube Well
UAA	United Artists Association
Vas	Village Associations
VVV	Vikash Volunteer Vahini/ An Informal Association of Farmers

DRAFT REPORT
**LIVELIHOOD ASSESSMENT AND MICROFINANCE
PROGRAMME FOR WOMEN IN COASTAL FISHING
COMMUNITY IN ORISSA STATE, INDIA**

EXECUTIVE SUMMARY

1. Introduction

It is widely accepted fact that poverty has a gender bias as 70% of the people living in abject poverty are women. A high proportion of coastal fishing community is below poverty. The approach and mission of microFinance is helping poor to move out of poverty.

The United Nation's General Assembly Resolution 52/94 passed on 18.12.1997 acknowledged importance of micro credit initiative as a tool for poverty eradication and empowerment of women in social elevation. Recognising the importance of microfinance in poverty eradication, Government of India is implementing microfinance programme. NABARD is implementing biggest outreach programme in the World by providing credit to 16.7 million poor families with 58 million population by linking over one million SHGs with Banks and in Orissa Bank Linkage is 1.01 lakh SHGs.

Recognising the importance of fisheries development FAO in cooperation with NABARD organized National Workshop on "Best Practices in Micro Finance Programme for Women in Coastal Fishing Communities in India from 1st to 4th July 2003 at Panaji, Goa." As a part of recommendation, the study of coastal Orissa "Livelihood Assessment and Microfinance Programme in support of Women in Coastal Fishing Community in Orissa State" was proposed. Orissa is an important example of beginning women's empowerment in fishing community where Government and NGOs are jointly assisting in formation of women SHGs in coastal fishing communities. Therefore, the study was given by FAO to NABARD Consultancy Services (NABCONS), a subsidiary of NABARD.

2. Objective of Study

- a) The objective of the study to assess livelihood for women in coastal area and supporting microfinance programme linkages for improving their livelihood;
- b) Preparation of Master Plan for livelihood and microfinance interventions strategies to be followed by involving participation of NGOs and development agencies.

3. Methodology of Study

The approach of the study is participatory. In order to sensitise the stakeholders such as SHGs , Banks, NGOs, Govt. Departments, NABARD, etc., the inception workshop was organised on 18.01.2005 at Bhubaneswar. In workshop objective of the study and the methodology of the study mainly PRA technique and the proforma designed discussed thoroughly which was appreciated by the participants.

After the inception workshop, field visits for Participatory Rural Appraisal to all 6 coastal districts were conducted and 2 District Level Workshops were also conducted one at Balasore and another at Berhampur in Ganjam District. The draft study report will be discussed in concluding workshop with representatives of stakeholders.

The NABCONS constituted a study team consists of following members:

1. Shri M.A. Upare, Team Leader, General Manager, NABARD, Uttar Pradesh RO, Lucknow;
2. Shri M.K. Srivastava, Member, Asst. General Manager, NABARD, Orissa Regional Office, Bhubaneswar; and
3. Shri Jayant Kumar Samal, Member, Manager, NABARD, Orissa Regional Office, Bhubaneswar.

4. Fisheries Development in Orissa with particular reference to Coastal Area

Fisheries development plays an important role in development of economy by contributing share of 2.4% in GDP. Eighty per cent population is fish eating. The per capita consumption in the State is 8.14 kg which is below the WHO recommended per capita fish consumption level.

State Government formulated a policy for fishery development as a part of agriculture in 1996. The policy aims at :

1. Increase in fish production by adopting scientific methods of culture;
2. Assisting fishermen in more efficient fishing;
3. Boosting fishing operation in deep sea;
4. Transmitting technology both for culture and capture to fish farmers;
5. To step up fish seed production and to create self employment opportunity;
6. Enforcement of Orissa Marine Act/ Rules with due care for endangered species like Olive Ridley Turtles for sustainable fisheries to improve living condition of marine fishermen with special emphasis on health, hygien and sanitation;
7. Strengthening infrastructure for fish marketing.

4.1. Resources

Orissa is endowed with water resources which provide potentials for development of fisheries sector. It has coastline of 480 kms with continental shelf area of 24000 sq.km. along Bay of Bengal, the brackish water area of 4.18 lakh ha and fresh water area of 6.6 lakh ha. The share of coastal district is major in marine and brackish water resources. About 33% in inland resources.

4.2. Production Scenario against Potential

The exploitation of the potential resources is to the tune of 54.12%. Sub-sector-wise potential and present production is as under :

Sub-Sector	Potential (Lakhs MT)	Present Production	% Potential to present harvest
Inland	3.397	1.656	48.7
Brackish Water	0.659	0,244	37
Marine	1.609	1.169	92.65
Total	5.665	3.069	54.12

4.3. Maritime Fishing Regulation

As per the Orissa Marine Fisheries Regulation Rule, 1983, fishermen has to register fishing vessel and to obtain license every year for fishing in Orissa Coast.

4.4. Recent Notification of Prohibition of Marine Fishing

Fishing is prohibited by trawler by seaward distance of 20 km from high tide line of Orissa Coast from Jatadhari River Mouth to Devi River mouth and from Chilika Mouth to Rushikulya River Mouth for a period of 5 months from January to May of every calendar year and fishing is also prohibited within a seaward radius of 20 kms from Gahirmatha area of Bhitarkanika Wild Life Sanctuary. Further, fishing is also restricted for Missile Testing Range on coast of Balasore and Bhadrak. The various Regulations has affected livelihood of fishing community.

4.5. Policy Initiatives for Promoting SHGs by the Government

Government has initiated policy for leasing GP tanks to Women and about 1993.27 ha allotted to fisherwomen SHGs and some reservoirs.

5. Credit Flow

The Ground Level Credit for Fisheries Sector varies from 1219 lakh to 1525 lakh during the last 3 years. The major share is of Commercial Banks (72%) followed with RRBs and Co-operative Banks and refinance support from NABARD is to the tune of Rs.128 lakh to Rs. 255 lakh during last 3 years. Considering the emphasis of Government in doubling of credit, the credit plan for the year 2005-06 prepared for an amount of Rs.7008 lakh with credit flow of Rs.3542 lakh and the major credit flow will be in the coastal districts to the tune of 50% of the State Credit for fisheries sector

6. Livelihood Assessment of Coastal Districts

Based on PRA conducted during field visits, it was observed that there is insecurity of livelihood as the fishing is prohibited by various Notifications by the Government for adopting conservation measures as well as for Wild Life Sanctuary and Missile Testing Range Operation. The following livelihood opportunities including improvement in existing livelihood process of operation as well as new emerging potential areas are identified and analysed viability taking into account local skills, markets and utilisation of natural resources in eco-friendly manner. The following livelihoods are identified for economic upliftment of women in coastal fishing communities through adoption of SHG movement. The effort is also made to provide financial analysis of identified livelihoods i.e financial viability of units covering capital cost, operational cost, production, income and profit.

1. Fisheries Sector
 - Fish Vending (marketing)
 - Production of dry fish and marketing
 - Value added products such as fish and prawn pickle, fish cutlets etc.
 - Fish farming.
 - Fresh water prawn farming
 - Fish seed rearing
 - Ornamental fish farming
 - Brackish water prawn farming
2. Integrated Fish Farming
 - Fish culture with vegetable
 - Fish culture with horticulture and floriculture
 - Fish culture with livestock such as poultry etc.
3. Coastal Forestry with casurina and mangrove plantations
4. Coastal horticulture
5. Non-farm, sector such as Sea Shell Crafts, articles from Bamboo and Palm leaves.

7. Field visit, PRA observations and analysis on livelihood and SHGs operations

For conducting PRA 25 SHGs, 7 fisher women cooperative societies, District Fisheries Offices were visited and discussion with 10 NGOs and a number of fisher women SHGs were held. Based on this major observations are given as follows..

- a) Almost all group members were borrowing from relatives, friends and money lenders prior to joining the SHGs.
- b) The ten per cent of women population is covered under SHG movement in coastal districts;
- c) Most of the women SHGs engaged in inland fisheries are using GP ponds on lease basis.
- d) Most of the SHGs have taken fish farming as an joint activity under Swarna Jayanti Gram Sworojgar Yojana of Government of India;
- e) Some groups have taken up integrated farming activity, fish farming with vegetable crops and floriculture on pond bund;
- f) The majority of the SHGs are involved in dry fish processing and marketing. The processing is done on unhyegenic manner;
- g) Almost all SHGs have access to Bank Accounts;
- h) The internal savings are deposited in Saving Banks A/c. are maintained with Banks;

- i) The main constraint observed SHGs are low amount of loan available per member. The demand was for around Rs.5,000 – Rs.10,000 per member;
- j) Almost all the SHG members does not have land and they are residing near sea coast on unauthorized land/ Government land except Trinath Banik Sangh of Paradip;
- k) The rate of interest on internal lending varies from 36% - 60% per annum whereas before forming SHGs fisherwomen were taking loan from private money lenders @ 60% to 120% per annum.
- l) The Fisheries Department, marine wing is not as proactive as its inland wing. Therefore, they are unable to link groups from coastal areas except Golabandha village in Ganjam district;
- m) NGO's involvement has increased only after the super cyclone which devastated the coastal area in 1999. However, the penetration of NGOs in coastal area is limited;
- n) About 10 NGOs are involved in SHG movement of fisherwomen in coastal areas

Lok Sahayak Samiti in Puri district making effort in organizing SHGs for sea shell crafts.

Pencode in Puri district making effort for organizing SHGs and providing other social services.

SAMUDRAM is one of the best example of formation of Federation of Fisherwomen SHGS without any Government support. They have formed village level Federation known as Nari Sanchayika Sangha which supports social activities such as health, education, advocacy, community development and also empower fisherwomen for demonstrating their strength to enhance their livelihoods by protesting against fishing prohibition, etc.

M.S. Swaminthan Research Foundation bio-village project at Kendrapara – to enhance the ability of village institutions and demonstrate precision farming for utilization of natureal resources. M.S. Swaminathan Bio-Village project at Kendrapara demonstrated upliftment of women by forming 32 SHGs and provide them the livelihood including fish farming and integrated farming of vegetable and horticulture.

Gram-Uttan (GU) – CARE CASHE Project

Gram Uttan (GU) a leading organization in Kendrapara District is working to eliminate poverty and to improve socio economic standard of women including women from fishing community through microfinance programme. About 100 SHGs have been

formed and credit support in the range of Rs. 5,000.00 to Rs. 10,000.00 is given for activities like fish vending, dry fish selling, fish farming, etc.

Kishore Club

Kishore Club is an NGO working at Chandabali in Bhadrak District which has formed 316 SHGs in 22 villages.

- o) Two Research institutes are involved in supporting SHGs. These are National Resource Centre for Women in Agriculture (NRCWA) at Bhubaneswar and Central Institute of Freshwater Aquaculture (CIFA).
- p) Most of the members have not received training and they expressed the need of the training for improved fish drying, fish farming, integrated fish farming, value addition, sea shell crafts and innovative technologies, etc.
- q) Most of the SHG members expressed lack of infrastructure such as roads, housing facilities, health services, drinking water, electricity, port facilities for berthing vessels as well as lack education facilities;
- r) The SHGs impact has shown that alcoholism of man folk has reduced to considerable extent and men folk are cooperating with women;
- s) Women have expressed that those who have covered under SHG fold is leading towards empowerment such as expressing their difficulties with the concerned authorities, operating bank accounts and running the SHGs in democratic manner which are also giving them social and political empowerment.

8. Master Action Plan for Empowerment of Women in Coastal Fishing Community of Orissa State

After conducting PRA of SHGs in coastal districts for assessing potential and present utilization of natural resources, ability of skills, entrepreneurship as well as support from various Departments, NGOs, Banks and after assessing views of stakeholders, the Master Action Plan is prepared.

8.1 Basis of Plan

In order to estimate the scope of formation of SHGs being a tool for poverty alleviation, the effort is made to estimate the potential. Based on reported information, the fisherwomen population is estimated 1,69,049. About 39,945 fisherwomen are covered under SHG formation

by forming 2663 SHGs. About 1,29,104 fisherwomen are not covered under SHG movement. Therefore, strategic plan prepared to cover all by forming 8,600 groups @15 members in each group in a span of 5 years from 2005-06 to 2009-10.

8.2 The strategy

- a) Sensitisation of fisherwomen for SHG formation for covering 1,29,104 fisherwomen by Mission Shakti, Banks, Fisheries Department, NGOs;
- b) Expansion of partnership with variety of partners such as Department of Fisheries, FFDA, BFDA, RRBs, CCBs, new NGOs and individuals;
- c) Organisation of training programme for capacity building by NABARD and Mission Shakti for book keeping, fish farming, prawn farming, hygienic fish drying, integrated fish farming, etc.
- d) Planning and facilitating graduation of SHGs from Microfinance to Micro Enterprise

This involves introduction of pilot project in potential enterprises in various districts. The identified enterprises and locations are as follows :

- To organize dry fish trade by adopting hygienic fish drying system, such as, solar dryer by SAMUDRAM, a Federation of SHGs in Ganjam District.
 - Organisation of dry fish trade at Mirzapur in Balaramgadi area of Balasore District.
 - Organisation of sea shell craft trade by SHGs in Brahmagiri Block of Puri District.
 - To improve dry fish trade by providing elevated platform and solar dryer to Trinath Banika Sangh at Bejaychandpur in Jagatsinghpur district.
 - Setting up of appropriate data maintenance system for SHGs in Bhadrak District by DRDA, Bhadrak.
 - Setting up of appropriate market mechanism like product development, marketing support, trade marks, etc. for value added products i.e. fish pickles, papad, etc. under STEP programme of Government involving SHGs.
- e) Credit Linkage for Dry Fish Micro Enterprise
As the SHGs to be graduated, fishing godowns constructed under STEP programme can be used as store godown for dry

fish and Banks can provide credit against pledge of stock for nurturing the SHG enterprise.

- f) Adoption of integrated fish farming for diversification of aquaculture. Though the Department of Fisheries leased out GP ponds, many SHGs are not adopting integrated farming. There is a need for undertaking capacity building of SHG members by Mission Shakti, NGOs and Banks in the MS Swaminathan Institute on precision farming at Kendrapara district since they have demonstrated integrated farming technology in coastal districts.
- g) Exposure programme to key stakeholders to Vietnam for studying fisherwomen organization through funding from International Organisations;
- h) To streamline leasing policy of GP ponds
Though Government has issued policy directives for leasing GP ponds for 5 years some ponds are leased for less than 5 years. Similarly, till now only 1472 GP ponds have been leased out which is a fraction of available GP ponds. There is a need to expedite the process of leasing. Similarly, brackish water areas should be reserved for women SHGs. Further, there is a need to provide legal advice support for SHGs to resolve conflicts of lease matter;
- i) Review of Marine Fishing Regulation Policy for sustainable livelihood of fishing women in coastal Orissa
As per the Fisheries Department Notification, fishing is prohibited by trawlers to a seaward distance of 20 kms from high tide line of Orissa Coast from Jatadhar River Mouth to Devi River Mouth and from Chilika Mouth to Rushikulya River Mouth for a period of five months from January to May of every calendar year and prohibition within seaward radius of 20 kms from Gahirmatha area of Bhitarkanika Wild Life Sanctuary and restrictions on Balasore and Bhadrak coast for Missile Testing Range. Various prohibition imposed by the Department are affecting the livelihood. Therefore there is need for renew of Fishing Regulation taking into account consideration of livelihood of coastal fishing community.
- j) Exposure visit to SHGs for innovative and new technology livelihood such as ornamental fish breeding in West Bengal, crab fattening in Kerala, solar dryer in Andhra Pradesh, pearl culture in Tamil Nadu, etc.

- k) Need for providing infrastructure to fishing villagers for improving livelihood.
All fishing villages lack infrastructure, such as, roads, drinking water, electricity, schools, hospitals, appropriate landing center, etc. which has affected the livelihood. Hence, Government may formulate a plan for providing infrastructure facility to fishing villages under NABARD's RIDF programme.
- l) Regular Interface and publications in local language
Sharing of experience of members amongst various groups has multiplier effect and there is a need to provide regular mechanism for interface of various stakeholders. This can be organized by forming VVV and fisherwomen clubs and to bring out the publication about the SHGs in local language.
- m) Formulation of Technical Cooperation Project
Considering the backwardness of the State (48% below poverty line) and initiatives taken by the Government and Financial Institutions in implementing microfinance programme for improving livelihood of coastal districts in the State, there is a need to support these initiatives by supporting through formulation and implementation of technical cooperation projects under funding support of International Organisations covering capacity building, exposure visits, implementation of pilot projects for graduating SHGs to Micro Enterprises, etc.

PART I – INTRODUCTION

LIVELIHOOD ASSESSMENT AND MICROFINANCE PROGRAMME FOR WOMEN IN COASTAL FISHING COMMUNITY IN ORISSA STATE, INDIA

Poverty is a complex concept and process characterized by low income, poor health, low literacy level, undernutrition and inadequate housing and living condition, lack of access to credit. It is also widely accepted fact that poverty has a gender bias as 70% Of the people living in abject poverty are women. A high proportion of coastal fishing community is poor. The approach and mission of micro-finance is helping poor to move out of poverty.

The United Nations General Assembly Resolution 52/94, passed on 18th December 1997, noted in particular that in many countries of the World, micro credit programmes are succeeded in generating productive self employment by providing access to small capital for people living in poverty, as well as increase participation in the main stream economic and political process of the Society. The resolution welcome launching of different micro credit initiatives and acknowledged their important contribution to poverty eradication, empowerment of woman and social elevation. It called upon the relevant organs, organizations and bodies of the UN System, particularly it funds and programmes, to explore the inclusion of micro credit approach in their programmes as a tool for the eradication of poverty and further developing, where appropriate, other micro finance instruments.

Recognising the importance of micro-finance in poverty eradication, Govt. of India is implementing micro finance programme in various states. In order to provide the credit linkages, the National Bank for Agriculture and Rural Development (NABARD) implementing biggest outreach programme in the World by providing credit to 16.7 million m poor families with 58 m population by linking over one million SHGs. Ninety per cent SHGs are women members. Orissa State has also significant contribution by linkage 1.01 lakh SHGs.

