

# **Women Fish Vendors in India: An Information Booklet**

Draft for Comments



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**International Collective in Support of Fishworkers**

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**DRAFT FOR COMMENTS**

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## Acronyms

BPL	below-poverty-line
CGFSI	Credit Guarantee Fund Scheme for Small Industries
CIFT	Central Institute of Fisheries Technology
CMFRI	Central Marine Fisheries Research Institute
DAHDF	Department of Animal Husbandry, Dairying and Fisheries
DHAN	Development for Humane Action
FAO	Food and Agriculture Organization of the United Nations
FFDA	Fish Farmers Development Authority
FISHCOPFED	National Federation of Fishermen's Cooperatives Ltd.
FRP	fibre-reinforced plastic
GAIS	Group Accident Insurance Scheme
GDP	gross domestic product
HACCP	Hazard Analysis and Critical Control Points
IAMWARAM	Irrigated agriculture modernization and water bodies restoration and management
IFCS	Inland Fishermen Co-operative Societies
IFWCS	Inland Fisherwomen Co-operative Societies
KFDC	Karnataka Fisheries Development Corporation
KMS	Kalanjia Meenavar Sangham
MFCS	Marine Fishermen Co-operative Society
MFWCS	Marine Fisherwomen Co-operative Society
MVS	Model Fishermen Villages
NADP	National Agricultural Development Programme
NBCFDC	National Backward Classes Finance and Development Corporation
NCDC	National Co-operative Development Corporation
NEH	northeast hill
NGO	non-governmental organization
NMDFC	National Minorities Development and Finance Corporation
PUF	polyurethane foam
RKVY	Rastriya Krishi Vikas Yojana Scheme
SAF	societies for assistance to fisherwomen
SCR	Savings-cum-Relief
SEWA	Self Employed Women's Association
SGSY	Swarnajayanti Gram Swarozgar Yojana
SHGs	self-help groups
SIFFS	South Indian Federation of Fishermen Societies
SNVF	Sthree Niketh Vanitha Federation
TDF	Trivandrum District Fishermen Federation

TEA	Tsunami Emergency Assistance
TNFDC	Tamil Nadu Fisheries Development Corporation
TRP	Tsunami Rehabilitation Programme
TVC	Town Vending Committee
UAA	United Artists Association
UT	Union Territories

## PREFACE

**W**omen fishworkers in India, as in other parts of the world, play critical roles within the fisheries and fishing communities, roles that are often not recognized or supported. Women are particularly active in post-harvest fisheries; in marine fishing communities in India, for example, women comprise about 75 per cent of those engaged in fish marketing. They contribute in significant ways to the food security needs of a diverse range of consumers.

What are the problems women fish vendors face on a regular basis? How have women organized themselves to deal with these problems? What are some of the initiatives, governmental and non-governmental, that have been taken to support women fishworkers? What are the various policy spaces available that women can use to seek greater recognition of their work and their livelihoods within the fisheries?

These are some of the issues that this booklet attempts to explore. Section One provides information on fish vending and vendors, the problems faced by women fish vendors, and some of the organizational initiatives they have taken to protect their livelihoods. Section Two is divided into three parts. The first compiles post-harvest, fisheries-specific schemes and initiatives undertaken by Central and State Fisheries Departments, as well as by central research institutions and intergovernmental organizations. The second part examines the provisions of the National Policy on Urban Street Vendors and its implications for fish vendors. The third part analyzes the Unorganized Workers' Social Security Act, 2008, from the perspective of fish vendors.

ICSF would like to thank the following institutions and departments that helped in providing information for this booklet: the Departments of Fisheries of the various coastal States and Union Territories; the National Co-operative Development Corporation (NCDC); the Department of Animal Husbandry, Dairying and Fisheries (DAHDF), Ministry of Agriculture; and the Central Institute of Fisheries Technology (CIFT). ICSF would also like to thank the Dhan Foundation, Santhidan and Sajith Sukumaran for providing information on organizational initiatives of women in post-harvest fisheries. Within ICSF, the following people have given shape and content to this booklet: Rachna Sundararajan, Harini Kumar, N Venugopalan, Neena Koshy, and Ramya Rajagopalan.

It needs to be kept in mind that while full efforts have been made to get relevant and accurate information on, for example, Central and State government schemes for those in post-harvest fisheries, the information compiled may not

be completely exhaustive. This lacuna is also a reminder of the difficulties still faced in getting access to such information.

It is hoped that the information compiled in this booklet will be useful for women fishworkers, fishworker unions, non-governmental organizations, researchers and government Fisheries Departments and research institutes. It is also hoped that this compilation will encourage a better focus on women in post-harvest fisheries so as to ensure that their livelihood concerns are directly addressed by policy and other interventions, within an integrated planning and implementation framework.



## SECTION ONE

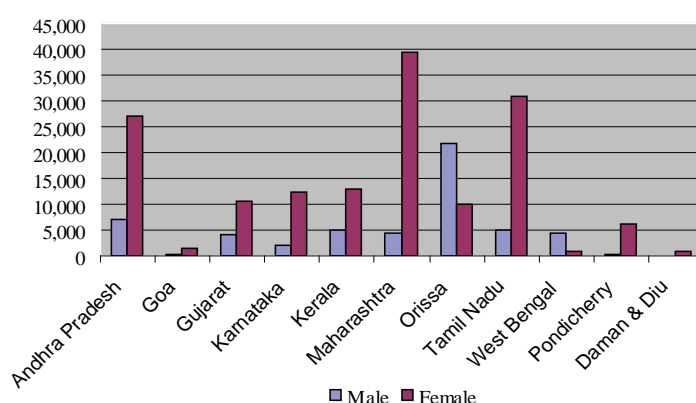
### I. THE ROLE OF FISHERIES IN THE INDIAN ECONOMY AND IN NATIONAL FOOD SECURITY

India stands second in the world in total fish production, after China, with a production of 7.3 mn tonnes in 2007 (*Source: Fishstat, FAO, 2009*). The annual per capita consumption of fish in India was estimated at 4.8 kg in 2003<sup>1</sup>. Inland fisheries are especially important for food security as almost all production goes for human consumption<sup>2</sup>. Fish is especially important for the economically weaker sections of the population, providing a cheap and accessible source of protein and essential micronutrients<sup>3</sup>. A large section of the population also depends on fish resources (both marine and inland) for their livelihoods, employment and income. Currently, 14 mn people are estimated to be employed in the fisheries sector, which contributes 1.07 per cent of India's gross domestic product (GDP)<sup>4</sup>.

### II. WOMEN AND THEIR ROLE IN POST-HARVEST ACTIVITIES, PARTICULARLY FISH VENDING

Women play critical roles in fisheries, particularly in the pre- and post-harvest sectors. Looking at marine fisheries, active marine fishing is generally undertaken by men, although a small percentage of women do take part in nearshore fishing, seaweed harvesting, and the collection of clams, mussels and bivalves. According to the Marine Fisheries Census, 2005, the total marine fisherfolk population of nine coastal States and two Union Territories in mainland India is 3,519,116. Notably, of the 756,391 fisherfolk involved in fishing-related activities, 365,463 are women (approximately 48 per cent),

Figure 1: Gender-Wise engagement in marketing of marine fish from nine fishing states and two Union Territories in mainland India



with 152,692 of them engaged in marketing of fish, compared to 54,670 men. The gender-based profile from nine fishing States and two Union Territories (Figure 1<sup>5</sup>) of mainland India provides further evidence that marketing of fish is primarily a women's domain, with Orissa and West Bengal as exceptions. Similar data is unfortunately not available for inland fisheries, though the picture is likely to be similar, with women dominating marketing and processing activities.

Women are thus the primary players in processing, marketing and selling the catch. After the fish has landed, it is the women who take charge of the catch and sell the fish for money and food<sup>6</sup>, contributing to household incomes and food security, and to the local economy. Their labour is, however, often not recognized. Fish vendors operate as an important link between producers and the final consumers<sup>7</sup>, making fish available to consumers in urban and remote rural areas, and enhancing food security in tangible, but unrecognized, ways.

In recent years, competition for fish, from exporters and traders with greater access to credit and capital, has, however, affected the overall access of women vendors to fish. This, coupled with the problems they face at harbours, landing centres and markets, and the lack of access to basic facilities at these locations, is affecting their ability to retain their important role in marketing. It is vitally important that the work of fish vendors be recognized and supported.

### III. FISH VENDING

Fish vending is a traditional occupation that has been a means of livelihood for thousands in India, with the majority of fish vendors being women. Fish vendors engage in their trade in various ways: they procure their fish directly from landing centres, where they participate in daily auctions of the catch; they buy from traders and merchants; or they buy from the wholesale markets for resale at retail/local markets. Vendors also carry out value addition by sorting, grading, cleaning and icing the fish<sup>8</sup>.

Fish may be sold as either (a) fresh fish that is stored in ice and sold in local or distant markets or door-to-door by vendors, or (b) salted, dried or smoked fish, which is sold in local markets or to merchants who take it to other markets once it is processed; such processing is usually done by women using traditional methods.

#### Types of fish vendors

Fish vendors can be broadly classified under the following categories:

- 1) **Stationary vendors who vend on a regular basis at specific locations:** Many vendors sell in designated wholesale or retail markets. They often transport the fish from the landing centre to these markets in trucks or mini-vans, which they hire. Some buy from wholesale markets and sell at retail markets, while some others are wholesale suppliers themselves. Vendors may also procure fish from the landing sites for sale at roadside markets ('natural markets'), where they have been traditionally congregating and vending fish for years. Many fish vendors sell fish at the landing sites themselves—at harbours and beaches. There is thus considerable variation in the scale of operations of stationary vendors—ranging from petty sellers who barter fish in exchange for edible items such as sweet corn, sweets and fruits (or vice versa), to those who are large wholesalers.
- 2) **Peripatetic vendors who walk from place to place to sell their fish:** These are usually women fish vendors who purchase fish directly at auctions that take place at the village/wholesale markets/landing centres, and sell fish door-to-door, travelling on foot, and carrying their fish in bamboo baskets or aluminum vessels. They are a major source of fish supply to consumers within, and close to, coastal areas.

**3) *Mobile vendors who move around on bicycles or motorized vehicles:*** This type of fish vending, which is very common in States such as Orissa, primarily involves men<sup>9</sup>. These vendors arrive at the landing centres from different villages and purchase fish at auctions at the village/wholesale markets/landing centres, for sale back in their villages. They also sell fish door-to-door.

Apart from this, many fish vendors use other means to sell their fish. In Goa, for example, where tourism is the backbone of the local economy, vendors have arrangements with hotels and restaurants to sell fish to them directly. This ensures daily sales and an assured income.