Recognising the importance of microfinance in fisheries development, FAO in cooperation with the NABARD as the host organization organized National Workshop on "Best Practices in microFinance Programmes for Women in Coastal Fishing Communities in India" from 1st - 4th July 2003 at PanaJi, Goa, India for reviewing microFinance programme and suggesting best practices for replication. As a follow up of the Workshop, and the year 2005 being "International Year for microFinance" declared by UNDP, FAO instituted study on "Livelihood Assessment and Micro Credit Programmes in support of women in Coastal Fishing Community, Orissa".

As reported, Marine Fish Catch in Orissa Coast is reaching to maximum sustainable level and further constraints for fishing due to restrictions for missile test range on the coast of Balasore and Bhadrak District, declaration of restriction on fishing in Gahrimatha Wild Life Sanctuary and Conservation of Olive Ridley Turtles where increasing fishing population putting pressure on the livelihood of coastal fishing community. The impact is more on women. Therefore, the study had relevance for assessment of livelihood and providing microfinance

support for improving their livelihood. The task of study was given to NABCONS a subsidiary of NABARD.

2. Objective of the Study

1. The objective of the study is to assess livelihood for women in coastal area and supporting microFinance programme linkages for improving their livelihood.
2. Preparation of master plans to be used by the various institutions such as financial and Fisheries Training Institutes, Fisheries Extension Services, Fish Workers Organisation, NGOs.

3. Methodology of the Study

The approach of this study is participatory. In order to sensitise the stake holders such as SHGs, Banks, NGOs, Govt. Departments, NABARD, etc. the inception workshop was organized for solicitating their cooperation, views, suggestions in approach of studies and sharing of their experiences. The Inception Workshop was held on 18th January at Bhubaneswar. About 44 participants representing all stake holders participated in the Workshop. The proforma designed for the field visit as well as the PRA approach of the study was discussed thoroughly which was appreciated by all participants.

After inception workshop, field visits to all 6 coastal districts i.e. Balasore, Bhadrak, Kendrapara, Puri, Ganjam and Jagatsinghpur was conducted by study team consist of the following members :

1. Mr. M.A. Upare, Team Leader, General Manager, NABARD, Uttar Pradesh RO, Lucknow
2. Shri M.K. Srivastava, Member, Asst. General Manager, NABARD, Orissa RO, Bhubaneswar;
3. Shri Jayant Kumar Samal, Member, Manager, NABARD, Orissa RO, Bhubaneswar;

During field visit, discussions were held with Banks, SHG Members, NGOs involved in fisheries development, Govt. Officers from the Deptt. of Fisheries, Animal Husbandry, Agriculture, District Administration, i.e. Project Director, DRDA, NABARD District Managers, Fishermen and Women Cooperative Societies, Fishermen Association, Research Institutes, etc.

In order to know the grass root level constraints and the views of the grass root level workers district level workshop were organized. One at Balasore and other at Berhampur where village level SHGs, NGOs, Fisheries Extension Officers and Bank Branch Managers participated in the Workshop and provided their suggestions for improving livelihood of the coastal women through microfinance programmes. Draft Study Report will be discussed with representative of stakeholders in proposed concluding workshop.

4. Report Plan

Based on the above methodology, field visit and discussions through participatory approach, the report is prepared and divided into 6 parts as follows :

- Part I - Introduction
- Part II - Fisheries Development in Orissa in particular reference to Coastal Districts
- Part III - Assessment of viable livelihood for women in coastal districts
- Part IV - Microfinance programme status, PRA, field observation and analysis
- Part V - NGOs and Research Institutes supporting fisheries microfinance programme implementation for Women in Coastal districts
- Part VI - Master Action Plan for microFinance Programme for women in coastal districts

PART – II

Fisheries Development in Orissa in particular reference to Coastal districts

1. Introduction

The State of Orissa occupies 4.75% of India's landmass and accounts for 3.74% of the country's population. It comprises of 3 Revenue Divisions, 30 districts, 58 Sub-Divisions, 314 Blocks and 51,048 villages. As per 2001 Census, the total population of the State was around 36.71 m. the percentage of SC/ST population to the State's total population is 16.2 and 22.21% respectively. The literary rate is 63.61% with female literacy rate at 50.97% as against the All India Average of 65.38% and 54.16% respectively. The State is situated in a sub-tropical zone, exhibits a temperate climate with normal average annual rainfall of

1502 mm. It has an immense potential of ground water, mineral wealth, fertile soil, fisheries potential and diverse flora and fauna. It has vast untapped potential in the non-farm sector as it is famous for its traditional arts and crafts like Patta Chitra and Applique.

Despite the rich endowment of the State, the State is still in the transitional stage of development and is classified as backward in terms of developmental status. The phenomenon can be among other things attributed to the followings

- Traditional farming practices with negligible commercial crops (less than 2%);
- Highest incidence of poverty at 47%
- Frequent occurrence of Natural Calamities, droughts, floods, cyclones
- Infrastructurally underdeveloped and tribal dominated
- Subsistence level of activities in non-farm sectors

2. Fisheries Scenario of Orissa

Fisheries development plays an important role in the development of economy by contributing share of 2.2% GDP. Eighty per cent population is fish eating out of which 63.51% prefer fresh water, 33.22% prefer marine fish whereas only 3.27% are fond of brackish water fish. In terms of fish production and productivity the state is well behind the neighboring states. The present fish production of 3.069 MT during 2003-04 is only 54% of the estimated potential. The per capita fish consumption in the State i.e. 8.48 kg is below the WHO recommended level 11 k.g. However, in recent years the Sector has generated more and more interest among various stakeholders. In order to increase the production and productivity, State Govt. has promulgated a number of sector friendly policies.

3. Resources

The State is endowed with marine, inland and brackish water resources. The share of coastal districts in resources along with State resources are given in the Table below :

Resources	Orissa State Resources	Coastal district Resources	% Coastal to State Resources
Marine	480 Km.	480 Km.	100
Tanks & ponds	116280 ha	42741 ha	36

Resources	Orissa State Resources	Coastal district Resources	% Coastal to State Resources
Reservoirs (Nos)	1757	593	33
Max Water area ha	175801	8250	4.6
Rivers (Km)	6819	2660	39
Brackish water (ha)	417537	417537	100

4. Production Scenario against Potential

The potential of the State from all water resources is estimated 5.665 lakh MT against which the present production is to the tune of 3.069 MT which is 54.17% of potential available for harvest. The sub-sector-wise potential present production and realization in terms of percentage is given below:

Sub-Sector	Potential (Lakhs MT)	Present Production	% Potential to present harvest
Inland	3.397	1.656	48.7
Brackish Water	0.659	0,244	37
Marine	1.609	1.169	92.65
Total	5.665	3.069	54.12

5. Marine fisheries

Orissa as a maritime State has 480 kms of coastline of Bay of Bengal forming 8% of the coastline of India distributed in 6 districts i.e. Ganjam, Puri, Jagatsinghpur, Kendrapara, Bhadrak and Balasore. The continental shelf of 200 m depth covers an area 24,000 sq. km which is 4.5% of the total area of the Country's continental shelf. Details of continental shelf area in different depth zones and district-wise coastal length are as follows :

District-wise Coastal Length

Name of the District	Coastal Length (kms.)
Balasore	80
Bhadrak	50
Kendrapara	68
Jagatsinghpur	67

Puri	155
Ganjam	60
Total :	480

Depth-wise Continental Shelf Area

Depth Zone (Mtrs)	Continental Shelf Area (sq.km.)
0 - 20	6820
21 - 50	8650
51 - 100	4810
101 - 200	3550
Total:	23830

6. Maritime Fishing Regulation

The Orissa Maritime Fishing Regulation Act is being implemented in the State to safeguard the coastal water areas in the State. Registration of trawlers, renewal of licences and conservation of the endangered species of fish and turtles are being taken up. The salient features of the Orissa Marine Fisheries Regulation Rules, 1983 are as follows :

1. The Regulation is in force with effect from 1st February 1984;
2. All fishing vessels should be registered and the Registration Certificate should be obtained by depositing the Registration Fee as prescribed by the Rule 4.
3. The registration fees for a fishing vessels is payable once of its life time as specified below :

TABLE

Sl. No. 1	Class of Vessel 2	Amount of fees 3
1	Mechanised fishing vessels above 25 gross tones or above 15 metres.	Rs.1000.00 (Rupees one thousand) only each.
2	Mechanised fishing vessels upto 15 metres	Rs.500.00 (Rupees five hundred) only each
3	Country Crafts above 8.5 metres using sail and oars, catamarans and canoes	Rs.40.00 (Rupees forty) only each

4	Country Crafts upto 8.5 metres using sail and oars, catamarans and canoes	Rs.20.00 (Rupees twenty) only each.
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7. License

1. The every boat owner has to obtain fishing license from authorised officer from the Fisheries Department.
2. The License shall be renewed before completion of one year from the date of issue and on payment of the requisite fee before 30th June for the year commencing on 1st July.
3. The license fees is charged per annum as below:

TABLE

Sl. No.	Class of fishing vessels	Amount of fees for a specified area
(i)	Mechanised fishing vessels above 15 metres or above 25 G.T.	Rs.1000.00 (Rupees one thousand) only per annum.
(ii)	Mechanised fishing vessels upto 15 metres or upto 25 G.T.	Rs.500.00 (Rupees five hundred) only per annum
(iii)	Country Crafts above 8.5 metres	Rs.75.00 (Rupees seventy five) only per annum
(iv)	Country Crafts upto 8.5 metres including canoes and catamaran.	Rs.30.00 (Rupees thirty) only per annum.

Security Deposit - The owner of each mechanized vessels excluding country crafts shall deposit security money at a flat rate of Rs.500.00 only for getting the license. The security deposit shall be made once for the entire period of operation by the concerned vessels and released when the said vessel ceases its operation at the specified base.

Renewal of License should be made by the owner along with the money receipt, supporting deposit of license fee as per the provisions under the rule to the authorized officer of the area concerned on or before 30th June of each year.

8. Regulation of Fishing Operation Area

1. As per the regulation of fishing, non-mechanised traditional fishing crafts shall be operated freely without any restriction. Waters upto 5 kms. from the shore shall be reserved exclusively for such fishing crafts and in no case any other type of mechanized fishing vessels shall be allowed to operate in the area.
2. Mechanised fishing vessels upto 15 metres of length shall be allowed to operate beyond 5 kms. limit from the coast.
3. Mechanised fishing vessels of 25 gross tones and above or above 15 metres of length shall be allowed to operate beyond 10 kms. from the shore only.
4. In no case fishing vessel, allowed to operate under rules 1, 2 and 3 above beyond 24 nautical miles from the shore.
5. No vessel shall ordinarily be allowed to interchange the base without permission of the concerned authorized officer.
6. Every owner of a registered fishing vessel shall furnish monthly report to the concerned authorized officer in prescribed form.

9. Recent Notification of Marine Fishing Regulation

1. As per Government of Orissa Fisheries and ARD Deptt. Order dated 28.05.2004, fishing is prohibited in the entire coasts of Orissa by different mechanized boats and those country crafts fitted with inboard and outboard engines during the period from the 15th April 2004 to 31st May 2004.
2. As per the Notification from the Department of Fisheries dated 27.5.2004, fishing is prohibited by trawlers upto a seaward distance of 20 kms. From high tide line (shore) of Orissa Coast from Jatadhar River Mouth to Devi River Mouth and from Chilka Mouth (Magarmukha) to Rushikulya River Mouth for a period of 5 months from January to May of every Calendar year from 1.1.2005 to 31.5.2006.
3. As per Government of Orissa, Department of Fisheries and ARD Deptt. Notification dated 27.5.2004, the fishing is prohibited within a seaward radius of 20 kms. From Gahirmatha area of (Bhitar Kanika) Wild Life Sanctuary for a further period from 1.6.2004 to 31.5.2006.

10. Fishing Vessels and Gears

As per the report, 3643 mechanised vessels and 7647 non-motorised vessels are operating on Orissa Coast. The district-wise information of fishing vessels are given in the Annexure-I. Similarly, the information of different types of nets operated in the Coastal Districts are 33,936, the details are given in Annexure-II.

11. Zone-wise Varieties of Fish Landings and Seasons :

Zone	Season	Varieties of Fish
North Coast	Summer (March – June)	Hilsa, polynemids, sciaenids, catfish, shark, pomfret, other clupeids, ribbon fish
	Winter (October – February)	Shrimp, clupeids, black pomfret, seer, silver belly, Bombay duck, ribbon fish, cat fish, scianeids, perches, mugil etc.
	Rainy	Hilsa, pomfret, shark, soles
Two main fishing peaks – August-October & November-February		
South Coast	Summer	Pomfrets, shark, catfish, eels, sardines, seer, mugil sp., mackerels etc.
	Winter	Ribbon fish, perches, shrimps, sardines, scianeids, other clupeids, mugil, mackerel etc.
	Rainy	Hilsa, shrimps, perches, cat fish, eels, scianeids, ribbon fish, pomfrets, etc.
Three main fishing peaks – July-September, October-February and March-June.		
Central Coast	Summer	Catfish, perches, pomfrets, seer, sardines, shrimp, shark, mugil, scianeids.
	Winter	Elasmobranchs, miscellaneous
	Rainy	Catfish, seer, pomfrets, scianeids
Two main fishing peaks – August-October & November-February		

12. Fresh Water Fisheries in Coastal Area

The Fresh water resources in coastal area are in the form of tanks, ponds, reservoirs, rivers and canals. The percentage of water resources in coastal areas are as follows:

Sl.	Type of Resource	Orissa State Resources	Coastal District Resources	%age of Coastal District Resources
1	Tanks and Ponds (area in ha.)	116280	42741	36
2	Reservoirs (Minimum area in ha.)	113600	6440	5.6
3	Rivers (Length in Kms.)	6819	2660	39

The centrally sponsored scheme Fish Farmers' Development Agency (FFDA) is being implemented in the State to develop pond areas and to impart training to fish farmers in modern pisciculture techniques.

The State Government has taken policy initiatives to lease out Gram Panchayat ponds to Self Help Groups (SHGs). The coastal districts are having inland fisher women population 82,909. This offers a great scope for development of fish farming to SHGs in coastal districts. In Ganjam district, reservoirs are also leased out to SHGs where fishing is also undertaken by women.

13. Brackish Water Fisheries

Brackish Water Fisheries Development Agencies have been set up in all Coastal Districts of the State which are undertaking brackish water fish/ shrimp farming. The total brackish water area of the State is around 4,17,537 ha. including shrimp culture areas, estuaries, brackish water lake, etc. FFDA has identified 32,587 ha. as suitable for prawn culture and by now about 13,074 ha. have been developed. There is vast scope for developing brackish water fisheries through SHGs.

14. Disposition of Fish

The pattern of disposition of fish in Orissa State is as under :

Sl, No.	Type of disposition of Fish	%age of total catch
1	Marketed in raw form	84
2	Freezing	6.71
3	Drying	6,30
4	Salting	2.99

5	Canning	Negligible
	Total :	100

15. Credit Flow in the State

(a) Ground Level Credit

Fisheries contribute around 2.3% to the Gross Domestic Product of the State. Year-wise Ground Level Credit Flow to this Sector of last 3 years is as under :

Year	Total (Rs. in lakh)
2002-03	1355.71
2003-04	1219.63
2004-05	1525.85

Among the various agencies, commercial banks contributed the major share of 72% and followed by RRBs. Share of Cooperative Credit Structure is poor on account of weak financial condition.

b. Refinance Support from NABARD

The details of refinance flow to the Sector in the last 3 years is as follows :

Year	Refinance (Rs. in lakh)
2000-01	100.6
2001-02	128.00
2002-03	255.95
2003-04	181.27

C. Potential Linked Credit Plan Projection for 2005-06

Potential Linked Credit Plan recently prepared by NABARD for the year 2005-06 depicts the potential of Rs. 7008.62 lakh with an estimated credit flow of Rs. 3542.18 in all coastal districts constitute more than 50% of the total potential for credit in Fisheries Sector.

PART -III

ASSESSMENT OF VIABLE LIVELIHOOD FOR WOMEN IN COASTAL DISTRICTS

Based on PRA conducted during field visits, it was observed that there is insecurity of livelihood as the fishing is prohibited by various notification of the Fisheries Department for adopting conservation measures as well as for the safe guard of wild life sanctuary and Missile Testing Range Operation. The following livelihood opportunities including improvement in the present livelihood process as well as innovative emerging opportunities are identified and validity is analysed taking into account local skill, markets, potential available for utilisation of natural resources in eco-friendly manner. The following livelihood activities are identified for economic upliftment of women in coastal fishing community through adoption of SHGs movement.

1. FISH VENDING:

In coastal fishing community, women take lead role in fish marketing. Over the years, on account of participation of middlemen, even though their involvement in this activity has come down, still it has a lot of significance in their livelihood. In all the coastal district of the state, coastal itinerant woman vendors take up fresh fish vending within a radius of 5-10 km mostly. On an average each fisher women carries a head load of 15-20 Kg of fishes, prawn, crab in locally made bamboo baskets. Income generation from the activities varies between Rs.30-60 per day and shows a wide fluctuation. Limited mobility on account of poor investment capacity, communication facility, perishable nature of

the commodity and seasonal variation in catches are factors responsible for such wide fluctuation in price. With the development of communication facility, provision for basic preservation facility like ice and development of market places would give a boost to this livelihood. In the line of arrangement made by SAMUDRAM in Sana Arji Pally (Ganjam District) for marketing of high value fishes like sheer, tuna, bhetki in the markets of Chennai, Mumbai, Kerala etc. in fresh condition would prove to be an ideal livelihood. Similar intervention is also required for marketing of heavy prawn catch of Chandaballi (in Bhadrak District) in the near towns like Bhadrak, Jajpur etc..

2. DRY FISH PRODUCTION:

Dry fish production is the age old livelihood of major coastal fisher women. In this process surplus fishes and prawns are sun dried for preserving the same for later use. As the process is mostly undertaken in unscientific way in unhygienic condition, post harvest losses, poor quality product, hence low price realisation are noticed. In view of non-availability of adequate space, portable water and above all lack of awareness on quality product, in majority cases fishes are neither gutted nor cleaned properly. In most of the cases they are dried on sand or any available open space available near to their habitat. Among the fishes Sardine, Anchovies, Mackerel, Ribbon fish, Perches and small size prawns are commonly used for drying. In recent years through technological intervention of Department of Fisheries, Govt. of Orissa under Support to Training for Empowerment of women Programme (STEP), effort of some of the NGOs under REDP assistance of NABARD, training of fisher women has brought perceptible changes in their attitude for production of various quality products. Under STEP fisher women are motivated to form societies and are trained, among others,

on production of quality dry fish and other value added products in scientific manner. In addition to training, common infrastructure like satellite godown, water source are developed. The said intervention has resulted in reduction in post harvest losses, production of quality products, better packaging, and better market acceptance hence better price realisation. Against sale price of Rs.40-60 per Kg., price realisation has gone up to Rs.100-150 per Kg. Formation of societies also has helped them to have a better market penetration and bargaining power. However, the same is seasonal and limited to a few pockets of the State. Being a labour intensive age old livelihood, the same needs a promotion. In addition to training of more and more women on scientific production of quality products, there is a need for developing local market as well as establishing marketing network in potential areas like North-East, MP etc. In view of large scale seasonal fluctuation and limitation in sun drying during monsoon, there is a need for developing facilities for low cost storage of raw material as well as mechanical drying. In addition, a detailed study on dry fish production, marketing channels, existing network needs to be under taken. With proper training and marketing arrangement, this is going to be proved to be a better livelihood. Unit cost for establishing a dry fish unit is furnished in annexure. However, there is a scope for small scale low cost units.

3. VALUE ADDED PRODUCTS:

On a selective basis, production of value added products like fish pickles, fish cutlets; fish wafers etc. can be taken up by coastal women. In view of limited local markets for these products, the activity is in very infancy stage. However, in coastal areas near to towns like Puri, Gopalpur, Berhampur, Balasore ready to eat products like fish cutlets, fish fingers, fish balls may find a good market. To begin with, women in

these areas may go for the same. In this regard DoF, College of Fisheries (OUAT) and NGOs may come forward in imparting specific training and market intervention. With an investment of Rs.101900 for establishing a fish cutlet production unit, a net income of Rs. 45000 may be obtained. Indicative economics for production of fish cutlets and fish pickle are furnished in Annexure IX.

4. FISH FARMING:

In recent years, this activity has taken a centre stage in providing livelihood to coastal fisher women. With limitation in enhancing marine fish production, it is emphasised to utilise large unutilised fresh water resources in the form of tanks, ponds, Katas etc. to produce fish for domestic consumption. Being deficit in production, the market for freshwater fish in the state is tremendous. In a synergy of endeavour in effective utilisation of existing water bodies for fish production and promoting women micro enterprises, the State Government of Orissa has not only promulgated sector friendly policies but also has streamlined the procedure for implementation of the same. As a result, selected existing water bodies in the form of ponds and tanks are being leased out on a long term basis (3-5 years) to women SHGs. With the active co-ordination among line departments at the ground level, around 1472 units have already been leased out to various women SHGs. As a backward linkage, arrangement has also been made for providing training and supply of inputs like quality seed. In addition, extension machinery of the DoF provides back up support. As an alternate livelihood, the activity has found a well acceptance among women. In many cases the entire operation starting from leasing to various farming practices like pond preparation, management of water quality, stock manipulation, health cheque up, marketing etc. are taken up by women.

With proper identification of potential water bodies and training, a fish production of on an average 800 –1000 Kg from one acre water body can be obtained. With a capital investment of Rs. 32700 and annual recurring expenses of Rs. 15100, a return of Rs. 28800 - Rs. 35000 can be derived (economics of composite fish culture at annexure III).

In addition to fish farming, poly culture of fish and fresh water prawn can also be taken up. Prawn being a highly priced commodity in local and international market, it may result in having higher return (economics at annexure IV).

The activity has taken a momentum. Ground level functionary needs to attend various local issues. In order to minimise various hurdles in the initial years, constant technical back up support have to be provided by extension machinery. In addition to monoculture of fish, poly culture of fish and fresh water prawn can also be taken up. This may help in generating additional income.

5. FRESH WATER PRAWN (SCAMPI) CULTURE:

Keeping in view the limitations in increasing brackish water prawn production, it is emphasised to increase the production of scampi in the state. In this regard MPDEA has prepared a mission mode for bringing additional 11500 hectares under fresh water prawn production, both poly and mono culture, by the end of 2009-2010. In the State the activity has taken a momentum. A number of units have already been developed in the districts of Balasore and Ganjam. In view of better market price, line department may assist women groups in taking up the activity. With an expenditure of Rs.1.335 lakh, a minimum income of Rs. 0.72 lakh per crop is expected from 1acre water area (economics in annexure V).

FISH SEED REARING:

The stagnation in capture fisheries has left with no alternate but to enhance fish production from the existing water bodies. In this endeavor number of sector friendly policies like "Long term Leasing Policy for selected GP tanks, State Reservoir Fisheries Policy, implementation of Revised Long Term Policy (RLTP) in KBK districts, the demand for quality fish seed is going to increase. With implementation of the said policies, the demand for fish seed may increased to more than 100 crore from the present production of 67 crore (2004-05). In view of limitation in Govt. sector, production from the private sector is going to play a significant role. Being a short duration crop (15 days for raising spawn to fry) women, with proper training and marketing arrangement, can very well take up this activity in a profitable way. A few SHGs have already started the activity in the districts of Kendrapara, Bhadrak. With an investment of Rs. 59000 capital cost and Rs. 39000 recurring cost, the return may be Rs. 63000 (economics is furnished in annexure VI).

7. INTEGRATED FISH FARMING:

With an aim to enhance per unit production, hence better return, integration of various activities is advocated. Considering the involvement of women in various agricultural and allied activities in their day-to-day life, women can very well take up integration of allied activities with pisciculture. Integration of various activities would help them having higher return, spread of risk, regular income and above all exposure to multifarious activities. The concept has found very good acceptance among women. The concept of "Precision Farming" promoted by Swaminathan Foundation with the assistance of NABARD at Manitri (Kendrapara district) is worth mentioning. Under the practice

each and every available space around the water body is utilised for production of seasonal vegetable - Brinjal, Tomato, Bitter guard, Bottle Guard, Drum stick, Papaya, Fodder cultivation. In addition to additional income, this concept helps the women in increasing their nutritional standard. The various integration models advocated for coastal community are

Pisciculture with Horticulture/Vegetable

Pisciculture with Floriculture

Pisciculture with Poultry

Pisciculture with dairy/Goatery

However, choice of integration depends on the suitability of site and social acceptance. Integration of horticulture, vegetable as well as floriculture (marigold) with pisciculture is noticed to have better acceptance over others. In a few cases poultry (Broiler) farming with pisciculture are noticed. In case of lease out GP tanks, use of dyke for common purpose is a hindrance in under taking integration. Economics of various integrated activities are furnished in annexure VII .

8. ORNAMENTAL FISH FARMING:

On account of aesthetic pleasure, there is a demand for ornamental fishes in both domestic and export market. In recent years more and more people have shown interest in taking up ornamental fish keeping and propagation. Considering the type of work involved women entrepreneurs can be persuaded to take up the activity profitably. However, the present market for the same in the state is in infancy stage. With proper market development and training, coastal women can adopt the same for generating additional income. It is estimated, that with a capital cost of Rs.53800 and recurring expenses of Rs.

24600, annual net income would be around Rs. 31500 (economics of the activity is furnished in annexure X).

9. BRACKISH WATER PRAWN FARMING:

Keeping in view the demand in export market, brackish water prawn farming is taken up on a commercial basis in all the 6 coastal districts. However, at present the activity is confined to private land. Further progress of the sector in the state depends upon the utilisation of suitable Govt. land. This aspect needs to be looked into in the Comprehensive Fisheries Policy, which the State Govt. contemplates to formulate. Given preferential allotment of suitable land/existing brackish water pond, women can also take up the activity for income generation. In this connection, it may be indicated that Government of Orissa with financial assistance of World Bank developed a brackish water project at Jagatjore-Banapada, Kendrapara District during 2000-01. In the project around 481 ponds (0.5 - 1.0 Ha) were developed. On account of various reasons, the farm is in abandoned state. The scope for leasing out these ponds to women groups may be explored. With proper technical support of line department and training, women entrepreneurs can take up prawn farming in these tanks. In case of existing ponds, with a capital cost of Rs.29000 and operational cost of Rs.51000, the activity may generate income of Rs. 75000 from a single crop (economics furnished at annexure VIII).

10. COASTAL FORESTRY:

Coastal forestry plays a significant role not only in safe guard of coast from natural calamity but also in the livelihood of coastal community. Being a cyclone prone state, there is an urgent need for cyclone risk management. In this regard, among others, shelterbelt plantation and regeneration of mangrove are some of the aspects that need to be

emphasised. Considering the frequency of calamities that the coastal states face, recently World Bank has offered 300 million dollar for cyclone management in 13 cyclone prone states (including Orissa) and UTs. In developing shelterbelt and mangrove forest, women community can be engaged in raising nursery and plantation activities. In addition, women groups can also take up private plantation of casuarinas on degraded land. With an average investment of Rs. 27900, the said activity may help the group in generating an income of Rs. 102500 at the end of 6 years (economics of casuarinas plantation in 1 ha waste land is furnished in annexure XIII).

11. COASTAL HORTICULTURE:

Under coastal horticulture, women groups can take up development of cashew and coconut plantation. In taking up the same, there is a need for long-term lease of suitable land and adequate credit facility. In addition, line department has to provide required training and to arrange for supplying quality planting materials. In taking up cashew plantation in 1 acre, income of Rs. 2800 in the 4th year would be stabilised at Rs.19600 from 10th year onwards. In case of coconut plantation, the activity would start yielding an income of Rs. 2800 at the end of 7th year, which may increase to a level of Rs. 25200 at the end of 14th year (economics furnished in annexure XI&XII).

In all the coastal districts of the state many governments have developed cashew plantations. These plantations are auctioned to private players on an annual basis. In management of the day-to-day affair of these plantations, leaseholders engage women in the surrounding area on daily wage basis. In view of their regular involvement, these women have developed confidence in managing

these plantations of their own. Given an opportunity, these women groups can manage the plantations and generate additional income.

12. NON-FARM SECTOR ACTIVITIES:

There are a number of Non-Farm sector activities which women groups in the coastal districts can take up for income generation. Some of them are indicated below:

♦ Production of sea shell craft:

Women in the districts of Puri and Ganjam can take up production of seashell craft. In this regard NGOs like Lokasahayak Samiti in Puri district have come forward in imparting training and marketing intervention for developing economic condition of rural women. In promoting the activity, there is a need for arrangement of required raw material and marketing arrangement. In developing market, both domestic as well as foreign, NGOs/Export House may extend necessary support. With an investment of Rs.2000, a skilled woman can generate a net income of Rs.1000 per month.

♦ Weaving of nets.

Women can also take up weaving of nets as a supplementary activity in coastal area. On contractual basis, women members of a SHG in Balaramgadi, Balasore, earn additional income of Rs.30-50 by weaving a kg of cod end of trawl nets. With proper arrangement similar activity can also be taken up in other places.

♦ Production of palm leaf based utility items:

Coastal climate is suitable for the growth of palm trees. Over the years, the local community have mastered the art of producing of various utility items like hand fan, mats, small containers etc. With proper training and marketing, the said activity can help coastal women in generating additional income.

♦ **Production of bamboo based utility items:**

In the coastal area, a number of bamboo based utility items like baskets, Kula (instrument for winnowing), Gauni/Sera (use for measuring grain/cereals) are in common use. At present members in a few groups in Manipur, Balasore district have taken up the activity for generation of additional income. With a provision for supply of raw material i.e. bamboo in nominal rate, women can generate an income of Rs. 500-700 per month.

♦ **Retail Business:**

In the effort to develop micro enterprises, women group can be engaged in taking up retailing activities. In this regard government has initiated steps in allocating cooking gas distribution to women SHGs. Some groups in Puri have started supplying diesel and kerosene to fishermen and have been able to generate additional income. In view of their close involvement in house hold activities, women groups can be utilised as channel for distribution of FMCGs. In this regard there is a need for interaction of SHGs, promoting agencies with various corporate bodies. In the effort to achieve universal primary education, the mid-day meal programme is under operation in the state. Involvement of teaching staff in managing the activity affects the teaching. In this regard, the scope of engaging unemployed women in managing the activity with a nominal remuneration may be explored.

PART – IV
MICRO FINANCE PROGRAMME STATUS, PRA, FIELD
OBSERVATION AND ANALYSIS

.1 Introduction

Despite a decline in the incidence of poverty over the years, wide interstate disparities continue to prevail in the poverty ratios in India. Bihar, Orissa, Tamil Nadu and West Bengal had more than 50% of their

population below the poverty line in 1983. While TN and WB reduced their poverty ratios by nearly half by 1999-2000, Bihar and Orissa continued to be the poorest states in the country with 43 and 47 per cent below poverty population respectively as compared to the all India figure of 27.1%. The state of Orissa is ranked at last position in the country as far as poverty is concerned. As per recent survey the state is the most poverty stricken state in the country. The total population of the state stands at 368 lakhs forming 7.7 million families out of this the number of families below poverty line is 48.13 lakh. The microfinance programme though started as early as 1992 in the state generated / received momentum in the year 1999 i.e. after the super cyclone which hit Orissa during 1999 and devastated the states economy by affecting more than 1 lakh families a number of NGOs involved themselves in rescue operation and after that the SHG movement was started in a bigger way in the state. Prior to this there was source activity in South West districts of state known as KBK region in the SHG field comprising of undivided Koraput, Bolangir and Kalahandi district. The KBK region has been identified by GoI for implementing various programme for development of this backward region of the state.

The micro finance initiative of NABARD yielded remarkable success and the SHG bank linkage programme has emerged as the largest micro finance programme in the world. The pilot project started in 1992 has found into a national movement, linking more than one million SHGs with bank credit leading to the socio economic empowerment of women. The number of SHGs credit linked with banks as on 31.03.2004 stood at 10,79,091 (>1million) out of which 90% are women SHGs involving 16.7 million poor households in the country who had an access to mF from the formal banking system.

All India Position - 31.03.2004

State	No. of SHGs credit linked - Cumulative
Assam	10,706
Bihar	16,246
Chhatisgarh	9,796
Gujarat	15,974
Himachal Pradesh	13,228
Jharkhand	12,647
Maharashtra	38,535
Madhya Pradesh	27,095

State	No. of SHGs credit linked - Cumulative
Orissa	77,588
Rajasthan	33,846
Uttar Pradesh	79,210
Uttaranchal	10,908
West Bengal	51,685
Total	397,464

Source : NABARD Annual Report - 2003-04

However, the state of Orissa, which ranks first in the incidence of poverty level, has so far able to link 77588 SHGs and has improved considerably during last 2 years (20553 in 2002) and increase of 300% by 31.03.2004.

Agency	Cumulative no of SHGs credit linked as on 31.03.2004	Credit linkage during the period from 01.04 to 31.04.04	Current no of SHGs credit linked as at the end of 31.10.2004
Commercial Banks	25959	4111	30070
Regional Rural Banks	43506	8181	51687
Cooperative Banks	8123	1509	9632
Total	77588	13801	91389

This growth rate was possible due to various innovative steps taken by NABARD alongwith other partners viz. State Govt, NGOs, Banks, VVV/Farmers Clubs and Individuals which have been discussed below in details.

2. Initiative taken by NABARD.

a. Banks as SHPI

After the successful completion of its Pilot Project started in 1992 in one of the Regional Rural Bank viz. Cauvery Grameen Bank the experiment was launched in 5 states involving 10 RRBs out of which 2 RRBs viz. Bolangir Anchalik Gramya Bank and Dhenkanal Gramya Bank were from the state of Orissa. The experiment started with effect from 1999 and

continued for a period of 3 years. The two RRBs could formed 750 SHGs and could link all SHGs by the end of the experiment. In addition to above one more bank was included latter on in this experiment and 3692 groups were formed by the end of March 2004. The basic objective of the experiment was to promote / form SHGs in the rural areas with the help of bank staff by motivating and providing them adequate training. Since NGOs/VAs are not working in all the rural areas with the success of the above innovative intervention NABARD introduced low cost module in all the 9 RRBs functioning in the state which put together formed 5689 SHGs so far.

b. Vikas Volunteer Vahini as SHPI

NABARD assists the banks in their recovery as well quality loan disbursement of the bank by encouraging them to promote Vikas Volunteer Vahini / Farmers Club. A VVV / Farmers Club is an informal association of farmers / borrowers of a particular Service area Villages of a bank branch who had availed loan from the bank for an activity and has utilised it properly and has earned profits after repaying the bank credit. These farmers/ borrowers are first consulted and encouraged by the bank official to form an informal club and are later on trained with the assistance of Bank / Line Deptt officials from the grant assistance provided by NABARD to the bank. The clubs initial expenses for its maintenance are reimbursed to it by NABARD through the promoting branch. The club organises its meeting on monthly basis and discusses the plan of development of the village. The club also identifies prospective farmers / customers for the bank who may be assisted for an economic activity, the club members also helps in recovery of bank loans and act as a catalyst in business development of the bank and social development of the village. A number of programmes which may help the development process in rural areas are being organised / conducted by these farmers club out of the fund provided by NABARD and generated by these club out of collection made from the club members and village community. Realising the important role being played by these informal clubs in the rural areas NABARD decided to rope in these clubs in the formation / promotion of SHGs in the area of operation of these clubs.

In the state of Orissa all together 410 clubs have been formed so far in 164 blocks of the state with the help of branches of Commercial Banks, Regional Rural Banks and Cooperative Bank, NGOs are also being encouraged to form VVV / Farmers Clubs in close coordination of bank

branches for which grant assistance is provided to them. So far 5 NGOs have been assisted by NABARD in the state for the purpose.