#### **IV. PROBLEMS FACED BY WOMEN FISH VENDORS**

The nature of the product handled by women fish vendors causes a certain stigma that fishermen themselves do not generally face. Unlike men, whose labour is largely confined to the sea, river or lake, fish vendors have to travel with their product to market places. They have to interact with the public and the law. In the process, they are often forced to deal with inbred prejudices and problems of various kinds. The following are some of the key problems they face:

**1) *Distances and lack of basic facilities at harbours and landing centres:***

With greater mechanization and motorization, harbours and fish landing centres have become more centralized. Women vendors thus have to travel long distances to access fish. This may even mean staying overnight at harbours and landing centres, in order to be present for the early morning fish landing and auctions. Transportation to landing sites/harbours is sometimes unreliable, and basic facilities (toilets, storage, lights, waiting areas, night shelters) are absent. Under these circumstances, women often find themselves vulnerable to sexual abuse and harassment.

**2) *Poor access to credit, exorbitant interest rates:*** Technology-induced changes to the nature of fishing operations have also meant larger catches. Women, with poor access to credit and capital, are rarely able to compete with large-scale traders, and commission and export agents. To be able to access fish even in small quantities, they have to procure credit from middlemen and moneylenders, often at exorbitant rates of interest.

**3) *Lack of public transport to markets:*** While a few women sell the fish at the landing centre or harbour itself, for the rest, the next major challenge after procurement is to transport the fish to the market place. As the distances involved may be considerable, women need to use some form of transport. In many situations, vendors are usually denied access to public transport, given the nature of the product they are dealing with. This means hiring autorickshaws, or other forms of transport, a significant expense in itself. Male fish vendors, with access to their own transport, are at a comparative advantage.

**4) *Lack of ice and proper storage facilities:*** Fish is a highly perishable commodity, and if vendors are to prevent spoilage and get a better price, they need to preserve the fish. They need access to ice and iceboxes. During the peak season, when ice is in short supply, it is often monopolized by large traders and intermediaries.

- 5) Problems at marketplaces:** At the market itself, vendors face other kinds of problems. Fish vending spaces are either not recognized or just do not exist. Vendors are often harassed into paying ‘informal taxes’ in order to continue vending fish at a particular spot. With the absence of legitimate vending zones, those vending fish on city pavements and other areas are perceived as encroachers on public spaces. They are constantly harassed and threatened with eviction by the police and civic authorities.
- 6) Poor market infrastructure:** Where there are existing markets, basic facilities for storing, processing, and selling fish; clean toilets; access to potable running water; and adequate waste disposal measures are usually not available. Such facilities are essential for the hygienic handling of fish, for the health and wellbeing of vendors, for consumer health, and for enabling women to engage in their occupation in a dignified manner.

Given the important role and contribution of women fish vendors, it is indeed unfortunate that the majority of them continue to struggle with such problems on a daily basis.

## V. ORGANIZATIONS OF FISH VENDORS

Women vendors have organized themselves in various ways to facilitate their trade. The organizations range from informal groups of women who collectively hire transport to bring their fish to markets, to more formal fish marketing co-operative societies. Some examples of these organizations are given below.

### Co-operative societies

Some well-functioning women’s co-operative societies can be found in Karnataka and Maharashtra States. The Mirkarwada Mahila Macchivyavasaikanchi Seva Sahakari Sanstha Maryadit, Mirkarwada, Ratnagiri, Maharashtra, is a co-operative society that operates within a radius of 50 to 60 km from Ratnagiri, selling fish at various bazaars and village markets. Managed entirely by fisherwomen, this co-operative has played a key role in evolving its own transportation system for women involved in fish marketing.

The Malpe Fisherwomen’s Co-operative Society Limited is based in Malpe, Karnataka. It was registered as a co-operative in 1977, and is managed entirely by women. The current membership stands at 1,220 fisherwomen. Some of the initiatives implemented by the co-operative include assistance with the sale and purchase of salt, access to credit for fish vending, and access to housing loans (to build houses for homeless fisherwomen). The co-operative ensures that government schemes are actually implemented for the benefit of fisherwomen.

Not all efforts at co-operative formation have, however, been successful. In 1990, for example, an 80-stall fish market was opened in Besant Nagar, Chennai, the capital of Tamil Nadu State. It was managed by a co-operative society of fisherwomen (Oorur, Olcotkuppam Meenava Mahalir Munnatra Manram) to provide a legitimate space for women fish vendors to sell their produce in hygienic conditions<sup>10</sup>. However, factors such as lack of local capacity and cohesiveness among the fisherwomen, inconvenient location, inadequate transport facilities, and competition from pavement vendors, undermined the project<sup>11</sup>.

## **Self-help Groups and Federations**

Women vendors and processors in several coastal States are part of self-help groups (SHGs) and federations. Such membership helps them access sources of credit and other linkages. Some examples of such forms of women's organization are briefly described below.

### ***Kalanjia Meenavar Sangham and Kiosks for Fish Vendors***

DHAN (Development of Humane Action) Foundation, a non-governmental organization (NGO) that focuses on micro-finance, has initiated a community banking programme among the fishing community in Tamil Nadu State. Kalanjia Meenavar Sangham (KMS) groups not only work on credit and thrift but also organize fisherfolk to promote collective marketing. KMS was initially started in Ramnad District of Tamil Nadu as a post-tsunami initiative and involved 901 families from 23 villages of the district. Organizing under KMS gave the local fishers better bargaining capacity. KMS was started in January 2006. During 2006-2007, KMS made a total transaction worth Rs 4.4 crores. At present, KMS has 157 male members and seven women.

DHAN has also set up purely marketing groups. One such group is the Sri Nagamuthamman Fish Marketing Group, comprising women from different credit and thrift groups in the area. DHAN provided such marketing groups with kiosks so they could sell their product in hygienic conditions. Each kiosk costs about Rs75,000, of which Rs50,000 is given to the marketing groups as venture capital assistance. DHAN also provides a vehicle to women to transport the fish from the landing centre to the kiosk. Apart from this, DHAN has given credit assistance for fish vending business for 56 headload fish vendors who have been part of micro-business groups. They also receive capacity training in maintaining books of accounts, group business management and hygienic fish handling (FAO/ UNTRS, 2008).

### ***Sthree Niketh Vanitha Federation***

Sthree Niketh Vanitha Federation (SNVF) is the apex organization of more than 70 primary societies of coastal women spread across two southern districts of Kerala and Tamil Nadu. SNVF has a membership of more than 6,000 women. Beginning as an organization of fish vending women of Thiruvananthapuram and Kanyakumari Districts, SNVF subsequently enhanced its mandate to bring women from other walks of life as well into its fold. Still, the fish vending women of these two districts form the driving force behind the organization. Extending credit to its members for various livelihood activities is SNVF's main programme.

The origins of SNVF can be traced back to the struggles waged by the fishing communities of Kerala in the 1970s and 1980s to protect their lives and livelihoods. Even though fishing was considered a male-dominated vocation, and women's roles in fishing-related activities remained less than visible, women took an active role in the agitations. In the struggles demanding a seasonal ban on mechanized trawling, which was increasingly threatening the livelihoods of traditional fishing communities, women's participation was significant. This, among other factors, contributed to the initiative by the Trivandrum District Fishermen Federation (TDFF), one of the founding organizations of the South Indian Federation of Fishermen Societies (SIFFS), to start organizing women's societies.

The impetus for the initiative came from a visit by a group from Thiruvananthapuram to the Self Employed Women's Association (SEWA) in 1989. Following the visit, TDFE registered its first women societies in 1990. The societies were expected to address some of the pressing issues that the fish vending women faced. These included, on the one hand, problems at the market place, such as exploitation and harassment by merchants, lack of sanitation facilities, the unhygienic conditions under which they had to work, and the lack of transportation facilities, and, on the other hand, lack of awareness about their rights and beliefs. The lack of reliable sources of credit was identified as the most critical problem as it subjected the women to the vagaries of the moneylender-merchant network.

Women's societies were also part of the democratic structure of TDFE, where elected presidents of the village-level societies formed the electoral college for the federation. Starting as silent members of the TDFE leadership initially, women slowly began expressing their concerns and demanding their rights at meetings. With the increase in the number of women's societies and their representation in the leadership, this trend became more prominent. Unfolding in the context of a patriarchal community traditionally engaged in a male-dominated vocation, this led to serious struggles within the organization, and eventually to the formation of a separate federation for women's societies.

SNVF started functioning as a different entity in 1995. The primary societies are organized into four regions, which are federated into SNVF. SNVF has a Managing Committee elected from among the presidents of the societies. The central programme continues to be ensuring credit to coastal women. SNVF has, over the years, established itself as an important organization for coastal women. Being a member of an SNVF society is not only about getting access to credit; it is about being part of a legacy and a movement that taught coastal women the value of their rights.

### ***Samudram***

As in the case of other fishing States like Kerala, Tamil Nadu and Maharashtra, Orissa too has a significant presence of women in fish trade. In Ganjam District of southern Orissa, women are crucial players in the fishery trade chain that includes both fresh and dry fish. Women dominate the operations at Humma market, which is one of the largest weekly markets for dry fish in India.

Even though their presence is widespread and their business substantial, the women in coastal Ganjam face myriad problems. It was in this context that a women's movement took birth there, initially as small groups attempting to develop a savings-and-credit scheme. Chitamma, a woman from one of the fishing villages in Ganjam, gave leadership and direction to the movement.

Once organized, these groups started addressing some of the issues that they had been facing. The groups urged the establishment of shops in the villages under the public distribution system. It also demanded the setting up of schools, and waged a struggle against the brewing and sale of illicit liquor in the fishing villages.

Soon, more groups were formed and the movement started spreading to other coastal districts of Orissa. The process was supported by United Artists Association (UAA), an NGO based in Ganjam. This eventually led to the formation of Samudram, an apex federation of

the village-level groups. As of today, Samudram has a presence across the Orissa coastline, with more than 200 groups. Samudram encourages women to take up fish trade, and supports them in doing business bypassing the merchant-moneylender network and debt trap.

Subsequently, Samudram entered the fish trade itself so as to enhance returns to fishing families. Samudram purchases fish at auctions at the landing centres. It usually employs a traditional fisherman to participate in the auctions on its behalf. A few women members of Samudram also help in fish procurement. As of now, its activities cover five landing centres in Ganjam District. Samudram also has a few sub-centres to cover more areas. It sends fish to the main trade centres in Vijayawada, Kolkata and Guwahati.

Before entering the trade, Samudram sent a team to various trade centres to understand the trading systems and the value chain. Samudram has evolved a mechanism to gather regular information on fish prices from various markets. The price information is used to run the procurement operations at the landing centres. UAA supports Samudram in procurement and marketing of fish.