Since the members of the club are amongst the rural people, who are from their own villages, are the best tool in propagating the concept of SHG in the rural areas. Therefore NABARD also encourages these clubs to propagate the concept of SHGs and form the SHGs through these clubs in rural areas. NABARD provides training for capacity building of the club members and also provides incentives to the clubs for formation of SHGs. So far 167 SHGs have been formed involving 23 clubs in the state. In coastal district 52 SHGs have been formed by 2 clubs of Ganjam District.

c. Individual Rural Volunteers (IRVs) as SHPI

A new initiative of associating Individual Rural Volunteers (IRVs) has been launched in two districts of the state viz. Malkangiri and Nabarangpur on a pilot basis where 50 identified socially committed rural volunteers (25 in each district) will be promoting 500 SHGs (10 SHGs each IRV). The IRVs will be identified by the participating bank (Koraput Panchabati Gramya Bank) through its 20 branches. NABARD has sanctioned Rs. 6.9 lakhs to the bank for the same. The scheme has been extended to State Bank of India also during the current year i.e. 2004-05 for promoting 250 SHGs in the district where NGO/Farmers Club presence are negligible.

3. SGSY scheme of GOI

The Govt of India started a new programme known as Swarn Jayanti Gramin Swarajgar Yojana, with effect from 01.04.1999 by merging its 6 programmes mainly introduced for poverty alleviation, which is being implemented by DRDA in all the districts of Country. Under the scheme the concept of SHG as propagated by NABARD was introduced and the SHGs so formed of rural poor (Below Poverty Line) were to be financed by banks in a phased manner for the activities of choice of the SHG members. The financing will be done to SHGs with a component of subsidy which will be provided by GOI and the respective State Govt in the ratio of 75:25. Formation of the SHGs will be done by State Govt departments in close coordination with the bank officials and involving NGOs also. Block /District wise feasible activities which may be taken up by these SHGs at a later date; may be identified and project report may be prepared by Govt Department. Before finance is being provided the

SHGs may be appraised by the bank and govt department by way of gradation of the SHGs for which gradation norms have been communicated to all the participating agencies.

Subsidy amount which is back ended, of Rs. 1.25 lakh per SHG i.e. being provided by the Govt (DRDA). The State Govt has identified Fisheries as main activity under this scheme and has issued Govt Orders to lease out ponds of Gram Panchayat for 5 years to SHGs specially formed by women from BPL families of rural areas.

4. Mission Shakti

Govt of Orissa launched a Self Help Mission titled "MISSION SHAKTI" in the entire state on International Women Day i.e. 08.03.2001. The Mission envisages strengthening of existing Self Help Groups and promoting new groups of poor women.

The objective of the Mission are :-

- i. To facilitate creation of conducive environment through Self Help Act.
- ii. To expand the self help movement in Orissa
- iii. To build cluster associations at Block Level, Federation of clusters at District Level and network of a federation at the state level.
- iv. To provide institutional capacity building support to strengthen SHG movement, a built in monitoring system.

Goal of the Mission

To develop client managed, client controlled and client owned Micro Finance federation during the Mission period from 2001 to 2005, to enlist the number of SHGs cluster / federation in the respective districts and grade them into categories as per the criteria fixed by the Mission, to create a benchmark of the SHGs, clusters / federation for future impact assessment, to create a resource team in each district, to develop capacity building measures / materials, to develop conducive environment in the districts as to involve 80% women in the SHG movement by the year 2005 and to establish sustainable social intermediation between Govt / Non Govt organisation and SHG members.

Approach

Mission requires a collaborative approach of different players and organisation for appropriate policy decisions, implementation, monitoring, evaluation, rating of SHGs, cluster / federation and documentation etc. The structure envisioned will be advisory in nature and would be guiding the functions of the team at different levels of SHG mobilisations.

In order to implement the programme a high level steering committee headed by the Chief Minister of Orissa and High Level Executives of the Govt. At the district and Block level under the Chairmanship of District Collector and BDO respectively.

Progress made so far

The Mission period have been extended upto the year 2008 and a target for credit linking 57600 SHGs have been fixed for the year 2004-05 out of which as per available data 32000 SHGs have already been credit linked with various banks in the state as on Nov 2004. The per group finance has been fixed at Rs. 40000/- for Commercial Bank and Rs. 30000/- for Regional Rural Bank and Cooperative Bank.

NABARD's Role

The role of NABARD was very crucial at the initial stage since with the success made in Ganjam District of the State was possible only due to NABARD's intervention which later on culminated to "MISSION SAKTI". Further, NABARD is constantly guiding the Govt Officials on its training module training process, linkages of SHGs with banks. NABARD has also sanctioned a sum of Rs. 10 lakh, out of which a sum of Rs. 5 lakhs have been released so far, for training of the Angan Wadi Workers at grass root level to Mission Shakti.

5. NGOs as SHPI

NABARD has taken the multi pronged methodology for promoting and credit linking the SHGs and has therefore supported a numbers of NGOs for formation and nurturing of quality SHGs by means of grant in aid as a result the SHG movement has received a boost. In the state of Orissa NABARD has assisted a number of NGOs names of some of the important NGOs are indicated below :-

No. of NGOs involved	SHGs targeted	SHGs savings linked	SHGs credit linked
83	8022	5438	3082

In all 83 NGOs have been provided with grant support of Rs. 125.16 lakh for formation and credit linkage of 8020 SHGs. Out of the 5799 number of SHGs formed by the above mentioned interventions in the state 437 SHGs have been formed in Coastal Districts comprising of Balasore, Bhadrak, Kendrapada, Jagatsinghpur, Puri and Ganjam of the state which have been provided bank assistance by NABARD. However, NGOs working with women in fishing community are very small in number i.e less than ten. The number is increasing year after year. In addition to above a number of VAs/NGOs have started working in the state; in the aftermath of "Super Cyclone" which hit the state during 1999, with the support of State Govt / GoI/Foreign Aid giving agencies and have taken the SHG route for providing relief measures to affected people.

As per available data so far 103000 SHGs have been formed in the state, out of which 77588 have already been credit linked with various banks as on 31 March 2004 and the number has increased to 91389 as on 31 October 2004. In the absence of effective MIS the exact number of SHGs of Fisherwomen cannot be ascertained but it is estimated that about 2663 SHGs (10 % of total SHGs in Coastal Districts both inland and Marine) have been formed As already indicated most of the credit linked SHGs are engaged in Fresh water Fish Culture or Dry Fish activity and few in seashell crafts.

6. PARTICIPATORY RURAL APPRAISAL (PRA) AND FIELD VISIT OBSERVATIONS

In order to conduct PRA for livelihood opportunities of Fisherwomen and Micro Finance programme in the coastal Orissa various villages in coastal areas, banks, Govt deptt, NGOs, SHGs, Research Institution in the six coastal districts viz Balasore, Bhadrak, Kendrapada, Jagatsinghpur, Puri and Ganjam were visited during the period 19.01.05 to 03.02.05. During the visit interaction with Govt Banks, officials, NGOs SHG members and other partners were held. 2 workshops each at Balasore and Berhampur (Ganjam) were also conducted on 20.01.05 and 28.01.05 respectively which was well attended by all the stake holders. The district wise observations of SHGs are highlighted below :

6.1. BALASORE

(a)

Name of SHG	Maa Durga	Date of Formation	Feb 2001
No of Female Members	10	Village	Mahisapatta
Saving P.M. Per member	Rs. 20	Total savings mobilised	Rs. 8100
Formed By	"Mission Shakti"		

The SHG was formed by CDPO under the "Mission Shakti" programme of Govt of Orissa. The group started with 12 member but later on 2 members quit the group.

The group meeting is held regularly on monthly basis on 15th of every month.

The SHG has opened a SB A/c with branch of United Commercial Bank at Gopalpur and has been credit linked by sanctioning a loan of Rs.3.25 lakhs for Integrated Pisciculture in Gram Panchayat pond 1.5 acre leased out by Govt to SHG for a period of 5 years. Fisheries department, through its Extension Officer; has been helping the group in providing seeds and other infrastructure.

The women of the group do not belong to fisherwomen community and prior to this were doing variety of work e.g. vegetables, papad badi preparation etc.

Some of the group members have received training under Mission Shakti about functioning of SHG and Fish culture. The training was provided by Fisheries Deptt.

Marketing of fish has been planned by the group through contract selling. They intend to integrate fish farming with agriculture mainly vegetable cultivation.

(b)

Name of SHG	Maa Tarini SHG	DOF	Nov 2002
No of Female Members	12	Vill	Manipur
Saving P.M. Per member	Rs.50	Block	Soro
Total savings mobilised	Rs. 8450		
Formed	Mission Shakti		

The SHG was formed by Soil Conservation Deptt of Govt under its watershed project (Peetakali Nalla). The group started with 10 membrs but 2 members have joined the group recently.

The group has opened SB a/c with branch of CBI, Manipur w.e.f 19.09.2003. The group members were doing inter loaning basically for consumption purposes. The rate of interes is 3% p.m. The group has availed a loan of Rs.3000/- on 20.07.04 for paying lease money in respect of G.P pond leased out by govt and has also repaid Rs.1070/- to the bank.

Group members have been given basic training on fisheries by the concerned deptt. Prior to this the group members were arranged training for stitching and tailoring through NGO. Soil conservation Deptt has provided a revolving fund assistance of Rs.5600/- which has been repaid fully by the group. The group has raised banana plants on the bunds of pond and had raised fencing also for protection but some of the villagers have dismantled the fencing on the pretext of constructing road under Prime Minister Rojgar Yojana. The small hut constructed by the SHG members was also damaged. The group members were disturbed due to this. The group is seeking legal assistance for continuing their activity.

(c)

Name of SHG	Sri Jagannath Sakti	DOF	Sept 2003
No of Female Members	10	Vill	Manipur
Saving P.M. Per member	Rs.20	Block	Soro
Total savings mobilised	Rs.3241/- (including interest)		
Formed By	"Mission Shakti"		

The group is maintaning a SB a/c with branch of CBI, Manipur w.e.f 29.10.2003. The group meeting is held on 20th of every month. The group was utilising its saving for internal lending at 3 - 4% p.m. Some

of the group members are doing bamboo based activity i.e preparation of Basket, Soop, Seive etc and are earning approx Rs.150/- per week per member.

The group has availed of a loan of Rs.2000/- from the bank for fish seed, medicine etc for the pisciculture activity in the pond taken on lease from one of its members. The group wants to first experiment in this pond and after getting the result the group will decide to take bigger pond from Gram Panchayat on lease. The pond management is done by group members.

The group has not received any training on fisheries so far except for SHG concept. The Group has been formed by Soil Conservation Deptt. Deeptimayi Behera, the Secretrary of the group is a graduate and the literacy level is satisfactory in the group.

(d)

Name of SHG	Maa Tarini	DOF	28.05.2002
No of Female Members	13	Vill	Badal
Saving P.M. Per member	Rs. 20	Block	Bahangarh
Total savings mobilised	Rs. 8580/-		
Formed By	Mission Shakti"		

The group has opened SB a/c with Anji brnach of Balasore Gramya Bank. Out of 13 member only 3 - 4 are illiterate. The president, Mr. Padmavati is a Matriculate. Prior to joining the SHG the group members were not doing anything. The group have been provided with GP pond on lease, training have been given by Fisheries Deptt to 2 - 3 members. The group has raised vegetable & Horticulture crops on the bunds and adjoining area of the pond. It was gathered that recently group has sold Sag, Tomato & other vegetables around 2 - 3 quintals and has earned Rs.250/-. The group has also constructed a hut for its meeting and taking care of pond.

The SHG has availed a loan of Rs.30000/- for digging a shallow Tube Well for irrigation as well as maintaining the water level of the pond.

The group members have also constructed 25-30 metres of road by involving their labour. During rainy season the area around pond becomes inaccessible. No electricity is there.

(e)

Name of SHG	Akbari Mahila	DOF	28.08.2001
No of Female Members	11	Vill	Mirzapur, Balramgadi
Saving P.M. Per member	Rs.50	Block	Soro
Total savings mobilised	Rs.29341/-		
Formed By	Self		

The group was formed of its own by getting information from TV & Radio, the Anganwadi worker under Mission Shakti intervened later on. The group has a SB a/c with Branch of Balasore Gramya Bank, Balramgadi. The group has utilised its savings very meticulously in inter lending and is not charging any interest on the loan amount, however the loss is made good by some other means. The group member are all from fisherman community and are doing their age old Dry Fish business. Prior to joining the SHG the members were doing dry fish business individually. After joining the group the group has started this activity jointly and are able to purchase large quantity of fish out of group savings. The group members are also preparing Cod End of trawler net, one lady can consume 5 kg of raw material in one month out of which the income would be around (Rs. 30 - 35 per kg.)

The group has availed loan of Rs. 10000/- in October 2002 has repaid it for getting another dose of Rs. 35000/- in June 2003 which has also been repaid except a balance of Rs. 5540/-. The group has decided to take higher quantum of loan i.e Rs. 50000/- after repaying the balance outstanding.

The group does not have any problem in getting bank loan. The Bank Manager, Uttam Kumar Chand of Balasore Gramya Bank is providing all Cooperation to the groups.

The group does not have any problem in marketing of Dry Fish. Parties / Businessman from other states viz., Assam, A.P. & W.B are readily purchasing the Dry Fish in cash. Raw fish is available in the market on alternate days of week. Rainy season creates problem for the group. They expressed need for better drying facilities. This is a success story of women empowerment. The group members are from Muslim Community who were earning their livelihood in well organized manner.

6.2. BHADRAK

Out of the 4 SHGs visited one has been formed by Govt Deptt under Mission Shakti and is presently engaged in pisciculture in GP Tank, rest three have been promoted by Kishore Club a NGO working in Bhadrak distt. SHG-wise observations are indicated below :

(a)

Name of SHG	Rameshwar Mission Shakti	DOF	October 2001
No of Female Members	11 (3 left)	Vill	Sreerampur
Saving P.M. Per member	Rs. 20		
Total savings mobilised	Rs. 8280/-		
Formed By (NGO/Govt)	Govt. Deptt.		
SB A/c. Opened with	UBI, Charampa.		

The group started functioning with 14 members later on 3 members quit the SHG. The group hold its meeting on a fortnightly basis on 15th & 24th of each month. The SHG maintaining a savings bank a/c with united Bank of India Charampa branch. The group collects the savings and put it into SB a/c and withdraws from it as per its requirement. Internal lending is being done in the group. Many of the members were engaged in poultry, goatery and piggery rearing activity by availing loan from SHG at 3% per month. The group has availed off a loan of Rs.2.46 lakh for pisciculture in the Gram Panchayat pond leased to it by Govt. The loans were disbursed by bank in a phased manner w.e.f 03.12.03 to 27.07.04 DRDA (Block office) has provided basic training to 3 members of the SHG on Fish farming. The group does not foresee any problem in marketing of fresh fish. They have planned to sell the fish through private contractors. The literacy level of the group is very poor except for 2 members rest are illiterate.

Name of Gr.	:	Nitai Gaur	Saraswati	Khara khai
Village	:	Begunia	Begunia	Begunia
No of members	:	20	16	18
Promoted by	:	Kishore Club	Kishore Club	Kishore Club
DOF	:	July 2000	July 2000	July 2000
Savings Quantum (Rs.)	:	20	20	20
Total savings (Rs.)	:	65,000	62,000	56,000

The above mentioned three SHGs have been promoted by a NGO viz : Kishore Club working in Bhadrak district in Begunia village in the sea coast. The village has about 500 families of fisherman. The members of these groups are engaged in Dry Fish Business as well as fresh fish

vending in nearby villages. The fisherwoman are in the process of farming a cooperative alongwith their male counterparts. The NGO is helping them in this process. The membership of these groups varies from 16 to 20 however the savings quantum is same at Rs.20/- per member per month. The groups have mobilised Rs.65000/-, Rs.62000/- and Rs.56000/- as savings so far which includes grant assistance provided by the NGO to all the three groups for working capital and income generating activity. The NGO has also provided assistance for Grain Bank and share money for the proposed Coop Society. All the three groups have availed loan from UCO Bank, Sompur branch. The groups availed a loan of Rs.10000/- on 14.01.2003 and has repaid it later on in July 2003. Saraswati & Khra khai SHGs availed a loan of Rs.20000/- each. The Nitai Gaur SHG have availed a maximum loan of Rs.70000/- during November 2004. Before joining the SHGs all the members were resorting to borrowings from fiends, relatives and money lenders at 10% p.m rate of interest. The group members faces a lot of difficulty during rainy season. The fish vending women take fish on head and have to walk a longer distance to take any mode of transport. All the women members are illiterates. The village lacks basic infrastructure facilities e.g electricity, drinking water, hospital, school etc. The male counterparts generally utilised the money of women SHGs and are interested for expansion of their business by way of purchasing boats and nets etc.

6.3. KENDRAPARA

Name of Gr.	:	Baldev	Jagannath	Subhadra
Village	:	Manitri	Manitri	Manitri
DOF	:	June 2002	June 2003	June 2004
Promoted by	:	M.S.	M.S.	M.S.
		Swaminathan Foundation	Swaminathan Foundation	Swaminathan Foundation
No of members	:	17	18	11
Savings Quantum (Rs.)	:	20	20	20
Total savings (Rs.)	:	10,880	11,520	7,040
Bank		Bank of India, Rajgad	Bank of India, Rajgad	Bank of India, Rajgad

The above three SHGs of women are promoted by M.S. Swaminathan Research Foundation which have adopted the Manitri village in Kendrapada district under its BIO Village – Precision Farming

programme. The three groups function in cohesion with each other. Monthly meetings are convened on 3rd of every month at one place. The group members are doing internal lending very effectively which is being used for consumption purposes alongwith other minor activities. The group has fixed a maximum period of 3 month as repayment of internal loan. Prior to joining the group the members were availing loan from Mahajan at 5% p.m. The M.S. Swaminathan foundation has helped three groups in development of one pond where pisciculture is being done and a number of vegetable crop as well as horticulture crops have been grown on the bunds of pond and adjoining field of 0.4 acres. The group members purchase the vegetable for their own consumption so presently there is no marketing problem. One of the group viz Baldev SHG has been granted bank loan of rs.134000/- for purchase of power tiller which is being used by the members for tilling their field and for hiring purposes. The other two groups viz Jagannath & Subhadra are yet to be credit linked. The group has taken another pond besides the existing one for development of pisciculture and plans to go for digging a STW which may be used for irrigation as well as maintaining water level of the pond but due to restriction imposed by State govt for STW the group is unable to avail bank loan for the same.