### ***Santidhan***

This NGO, whose name means ‘gift of peace’ has worked to meet the credit needs of women fish vendors in the Kanyakumari District of Tamil Nadu State. Women of the area were traditionally engaged with the landward activities related to fishing—for example, net making, marketing and processing, and other allied activities. As factory-made nets became more popular, thousands of women engaged in net making were displaced. Many of them took up fish vending. Vending requires investment for purchase of fish, and the dependence on moneylenders is high. Santidhan worked to organize women to meet their own credit needs, and to take up other issues such as the right of fish vendors to better services like toilets, public transport, drinking water facilities, streetlights, and an accessible PDS. Women also took up other social campaigns such as the one against alcohol abuse and the brewing of illicit liquor.

### ***Kudumbashree***

This poverty-alleviation initiative of the Government of Kerala State, which translates into ‘prosperity for the family’, aims to organize poor womenfolk towards better economic security. The programme is based on the belief that women’s empowerment is the best measure towards poverty eradication in a community. Kudumbashree supports the formation of SHGs and micro-enterprises. There are 15 fish-vending and three fish/seashell-processing units formed by groups of women from the urban areas of Kerala. The Kudumbashree women’s group is also given government assistance in the form of fish-vending vehicles for which government grants a subsidy of up to 50 per cent of the cost, subject to a maximum ceiling of Rs1.25 lakhs.

## SECTION TWO

It is evident that fish vendors, the majority of whom are women, face many kinds of problems. There is urgent need to pay specific attention to the issues faced by this segment of the workforce, whose numbers run to lakhs. Women fish vendors must be supported in retaining the important role they play in fish marketing, particularly in a context where corporate-controlled retail trade in fish is expanding. A level playing field must be provided to women fish vendors to enable them to compete against economically powerful interests, by ensuring that the problems they face are comprehensively and systematically addressed. Women fish vendors must be enabled to carry out their livelihoods in a dignified manner, and in a way that provides consumers with fish of good quality. There is a strong case for a comprehensive framework to address the problems they face, taking note of various government policies and schemes.

The following section, therefore, takes a close look at some government policies and other initiatives that have been undertaken, or are being undertaken, which have a bearing on the livelihoods and conditions of work of fish vendors. The first part compiles some of the fisheries-specific schemes and initiatives undertaken by Central and State departments, as well as by central research institutions and intergovernmental organizations. The second part examines the provisions of the National Policy on Urban Street Vendors and its implications for fish vendors. The third part analyzes the Unorganized Workers' Social Security Act, 2008, from the perspective of fish vendors.

### I. FISHERIES-SPECIFIC SCHEMES AND INITIATIVES

The government has implemented a number of schemes at both the national and State levels to support the fisheries sector, some of which are also directed to the post-harvest sector, benefiting fisherwomen. Certain schemes are instituted by the National Co-operative Development Corporation (NCDC) (see Appendix I) and are being implemented in individual States (see Appendix II).

At the Central level, the Ministry of Agriculture launched the Centrally Sponsored National Welfare Scheme for Fishermen in 1992-93, with three components: Group Accident Insurance Scheme (GAIS), Development of Model Fishermen Villages (MVS) and Savings-cum-Relief (SCR) Programme. Before this period, each of these programmes constituted a full-fledged scheme in itself (NIRD, 1995)<sup>12</sup>. During 2008-09 a sum of Rs 25.17 crore was released to States/ UT's/ FISHCOPFED to cover about 3,55,000 fishers under Saving-cum-Relief component, 33,20,000 fishers under Group Accident Insurance component, and for construction of 8,666 houses<sup>13</sup>.

In 2009-10 administrative approval was given for implementation of the National Welfare Scheme for Fishermen with four components:

- 1) Development of Model Fishermen Villages (MVS)
- 2) Group Accident Insurance Scheme (GAIS) for Active Fishermen,
- 3) Savings-cum-Relief (SCR) Programme, and
- 4) Training and Extension



The total outlay for these schemes for 2009-10 was given as Rs25 crores. Expenditure on implementation of the first three components is shared between the Government of India and the State governments on a 50:50 basis (in northeastern States the sharing is on a 75:25 basis), while expenditure on Training and Extension is shared between the Centre and the States on an 80:20 basis. In Union Territories (UTs) the entire expenditure on all four components is incurred by the Centre.

Not all States have taken up these schemes for implementation. Based on available information, only five coastal states/ UTs, that is Karnataka, Goa, Kerala, Tamil Nadu and Pondicherry, have taken up schemes like the Group Accident Insurance Scheme and the Saving-cum-Relief Programme for implementation during 2009-10.

It is relevant to note that in the details of each of the four components provided, the reference is consistently to fishermen. For example, under the Savings-cum-Relief Scheme, an eligible fisherman is defined as a person who is professionally engaged in full-time fishing, is a member of a co-operative society/ federation/ welfare society, lives below the poverty line and is below 60 years of age. The beneficiary has to contribute Rs600 over a nine-month period, and a total amount of Rs1800 is distributed to each beneficiary during the three-month lean period.

However, some States have extended schemes such as the Savings-cum-Relief Programme to fisherwomen also, based on demands from fisherwomen organizations. In Tamil Nadu, for example, the Savings-cum-Relief scheme which benefited 1,19,343 fisherwomen in 2008-09, was operated without central assistance. Under this scheme, the beneficiary paid Rs75 per month for eight months, and received a total of Rs1200 during the four-month lean period. In 2009-10, the scheme has been revised—against a total payment of Rs600 over a nine-month period, the beneficiary will receive a higher amount of Rs1800 during the three-month lean period. Beneficiaries should be between 18 and 60 years, should be a member of a fisherwomen co-operative society, and should be engaged in allied activities or full-time fishing.

There is a strong case for extending coverage of various Centrally Sponsored Schemes to fisherwomen engaged in fishing and allied activities in all States, and for ensuring that each scheme specifically covers both fishermen and fisherwomen.

At the State level, several State governments have instituted other specific schemes for vendors, such as special buses operating in Kerala for women fish vendors. Tamil Nadu distributes special ice boxes to women at a 50 per cent subsidy. In West Bengal, an innovative scheme was formulated where women vend fish out of mobile vans.

Some States also provide credit schemes so that the women do not have to borrow money from moneylenders at high interest rates. In most States, there are ongoing efforts to improve market conditions, and to strengthen and develop marketing infrastructure. Some of the State schemes relevant to those involved in fish marketing, particularly women, are highlighted in the Appendix II. It can be seen that some States, such as Tamil Nadu and Kerala, have comparatively more schemes to support fisherwomen in post-harvest fisheries.

In addition, research institutes have also undertaken research relevant to the post-harvest sector. The Central Institute of Fisheries Technology (CIFT), Kochi, for example,

inaugurated a fish marketing development centre at Pudimadaka, Andhra Pradesh, as recently as June 2009<sup>14</sup>. Pudimadaka, a traditional marine fish landing centre, is a major hub for marketing of fish catches brought by the traditional fishermen. The new centre has facilities for hygienic fish marketing and basic amenities like drinking water, washing areas, and places to rest. It was built by an NGO, District Fishermen Youth Welfare Association, with funds provided by Oxfam India and with technical assistance from CIFT. CIFT has also designed a low-cost fresh-fish vending and display table, which costs around Rs5,600 and has space for cutting and displaying fish, and storing leftover fish. This was done under the National Agricultural Technology Project initiated to reduce the drudgery in fish processing and to create awareness on hygiene and sanitation in fish handling.

Since the late 1990s, the Overseas Development Administration's Post-harvest Fisheries Project (ODA-PHFP) worked with small-scale artisanal fishing communities in reducing post-harvest losses of fish; developing low-cost improvements in handling, processing and marketing fish; and providing technical support, advice and training to government organizations, NGOs, fisherfolk associations and women's groups<sup>15</sup>. Funded by the United Kingdom's Department for International Development (DFID), the Bay of Bengal Programme (BOBP) Post-harvest Fisheries Project implemented a programme to support itinerant women fish vendors in south India by providing improved containers for women to carry their fish in<sup>16</sup>.

A comprehensive analysis of the effectiveness of schemes and interventions to support the post-harvest sectors is needed, with a view to strengthening the support being extended to women in post-harvest fisheries.

## II. THE NATIONAL POLICY ON URBAN STREET VENDORS

The National Policy on Urban Street Vendors<sup>17</sup> was first issued by the Ministry of Housing and Urban Poverty Alleviation, Government of India (GoI), in 2004. The policy was drafted based on the recommendations of a National Task Force that was created in August 2001 to address the issues of urban street vendors who constitute an estimated one crore (ten mn) of the country's population, and also to acknowledge the contribution they make to the urban economy. The revised National Policy was released in 2009, along with the Model Street Vendors (Protection of Livelihood and Regulation of Street Vending) Bill, 2009, to facilitate the enactment of appropriate legislation at the State-level.

### **Box 1: Definition of a street vendor**

A street vendor is “a person who offers goods or services for sale to the public in a street without having a permanent built-up structure.”

The National Policy on Urban Street Vendors underlines the marked change in the official perception of, and attitude towards, street vending/hawking—from ‘prohibition’ to ‘regulation’.

The overarching objective of the National Policy is “to provide for, and promote, a supportive environment for the vast mass of urban street vendors to carry out their vocation, while, at the same time, ensuring that their vending activities do not lead to overcrowding and unsanitary conditions in public spaces and streets”.

The National Policy on Urban Street Vendors, if well implemented, clearly has relevance for fish vendors. Fish vendors form the vital link between the producers who catch fish and the market, ensuring the availability of the produce to consumers. Traditionally, they procure the fish from fishermen at landing sites and sell them directly for cash. Women fish vendors face innumerable challenges and the National Policy is of particular relevance to all these women who ply their trade within a city.

### **How is the policy relevant to women fish vendors in urban areas?**

Specific objectives of the National Policy directly address some of the recurring problems (identified in the previous section) that fish vendors face.

**Legal Status:** *To give street vendors a legal status by formulating an appropriate law and thereby providing for legitimate vending/hawking zones in city/town master or development plans, including zonal, local and layout plans, and ensuring their enforcement*

Spatial planning norms and demarcation of specific areas for vending are important for fish vendors to enable them to carry out their trade with no threat of eviction. The National Policy specifies the need to fully take on board ‘natural markets’, which could be existing fish markets, vending zones near landing sites, or areas close to fishing communities.

One of the key elements of the National Policy that will serve to legitimize vending in designated urban areas is the provision to register the number and type of vendors in that area. Registration will provide vendors with an identity card that contains a vendor code number, vendor details (name, address and photograph), the names of any one nominee from the family and/or a family helper, details on nature of category (stationary, peripatetic or mobile), and nature of business and vending location if the vendor is stationary. Several studies indicate that fish vending is largely carried out by older women, widows and women heads of households<sup>18</sup>. The registration could provide them legal recognition and enable them to qualify for associated schemes such as healthcare, old-age pension, maternity care, livelihood improvement and vocational training, and credit.