The foundation has helped financially in development of the pond by providing Rs.8000/- which has been repaid by the group members. The foundation is also helping group members in providing technical know how and improved variety of seeds etc.

Name of Gr.	:	Anantabata
Village	:	Keutagada
DOF	:	August 2000
Promoted by	:	Own
No of members	:	14
Savings Quantum (Rs.)	:	30
Total savings (Rs.)	:	7,380
Bank A/c.	:	Union Bank, Kendrapada

The group started with 15 members but one member left the group. The group was formed from its own initiative but later on covered under Mission Shakti programme. The group is maintaining accounts with Union Bank of India as well as Mini Bank of Primary Agriculture Coop Society at Aiba. The a/c with cooperative society was opened earlier, however where the group was unable to get any loan facility from the coop. Society it opened another a/c with Union Bank Kendrapada and

has availed loan of Rs. 199000/- under SGSY for pisciculture. The group has taken 2 private ponds on lease admeasuring water area of about 1 Acre 96 decimal. The ponds are fenced with local material. The group has raised vegetable crops and horticulture crops (Tomato, Banana, Drum stick, Papaya etc.). The group has also reared 100 poultry birds in a shed constructed near one of the ponds. The of the members are also weaving "Saree" and are well versed in this skill. Raw material is brought from Dhasai Koruwa Handloom Society. The members are able to get Rs. 100-150/- per saree per week. The SHG has provided loan to its members for Dairy (Rs. 5000), Poultry - 15 birds (Rs. 500). The interest being charged by SHG is 2.5% per month. This group is a good example for integrated pisciculture which may be replicated by other groups.

Visit to Marine Fisheries office - San Bad Gopalpur

The team interacted with FEO of Marine Fisheries and representatives of 4 primary fish coop society details given below :

- | | | | |
|----|---------------------------------|---|--------------------|
| 1. | Fish Extension Officer | : | Mr. Niranjan Nayak |
| 2. | Utkal Kesari P.F. Coop Society | : | Mr. Trilochan Das |
| 3. | Shri Jagannath PFC Society | : | Rabindra Majhi |
| 4. | Kalinga Biju Pattanaik PFC Soc. | : | Ghanashyam Majhi |
| 5. | Brajmahakali PFC Society | : | Suresh Nayak |

The above societies were formed in 1983 each having 108 to 140 members but due to various reasons the societies have become defunct. The fisherman are unable to go for fishing due to the restriction imposed by Govt in Bhitari-Kanika & Gahirmatha area which is the area through which they venture to the sea. In a number of occasion fishermen have been arrested by Forest Deptt officials and have been penalised heavily. The fisherman are therefore forced to do other menial work and are very much agitated since at present they don't have any other livelihood.

The fish Extension officer has been advised to promote SHGs of fisherman as well as women and thereafter form federation or cooperative which may help the fisherwomen as well as the department. There is good scope for formation of SHGs of fisherwomen. The Astt. Director Fisheries Marine have also been impressed upon to chalk out a plan of action in this regard which may help in implementation of "STEP".

6.4. PURI

Name of Gr.	: Asteru Mahila Sanchay Samiti	Solomi
Village	: Prasad Banap, Puri	Penthakata, Puri
DOF	: Nov 2000	Nov 2000
Promoted by	: PENCODE (NGO)	PENCODE (NGO)
No of members	: 20	20
Savings Quantum (Rs.)	: 50	50
Total savings (Rs.)	: 14,000	14,000
Bank A/c.	: UCO Bank	UCO Bank

The above mentioned SHGs are of fisherwomen which have been promoted by the NGO-PENCODE. In each of the SHGs 20 female members are saving Rs.50/- per month per member. The groups have mobilised Rs.14000/- as group fund and are doing inter lending out of the same. The rate of interest being charged is 3% p.m. Earlier the group members were borrowing from money lenders, contractors at a rate of 5% to 10% p.m. The group is engaged in Dry fish Activity in the small space in there house, however the space is insufficient and hygiene is not taken care of. The group members are also engaged in net repairs. Almost all of the members have migrated from nearby state of Andhra Pradesh and does not own land and any other assets. The literacy rate is very poor.

Name of Gr.	: Maa Dakhinakali SHG
Village	: Behera Sahi, Penthakata, Puri
DOF	: July 2004
Promoted by	: PENCODE (NGO)
No of members	: 20
Savings Quantum (Rs.)	: 30
Total savings (Rs.)	: 6,350
Bank A/c.	: Andhra Bank, DAV Extn. Counter, Puri

The SHG has been formed by PENCODE a NGO/VA working in Puri district savings mobilised are being used for interlending at 3% p.m. interest. The group is providing need based credit facility even without any interest for certain exigencies such as medical & health problem. Prior to joining the SHGs the members were borrowing from Money lenders at 10% p.m. interest which have been checked now although

upto certain extent. The group has completed eight months and has approached its bank i.e. Andhra Bank for a loan of Rs.10000/- which was pending with the bank. All the group members were doing retail business of fish prior to joining the group and are still continuing the same. Some of the group members have started small shops in their locality. Almost all of the group members are illiterate. The group members are not having minimum infrastructure for health, drinking water and education of their ward the family size is also big (5-6 members in each family). The group members suffers from marketing problems.

6.5 GANJAM

Name of SHG	:	Maa Kali
Village	:	Chaitanyapada of Hinjilikut Block
DOF	:	August 2003
Promoted by	:	DRDA/Block
No of members	:	12
Savings Quantum (Rs.)	:	30
Total savings (Rs.)	:	5,900
Bank A/c.	:	Rushikulya Gramya Bank, Samajhol

The group meeting is held on 10th of every month and savings are deposited with group in the meeting. The group members are from vegetable growing community and do the vegetable vending activity. The members purchase the vegetable from wholesale market and sell it and are able to get Rs. 40 - Rs. 50/- per day. The group have been however provided a G.P. pond on lease by Govt and loan amount of Rs. 250000/- has been sanctioned by Rushikulya Gramya Bank, Samjhol branch out of which Rs. 35000/- has been utilised by the group for lease money, clearing work, purchase of fish seed and feed, cow dung etc. The group has also spent its own money for cleaning the bund of the pond for vegetable cultivation. The group proposes to raise the bund on one side of the pond since in rainy season water & fish flow out from pond. The pond is 10 acre in size and requires maintenance. Some of the members have received training from fish deptt. All the members are illiterate.

Name of SHG	:	Chaitanya Thakur Atma Sahayak
Village	:	Shradhapur of Hinjilikut Block
DOF	:	August 2000

Promoted by : DRDA/Block under BMASS
No of members : 20
Savings Quantum (Rs.) : 50
Total savings (Rs.) : 40,000
Bank A/c. Rushikulya Gramya Bank, Samajhol

The group has been formed by Block under BMASS. The group has received three loans from block under BMASS Rs.20000, Rs.36000 and Rs.20000 at 1.5% interest which have been repaid by the group. The group members are engaged in vegetable cultivation and pisciculture in G.P pond. In the first year the group suffered losses in fish culture however from second year the group is able to make profit of Rs.9000/-. This year the group hopes to take a handsome profit. Group members also cultivate vegetables in their own land. Only two members have received formal training for fish culture from Fisheries Deptt and Horticulture deptt. The netting and selling of fish is done on contract basis and marketing is not a problem for the group. Purchasers /Parties come from Berhampur.

Visit to Maa Gangadevi Primary Marine Fisherwomen Fish Marketing Co-operative Society - New Golabandha

The above mentioned coop-society was formed by taking members of 5 women SHGs of fisherwomen formed under BMASS scheme of DRDA/Block. The society was formed during the year 2001 and has been registered with Office of Asst. Registrar Coop. Society, Ganjam at Berhampur. The society was affiliated to Berhampur Central Coop Bank Ltd. Vide registration letter no. 9115 dated 26.03.2003. The secretary of the society is Sreedhar & the President is K. Tulasiamma.

All the 5 SHGs have been provided loan by Karapalli, Rangeilunda branch of Berhampur Central Coop Bank under SGSY for Dry Fish Processing, Prawn processing and pickle making. The bank has sanctioned Rs. 5.4 lakhs to 3 SHGs on 3 December 2003 through the society. An amount of Rs. 1.8 lakh was sanctioned to Sagarika SHG on 29.03.2003 similarly Rs. 2 lakh was sanctioned to the society for Dhabaleswar SHG by the bank.

The members of the society have been provided training under "STEP" of GOI by the Marine wing of fisheries deptt. Under the STEP scheme a godown has also been constructed and other infrastructures such as drying net, poles, trays boxes for packaging weighing machine etc have

been provided to the society. 20 pucca houses have also been constructed by the fisheries deptt for some of the members of the society. All the members are engaged in Dry Fish Business. According to the society secretary there is no problem in marketing, the society is supplying Dry Fish to various places of the state such Bhadrak, Bhubaneswar, Sambalpur, Rajsunakhela and states of Assam, West Bengal, Andhra Pradesh, MP, Karnatak etc.

The fisherwomen face difficulties during rainy season which is a slack season for them, however most of them are rearing poultry birds. The members also process cashew nuts given to them by contractor. The members are interested in taking land mean sea coast for raising cashew plantation and processing it.

Illiteracy and health hygiene etc is lacking for all the fisherwomen as well as men folk. Almost all of the fisherwomen of 5 SHGs have availed loan from the group. The rate of interest is 3% p.m. All of the groups have availed loan under BMASS scheme.

6.6. JAGATSINGHPUR

(a) Name of SHG	:	Maa Saraswati Harijan Sangh
Village	:	Attharbanki at Paradip
DOF	:	August 2004
Promoted by	:	NGO-Shradha
No of members	:	12
Savings Quantum (Rs.)	:	100 p.m.
Total savings (Rs.)	:	7,300
Bank A/c.	:	UCO Bank, Paradip

The group is of fisherwomen who have been displaced due to constructions of / development of OSWAL Chemical and Fertilizer factory. The men folk purchased 5 acre 10 decimal of land beside the canal which was low lying marshy land and spent about Rs.30 lakh for its development details has been discussed separately. The 12 member formed the group with the help of NGO-Shradha. Meeting is being held on fortnight basis on every 15th and 30th of month. The group is maintaining an account with UCO Bank Paradip branch. Internal loan is being done by the group from the savings mobilised at 3% interest rate. The group is depositing the monthly savings in bank account and withdraws as per requirements. The group has so far provided loans to

3 members out of which the president Mrs. Rukmani Parida has availed maximum of Rs. 5000/- and second loan of Rs. 3000/-. The group members are literate except for 4 members. The records and books of accounts are nicely maintained by Jayanti Sahoo who is the Secretary of the SHG. It is learnt that SHG members are contributing one liter of petrol cost of the NGO representative on his visit to the group. The group members have not received any training. The members are doing dry fish activity in their respective houses.

Electricity is not there in their area however solar lights have been provided by the Municipal Corp with the intervention of the men folk who has organised themselves in a sangh known as "Trinath Barik Sangh". The sangh is helping the group members in buying & selling the fresh fish & dry fish therefore marketing is not a problem for the group. However, fish drying is done in traditional way and lacks hygiene.

Name of SHG	:	Jai Maa Sarala
Village	:	Attharbanki, Paradip
DOF	:	April 2003
Promoted by	:	NGO-Shradha
No of members	:	13
Savings Quantum (Rs.)	:	30 p.m.
Total savings (Rs.)	:	8,580
Bank A/c.	:	Allahabad Bank, Gandakipur

The group is of fisherwomen who have been displaced due to constructions of / development of OSWAL Chemical and Fertilizer factory. The men folk purchased 5 acre 10 decimal of land beside the canal which was swampy land and spent about Rs.30 lakh for its development details has been discussed separately. The 12 member formed the group with the help of NGO-Shradha. Meeting is being held on fortnightly on every 15th and 30th of month. The group is maintaining an account with UCO Bank Paradip branch. Internal loan is being done by the group of the savings mobilised at 3% interest cost. The group is depositing the monthly savings in bank account and withdraws as per requirements. The group is doing inter-lending efficiently at 3% p.m interest from the SHG. The group has availed a loan of Rs. 25000/- on 28 January 2005 from the bank and has disbursed the same amongst 6 members, highest being Rs. 7000/- and

lowest being Rs. 1000/-. The group members have not received any training. The members are doing dry fish activity in their respective houses.

Electricity is not there however solar lights have been provided by the Municipal Corp with the intervention of the men folk who has organised themselves in a sangh known as "Trinath Barik Sangh". The sangh is helping the group members in buying & selling the fresh fish & dry fish therefore marketing is not a problem for the group. However, dry is done in traditional way and lacks hygiene.

(c) "Trinath Barik Sangh"

Evolution : The male members of the 2 SHGs and other fishermen numbering 125 has organised themselves by forming "Trinath Barik Sangh". Mr. Rabindra Samal and Mr.Dhaneswar Sahoo are the President and Secretary of the Sangh respectively. The sangh was formed during December 2000 to protect the interest of the community family from local goons and mafias of the area who were harassing these people frequently. Further to avoid competition and create Awareness building amongst their people the "Sangh" was organised.

Organisation : The sangh has an informal structure like SHG and there are 17 members including the President and Secretary. Mr Rabindra Samal is the President and Mr. Dhaneswar Sahoo is the Secretary of the sangh. The sangh body meets on every Sunday to deliberate upon the issues confronting the people and to sort out problems if any. The sangh has constructed a small office for its day to day operations.

Resources : Each member of the "sangh" has contributed initially Rs.1000/- for the kitty of the sangh and funds are collected; as per requirement arises, from the members.

Work done by sangh : The sangh members earlier were constructed their dwelling units on Govt land unauthorisedly. However the land was purchased by OSWAL Fertiliser and chemicals for expansion of its factory in Paradip as a result there members had to vacate the land occupied by them. The sangh members were lucky enough that Mr Behera who happens to be contractor & local politician and who was helping these people right from the begining provided 5 acre 10 decimal land beside the canal at "Attharbanki" at a very meagre amount of Rs.10000/- only. The land was in a low lying area and swampy. The

sangh members put in their labour and filled the land, for diverting water course constructed culvert and developed it for their habitat. All the members have now constructed Kucchha house. Inside road and drains have been constructed by "Sangh" by raising internal funds. For drying fish all the members have developed plane land in front of their houses. The sangh was facing a lot of problem in reaching Cuttack-Paradip Express Highway which is separated from their land by a canal. The sangh member approached the Municipal Corporation of Paradip through a local political leader for constructing a wooden bridge and got its approved; however the sangh has to contribute both financially and physically by way of labour. As per sangh's version so far Rs.30 lakhs have been spent in all these work.

The sangh has also taken care of welfare of the family members by engaging a student at a monthly salary of Rs.1000/- to teach their wards. A house has also been provided to the student.

The sangh is helping its members through buying raw fish from Paradip auction house and selling the dry fish of the members.

As informed by the Secretary of the sangh, in busy season i.e August to February, on an average 10 truck loads of dry fish is being exported to Assam, West Bengal, Andhra Pradesh, Kerala and Ganjam daily. During lean season the volume is 2 - 3 trucks load including the production from nearby places like Rice Mill and Bhimanasi. During lean season most of the people of the area work as contract labour in factories and other field.

Constraint : The sangh requires electricity in their area. For better and permanent connectivity from nearby express high way a bridge is required urgently. The sangh also depends on others for transportation of their fresh fish/dry fish and proposes to go for its own transportation. Although some of the members have created some infrastructure like cement tubs, trays, plastic baskets of their own the sangh desires to create a common infrastructure which may help their people to process the fresh fish qualitatively. For storing the dry fish to avoid market vagaries the sangh wants to create storage godown. Skill improvement is also their requirements. Sanitation and proper health care, drinking water facilities are other priority areas of the sangh.

(d) Visit to Ramchandi Sukhuwa Utpadan & Bikray Samavay Samiti and Sandhkul Women Dry Fish Production and Marketing cooperative society - Sandhakula - Paradip.

The Ramachandi Sukhuwa Utpadan & Bikray Samvay Samiti was formed as a society in the year 1997 and was registered in the District Fisheries office at Jagatsinghpur on 31.12.1997 having its registration number 82-C2 /CUF 1997. The society is a mixed one having female and male as the member. In the beginning these were 37 female and 20 male but the membership increased to 143 consisting of 102 female and 40 male as on 31.01.2005. The member fee was Rs.10/- at the beginning, which has been increased to Rs. 50/-. The society is having its bank account with Cuttack Central Coop Bank branch at Kujang. The society was earlier formed with the intervention of then Asst. Director of Fisheries (Marine) but after his transfer all the activity of the society came to stand still. The society is only for name shake and the members are doing individual activity of Dry Fish business without any help from the society. The office of society is located at Kujang a block HQ of Jagatsinghpur district. For all practical purpose the society is defunct as on date.

The Sandhakula women Dry Fish Production and Marketing Cooperative Society had been formed in the year 1991. Around 700 women were enrolled themselves with the society but in the year 1999 the "Super Cyclone" affected badly the members and many of them have left the area. At present only 302 women have remained in the society. Mrs Kamla Ojha is the present Secretary of the society. The status of the society is same as that of the Ramchandi society discussed in above para.

Both the secretaries of the societies and their members have been advised to get in touch with Block Office/NGO/DDM NABARD so that guidelines for formation and development of SHGs may be obtained since there is good potential of development of fisherwomen through SHG mode.