**Civic Facilities:** *To provide civic facilities for appropriate use of identified spaces as vending/hawking zones, vendors’ markets or vending areas, in accordance with city/town master plans, including zonal, local and layout plans*

Lack of proper civic facilities is a big problem faced by fish vendors, with implications for their own health and the quality of the products they sell. It is essential to ensure

#### **Box 2: Basic Categories of Street Vendors**

- a) Stationary:** Those who vend on a regular basis at a specific location—for example, those occupying space on pavements or other public places and/or private areas, either open or covered, with the implicit or explicit consent of the authorities
- b) Peripatetic:** Those who vend on foot and sell their goods and services, including those who carry baskets on their heads or slung over their shoulders, and those who sell their goods on pushcarts
- c) Mobile:** Those who move from place to place, vending their goods or services on bicycles or mobile units on wheels, whether motorized or not. They also include vendors selling their wares in moving buses, local trains, and so on.

Fish vendors may belong to all three categories.

### Box 3: National Policy on Urban Street Vendors

#### *Salient Features*

- Demarcation of vending zones
- Representation of vendor associations in town vending committees (TVCs) at the town/city level
- Registration of vendors after photo census and survey
  - o provision of identity cards
  - o revenue collection for registration, monthly maintenance, and fines, and other charges
- Provision of civic facilities
  - o waste disposal
  - o toilets
  - o electricity
  - o drinking water
  - o protective covers for wares
  - o storage facilities
- Schemes for vendors
  - o preventive and curative healthcare
  - o education and skills training
  - o credit and insurance
  - o social security (old-age pension)
  - o space allocation
  - o vendors' organizations
  - o child vendors' rehabilitation
- Self-regulatory norms for vendors (hygiene, revenue payment and space sharing)

availability of basic amenities such as electricity, shelters, clean running water and toilets near markets and vending spaces, as well as proper facilities for waste disposal. The issue of storage facilities is also critical, as fish have a short shelf life. Proper storage facilities could ensure better returns to fish vendors, and a better quality product for the consumer. Appropriately designed vending carts, fish storage containers and ice boxes for headload vendors are some necessary requirements for itinerant vendors.

**Participatory Processes:** *To set up participatory processes that involve, firstly, the local authority, the planning authority and the police; secondly, associations of street vendors; thirdly, resident welfare associations; and fourthly, other civil society organizations such as NGOs, representatives of professional groups (such as lawyers, doctors, town planners, architects, etc.), representatives of trade and commerce, representatives of scheduled banks, and eminent citizens*

Town vending committees (TVCs) are proposed to be established for the purpose of managing street vendors and

ensuring the implementation of the various schemes and measures of the National Policy through a participatory process. The National Policy espouses a participatory approach, with 40 per cent representation from street vendor associations. This is an important provision, of relevance to fish vendor associations, co-operatives, etc., to ensure that their concerns are taken on board.

**Organization of Vendors:** *To promote, where necessary, organizations of street vendors, for example, unions/co-operatives/associations and other forms of organizations to facilitate their collective empowerment*

The policy proposes that at least one-third of the representatives of categories of street vendors, resident welfare associations and other civil society organizations should be women, to provide a gender focus in the TVCs. Like other women vendors, fisherwomen too tend to be excluded from decision-making processes and governance at family, community and State levels<sup>19</sup>. Given the significant role of women in vending fish on urban streets, their proposed higher representation in TVCs is essential. The National Policy mandates that one-third of the categories of street vendors, resident welfare associations, and civil

society organizations in the TVCs be represented by women. This offers an opportunity to bring to the forefront certain gender-specific issues.

**Promotional Measures:** *To promote access of street vendors to such services as credit, skills development, housing, social security and capacity building*

The National Policy's guidelines on credit and insurance are of particular importance for women fish vendors, who tend to lack access to credit of the kind and amount needed by them to ply their trade. The TVCs could play a role in ensuring that street vendors are linked with formal credit structures, by disseminating information on the various credit sources available. The policy specifically states that the Credit Guarantee Fund Scheme for Small Industries (CGFSI) may be extended to street vendors. Access to housing and social security, and to opportunities for skills development, are also crucial.

As mentioned, States and Union Territories are expected to play a proactive role in enacting legislation on street vending, and to frame rules and schemes, taking note of the National Policy and the Model Bill. States are expected to, among other things: develop a comprehensive, digitalized photo census/survey/GIS mapping of street vendors' in cities/towns, building up a comprehensive database and information system; constitute Town Vending Committee (TVC), providing 40 per cent representation to street vendors' organizations, with at least one-third being women; provide basic civic facilities in vending places; and take steps to restructure Town Planning/ Municipal/ Urban Development laws and regulations, and to amend City Master/Zonal/Local Area Plans to address the requirements of space for street vending as an important urban activity. Systematic efforts are essential for the proper implementation of the Policy across all States, in consultation with representative organizations of street vendors.

### III. UNORGANISED WORKERS' SOCIAL SECURITY ACT, 2008

Fish vendors are generally self-employed, forming part of the unorganized sector. They face several kinds of problems in the exercise of their profession, including some that are sector-specific. These include the risk of fish spoilage, lack of appropriate storage facilities, poor market facilities, harassment, poor access to credit, insecure access to fish supplies, seasonality of income, occupational health problems, and lack of basic services and facilities related to health and proper housing.

The recently enacted Unorganised Workers' Social Security Act, 2008, to provide for the social security and welfare of the unorganized workers and also for other matters connected and incidental with it was, therefore, a cause for much hope. The Act defines the 'unorganized sector' as "*...an enterprise owned by individuals or self-employed workers and engaged in the production or sale of goods or providing service of any kind whatsoever, and where the enterprise employs workers, the number of such workers is less than ten...*"

The Act provides for:

- **Framing of schemes** relating to life and disability cover; health and maternity benefits; old-age protection; and any other benefit as may be determined by the Central government. State governments are authorized to formulate and notify suitable welfare schemes for unorganized workers, including schemes related to provident

fund; employment injury benefits; housing; educational schemes for children; skills upgradation of workers; funeral assistance; and old-age homes.

- **Setting up of a National Social Security Board** for unorganized workers to provide recommendations to the Central government on suitable schemes for different sections of unorganized workers; advise the Central government on matters arising out of the administration of the Act; monitor social-welfare schemes for unorganized workers administered by the Central government; review the progress of registration and issue of identity cards to unorganized workers; review record keeping by States; review the expenditure of funds under various schemes; and undertake other functions as assigned. It is also proposed that **State Social Security Boards** take up similar functions as the National Social Security Board, at the State level.
- **Setting up of Workers' Facilitation Centres** by States, if considered necessary to disseminate information on available social-security schemes for unorganized workers; facilitate filling, processing and forwarding of application forms for registration of unorganized workers; assist unorganized workers to obtain registration from the District administration; and facilitate the enrollment of registered unorganized workers in social-security schemes.
- **Registration** of all workers in the unorganized sector, provided they are over 14 years of age. Workers are asked to apply in a prescribed form to the District administration. Every registered worker will then be issued an identity card by the District administration, which shall be a portable 'smart card' carrying a unique identification number.

Schedule I annexed to the Act lists out ten existing welfare schemes providing for social security for unorganized workers, such as the Indira Gandhi National Old-age Pension Scheme, National Family Benefit Scheme, Janani Suraksha Yojana, Handloom Weavers' Comprehensive Welfare Scheme, Handicraft Artisans' Comprehensive Welfare Scheme, Pension to Master Craft Persons, National Scheme for Welfare of Fishermen and Training and Extension, Janshree BimaYojana, Aam Admi BimaYojana, and Rashtriya Swasthya Bima Yojana.

The Act specifies that the Central government may, by notification, amend the schemes contained in Schedule I. In a fisheries context, the National Scheme for Welfare of Fishermen and Training and Extension includes three main components, namely, Development of Model Fishermen's Villages, Group Accident Insurance for Active Fishermen, Savings-cum-relief scheme, and Training and Extension.

However, several concerns about the Act have been put forward by organizations of workers in the unorganized sector, as outlined below:

- The title 'Unorganised Workers Social Security Act' is a misnomer. The Act is more about social-welfare schemes of the government and how these can be better designed and implemented, rather than about conferring comprehensive social-security benefits to unorganized sector workers, estimated to constitute about 93 per cent of the workforce in India. The Act, moreover, does not define 'social security'.

- The welfare schemes detailed in Schedule I of the Act apply mainly to the population below-the-poverty-line (BPL). If the beneficiaries under the Act are also limited to the BPL category, most unorganized sector workers will be ineligible to enjoy the rights conferred by the Act. Not only would this take away from the universal appeal of the Act, it could also create a divide between workers belonging to different categories.
- The Act does not clearly mention the eligibility criteria for beneficiaries of its provisions, the funding arrangements to implement it, and the scale of benefits to be received by eligible persons and their families, among other things. It is, in effect, left to the State and the Centre to deal with these issues from time to time, as they deem fit.
- For social-security schemes to be effective, they need to be tailored to the specificities of each occupation, and should cover employment regulation, working conditions, working hours, fixation of wages, etc., which vary between, and among, various sectors that come under the ‘unorganized’ category. It is unlikely that monolithic National and State Social Security Boards will be able to deal with these specificities.
- The functions of the National and State Social Security Boards are only advisory and recommendatory in nature, making them, in effect, weak bodies.
- The proposal to set up workers’ facilitation centres is problematic. Trade unions find no mention in the Act, even though the functions envisaged for workers’ facilitation centres could be better undertaken by trade unions in different sectors or similar organizations, well versed with workers’ issues on the ground.
- Finally, there is no mention of the date for commencement of the Act as well as of the funds that would be provided (in terms of percentage of the Central and State revenue budgets or of their GDPs) for the implementation of the social-security and welfare schemes.

All these concerns are applicable to workers in the fisheries sector, including fish vendors. They need to be seriously addressed if fish vendors are indeed to comprehensively benefit from the Act.

There are also concerns vis-à-vis women fishworkers regarding the schemes in Schedule I that, in effect, are the main component of the Act. The National Scheme for Welfare of Fishermen and Training and Extension, for example, applies to “active fishermen”. This could exclude those involved in fisheries-related allied activities, including women fish vendors, though this segment is estimated to constitute about half of those working in the marine fisheries sector, according to CMFRI data.

So what is the course of action needed now? Even as it is up to social movements to take up the challenge to seek a comprehensive legislation for unorganized workers, supporting a process of registering all workers in the fisheries sector, including fish vendors, could be a useful step towards their better recognition and possible entitlement for social-security benefits that may be provided in the coming period.

## CONCLUSION

Women fish vendors play critical roles in a country like India, catering to the food-security needs of a diverse range of consumers. Fish vending provides employment and livelihood to lakhs of people, primarily women. Steps need to be taken in an integrated manner, drawing on available policy and legislative frameworks, and on the steps already being taken by State and Central governments and their institutions, to support this important segment of the population. Existing gaps in policy and implementation must be systematically addressed.

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**APPENDIX I**  
**Central Schemes**



## **Central Institute of Fisheries Technology (CIFT): Initiatives beneficial to fish vendors and small retailers**

The Central Institute of Fisheries Technology (CIFT) was set up in 1957 under the Department of Agriculture of the then Ministry of Food and Agriculture. The administrative control of the institute was brought under the Indian Council of Agricultural Research from 1 October 1967. The mandate of the institute is to evolve innovative and cost-effective technologies for fish harvest in the marine and inland sectors, to develop and standardize various aspects of post-harvest technologies, to develop technologies for extraction of biomedical, pharmaceutical and industrial products from aquatic organisms, to act as a repository of information on harvest and post-harvest technologies with a systematic database, to conduct transfer of technology through training, education and extension programmes, provide consultancy services, and popularize the innovations for the overall development of the fishery industry.

Some of the initiatives of CIFT, in technology development and transfer, which can benefit fish vendors are listed below:

### **1. Technologies and practices for hygienic handling and preservation of fish**

CIFT has developed technologies for hygienic handling and preservation of fish. This includes proper icing, handling practices, packaging, etc. These technologies have been transferred to stakeholders through awareness and training programmes .

- ▶▶ Ice fish ratio of 1:1 is recommended for preservation of fresh fish
- ▶▶ Palm impression technique for creating awareness on hygienic handling.
- ▶▶ Cleaning schedule for vending surfaces
- ▶▶ Cloritest paper for testing chlorine level in water and ice
- ▶▶ **Containers for packing fish:**
  - ❖ Polypropylene containers insulated with polyurethane foam (PUF).
  - ❖ Fibre-reinforced plastic (FRP) boxes with PUF insulation. This has been distributed in different States of the northeast hill (NEH) region.
  - ❖ Insulated bag (tuna bag) was developed for onboard storage, which can be adapted by vendors also.

### **2. Fish vending table**

- ▶▶ Hygienic fish cutting table suitable for hygienic vending of fish, with provision for chopping board, splash guard, washing, waste collecting and drainage facilities

### **3. Driers**

- ▶▶ Various driers using unconventional energy sources for drying of fish
- ▶▶ Proper drying practices for different types of fish

#### **4. Waste management**

- ▶ Cost-effective and cheap technology for preparation of ensilage form fish-processing wastes, using formic acid

#### **5. Fish kiosk**

A fish kiosk for sale of value-added fish products was set up at Azheekal, Vypeen, a fishing village in Cochin. The kiosk is operated by the Kumarandayogam Mahilasamajam, a women's organization, members of which were trained at CIFT in the hygienic handling of fish and preparation of value-added products, including fish pickles, fish curry, fish cutlets and dried fish products as part of their self-help group activity. The kiosk can be used by groups of fisherwomen for sale of value-added as well as fresh fish.

#### **6. Design for retail market**

A 'fish marketing development centre' at Pudimadaka, Andhra Pradesh, was inaugurated on 2 June 2009. Pudimadaka is a traditional marine fish landing centre about 60 km south of Visakhapatnam. It is a major hub for marketing of fish catches brought by the traditional fishermen. Unlike the traditional fish markets, in this new fish marketing development centre, facilities for hygienic fish marketing, and basic amenities like drinking water, washing area, rest rooms, etc. are provided. The centre was built by an NGO, District Fishermen Youth Welfare Association, with funds provided by Oxfam-India ltd., with the technical assistance and advice of the CIFT centre at Visakhapatnam. It has 22 fish vending platforms with granite slabs, convenient for easy cleaning and hygienic maintenance.

#### **7. Consultancy for upgradation of existing markets**

Technical consultancy was given to the Corporation of Cochin for upgrading existing fish markets.

### **Capacity building**

Awareness and training programmes are conducted for fishermen and fisherwomen on hygienic handling of fish, preparation of value-added products, etc. regularly at the institute as well as in the field.

Training programmes offered by CIFT, which are useful for fish vendors, are briefly listed below. Specific training programmes to suit their felt needs are also undertaken from time to time.

1. Production of value-added fish products
2. Hygienic handling of fish
3. Hazard Analysis and Critical Control Points (HACCP) concepts
4. Seafood quality assurance
5. Battered and breaded products

*Source:* Email communication from Director, CIFT, dated 4 November 2009.

**NATIONAL CO-OPERATIVE DEVELOPMENT CORPORATION (NCDC)**

<b>Scheme</b>	<b>Objective of the scheme</b>	<b>Description</b>	<b>Amount allocated during 2008-09</b>	<b>Amount spent during 2008-09</b>
Creation of infrastructure facilities	To support fishery co-operatives to develop infrastructure facilities	To support purchase of fishing inputs, transport vehicles, setting up of ice plants and cold storages, retail outlets, processing units, etc.	Rs 155.61 crore	Rs 39.60 crore

**DEPARTMENT OF ANIMAL HUSBANDRY, DAIRYING AND FISHERIES (DAHDF),  
MINISTRY OF AGRICULTURE, GOVERNMENT OF INDIA**

<b>Scheme</b>	<b>Objective of the scheme</b>	<b>Description of the scheme</b>	<b>Amount allocated during 2008-09 (Rs lakhs)</b>	<b>Amount spent during 2008-09 (Rs lakhs)</b>
Development of Post harvest Infrastructure: Developing marketing infrastructure such as retail vending kiosks, aqua-shops, insulated/refrigerated vehicles, mini-trucks, auto rickshaws with ice boxes, motor-cycles/bicycles with ice-boxes, fish display cabinets, visi-coolers, weighing scales, computer units and allied equipments	To ensure that fish producers get remunerative prices, and that consumers are able to purchase fish at reasonable prices.			
Aassistance to national federations, and special schemes for training and skills development of unskilled labour and women through the National Federation of Labour Co-operatives				
Developing fish preservation and storage infrastructure				

**DAHDF Contd.,**

**DAHDF Contd.,**

<b>Scheme</b>	<b>Objective of the scheme</b>	<b>Description of the scheme</b>	<b>Amount allocated during 2008-09 (Rs lakhs)</b>	<b>Amount spent during 2008-09 (Rs lakhs)</b>
National Scheme of Welfare of Fishermen	This scheme envisages to provide financial assistance to fishers for construction of house, community hall for recreation, common working place and installation of tube-wells for drinking water, and assistance during lean period through saving cum relief component.	The cost would be shared by the Centre and State Governments equally except for Union Territories (entire expenditure shall be borne by government of India) and North-Eastern states (on 75:25 basis).	Rs 2500.00 lakhs	Rs 2500.17 lakhs
a) Training & Extension	The Training & Extension will be implemented as a component of the Centrally Sponsored National Scheme of Welfare of Fishermen. The expenditure on the programme will be shared on 80:20 basis between the Government of India and the State Governments.  For Union Territories the entire expenditure will be borne by the Centre. FISHCOPPED will be treated at par with Union Territories for all the items of the Training & Extension component.	The scheme has components like Human Resources Development, To establish fish farmers training and awareness centre, Publication of handbooks, training and extension materials, Organization of workshops, Symposia, seminars, meetings, evaluation studies, activities of fisheries division at headquarters.		

## DAHDF Contd.,

Scheme	Objective of the scheme	Description of the scheme	Amount allocated during 2008-09 (Rs lakhs)	Amount spent during 2008-09 (Rs lakhs)
b) Development of Model Fishermen Villages	Under this component, the eligible fishermen in inland and marine sector would be provided with basic civic amenities (like houses, drinking water, commonplace for recreation and work). The respective States/UT's shall provide land for development of these amenities. The States should keep the following criteria in view while selecting beneficiaries for allotment of houses under the scheme: -i) The beneficiary should be an active fisherman identified by the State Government; ii) Preference should be given to fishermen below poverty line and to landless fishermen; and iii) Fishermen owning land or kutcha structure may also be considered for allotment of houses under the scheme.	<p><b>Housing:</b> The plinth area and cost of construction of a house would be limited to 35 Sq. mts. and Rs.50,000/- respectively.</p> <p><b>Drinking water:</b> Where a village consists of only 10 houses or more but less than 20 houses, one tubewell may be provided for such a village and the cost of installation of a tubewell should not exceed Rs.30,000/- and in the case of north eastern states the cost of installation of a tubewell upto Rs 35,000/- would be permissible.</p> <p><b>Community hall/work sheds:</b> A fishermen village with at least 75 houses will be eligible to seek assistance for construction of a community hall and the hall will be constructed on an area not exceeding 200 sq. mts. The total cost of the hall should not exceed Rs.1, 75,000/-.</p>		



DAHDF Contd.,

Scheme	Objective of the scheme	Description of the scheme	Amount allocated during 2008-09 (Rs lakhs)	Amount spent during 2008-09 (Rs lakhs)
c) Group Accident Insurance for Active Fishermen	Under this component, fisherfolk/ licensed/ identified or registered with the State/UT Governments would be insured for Rs.1,00,000/- against death or permanent total disability and Rs.50,000/- for partial permanent disability. The insurance cover will be for a period of 12 months and a policy would be taken out by National Federation of Fishermen's Cooperatives Ltd (FISHCOPFED) in respect of all the participating States/ UT's.	The annual premium payable would not exceed Rs.30/- per head – 50% of which will be subsidized as grants-in-aid by the Centre and the remaining 50% by the State Government. In the case of Union Territories, 100% premium will be borne by the Central Government. No contribution will be collected from the fishermen. The scheme would cover fishermen in both marine and inland sectors. FISHCOPFED will be the executing agency and would operate the Scheme through any subsidiary of General Insurance Corporation of India in case of States/UT's, which opt to subscribe to the Scheme through FISHCOPFED.		