PRA ANALYSIS

Major Feature :-

1. Most of the women SHGs which are engaged in inland fisheries are using GP tanks on lease basis.
2. Prior to joining the groups only some of the groups members were engaged in any economic activity.
3. Most of the SHGs have taken fish farming as an joint activity under Swarna Jayanti Gram Swarojgar Yojana of GoI.
4. Most of the SHGs have been formed by Govt Officials under "Mission Shakti" programme and have been covered under SGSY.
5. Some groups have taken other activity specially vegetable crop and Horticulture crop near the pond.
6. In most of the group the internal lending varies from Rs. 200 - Rs. 2000. Almost all the SGHs have access to bank account.
7. Almost all of the group members were borrowing from relatives friends and money lenders prior to joining the groups.
8. The rate of interest on internal lending varies from 3% - 5% (Max 5%) per month.
9. The internal savings are deposited in savings account maintained with bank.
10. Only in few cases provision for cash balance for emergencies are being kept with SHG.
11. SHGs are being burdened with interest as the entire amount is being credited to SB A/c. of the SHGs where interest paid is much below the interest charged by bank. Interest is being charged on monthly (UCO Bank Puri M.B)
12. Bank have not provided repeat finance to the SHGs .
13. In all the fisherwoman SHGs the main constraint was low amount of loan available per member. The demand was for around 5000-10000 per member

14. In some of the groups loans are being taken twice and thrice by President and Secretary
15. The fisheries deptt (Marine Wing) is not pro-active as its inland wing, since it is unable to link any group under SGSY (except for groups from Golbandha village in Ganjam District).
16. The marine wing of Fish Deptt is forming cooperatives of Fisherman/Fisherwomen under STEP programme of GoI.
17. Most of the Coops of Fisherman / fisherwomen are defuncts.
18. The training input for SHG members is not adequate. Only 2-3 members of the SHGs have been imparted training for Pisciculture. In some of the cases Horticulture Deptt has provided limited training to member of SHGs.
19. The SHGs which are out of purview of SGSY have not attracted the attention either of banks or by Govt deptt for credit and transfer.
20. Most of SHG member especially of fisherwoman lacks education, health facility, dwelling unit and other infrastructural facilities.
21. Almost all of the SHG members of fisherwomen dont have land and were residing near sea cost on unauthorised land/Govt land.
(Exception : Trinath Banik Sangh of Attarabanki Paradip)
22. NGOs involvement has increased only after the "Super Cyclone" which devastated coastal area of state in 1999.
23. NGOs penetration in Fisherwoman areas is lacking (except for Ganjam and Puri).
24. Capacity building of SHG members and other stake holders is required at a larger scale and greater pace.
25. Insurance Charges for the activity was not extended to SHG member. In case of Lingeswar SHG Jagatsinghpur district the SHG members earlier purchased 20 goats out of which 6 died and the SHG suffered losses.

26. In both the cases of Fisherwoman Societies visited at Berhampur (Golabandh) and Jagatsinghpur (Attarbanki) the management is in the hands of few male members and it is observed that women members does not have the full knowledge of the functioning of society specially financial matters.
27. The good feature observed in case of SHGs of fiesherwomen that alcoholism of men folk has reduced to some extent and men folk are now cooperating with women

PART V

NGOs and Research Institutes supporting for Fisheries microfinance programmes in Coastal Orissa

1. LOK SAHAYAK SAMITI

Lok Sahayak Samiti (LSS), an NGO was formed in the year 1992 by social activists for the purpose of helping the rural poor people for their overall developments. The office is located at village Nikhira Gobindpur, P.O:Kandagoda via Brahmagiri in Puri district .

Major Achievements

As reported LSS has taken up Innovative activity of SEASHELL CRAFTS **Formation of SHGs** mainly the rural women. More than 100 SHGs formed in Puri district. The SHGs have saved more than Rs.15,00,000 and also linked with Puri Gramya Bank for credit.

Training up-gradation programme for self employment -

To generate employment the organization organized training programmes for the 50 nos of rural women to make them entrepreneurs. NABARD gave funds to organize the training programmes under the schemes ARWIND and REDP. Women from different villages of Puri district and the members of SHGs got the training on SHESHELL CRAFTS.

The near by town/business place is Puri Town and it is a pilgrimage place .Thousands of pilgrims come from different places of India and

abroad to worship Lord Jaganath and to see seashore .Most of them purchase the seashells crafts items for presentation and for interior decoration of drawing rooms therefore there is demand of seashell crafts. The raw materials also available in plenty .Trained ladies have been started their business by availing loans from SHG. The trained ladies became training mistress and they are busy to educate other women. The organization also helps the entrepreneurs in supply of raw materials and provide opportunity for marketing /demonstration in different cities and public places. The seashell crafts of SHGs have been displayed and sold by the organization in different places like Palli Srimela at Puri in Orissa, Delhi Haat, in NABARD Utsava from 1st - 15th March 2004 at Delhi. Tribal Festival at Nehru Place New Delhi organized by Small Scale Industries Corporation, GOI.

Besides LSS is involved in health awareness and family planning programmes, training to unemployed educated youths, disaster management, management of environmental resources by community etc.

Financial status

The LSS has earned income from various activities such as sale of seashell products, fish, stone carving, plants coconuts, fibre culture, poultry etc. During year 2003-04 receipt of organization reported Rs. 11,57,363.

2 PEOPLES' EMPLOYMENT AND NEED BASED COMMUNITY DEVELOPMENT (PENCODE)

The organization started as a small project in the name and style 'Pentakota Community Development Project' a partnership project of an organization called Amar Jyoti India, Cuttack, Orissa state and World Vision of India, Chennai, started on 2nd Oct 1989 for the development of migrated Telugu speaking fisher community of Puri. The objective of the organization is to improve the social, cultural, health, education moral and economic conditions of the poor coastal fishermen community ,scheduled caste and scheduled tribe communities of urban and rural coastal and tribal areas by promoting activities for sustainable transformational development. The organization is registered under the Societies Registration Act No xxi of 1860.

Activities

Pencode formed 81 SHGs covering 1211 members with total savings as on 31st March 2004 and amount generated by internal lending is Rs.5,28,242 by providing micro credit to 580 no of beneficiaries

The organization as facilitating nodal agency has initiated the bank linkage process by linking SHGs to different financial, non financial Government and non government agencies.

The organization has played a vital role in motivating the fisherwomen community to form into four co-operative societies (Three in Pentacota and one in Chakrathirtha Nuasahi) and were registered as Kusturba Gandhi Primary Marine Women Co-operative Society and Gangotri Primary Marine Women Co-operative Society, Santhi Primary Marine Women Co-operative Society and Chakrthirtha Fisherwomen Marketing Co-operative Society. These societies are formed to provide entrepreneurship training and financial assistance from the programme of Department of Women and Child Development, Government of India through the Dept of Fisheries, Govt of Orissa for a period of three year project called `support to training and employment programme` (STEP)

The organization has provided the training on following aspects to SHGs members

- Leadership training on group dynamics for the president and secretary of the SHGs
- Basic accounts and book keeping for the secretaries of the SHGs
- Pipli Applique and sea shell craft work to SHGs
- Marine food processing training like hygienic systems for quality dry fish
- Training for fish value addition such as prawn and fish pickles etc.
- Quality techniques in processing Shark liver oil

3.SAMUDRAM

Samudram is a federation of fisherwomen SHGs supported by United Artists` Association (UAA) and Oriss traditional Fish Workers` Union .At present 247 SHGs with 3080 members covering four districts i.e. Ganjam,Puri Bhadrak and Balesore. The major objective of federation while forming was to avoid interference of traders and to provide appropriate payment mechanism.

The major concentration of SHGs in Ganjam 84 SHGs and Puri 63 SHGs. It is registered under Co-operative Society Act 1861.There is no

bank linkage for financial support. The funds received from Action Aid worth Rs 21 lakh to UAA is given to groups and Rs. 7 lakh fund made available from own resources. Each SHGs pays Rs 30 per annum to NSS besides they keep 8% as managerial fund out of 18% interest charged for SHG members and balance 10% interest amount is used for lending. NSS support many social activities such as health, education, advocacy, community development etc.

Organisational Structure

Samudram has three tier structure, at village level Nari Shakti Sangh. It is a federation of SHGs at village level. It has been formed with minimum two SHGs and maximum 18 SHGs. NSS consists of 7-11 members which elects their office bearers i.e President, Secretary and Treasurer etc.

District level federation is called as 'Zilla Mahila Machimar Sangh (DMMS)'. Each NSS sends their three representative to district federation. The function of District Federation is mainly to provide training support and organize sale promotion.

Samudram is a federation of ZMMS having 18 directors in the board. The district-wise composition is as follow:-

Name of the district	Nos
1. Ganjam	8
2. Puri	5
3. Bhadrak	2
4. Special invitee members	3
Total	18

4. M.S. SWAMINATHANAN RESEARCH FOUNDATION BIO-VILLAGE PROJECT AT KENDRAPADA

To enhance the ability of the village institutions to address the various issues related to the identified needs, the project acts an expert in facilitating to build up the managerial capacity and knowledge management through training and demonstration done through resources personnel from the field of agriculture, horticulture, animal husbandry, fishery, health services, banking, education etc.

The project is deeply involved in formation of SHGs. Till date 32 SHGs (26 women and 5 men) with 467 members (406 women and 61 men) were organized. The total transaction in the year was Rs. 4,27,420 which includes Rs. 75,000 interlending amount.

The SHGs fund received through interlending is being used for agriculture, diary, poultry, fish farming, petty grocery business, education to children etc. One women SHG in Manitri has received Rs. 1.34 lakh under Swarna Jayanti Swarojgar Yojana(SJSY) scheme which has been used to purchase one power tiller and one ware pump. One SHG at Padagayaspur has purchased auto rickshaw for transport of vegetables.

Two SHGs in Narendrapur planted vegetables in late winter of 2004 in a piece of land of 20 cents. The components were ridge gourd, bitter gourd, lady's finger, spinach, pumpkin, green leaf vegetables. They got net profit about Rs. 1450.

One SHG in Padagayaspur grew lady`s finger in a plot of 15 cents and harvested about 5 quintals and sold at Rs 3000,earning profit of Rs 2150 by incurring Rs 850 as operational cost. SHGs have also taken up floriculture of marigold.

Three women SHGs at Manitri stocked 3000 fingerlings in their village pond in December 2003 following the training in consultation with District Fisheries officer and received Rs 11,000 in May 2004 by sale of fishes. Control of aquatic weed through introduction of grass carp is also practiced

The project has demonstrated that SHGs can take up floriculture, poultry, vegetable growing along with fish farming and also small enterprises such as turmeric powder making, rice selling, paper packet making etc.

The outcome of project initiative reported that the poor women who were not able to save a single paise now have developed confidence to initiate income generating activities and have easy access to money at the time of bare need. They are not availing finance from money lender.

5. GRAM –UTHAN (GU) – CARE CASHE PROJECT

Gram Uthan a leading organization of Kendrapada district is working to alleviate poverty and improve socio-economic standard of women including the women from fishermen community through microfinance programme. CARE–India (Orissa) through its CASHE Project (microfinance project) has been supporting Gram-Utthan in its initiatives to bring about qualitative changes in their lives.

- As reported there are around 5000 fishermen households with an approximate population size of 30,000 in the operational area of Gram Utthan. Most of them live in Talachua, Gupti and Iswarpur gram panchayats of Rajnagar block. Majority of them said to be Bengali refugees, but now settled and are registered in the voter list of the Block. They do depend on fishing in the adjoining areas of the crocodile sanctuary and also venture for fishing in the Bay of Bengal.
- In Rajkanika block, some of the GPs like Koilipur, Bharigoda, Tarasha and Kalasabani etc have small fishermen community who practice marine and inland fishing.
- GU has been working with community since last six years and covers their households through its microfinance programme. Under the CARE supported relief and rehabilitation programme nets and boats were provided during super cyclone to get back their livelihood. The construction of saline embankment at Vektah by GU with support from CARE which has not only protected around 600 acres of land but also ensured at least one crop in a year.
- GU also promoted a Fishermen Federation known as Netaji Mastyajivi Mahasangha and initiated various community activities like identifying the right and deserving persons to be provided with boats and nets, core houses, goats, cheeks, etc for implementing the food for work programme, collecting fish catches and marketing that in better price. While adopting the SHG methodology the federation too provides the microfinance services like savings and credit for the members .It is not yet registered.
- Currently the CARE-CASHE – GU project has been extending the microfinance services to the women members of the area. Nearly 100 SHGs have been formed, members are trained and provided with credit support in the range of Rs 5000-10,000 to start various income generating activities like fish vending, dry fish selling,

duckery, poultry, goater, fish farming, and other petty business. In view of their expectation and stable livelihood pattern organization feels that the support proves to be too little.

6. KISHORE CLUB

Kishore Club is a non-profit making voluntary organization dedicated to strengthen the movement of development. It was established in the year 1985 and registered in 1989. The office is at Maa Kali Nagar. nearer to village Panchapara under

Chandbali G.P. It has taken up the total Bhadrak district as its operational area with particular attention to Chandbali Block. It has taken up various development programmes such as health, sanitation, education women welfare along with livelihood.

They formed 316 SHGs spreading over 22GPs. Nine SHGs have been provided financial support under SGSY programme for starting income generating activities i.e. fish farming, piggery, grocery etc. They also conducted sensitisation and exposure programmes for women. The details of SHGs availed loans are as follows.

Sr .	Name of SHG	Name of village	Name of GP	Total amount sanctioned	Name of the Bank
1.	Sunya Brahma Abinasi	Khadalpokhari	Bansagada	2,50,000	United Com.Bank
2.	Kharakhai	Begunia	Bijayanagar	2,50,000	UCOB
3.	Saraswati	Begunia	Bijayanagar	2,40,000	UCOB

7. National Resource Center for Women in Agriculture (NRCWA)

The NRCWA is established in the month of April, 1996 at Bhubaneswar. The Sub-Centre is located at the campus of CIE, Bhopal. The mandate of the NRCWA is to identify gender issue and test appropriateness of available farm technologies/ programmes/ policies with woman prospective for promoting gender mainstreaming in research and extension for empowerment of farm woman and capacity building of scientists, planners and Policy Makers to respond to the needs of the farm woman.

The Centre has 5 Sections i.e. Agronomy, Agriculture Extension, Horticulture, Home Science, Live Stock Production and Management. The institute is under Indian Council of Agriculture Research, Government of India.

The Centre is also involved in providing the support to SHGs. They have provided support to the Narayani SHGs in aquaculture development and other groups for developing paddy parboiling, diversification of agriculture such as vegetable growing, floriculture, etc. besides helping the groups in turning wasteland into wealth. The institute can support SHGs in relation to technical guidance.

8. Central Institute of Fresh Water Aquaculture (CIFA), Kausalya Ganga, Bhubaneswar

The Central Institute of Fresh Water Aquaculture, Bhubaneswar over the years contributed immensely to the development of Aquaculture Sector in the country. The Institute is involved in research, extension, education and training on various aspects of fresh water aquaculture. Over the years on intensive research has led to development of several epoch-making technologies, some of which such as composite fish farming has already reached to the grass root levels. The institute is playing an important role in providing farmers' friendly technologies in aquaculture.

PART VI

Master Action Plan for Empowerment of Women in Fishing Community of Coastal Orissa

1. Mission of Action Plan

In order to empower women in coastal fishing community in Orissa through microfinance programme, based on Rural Rapid Appraisal assessment, potential and present utilization of natural resources, availability of skills, entrepreneurship and support from various Government Departments, NGOs, Banks, etc., Master Action Plan is prepared. The emphasis of Master Action Plan strategy is focused on three major objectives :

- a. Utilisation of natural resources by adopting eco-friendly practices;
- b. Empowerment of women by facilitating livelihood process and in identifying new livelihoods to alleviate poverty with group approach;
- c. To march towards entrepreneurship in sustainable manner.

2. Basis of action plan

2.1 Potential estimation for fisherwomen SHGs formation :

The Fisherwomen population is reported 1,69,049 (as per Fisheries Department Report 2000-2001) covering 86,140 fisherwomen from marine sector and 82,909 from inland sector. At present SHGs movement is penetrated by forming 26,652 SHGs in 6 coastal districts, out of it, 10% are from fishing community. Therefore, there is vast scope for forming 8,695 SHGs covering 1,29,104 fisherwomen. The basis of estimation of potential for SHGs formation in coastal districts is given in the Table below :

Potential estimation for formation of fisherwomen SHGs in Coastal Orissa

Sl .	Particulars	Balasore	Bhadrak	J.S.Pur	Kendra-para	Ganjam	Puri	Total
1	Fisherwomen population in marine sector (As per 2000-01 census)	23938	12503	10239	11353	10020	18087	86140
2	Fisherwomen population in inland area of coastal districts	12892	5338	6658	16868	24952	16201	82909
3	Total Fisherwomen population (1+2)	36830	17841	16897	28221	34972	34288	169049
4	No. of SHGs formed	5867	3650	5307	5000	5260	1568	26652

SI	Particulars	Balasore	Bhadrak	J.S.Pur	Kendra-para	Ganjam	Puri	Total
5	Based on observation 10% SHGs consists of fisherwomen and related activities	586	365	530	500	526	156	2663
6	No. of fisherwomen covered under SHG programme @ 15 women per group	8790	5475	7950	7500	7890	2340	39945
7	Fisherwomen population to be covered under (3-6) SHGs movement	28040	12366	8947	20721	27082	31948	129104
8	No. of SHGs to be formed @ 15 member per SHG	1869	824	597	1381	1805	2129	8605

2.2 Based on above estimation the strategy for formulation of 1722 SHGs per annum for 5 years i.e. from 2005-06 to 2009-10 is proposed and the action plan is proposed as follows :

3. Strategy:

5.1 Sensitisation of Fisherwomen for SHG formation

It was observed during the PRA that about 300 women in Sandhakuda Village in Jagatsinghpur District and other villages are not aware about SHG Movement. Therefore, there is a need for more sensitization of women in SHG formation in all coastal districts.

3.2 Need for expanding partnership with a variety of partners

Need of expanding with wider variety of partners i.e. new entrants as Self Help Promoting Institutions (SHPIs) such as Department of Fisheries, FFDA, BFDA, RRBs, CCBs, NGOs and individuals.

3.3 To plan programme for capacity building by NABARD and Mission Shakti

- Training on Book Keeping and Group Dynamics to SHG Members;
- Many existing SHG Members have not received training on income generating activities such as hygienic fish drying, fish farming, prawn

farming, fish seed production, diversification of aquaculture i.e. fish-cum-vegetable farming, fish-cum-horticulture, fish-cum-live stock rearing;

- There is need for organizing more training programmes in these activities by the Department of Fisheries through Mission Shakti and by Banks with the assistance from NABARD;

3.4 Planning and facilitating graduation of SHGs from microfinance to micro enterprisers

This involves introduction of pilot project in potential enterprise in various districts making provision for special training through capacious NGOs/ Research Institutes/ Government Departments in the area of Skill Building, Entrepreneurship Development, Charting of the route through low risk trading activities, conducting surveys/ studies to access the gaps in marketing and support services. The following locations SHGs with activities suggested for microenterprisers.