**DAHDF Contd.,**

<b>Scheme</b>	<b>Objective of the scheme</b>	<b>Description of the scheme</b>	<b>Amount allocated during 2008-09 (Rs lakhs)</b>	<b>Amount spent during 2008-09 (Rs lakhs)</b>
d) Savings-cum-Relief	<p>Mode of implementation for marine and inland fishermen:            For purpose of this component, an eligible marine fisherman means a person who is professionally engaged in full time fishing in sea, is member of Cooperative Society/ Federation/ Welfare Society, lives below poverty line, does not own mechanized fishing boat/ beach landing craft and is below 60 years of age. If any member of a fishermen family has regular employment or indulges in any other income generating activity, such family will not qualify to be beneficiary under this component.</p>	<p>This scheme is implemented uniformly for both marine and inland fishermen. Relief is to be given to fishermen uniformly for 3 months during fishing ban period while, seeking savings from them for 9 months. The fishermen contribution will continue to be Rs.600/- as in the case of marine fishermen under the existing scheme which would be collected over a period of 9 months. Contribution of Rs.1200/- will be made by the Centre and the States on 50:50 basis. Thus the total contribution of Rs.1800/- will be distributed to the fishermen in 3 equal monthly installments of Rs.600/- each. In case of Union Territories, the contribution of Rs.1200/- will be borne by the Centre only. In case of North-Eastern States, the Governmental contribution of Rs.1200/- will be shared by the Centre and the States on 75:25 basis i.e. Rs.900/- by the Centre and Rs.300/- by a North-Eastern State. The interest accrued on the savings of the fishermen will also be distributed with the 3<sup>rd</sup> installment.</p>		

**APPENDIX II**  
**State Schemes**



## West Bengal

Scheme	Objective of the scheme	Description	Amount allocated during 2008-09	Expenditure amount during 2008-09	Number of beneficiaries during 2008-09
Scheme for mobile fish vending	To provide specially designed bicycles with insulated boxes, weighing balances, buckets, fish cutting equipments, and ice, etc.				
Assistance to women fish vendors	To provide assistance in the retail marketing of fish in hygienic conditions.	To provide mobile vans for women fish vendors, with facilities for refrigeration.			
Training for fisherwomen	To provide training for fisherwomen in modern fishery- related activities under Fish Farmers Development Authority (FFDA) and NCDC schemes.				
Bank loan assistance to small vendors and to small entrepreneurs	To provide short-term loans for fish vendors.	National Bank for Agriculture and Rural Development (NABARD) will provide short-term loans for small fish vendors and small entrepreneurs.			
Ornamental fish sale outlets	To set up four outlets for sale of ornamental fish through 132 women co-operative societies.	To set up, with adequate facilities, ornamental retail fish sale outlets at Nalban, Raiganj, Malda Town and Siliguri.			

Source: Memo. No. 680 dated 05-10-2009, Government of West Bengal, Office of the Jt. Director of Fisheries (M.B. & M.S.), 60A, Colootola street, Kolkata – 73.

Note from Department of Fisheries, Kolkata dated 5<sup>th</sup> October 2009: All schemes for women fish vendors are approved by NABARD and are 100 per cent bankable schemes under the short-term credit programme. The responsibilities of the Department of Fisheries, Government of West Bengal, are to negotiate between the bank and loanees, and also to provide assistance to the vendors for preparation of short-term credit schemes. Therefore, no allocation is made in the budget head under the scheme.

## Orissa

Scheme	Objective of the scheme	Description	Amount allocated during 2008-09 (Rs lakhs)	Expenditure amount during 2008-09 (Rs lakhs)	Number of beneficiaries during 2008-09
Development of fish processing, preservation and storage infrastructure	To provide financial assistance to government undertakings, corporations, federations, marketing boards of the State government, NGOs, co-operatives, women SHGs, private companies, organizations owned by fishermen and SC/ST groups, etc.	The aim is to provide 100% grant to government undertakings, corporations, federations, marketing boards of the state government; 75% grant to NGOs, co-operatives, organizations owned by fishermen and SC/ST, SHGs of women working for fisheries; 50% grant to NGOs, Co-operatives, SHGs of women other than those working in fisheries; and 25% grant to private companies or organizations. The maximum unit cost should be Rs 1 crore.			
Development of retail fish marketing infrastructure	To provide kiosks, along with one fish storage/display cabin, one visi-cooler, a weighing machine, and facilities for cutting and cleaning fish, etc.	The aim is to provide 100% grant to government undertakings, corporations, federations, marketing boards of the State government; 75% grant to NGOs, co-operatives, organizations owned by fishermen and SC/ST, and SHGs of women working for fisheries; 50% grant to NGOs, co-operatives, SHGs of women other than those working in fisheries; and 25% grant to private companies or organizations. The maximum unit cost is Rs 3 lakhs.			

**Orissa: Contd.,**

**Orissa: Contd.,**

<b>Scheme</b>	<b>Objective of the scheme</b>	<b>Description</b>	<b>Amount allocated during 2008-09 (Rs lakhs)</b>	<b>Expenditure amount during 2008-09 (Rs lakhs)</b>	<b>Number of beneficiaries during 2008-09</b>
Assistance for fish transport infrastructure	To develop hygienic fish transport infrastructure like refrigerated trucks (Rs 15 lakhs), insulated trucks (Rs 12 lakhs) of 6-tonne capacity, refrigerated mini-trucks of 3-tonne capacity (Rs 10 lakhs), insulated mini-trucks of 3-tonne capacity (Rs 8 lakhs), autorickshaws with ice boxes (Rs 2 lakhs), motorcycles with ice boxes (Rs 0.60 lakh), bicycles with ice boxes (Rs 0.03 lakh).	To provide subsidy of 100% assistance to government undertakings, corporations, federations, marketing boards of the State government; 75% assistance to NGOs, co-operatives, organizations owned by fishermen and SC/ST, and SHGs of women working for fisheries; 50% assistance to NGOs, co-operatives, and SHGs of women other than those working in fisheries; and 25% assistance to private companies or organizations for the purchase of vehicles.			
Development of central fish markets in metros and big cities	To provide hygienic fish marketing facilities.	To provide 50% subsidy assistance for the construction of central fish markets in municipal corporations/State marketing boards /local bodies/metros and big cities, with maximum unit cost of Rs 2 crore.			

Source: Letter dated 22 June 2009, No. 9496/MB-XIV-MP 28/09, by J.B. Dash, Deputy Director of Fisheries (Marine), from the Office of the Directorate of Fisheries, Cuttack, Orissa, and by email communication on 2 December 2009 from the Deputy Director Of Fisheries Marine South, ddfmarine@gmail.com

## Andhra Pradesh

Scheme	Objective of the scheme	Description	Amount allocated during 2008-09 (Rs lakhs)	Amount spent during 2008-09 (Rs lakhs)	Number of beneficiaries during 2008-09
Revolving fund to Matsya Mitra Groups (fisherwomen SHGs) under the Rastriya Krishi Vikas Yojana (RKVY) scheme	To grant credit to Matsya Mitra groups to avoid informal credit sources with high rates of interest.	To provide micro-credit in the form of revolving fund at Rs 5,000 per member, to carry out vending of raw and fresh fish and prawns in regular markets and streets, selling of ornamental fish, value-added fish processing, fish drying, fish preservation, and pickle making.	241	241	3,800 fisherwomen (There are 283 fisherwomen co-operative societies, with 22,000 members).
Construction of fish markets	To supply fish in hygienic condition.	To construct fish markets in municipalities with unit cost of Rs10 lakhs and in <i>gram panchayats</i> with Rs 5 lakhs.	180	140	Eight markets constructed
Mobile fish vending units	To provide environment- friendly, battery-operated three-wheeler and two-wheeler vehicles with insulated boxes for fish vending.	To provide subsidy for the purchase of two-wheeler and three-wheeler vehicles at 50 % subsidy, with the remaining amount coming as beneficiary contribution or as loan from banks under the RKVY scheme.	230	78.66	425 two-wheelers and 28 three-wheelers have been purchased in the State. Batteries, charged for five hours, will allow the three-wheelers to run for 50 km, and two-wheelers for 60 km.

Source: Letter No. 7920/B1/2009, dated 9 October 2009, from M. Ram Gopal Rao, Addl. Director of Fisheries, Office of the Commissioner of Fisheries, Government of Andhra Pradesh, Hyderabad



## Tamil Nadu

Scheme	Objective of the scheme	Description	Amount allocated during 2008-09 (Rs lakhs)	Expenditure amount during 2008-09 (Rs lakhs)	Number of beneficiaries during 2008-09
Free training to fishermen and fisherwomen through Swarnajayanti Gram Swarozgar Yojana (SGSY) scheme	To provide training in hygienic handling of marine products and preparation of value-added fishery byproducts.	Training for tsunami-affected coastal fisherfolk in 12 districts, except Chennai.	10.75	7.32	675 The total number of trained beneficiaries are 5,000 persons, who will be provided with fish marketing kits soon.
National savings-cum-relief scheme for marine fishermen, a Centrally sponsored scheme	To support fishermen with financial assistance during the lean months.	To provide a monthly assistance of Rs 1,200 for four months. (This amount has been enhanced to Rs1,800 from 2009 onwards, for three months, without enhancing the beneficiary contribution. Beneficiary share: Rs600; Central share: Rs600; and State share: Rs600)	20.89 crores	20.89 crores	1,74,086 marine fishermen
Tamil Nadu fisherwomen's savings-cum-relief scheme (State scheme)	To support fisherwomen engaged in fishing and allied sectors with financial assistance during the lean months.	To provide a monthly assistance of Rs 1,200 for four months. (This amount has been enhanced to Rs1,800 from 2009 onwards for three months).	14.32 crores	14.32 crores	1,19,343 fisherwomen

**Tamil Nadu: Contd.,**

**Tamil Nadu: Contd.,**

<b>Scheme</b>	<b>Objective of the scheme</b>	<b>Description</b>	<b>Amount allocated during 2008-09 (Rs lakhs)</b>	<b>Expenditure amount during 2008-09 (Rs lakhs)</b>	<b>Number of beneficiaries during 2008-09</b>
Group accident insurance scheme for fishers	To provide insurance coverage to all active fishermen and fisherwomen from the marine sector to cover death and permanent disablement (Centrally sponsored scheme in which the premium of Rs14 per beneficiary is shared equally by the State and the Centre).	To provide financial assistance of Rs50,000 for death and Rs25,000 for permanent disablement.			During 2007-08, 127 members have benefited, and Rs60.82 lakhs have been disbursed
Personal accident insurance scheme for marine and inland fishers (I – fishers' optional scheme. (The premium of Rs40 per year is borne by the individual fisher.)	To allow individual fishermen to avail of insurance coverage.	To provide financial assistance of Rs1 lakh for death/missing at sea, and Rs50,000 for permanent disablement.	--	Rs17.98 lakhs paid as premium by fishers	44,941 beneficiaries enrolled during 2008

**Tamil Nadu: Contd.,**

<b>Scheme</b>	<b>Objective of the scheme</b>	<b>Description</b>	<b>Amount allocated during 2008-09 (Rs lakhs)</b>	<b>Expenditure amount during 2008-09 (Rs lakhs)</b>	<b>Number of beneficiaries during 2008-09</b>
Personal accident insurance scheme for marine and inland fishers and family (II) —fishers' optional scheme. (The premium of Rs87 per year is borne by the individual fisher.)	To allow individual fishermen to avail of insurance coverage for himself and his family (consisting of self/wife and two children).	To provide financial assistance of Rs 1 lakh for death/missing at sea, and Rs50,000 for permanent disablement.	--	Rs1.98 lakhs paid as premium by the government	2,276 beneficiaries enrolled during 2008
Sanction of relief amount of Rs.500 per marine fishing family during the fishing ban period	To provide relief to marine fishermen families in the coastal districts affected by the fishing ban imposed every year for 45 days.	To alleviate the sufferings of about two lakhs marine fishermen families (including crew and labourers of mechanized fishing crafts) affected due to the fishing ban imposed for 45 days in Tamil Nadu every year. A relief amount of Rs500 per family is disbursed every year, for ration card holders.	Rs7.28 crores	Rs7.28 crores	1,43,994 marine fishermen families were given the relief amount.

*Tamil Nadu: Contd.,*

<b>Scheme</b>	<b>Objective of the scheme</b>	<b>Description</b>	<b>Amount allocated during 2008-09 (Rs lakhs)</b>	<b>Expenditure amount during 2008-09 (Rs lakhs)</b>	<b>Number of beneficiaries during 2008-09</b>
Setting up of Tamil Nadu Fishermen Welfare Board in 2007	To extend relief measures to all fishers, mainly those engaged in allied sectors, and to free fishers from the clutches of middlemen, with a view to improve their socioeconomic conditions.	Compensation to fishers dying while fishing, or going missing at sea, or affected by accidents; educational assistance and other socioeconomic assistance.	Rs5 crores	--	
Development of post-harvest infrastructure	To support inland fish marketing at Neyveli, Coimbatore, and Chennai (Adyar, Nandanam and Velachery).	To provide mini-trucks and retail outlets with freezer facilities for inland fish marketing.			During 2007-08, the government provided four insulated mini-trucks, four kiosks with freezers; financial assistance to set up two modern retail outlets; mopeds with ice boxes for 20 fish vendors; and vehicles for the Mettur co-operative society for fish vending, with a total expenditure of Rs62 lakhs.
IAMWARAM: (Irrigated agriculture modernization and water bodies restoration and management)	Construction of kiosks	To set up retail kiosks for fish marketing	24	23.97	Six

**Tamil Nadu: Contd.,**

<b>Scheme</b>	<b>Objective of the scheme</b>	<b>Description</b>	<b>Amount allocated during 2008-09 (Rs lakhs)</b>	<b>Expenditure amount during 2008-09 (Rs lakhs)</b>	<b>Number of beneficiaries during 2008-09</b>
Fisheries co-operatives	To extent support to members of fishermen co-operative societies in the marine and inland sectors.	To support 54 fair price shops run by the fishermen co-operative societies.			<p>Marine Fishermen Co-operative Societies (MFCS) – 550 nos., 3,21,004 members.</p> <p>Inland Fishermen Co-operative Societies (IFCS) – 305 nos., 74,116 members.</p> <p>Marine Fisherwomen Co-operative Societies (MFWCS) – 384 nos., 1,42,776 members.</p> <p>Inland Fisherwomen Co-operative Societies (IFWCS) – 68 nos., 6,451 members.</p> <p>Four district federations inland (145 members).</p> <p>Seven district federations in the marine sector (582 members).</p> <p>One State Apex Co-operative Fishermen Federation (598 members).</p>

**Tamil Nadu: Contd.,**

<b>Scheme</b>	<b>Objective of the scheme</b>	<b>Description</b>	<b>Amount allocated during 2008-09 (Rs lakhs)</b>	<b>Expenditure amount during 2008-09 (Rs lakhs)</b>	<b>Number of beneficiaries during 2008-09</b>
Setting up of marine fish stalls	To set up marine fish stalls in major cities under the National Agricultural Development Programme (NADP) with better hygienic conditions in and around the fish stalls.	To provide fish in hygienic condition, the Tamil Nadu Fisheries Development Corporation (TNFDC) has established five modern fish stalls for retail marketing.	30	30	Five stalls

*Source:* Meeting with Commissioner of Fisheries, Government of Tamil Nadu, on 16 June 2009 at the Directorate of Fisheries, and with the Joint Directors of Marine and Inland sectors, and with other officials on 3 December 2009 at the Directorate of Fisheries, Chennai

## Pondicherry

Scheme	Objective of the scheme	Description	Amount allocated during 2008-09 (Rs lakhs)	Amount spent during 2008-09 (Rs lakhs)	Number of beneficiaries during 2008-09
Development of shore-based facilities like ice plants, service units, infrastructural facilities and quick transport facilities	(i) To provide support through subsidies and reimbursement programmes to fishermen co-operative societies.	50% subsidy, subject to a maximum of Rs75,000 for the purchase of auto-goods carrier up to one tonne capacity, implemented through the banks.			
	(ii) To provide support through subsidies and reimbursement programmes to fishermen co-operative societies.	50% subsidy, subject to a maximum of Rs3.50 lakhs for the purchase of mini-lorries with 3-5 tonnes capacity.	8.04	8.04	Six
	(iii) To provide support through subsidies and reimbursement programmes to fishermen co-operative societies.	50% subsidy, subject to a maximum of Rs15,000 for the purchase of mopeds with insulated ice boxes.			
	(iv) To support women fish vendors only.	50% subsidy, subject to a maximum of Rs100 exclusively for women, for procurement of aluminum containers through co-operative societies.	0.05	0.05	50

**Pondicherry: Contd.,**

**Pondicherry: Contd.,**

<b>Scheme</b>	<b>Objective of the scheme</b>	<b>Description</b>	<b>Amount allocated during 2008-09 (Rs lakhs)</b>	<b>Amount spent during 2008-09 (Rs lakhs)</b>	<b>Number of beneficiaries during 2008-09</b>
	(v) To support fishermen co-operative societies and private entrepreneurs.	10% subsidy in the unit cost for the establishment of ice plant-cum-cold storages in the private sector or under fishermen co-operative societies, subject to a maximum of Rs3 lakhs per unit.			
Assistance through fishermen co-operative societies	To support fish vendors through financial assistance.	To extend financial assistance through fishermen co-operative societies towards 50% charges on hiring vehicles for transport of fish catches			
Assistance through fishermen co-operative societies	To support fishermen co-operative societies through subsidies.	To provide Rs40, 000 subsidy to start fair price shops.	0.80	0.80	Two
Assistance through fishermen co-operative societies	To support fishermen co-operative societies through subsidies	To provide subsidy of Rs5, 000 towards the purchase of furniture.			
Assistance through fishermen co-operative societies	To support fishermen co-operative societies through subsidies.	To provide subsidy of Rs50,000 or 50% of unit cost for setting up modern hygienic retail fish sales kiosks.			
National saving-cum-relief scheme for fisherwomen and fishermen	To support fishermen and fisherwomen with financial support during four lean months.	To provide a monthly assistance of Rs300 for four months.			



**Pondicherry: Contd.,**

<b>Scheme</b>	<b>Objective of the scheme</b>	<b>Description</b>	<b>Amount allocated during 2008-09 (Rs lakhs)</b>	<b>Amount spent during 2008-09 (Rs lakhs)</b>	<b>Number of beneficiaries during 2008-09</b>
Financial assistance during the monsoon fishing ban period	To support fishermen of the marine and inland sectors.	To support fishermen of the marine sector during the monsoon fishing ban period, and the inland sector during drought periods with cash assistance of Rs750 and 100 kg of free rice.	502.92	502.92	19,875 families
Pension allowance for fisherwomen and fishermen by Distress Relief Society	To support fishermen and fisherwomen who are above 50 years of age.	To provide old-age pension to the aged fishermen and fisherwomen.	345.61	345.61	5,148
Fish street vendor kits	To support fish vendors with necessary facilities for street vending.	To provide two sets of saris with aprons for hygienic fish sales, polyfibre fish cutting trays, cutters, gloves, <i>chappals</i> , closed hygienic fish carriers, containers, umbrellas, and raincoats.			
Street corner vendor support	To support street corner vendors with facilities for fish vending and to shelter them from extreme weather conditions.	To provide fish vendors with foldable fish sales tables, with transparent polyurethane covers, and picnic umbrellas to prevent fish spoilage from excess heat.			

Source: Government of Pondicherry, Department of Fisheries and Fishermen Welfare, Botanical Garden Premises, Pondicherry, Ref. No. 1-1(1)/fy-plg/2009-10/PCI, dated 29 September 2009

## Gujarat

Scheme	Objective of the scheme	Description	Amount allocated during 2008-09 (Rs lakhs)	Amount spent during 2008-09 (Rs lakhs)	Number of beneficiaries during 2008-09
To support hygienic fish marketing	To support hygienic fish marketing through the supply of better equipment.	Supply of insulated boxes.	452.12	452.12	25,011
To establish fish markets under Rashtriya Krushi Vikas Yojana (RKVY)	To develop fish markets at the municipality, <i>nagarpalika</i> and at <i>gram panchayat</i> levels.	Assistance to artisanal fishermen involved in fish vending.	24	26.51	666
To strengthen 614 fisheries co-operatives	To provide assistance for the procurement of transportation vehicles, cold storages, retail booths, etc.	To support, with 100% assistance, the establishment of fish markets.	900	0	Beneficiary municipality / <i>nagarpalika</i> identified. Other formalities are being processed.
			Not budgeted		

Source: Letter dated 26 Novembert 2009 No. GF/D/E-1/09-10/2370 from N.R. Patel, Deputy Director, from the Office of the Commissioner of Fisheries, Government of Gujarat, Dr Jivraj Mehta Bhavan, 3rd Floor, Block No. 10, Gandhi Nagar

## Goa

Scheme	Objective of the scheme	Description	Amount allocated during 2008-09 (Rs lakhs)	Amount spent during 2008-09 (Rs lakhs)	Number of beneficiaries during 2008-09
To construct fish markets	To provide financial assistance towards the construction cost.	To provide financial assistance to municipalities (75%) and <i>panchayats</i> (100%) towards the construction of fish markets, subject to a maximum amount of Rs5 lakhs.	16.0	5.0	1
Savings-cum-relief	To provide assistance to all women/men fish vendors.	To provide financial assistance to fish vendors during the monsoon ban period.	12.	12	2,000
To provide insulated boxes	To provide insulated boxes for fishermen and fisherwomen involved in fish vending.		15	5.06	337

Source: Fax message dated 17 June 2009 from S.C. Verenkar, Director of Fisheries, Directorate of Fisheries, Dayanand Bandodkar Marg, Near jetty, Panaji, Goa 403001 and No. DF/GB/SSS/2007-08, dated 6 October 2009