- 3.4.1 To organize dry fish trade by adopting hygienic fish drying system such as Solar Dryer by SAMUDRAM a Federation SHGs in Ganjam district.
- 3.4.2 Organization of dry fish trade at Mirzapur in Balaramgadi area of Balasore district;
- 3.4.3 Organisation of sea shell crafts trade district by providing training more groups, product and design development, market facilities at Puri, Bhubaneswar and other market promotional measures. The potential area is around village Nikhira, Gobindpur, Kandagoda in Brahmagiri Block of Puri district. The Lok Sahayak Samiti can be involved for promoting shell craft trades through SHG Movement by forming Federation of SHGs involved in Sea Shell Craft preparation.
- 3.4.4 To improve dry fish trade by providing elevated platform and solar or mechanized dryer by supporting Trinath Banika Sangh at Bijay Chandpur, Attharbanki in Jagatsinghpur district where dry fish trade is being taken up by many SHGs;
- 3.4.5 Setting up of appropriate data maintenance and registration of SHGs in Bhadrak District. The initiative taken by the DRDA for promoting SHGs through Anganwadi Worker, there is no appropriate mechanism of data maintenance. Hence, the initiative taken in Bhadrak district by the District Administration for streamlining the system of data maintenance need further encouragement;
- 3.4.6 At present the Department of Fisheries under STEP programme and Fisheries College at Berhampur has taken initiatives in

- imparting training in value addition of fish products such as fish pickles, papad, ready to eat food items, etc. These products need appropriate support for promoting its market acquiring trademarks, etc.
- 3.4.7 Credit linkage for Dry Fish Micro Enterprises
- 3.4.8 As many SHGs likely to be graduated as dry fish micro enterprise in dry fish trade there is need for better credit linkage to nurture micro enterprises. The SHGs can store dry fish in godowns constructed under STEP of the Department of Fisheries and Rural Godown Scheme of Govt. of India, Bank can provide credit against pledge of stock of dry fish in godown which will facilitated groups to avail more credit from Banks.
- 3.4.9 Adoption of integrated fish farming for diversification of aquaculture
- 3.4.10 Though the Department of Fisheries has leased out GP ponds to SHGs many SHGs are not adopting integrated farming system i.e. fish farming with vegetables, horticulture and livestock. M.S. Swaminathan, Precision Farming project in Kendrapara district has demonstrated integrated farming technology. Hence, SHGs can be trained for integrated fish farming i.e. precision farming. Mission Shakti, NGOs and Banks may undertake the capacity building programme in integrated farming for inland fisheries area SHGs.
- 3.4.11 Exposure Programme to Key Stake Holders to Vietnam for studying women union organizations.
- 3.4.12 Government of Orissa is making effort for organizing Federation of SHGs by bringing under three tier structure at Block level Block Mahila Sanchayika Sangh (BMSS) and at District level Zilla Mahila Sanchayika Sangh (DMSS) and further State level Federation. Vietnam has well established district level, provincial level and country level women union. The FAO has also implemented microfinance project in Northern Vietnam. Hence, there is need for the exposure visit to study working of women union in Vietnam for effective replication in present movement of Orissa State in formation of various Sanghs. The participants for exposure visit may be Government Officials i.e. CDPOs, Fisheries Officers, Bank Officers, NABARD and SHG members, etc. This programme maybe considered under international funding from FAO.

3.5 To streamline leasing policy of GP ponds,

Though Government has issued policy directives for leasing of GP ponds for 5 years, some ponds are leased out for less than 5 years. Therefore, there is a need to streamline policy for long term lease.

At present only 1472 GP ponds have been leased out 1376 SHGs with an area of 1993.27 hectare which is fraction of available GP ponds in the State. Hence, there is need to expedite the process of leasing out of ponds to SHGs.

3.6 Legal Advice Support Service for SHGs

Before initiating the policy of leasing of ponds to SHGs the ponds were leased out to private individuals. The policy of leasing of ponds to SHG members has created conflicts between SHG members who has taken pond on lease and earlier contractor or individuals. Therefore, it is very necessary to provide legal support to SHG members by Government.

3.10. Policy Initiatives needed for leasing brackish water areas to SHGs

Government has identified 32587 hectares suitable area for brackish water fish/ shrimp farming. There is need to initiate policy decisions to provide brackish water area to SHGs on the lines of fresh water pond for undertaking shrimp farming by the SHGs.

3.11 Review of Marine Fishing Regulation Policies for sustainable livelihood of Women in Coastal Orissa

As per the Department of Fisheries Notification fishing is prohibited by trawlers upto a seaward distance of 20 kms from high tide line of Orissa Coast from Jatadhar River Mouth to Devi River Mouth and from Chilika Mouth to Rushikulya River Mouth for a period of 5 months from January to May of every calendar year and prohibition within seaward radius of 20 kms from Gahirmatha area of Bhitarkanika Wild Life Sanctuary and restriction on coast of Balasore and Bhadrak for Missile Testing Range has an impact on livelihood of fisherwomen. Therefore, there is a need to review the fishing regulation policies keeping into consideration the livelihood of coastal community in Orissa State.

3.12 Exposure Visit of SHGs for Innovative New Technology Livelihoods

New technologies have been developed by SHGs in other States have adopted these technologies for livelihoods such as ornamental fish

breeding activities in Bishnupur Village of North 24 Pargana District in West Bengal, crab fattening in Kerala, pearl culture in Tamilnadu and fish drying by solar dryer at Visakhapatnam in Andhra Pradesh. In order to provide exposure to SHGs regarding above innovative technologies, it may be necessary to provide exposure visits to SHGs in coastal districts.

3.13 Infrastructure to fishing villages for improving livelihood

It was observed during PRA that almost all fishing villages lack infrastructure such as roads, drinking water, electricity, schools, hospitals, appropriate landing centers, etc. It was stated that fisherwomen at Bijay Chandpur, Attharbanki at Paradip in Jagatsinghpur district has to pay Rs.5.00 for one gallon of water. It is therefore necessary to provide infrastructure to the fishing villagers for enhancing livelihood. The Government may formulate a plan for providing infrastructure facilities to fishing villages under NABARD's Rural Infrastructure Development Fund (RIDF).

3.14 Organisation of Health Services by SHGs

In tribal Gadchiroli district of Maharashtra, SHGs on their own made arrangement for availing health services mainly by the Gynaecologist by contributing 10% of their profit from each group for such services. This experiment in Gadcholi is worth replicable in Orissa since the situation of health services are similar.

3.15 Impacting the Vision of SHG Members

In order to broaden the vision of the members, it might be necessary that impacting the vision of the members of SHGs through electronic, print/ art media may be undertaken.

3.16 Publication in local language (Oriya)

It may be necessary to bring out the publication about SHG guidelines and success stories in Oriya Language. Mission Shakti and NABARD may provide assistance for such literatures.

3.17 Regular Interface

Sharing of experience of members amongst various groups has multiplier effect. Therefore, it is necessary to provide mechanism for

providing regular interface amongst various stakeholders for effective implementation of the programme. This can be arranged by VVV, Fishermen associations or clubs.

3.18 Formulation of Technical Cooperation Project

Considering the backwardness of the State (48% below poverty) and initiatives taken by Government and Financial Institutions in implementing microfinance programme for improving livelihood of coastal districts in the State. There is a need for support from International Organisation for preparation and implementation of technical cooperation project for giving boost to initiative of microfinance programme in the State covering capacity building, exposure visit, implementation of pilot projects etc.

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ANNEXURE - I

District-wise Information of Fishing Vessels in Coastal Districts

Sl. No.	District	Mechanised				Motorised				Non motorised
		Wooden Trawler	Sona Trawler	Gill Netter	Total	IBM	OBM	BLC / FRP	Total	
1	Balasore	292	85	254	631	915	0	0	915	638
2	Bhadrak	120	5	193	318	422	0	0	422	556
3	J.S.Pur	196	146	22	364	349	0	354	703	1844
4	Kendrapara	30	6	218	254	597	0	0	597	1948
5	Puri	23	46	0	69	0	682	85	767	1050
6	Ganjam	0	0	0	0	33	206	0	239	1611
	Total	661	288	687	1636	2316	888	439	3643	7647
	%	5.36	2.33	5.57	13.27	18.78	7.20	3.56	29.55	57.17

Source: Department of Fisheries

ANNEXURE - II

District-wise Information of Fishing Gears in Coastal Orissa

Sl. No	Name of the District	Nos. and types of fishing gear			
		Gill Nets	Shore scenes	Trawler nets	Total
1	Ganjam	4260	2306	-	6566
2	Puri	10780	980	460	12220
3	Jagatsinghpur	922	578	1220	2720
4	Kendrapara	650	57	340	1047
5	Bhadrak	1890	253	820	2963
6	Balasore	6610	650	1160	8420
Total :		25112	4724	4000	33936

Source: Department of Fisheries.

ANNEXURE - III

COMPOSITE FISH FARMING IN EXISTING TANKS

Unit size -0.4 ha. water spread area				
SI No	Particulars	Unit	Rate (Rs)	Amount (Rs)
A Capital cost				
	Cleaning/ repair of dyke	1	500 Lumpsum	500
	Disilting/Renovation (Av. 1 ft)	1290 Cub. m	23 per cub. m.	29670
	Repair of inlet/outlet	1	1000 Lumpsum	1000
	Farm equipment	1	500 Lumpsum	500
	Lease rent			1000
			Subtotal	32670
B Operational cost				
	Lime	400 Kg	5.5 per kg	2200
	Cowdung	4500 Kg	0.2 Per kg	900
	Urea	90 Kg	5 per kg	450
	SSP	125 Kg	4 per kg	500
	Fish seed (with transportation)	2000 numbers	0.6 per seed	1200
	Supplementary feed			
	GNOC	470 Kg	13 per kg	6110
	Rice Bran	470 Kg	3 Per Kg	1410
	Medicine and chemicals	1 Lumpsum	500	500
	Harvesting expenses	800 Kg	1 per kg	800
	Insurance @2.5% of input	12770	2.5%	319
	Miscellaneous cost	1 Lumpsum	700	700
			Sub total	15089
			Grand total	47759
			Say	47800
Assumptions				
	Cultura period	11 months		
	Production	800 Kg first year		
		1000 Kg in second year onwards		
	Farm gate price	35 Rupees per Kg		
	Repayment period	5 years including 1 year grace		

ANNEXURE - IV

COMPOSITE FISH FARMING WITH FRESHWATER PRAWN IN NEW TANKS

Unit size -0.4 ha water spread area

SI No	Particulars	Unit	Rate (Rs)	Amount (Rs)
A	Capital cost			
	Land development	1	500 Lumpsum	500
	Excavation (1.2 mt)	4406 Cub. met	23 per cub met	101338
	Inlet/outlet	1	2500 Lumpsum	2500
	Farm equipment	1	1000 Lumpsum	1000
			Subtotal	105338
B	Operational cost			
	Lime	400 Kg	5.5 per kg	2200
	Cowdung	4500 Kg	0.2 Per kg	900
	Urea	90 Kg	5 per kg	450
	SSP	125 Kg	4 per kg	500
	Fish seed	2000 numbers	0.6 per seed	1200
	Prawn seed	3000 numbers	1 per seed	3000
	Supplementary feed			
	GNOC	470 Kg	13 per kg	6110
	Rice Bran	470 Kg	3 Per Kg	1410
	Prawn feed	225 Kg	26 per kg	5850
	Medicine and chemicals	1 Lumpsum	1000	1000
	Harvesting expenses	1000 Kg	1 per kg	1000
	Insurance @2.5% of input	20670	2.5%	517
	Miscellaneous cost	1 Lumpsum	1000	500
			Sub total	24637
			Grand total	129975
			Say	130000
	<u>Assumptions</u>			
	Cultura period	11 months		
	Production - Fish	800 Kg first year		
		1000 Kg in second year onwards		
	-Prawn	150 Kg first year		
		180 Kg second year onwards		
	Farm gate price			
	Fish	35 per Kg		
	Prawn	175 perkg		

ANNEXURE - V

FRESH WATER PRAWN FARMING IN EXISTING TANKS

Unit size -1 ha. water spread area

SI No	Particulars	Unit	Rate(Rs)	Amount (Rs)
A	Capital cost			
	Clearing and repair of dyke	1	500 Lumpsum	500
	Earth work (2 ft)	2336 Cub. met	per 23 cubmet	53728
	Tubewell and diesel pumpset	1	39200	39200
	Pump house cum feed store	10 sq met	1000 persqm	10000
	Farm equipment	1	1500 Lumpsum	1500
			Subtotal	104928
B	Operational cost			
	Lime	500 Kg	5.5 per kg	2750
	Cowdung	2000 Kg	0.2 Per kg	400
	SSP	30 Kg	4 per kg	120
	Prawn seed (Juvenile)	6000 numbers	1 per seed	6000
	Supplementary feed (FCR 1.25:1)	540 Kg	26 perkg	14040
	Fuel	1 lumpsum	2500	2500
	Medicine and chemicals	1 Lumpsum	1000	1000
	Harvesting expenses	360 Kg	2 per kg	720
	Insurance cost @2.5% of input	23310	2.5%	583
	Miscellanious cost	1 Lumpsum	500	500
			Sub total	28613
			Grand total	133541

Say

133500

Assumptions

Cultura period	6-7 months	months
Production	306 year	Kg first
Farm gate price	360 Kg in second year onwards	200 per Kg

ANNEXURE - VI

INTEGRATED FISH FARMING WITH POULTRY

Unit size -0.4 ha water spread area

SI No	Particulars	Unit	Rate (Rs)	Amount (Rs)
A	Capital cost			
	Dyke improvement	1	500 Lumpsum	500
	Excavation (2 ft)	2336 Cub. met	per cub 23 met	53728
	Inlet/outlet	1	2500 Lumpsum	2500
	Farm equipment	1	500 Lumpsum	500
	Poultry shed @ 1 sft/bird for 100birds	100 sft	50 per sft	5000
	Feeder and waterer	100	5	500
			Subtotal	62728
B	Operational cost			
i	Lime	400 Kg	5.5 per kg	2200
ii	Urea	90 Kg	5 per kg	450
iii	SSP	125 Kg	4 per kg	500
iv	Fish seed	2000 numbers	0.6 per seed	1200
v	Day old chick (3% extra)	206 chicks	14 per chick	2884
vi	Supplementary feed			
	GNOC	470 Kg	13 per kg	6110
	Rice Bran	470 Kg	3 Per Kg	1410
	Poultry feed@3.15Kg/bird	315 Kg	10 per Kg	3150
vii	Medicine and chemicals	1 Lumpsum	1500	1500
viii	Labour cost	1000 per month	3 month	3000
ix	Insurance cost @2.5% of input	17904	2.5%	748
x	and Rs.1.5 per bird Harvesting expenses	800 Kg	1 per kg	800
xi	Miscellaneous cost	1 Lumpsum	500	500
			Sub total	24452
			Grand total	87180

Say

87200

Assumptions

Cultura period		11 months
		Kg first
Production - Fish		800 year
		1000 Kg in second year onwards
	Broiler	500 birds
		Kg per
		1.5 bird
Farm gate price		
	Fish	35 per Kg
	Broiler	40 per Kg

ANNEXURE - VII

FISH SEED RAISING IN SEASONAL TANKS

		Unit size -0.2ha water spread area		
SI No	Particulars	Unit	Rate(Rs)	Amount (Rs)
A	Capital cost			
	Clearing of bushes and dyke repair	1	1000 lumpsum	1000
	Excavation (1 mt)	1863 Cub. m	per cub 23 m.	42849
	Inlet	10 nos	500 per pond	5000
	Watchman shed/store	10 sq. m	500 per sq. m	5000
	Nets for seed harvest	8 Kg	400 per kg	3200
	Farm equipments	1	2000	2000
			Subtotal	59049
B	Operational cost (One cycle)			
	Lime	50 Kg	5.5 per kg	275
	Cowdung	2000 Kg	0.2 Per kg	400
	Urea	55 Kg	5 per kg	275
	SSP	55 Kg	4 per kg	220
	Kerosine	10 lit	8 lit	80
	Micronutrients	1	500 lumsum	500
	Spawn (including transport)	6 lakh	550 perlakh	3300
	Supplementary feed			
	GNOC	18 Kg	13 per kg	234
	Rice Bran	18 Kg	3 Per Kg	54
	Medicine and chemicals	Lumpsu 1 m	500	500
	Marketing expenses	17500	3% of sale	525

Watch and ward(2 persons)	2 months	3000permonth	6000
Miscellanianous expenses	Lumpsu 1 m	500	500
		Sub total	12863
		Grand total	71912
		Say	71900

Assumptions

Operational period	4 months
Number of cycles	3
Production of fry per cycle	3 lakh fry
Farm gate price	7000per lakh

ANNEXURE - VIII

BRACKISH WATER PRAWN FARMING RENOVATION OF POND (CONFINED / STAGNANT) WITH DIESEL PUMPSET

**IN GROSS
LAND AREA 0.6 ha.
WATER
SPREAD AREA 0.4 ha.**

A CAPITAL COST

	UNIT	RATE/100cm	AMOUNT
ii Tank Excavation upto 0.5 m lift	822.19 cu. mt.	1466.00	12053
iii Diesel Pump (5 H.P.)		Lumpsum	17000
	800		Total Say 29053
			29100

B OPERATIONAL COST FOR ONE CROP

I INPUTS

a Removal of Black Soil	377.61 cu. mt.	1466	5536
b Ploughing the pond bottom	0.4 ha.	500 Rs./ha.	200
c Hydrated lime @ 200 kg. at the beginning	200 kg	5.5 Rs./kg	1100
d Hydrated lime @ 40 kg. per month for 3 months to be applied in 15 days interval	120 kg	5.5 Rs./kg	660
e Semi dried cow dung @ 2000 kg /ha.	800 kg.	0.2 Rs./kg.	160
f Urea @ 50 kg. per ha.	20 kg	3 Rs.	60
g Singla Super Phosphate @ 50kg. per ha.	20 kg	6 Rs.	120
h Di-ammonium Phosphate(DAP)	25 kg	9 Rs.	225
i Seed @ 3 nos. per sq. mt.	12000 nos.	750 Rs./1000nos.	9000
j Indigenous FEED : @ FCR 2.4 : 1	600 kg.	35 Rs.	21000
k Harvesting and marketing charges	250 kg	2 Rs.	500
l Diesel @ 5hrs per day for 60 days	500 lts	19.00 Rs.	9500

II	Lease Rent @ 835/- / ha. /year + 1% of the lease value	0.6 ha.	835Rs.	506
III	Crop Insurance for six months 4% of mean of seed cost estimated for yeild realisation.	1180		1180
IV	Insurance @ 0.5% per annum on physical structures	29100	0.5%	146
V	Maintenance @ 2% per annum on physical structures	48061	2.0%	961

**Total
Say 50854
 50900**

**Unit
Cost 80000**

ASSUMPTIONS

Stocking density	nos./sq. 3 mt.
Survival Rate	70%
Culture period	120 days
Production per crop	250 kg
Sale price	300 Rs/kg
Number of hours the pumpset runs in a day	5 hrs.
Number of day the pumpset is required to run	100 days
Cost of diesel	19.00 lt.
Diesel cosumption in one hour	1 lt.
FCR	2.4 :1
Indigenous Feed cost	35 Rs./kg

Total Operative Days	180 days
Minced Meal from raw fresh fish	50%
Nos. of poly pack required per day	250 nos.
No of cutlets in a pack	4
App. weight of a cutlet	40 gm.
Rate of one cutlet	2.5 Rs.

INGREDIENTS
REQUIRED FOR A DAY

Potato	12.500 kg	5.00	62.50
Green Chilly	1.200 lts.	12.00	14.40
Onion	6.250 kg	5.00	31.25
Ginger	0.600 kg	25.00	15.00
Cury Leaves	0.125 kg	2.00	0.25
Turmeric Powder	0.125 kg	30.00	3.75
Chilly Powder	0.500 kg	60.00	30.00
Salt	0.500 kg	10.00	5.00
Curry Masala	0.250 kg	150.00	37.50
Eggs	25 nos.	1.30	32.50
Maida	1.250 kg	20.00	25.00
Bread Crumbs	1.250 kg	30.00	37.50
Oil	2.000 litres	40.00	80.00
		374.65	67437

INCOME

YEAR>>>>	1	2	3	4	5
CAPACITY UTILISATION	75%	100%	100%	100%	100%
Income from sale of 250 packets per day for 180 days	450000	450000	450000	450000	450000
Total	337500	450000	450000	450000	450000
SURPLUS	64838	450000	450000	450000	450000

ANNEXURE - X

Ornamental Fish Production Economics of small-scale breeding and rearing unit for live bearers

SL	Item	Amount
A	Fixed capital	
	1 Low cost shed of 300 sq. ft area	10000
	2 Breeding tank (6'X3"X1"6", cemented 4 nos)	10000
	3 Rearing tank (6"X4"X2", cemented, 2 nos)	5600
	4 Brood stock tank (6'X4"X2", cemented, 2 nos)	5600
	5 Larval rearing tank (4'X1"6"X1", cemented, 8 nos)	9600
	6 Bore-well with 1 hp pump	8000
	7 Oxygen cylinder with accessories	5000
	Sub-total	53800
B	Variable cost	
	1 800 female, 200 male@Rs.2.50/fish	2500
	2 Feed (150 kg/yr@Rs.20/Kg)	3000
	3 Different types of nets	1500
	4 Electricity/fuel@Rs.250/month	3000
	5 Wages @Rs.1000/month	12000
	6 Miscellaneous expenses	2600
	7 Sub total	24600
	8 Interest on fixed capital@15%	8070
	9 Interest on variable cost @15%	1845
	10 Depreciation 20%	10780
	Grand total of operational cost	45295

Income

Sale of 76800 nos fish@Rs.1/fish@40nos/female/cycle
from
3 cycles/year,at survival of 80%

76800**Net Income****31505**

ANNEXURE - XI

COST FOR DEVELOPMENT OF ONE ACRE OF CASHEW IN ORISSA

SPACING: 7m X 7m
POPULATION: 80

(Amt. in Rs.)

Sl. No. Items of investment	Yr - 1	Yr - 2	Yr - 3	Yr - 4	Yr - 5	TOTAL	
A MATERIALS							
PLANTING MATERIALS @ Rs.							
1 16/plant	1280	260				1540	
2 MANURES @ Rs. 150/MT	180	180	120	120	120	720	
3 FERTILIZERS	60	130	190	260	430	1070	
4 PLANT PROTECTION	160	160	200	240	320	1080	
5 PROTECTIVE IRRIGATION	500	250	0			750	
6 GREEN FENCING	1200						
SUB TOTAL	3380	980	510	620	870	6360	
B LABOUR							
LAND PREPARATION &							
1 LAYOUT	350					350	
2 DIGGING OF PITS	350	100				450	
3 FILLING OF PITS & PLANTING	350	100				450	
4 ETC.	200	250	350	400	500	1700	
5 INTERCULTIVATION/MULCHIN							
6 G	400	300	250	250	250	1450	
7 IRRIGATION	300	150				450	
8 HARVESTING				150	250	400	
SUBTOTAL	1950	900	600	800	1000	5250	
C MISCELLANEOUS	70	70	90	80	80	390	
GRAND TOTAL	5400	1950	1200	1500	1950	12000	
YIELD & INCOME PARAMETERS							
YEAR>>>>>>	4	5	6	7	8	9	10-15
1 YIELD/TREE(KG)	1	2	3	4	5	6	7
2 YIELD/ACRE(KG)	80	160	240	320	400	480	560

				1120	1400	1680	
3 INCOME @ RS.35/KG:	2800	5600	8400	0	0	0	19600

ANNEXURE - XII

COST FOR DEVELOPMENT OF ONE ACRE OF COCONUT IN ORISSA

**SPACING: 7.5m X
7.5m
POPULATION: 70**

(Amt. in
Rs.)

Sl. Items of investment	Yr - 1	Yr - 2	Yr - 3	Yr - 4	Yr - 5	Yr - 6	Yr - 7	TOTAL
A MATERIALS								
PLANTING MATERIALS @								
1 Rs.20/plant	1540	0	0	0	0	0		1540
2 MANURES @ Rs. 150/MT	263	210	210	210	158	158	158	1365
3 FERTILIZERS	182	364	546	729	971	1214	1214	5221
4 PLANT PROTECTION	140	140	175	175	210	210	245	1295
5 SPRAYERS/IMPLEMENTS								
5 FENCING	1200							1200
7 CONSTRUCTIONS								
6 IRRIGATION	600	500	400	300	300	300	300	2700
SUB TOTAL	3925	1214	1331	1414	1639	1882	1917	13321
B LABOUR & OPERATIONS								
LAND PREPARATION &								
1 LAYOUT	350							350
2 DIGGING OF PITS	300							300
FILLING OF PITS &								
3 PLANTING	350							350
APPLICATION OF								
4 FERT.PESTICIDES etc.	200	250	350	350	450	500	600	2700
5 INTERCULTIVATION	300	250	250	200	200	200	200	1600
6 IRRIGATION	500	400	350	350	350	350	400	2700
	0	0	0	0	0	0	0	0
7 HARVESTING	0	0	0	0	0	0	200	200
SUBTOTAL	2000	900	950	900	1000	1050	1400	8200

MISCELLANEOUS	75	36	69	36	61	68	33	379
GRAND TOTAL	6000	2150	2351	2350	2700	3000	3350	21900
Rounded off	6000	2200	2400	2400	2700	3000	3300	22000

**YIELD & INCOME
PARAMETERS**

YEAR>>>>	8	9	10	11	12	13	14	15
YIELD/TREE (NUTS)	20	30	50	60	75	80	90	90
YIELD/ACRE (NUTS)	1400	2100	3500	4200	5250	5600	6300	6300
INCOME @ RS.4/NUT	5600	8400	14000	16800	21000	22400	25200	25200

ANNEXURE - XIII

CASUARINA

AREA : 1 Hectare of
Wasteland (Rainfed)

SPACING 3 m X
 1.5 m
NO.OF
TREES/HA :
2222
SURVIVAL/HA
@80% : 1778

WAGE
RATE **52.50/**
Rs. **MD**

CASUALTY REPLACEMENT :
20%

SL. NO.	PARTICULARS OF WORKS	UNIT	COST(Rs.)PER YEAR					TOTAL
			1	2	3	4	5	
1	Site preparation	10 MD	525					525
2	Initial ploughing	LS	600					600
3	Alignment & staking	4 MD	210					210
4	Digging of pits (30x30x30cm) and refilling of pits after mixing FYM, Fertiliser and insecticide (50 pits/MD & 150 pits/MD)	59 MD & 12 MD	3097.	630				3728
5	Cost of FYM @3Kg/pit	Rs./tonn 250 e	1667					1667
6	Cost of fertiliser@50 gms of NPK for 2 yrs.		1000	1000				2000
7	Cost of insecticides/pesticides	LS	500	500	500	500		2000
8	Cost of plants including transport (2222,444)plants	1.5Rs./plant	3333	666				3999
9	Planting & replanting @ 100 plants per MD	22 md & 4 md	1155	210				1365
10	Weeding cum soil working (3,2,2)	20 MD per working	3150	2100	2100			7350
11	Intercropping for 1 year*	LS	1000					1000
12	Pruning/tending	10 MD	525	525	525	525	525	2625
14	SUB-TOTAL	Rs.	16763	5631	3125	1025	525	27068

14	CONTINGENCY 3%	Rs.	503	169	94	31	16	812
15	GRAND TOTAL	Rs.	17265	5800	3219	1056	541	27880
								SAY 27900

UNIT COST **2790** Rs./hectar
0e

* intercropping can be done with oilseeds, pulses etc. for first three-four years. The Ist yr. intercropping cost is capitalised though returns are not reckoned towards repayment.

** Irrigation would have to be taken up in sandy areas. Additional cost would include digging of irrigation pit and watering cost.

ASSUMPTION

S

Harvesting may be done at the end of 5th or 6th year

	Yield	Rate/unit	Total Benefit
1) Poles @ 60% of surviving trees)	1067 no.	75	80025
2) Fuelwood	tonne 25 s	900	22500
Total benefit			102525

Annexure XIV

ESTABLISHMENT OF DRY FISH UNIT

Variety :- Scianids / Silver Belly - Group Loan

A CAPITAL COST

CIVIL WORKS	UNIT	RATE	AMOUNT
i Plant Area	360 sft.	350	126000
ii Storage shed	450 sft.	350	157500
iii Over head tank (500 lts.)			25000
iv STW			18000
v Pump set			11900
		Total	338400
		Say	

EQUIPMENTS

Curing Tanks (Fibre glass)	6 nos.	7000	42000
Table SS Tops	2 nos.	3000	6000
Weighing Balance	1	5000	5000
Knives, Drying trays, etc.		Lumpsum	10000
Heat Sealer		Lumpsum	10000
		Sub Total	73000

Total Capital Cost 411400

B OPERATIONAL COST FOR 150 DAYS

I INPUTS

Fresh fish @1000 kg per day for 150 days	150000 kg	10 Rs./kg	1500000
a Salt @ 400 kg. per day	60000	3 Rs./kg	180000
b Poly Packs @ 1800 nos. /day	270000 nos.	2 Re./nos	540000
c Master Cartoon @30 per day	4500	20	90000
d Water Ice & Electricity			15000
e Skilled Labourer 2 nos.	360 nos.	56 Rs.	20160
g Insurance @3.5% of Capital Cost			
h Maintenance @ 10% of capital cost			41140
i Marketing Expenses @3% of sale proceeds			87750
j Misc. & Contingencies @ 2% of sale proceeds			58500
k			

Total Operational Cost 2532550

Operational Cost Capitalised 506510

UNIT COST	844910
SAY	844900

ASSUMPTIONS

Total Operative Days	150 days
Fresh Fish used per day	1000 kg.
Yield from fresh fish	30%
Produce per day	300 kg.
Rate per kg. of dried fish	65 Rs.

<u>INCOME</u>					
YEAR>>>>	1	2	3	4	5
CAPACITY UTILISATION	75%	100%	100%	100%	100%
Income from sale of dried fish	2925000	2925000	2925000	2925000	2925000
Total	2193750	2925000	2925000	2925000	2925000
SURPLUS	294337.5	392450	392450	392450	392450

Annexure XV
Proforma used for Field Visit -- PRA

- 1Date of visit
- 2Name of the SHG
- 3Name of village
- 4District
- 5Date of Formation
- 6Formed by (Name of agency)
- 7No of Members Male Female
- 8Date of Opening Bk A/C
- 9Savings rate & amount Per Memb. Weekly/monthly
- 10Name of the Bank/Branch
- 11Savings Mobilised

Source of Credit Support
12availed
before joining SHG
13Whether Credit Linked

14Amount of Credit Provided by Bk Date Amt

15Difficulties faced in getting
Bank Credit (if any)

16Financial support Recd Name of agency Amount
other than Bank

Activities Taken up by SHG
17members

i)Individual

ii)Group

18Training Recd (if any) Skill Related General

19Name of the NGO/Trng Instt.

20Marketing Support

21Problems Faced by SHG (if any)

ANNEXURE - XVI

FIELD VISIT SCHEDULE

SI No.	Dist/Programme	Date
1	Inception workshop in Bhubaneswar	18.01.2005
2	Leave Bhubaneswar for Balasore	18.01.2005 (evening)
3	Conduct dist. level Workshop at Balasore	19.01.2005
4	Field Visit in Balasore	20.01.2005
5	Leave Balasore for Bhadrak	20.01.2005 (afternoon)
6	Field visit in Bhadrak dist.	20-21.01.05
7	Leave Bhadrak for Kendrapara	21.05.2005
8	Field visit in Kendrapara	22-23.01.05
9	Leave Kendrapara for Bhubaneswar	23.01.2005
10	Work in R.O including Credit Seminar	24-26.01.05
11	Leave Bhubaneswar for Puri	26.01.2005
12	Field visit in Puri Dist.	27.01.2005
13	Leave Puri for Ganjam	27.01.2005
14	Workshop in Ganjam	28.01.2005
15	Field visit in Ganjam	28-29.01.05
16	Leave Ganjam for Bhubaneswar	29.01.2005
17	Leave Bhubaneswar for Jagatsingpur	30.01.2005 (evening)
18	Field visit in Jagatsingpur	31Jan&01 Feb
19	Leave Jagatsingpur for Bhubaneswar	01.02.2005
20	Visit to Satpara and Nikhira Govindpur in Puri Dist	02.02.2005
21	Preparation of report	03 - 10.02.2005

ANNEXURE - XV

List of Officials And Persons Contacted

SI No.	Name	Designation & Organisation
1	Mr U.K.Mohanty	AGM (Distt.Dev) NABARD Balasore
2	Mr Rabi Pattanaik	Junior Fisheries Officer Balasore
3	Mr G.K.Pattanaik	Chairman Balasore Gramya Bank
4	Mr. U.K.Chand	Manager Balasore Gramya Bank Balramgadi
5	Mr.B.K.Pattanaik	AGM (Distt.Dev) NABARD Bhadrak
6	Mr.Jena	Junior Fisheries Officer Bhadrak
7		Secretary Kishore Club NGO
8	Mayadhar Panda	Chairman Utkal Social Service Association NGO
9	Mr Biswambhar Sahoo	Secretary Kishore Club NGO
10	Stakant Dash	President SUPPORT NGO
11	Mr.Chakradhar Singh	Area Manager Balasore Gramya Bank
12	Mr Brindavan Das	Secretary Jenapur Primary Fishermen Coop Society Vijaynagar Chandbali
13	Mr Divakar Sahoo	Coordinator M.S.Swaminathan Research Fondation Kendrapada
14	Mr R.Jeeva	Technical Assistant M.S.Swaminathan Foundation
15	Ms G.Nayak	Technical Assistant M.S.Swaminathan Foundation
16	Mr Niranjan Nayak	Fisheries Extention Officer (Marine) San Bad Gopalpur
17	Mr. Trilochan Das	Secretary Utkal Kesari Primary Fish Coop. Society
18	Mr Rabindra Majhi	Secretary Sri Jaganath Primary Fish Coop. Society
19	Mr M.KPattanaik	Lead District Manager UCO Bank Puri
20	Mr Basant Kumar Das	Junior Fisheries Officer Puri
21	Mr B.C.Mishra	Asstt. Director Fisheries (Marine) Puri
22	Mr B.B.Lenka	Manager UCO Bank M.Branch Puri
23	Mr	Secretary PENCODE NGO Puri
24	Mr Mangaraj Panda	Secretary United Artist Associatio Berhampur
25	Mrs Chintamma	Secretary SAMUDRAM (SHG Federation)

26	Dr.Behuria	Junior Fisheries Officer (Marine) Kujang
27	Mr Shankasan Sahoo	Manager Allhabad Bank Kujang
28	Mr Dhanehsvar Sahoo	Secretary Trinath Banik Sangh Attharbanki Paradip
29	Mr Ramesh Chandra	Ramchandi Sukhuwa Utpadan & Bikray Samvay Samiti Sandhakul Paradip
30	Mrs Kamla Ojha	Sandhakul Woman Dry Fish Production & Marketing Coop. Society
31	Mr Pitabash Behera	District Fisheries Officer Jagatsinghpur
32	Mr Rabindra Sahoo	Manager SBI Sampur
33	Mr S.C.Jena	Manager SBI ADB Jagatsinghpur
34	Mr. Padhi	Lead District Manager Jagatsinghpur
35	Mr Nirmal Chandra Samal	Coordinato FARR NGO Baliguda
36	Mr Bairagi Charan Mansingh	Manager Puri Gramya Bank Satpada
37	Mr Kapil Charan Pradhan	Secretary Lok Sahayak Samiti - NGO Nakhira Gopalpur Puri

ANNEXURE - XVI

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7. Potential Linked Credit Plan 2005-06 – Jagatsinghpur District – NABARD
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ANNEXURE-XIX

ORISSA STATE MAP SHOWING COASTAL DISTRICTS IN BLACK SHADE