## Karnataka

Scheme	Objective of the scheme	Description	Amount allocated during 2008-09 (Rs lakhs)	Amount spent during 2008-09 (Rs lakhs)	Number of beneficiaries during 2008-09
Matsya Mahila Swavalambana Yojane	To support inland and marine fisherwomen involved in fish drying and curing, and local marketing, by providing credit for their activities.	Revolving fund given to fisherwomen's groups, subject to a maximum limit of Rs20,000 per group.	10	10	100 groups
Assistance to Fisheries Co-operatives	To support fishermen in marketing.		5.27	4.44	326
Assistance to fish marketing and Matsyavahini	To help fisherfolk sell and transport harvested fish in fresh and hygienic conditions.	To provide assistance for the purchase of bicycles and insulated boxes with 50% subsidy, subject to a maximum limit of Rs2,000 per head. To provide financial assistance to a group of 3-4 persons for the purchase of 3-wheeler tempo rickshaws, with a 25% subsidy, with a maximum limit of Rs30,000. The beneficiaries of this scheme can obtain the balance amount as loans from financial institutions.	31.20	30.40	1,150
Subsidy for the construction of fish markets	To provide financial assistance to fishermen co-operative societies.	To provide financial assistance in the form of loans up to Rs1 lakh, with a maximum subsidy amount of Rs33,000.	4.15	4.12	47

**Karnataka: Contd.,**

**Karnataka: Contd.,**

<b>Scheme</b>	<b>Objective of the scheme</b>	<b>Description</b>	<b>Amount allocated during 2008-09 (Rs lakhs)</b>	<b>Amount spent during 2008-09 (Rs lakhs)</b>	<b>Number of beneficiaries during 2008-09</b>
Rastrya Krishi Vikas Yojana (RKVY)	To strengthen fish marketing.	To establish modern fish processing plants at Hoige Bazaar (Rs500 lakhs), two pre-processing plants at Mangalore and Malpe (total allocation: Rs150 lakhs), six ice plants at Gangolli, Bhatkal and Karwar (total allocation: Rs290 lakhs), 48 integrated fish retail outlets with canteens (total allocation: Rs1,160 lakhs), seven refrigerated and insulated vehicles (total allocation: Rs50 lakhs), 20 hygienic fish markets (total allocation: Rs200 lakhs), frozen storage (total allocation: Rs25 lakhs) and five ornamental fish production units (total allocation: Rs125 lakhs).	300	286.78	
Karnataka Fisheries Development Corporation programmes (KFDC)	To ensure fair prices for fish catch, to provide help in marketing fresh and frozen fish throughout cold chains throughout the year, and to provide marine fish in inland cities and towns.	To provide ice, cold storage and processing facilities; supply diesel oil to purse-seine boats; provide insulated trucks; undertake construction of mechanized boats; establish fishmeal and oil plants; provide help in fish marketing; operate fish canteens and integrated fish kiosks for marketing chilled and frozen fish; develop value-added fishery products; market ornamental fishes; and establish modern cold chains.			

**Karnataka: Contd.,**

<b>Scheme</b>	<b>Objective of the scheme</b>	<b>Description</b>	<b>Amount allocated during 2008-09 (Rs lakhs)</b>	<b>Amount spent during 2008-09 (Rs lakhs)</b>	<b>Number of beneficiaries during 2008-09</b>
Karnataka Co-operative Fisheries Federation Ltd.	To provide financial assistance for the development of inland water bodies through fisheries co-operative societies; ensure production and supply of good quality fish seeds to farmers; implement integrated reservoir fisheries development through primary co-operatives; market fish; repair fish nets; and help in fish processing.				

Source: Government of Karnataka, Department of Fisheries, Ref. No.FYP/81/2009-10, dated 5 October 2009

# Kerala

<b>Scheme</b>	<b>Objective of the Scheme</b>	<b>Description</b>	<b>Amount allocated during 2008-09 (Rs lakhs)</b>	<b>Amount spent during 2008-09 (Rs lakhs)</b>	<b>Number of beneficiaries during 2008-09.</b>
To support fish vendors, groups of headload workers, cycle-load vendors, moped-load distributors, auto-carrier distributors, mini-lorry distributors, and drivers and cleaners engaged in fish transportation	To support 67,527 fish vendors engaged in small-scale fish distribution (47,307 men and 20,220 women) in retail markets, big markets, wayside markets, house-to-house vending and at small roadside junctions.				
Savings-cum-relief assistance to allied fishworkers (Note: allied fishworkers include fish vendors)	To provide benefit to all fish vendors at Rs1200 per year.				
KFWFB old-age pension scheme for allied fishworkers	To provide old age benefits at Rs250 per month.			16.42	2,623
Financial assistance for the death of allied fishworkers				2.67	55

**Kerala: Contd.,**

**Kerala: Contd.,**

<b>Scheme</b>	<b>Objective of the Scheme</b>	<b>Description</b>	<b>Amount allocated during 2008-09 (Rs lakhs)</b>	<b>Amount spent during 2008-09 (Rs lakhs)</b>	<b>Number of beneficiaries during 2008-09.</b>
Group insurance scheme for allied fishworkers	To provide insurance cover up to Rs100,000.			4.23	5
Maternity assistance to allied fishworkers	To provide assistance at Rs750 per month.			0.29	43
Family planning assistance to allied fishworkers	To provide assistance of Rs500.			0.05	10
Marriage of girl children of allied fishworkers	To provide assistance at Rs1,500 per person.			4.87	375
Cash awards for rank holders of Secondary School Leaving Certificate examination				0.35	6
Education promotion scheme for scholarship and rank holders	To provide maximum assistance of Rs5,000.	Matyafed provides awards (Rs3,000) to higher secondary level rank holders and 10th standard rank holders (Rs2,500) every year.	0.50	0.58	23
Establishment of seafood kitchen for allied fishworkers	To provide assistance at Rs500,000.	The sub-project envisages the establishment of a chain of seafood kitchens along the nine coastal districts, which can help create quality job opportunities and additional income.	49.16	44.99	100



**Kerala: Contd.,**

<b>Scheme</b>	<b>Objective of the Scheme</b>	<b>Description</b>	<b>Amount allocated during 2008-09 (Rs lakhs)</b>	<b>Amount spent during 2008-09 (Rs lakhs)</b>	<b>Number of beneficiaries during 2008-09.</b>
Prime Minister's Relief Fund	To provide financial assistance for the purchase of insulated boxes, and working capital, subject to the limit of Rs5,000.				
Assistance for vehicles to allied fishworkers	To provide financial assistance for the purchase of vehicles for transportation.	Vehicles will be given for the transport of fresh fish from landing centres to markets and for allied fishworkers to return home.	543.11	516.27	1,200
Setting up of kiosks for allied fishworkers	To set up kiosks for retail fish marketing.	Fish kiosks preserve fish under supreme quality in all seasons, so that it fetches a reasonable price. Moreover, they provide job opportunities among people dwelling in the tsunami-affected coastal villages of Kerala.	140.46	110.72	215
Interest-free loans for allied fishworkers	To provide loans without any interest by Matsyafed/societies for assistance to fisherwomen (SAF).	To provide loans up to Rs5,000 without interest to women fish vendors.	1,273.95	1,273.95	25,479

**Kerala: Contd.,**

<b>Scheme</b>	<b>Objective of the Scheme</b>	<b>Description</b>	<b>Amount allocated during 2008-09 (Rs lakhs)</b>	<b>Amount spent during 2008-09 (Rs lakhs)</b>	<b>Number of beneficiaries during 2008-09.</b>
Assistance for small-scale fish processing units for allied fishworkers	To set up small-scale fish drying units, pickle making units, curing units, etc. by SAF.				
SHGs and microfinance to allied fishworkers	Matsyafed scheme to support SHGs.	To provide loans up to Rs19,000 per member of SHG, with 4-6% interest, with the financial assistance from National Backward Classes Finance and Development Corporation (NBCFDC) and the National Minorities Development and Finance Corporation(NMDFC).	NBCFDC: 237.22 NMDFC: 500	1,237.20 500	25,725 10,334
Group accident insurance	To provide insurance coverage to active fishworkers by Matsyafed.	To provide financial assistance of Rs1,50,000 for death and Rs75,000 for permanent disablement. Premium remitted for 68,660 number of fishermen at Rs32.50.	Premium: 22.31	22.31	22.50 lakhs for 21 nominees of deceased
Special 'Vanitha' bus service for fisherwomen vendors	Matsyafed scheme to support women fish vendors.	In Thiruvananthapuram District, Matsyafed operates four buses at nominal fares for women vendors along various routes from selected landing centres to markets.	66.40	66.40	90.00

**Kerala: Contd.,**

<b>Scheme</b>	<b>Objective of the Scheme</b>	<b>Description</b>	<b>Amount allocated during 2008-09 (Rs lakhs)</b>	<b>Amount spent during 2008-09 (Rs lakhs)</b>	<b>Number of beneficiaries during 2008-09.</b>
Employment generation scheme for allied fishworkers by the National Minorities Development and Finance Corporation (NMDFC) and National Backward Classes and Finance Development Corporation (NBCFDC)	To support financial assistance through Matsyafed.	To provide loans up Rs50,000 at 4-6% interest, and educational loans at 4.5% interest.	NMDFC: 262.80  NBCFDC: 150  Government of Kerala (GOK): 80	262.8  150.00 <u>80.00</u> <u>492.80</u>	476  299
Swarnajayanti Gram Swarozgar Yojana (SGSY) scheme for allied fishworkers	Matsyafed scheme to support alternative employment programme, with loan assistance.	Matsyafed scheme to support alternative employment programmes for the youth of the fishermen community for the production of value-added products from fish, with loan assistance up to Rs3.5 lakhs for production units and Rs7 lakhs for marketing units.	nil	Ist Phase 274.87 utilized. Awaiting for 2 <sup>nd</sup> phase release from GOI (75%CSS)	990
Infrastructure development for fish marketing for allied fishworkers	NCDC scheme for infrastructure development of fish marketing through Matsyafed.	To provide financial assistance for the purchase of fish transport vehicles, insulated boxes, display cabinets, etc. for fish marketing.	95	95	150

**Kerala: Contd.,**

<b>Scheme</b>	<b>Objective of the Scheme</b>	<b>Description</b>	<b>Amount allocated during 2008-09 (Rs lakhs)</b>	<b>Amount spent during 2008-09 (Rs lakhs)</b>	<b>Number of beneficiaries during 2008-09.</b>
Working capital assistance for allied fishworkers	NCDC scheme for providing working capital assistance to allied workers through Matsyafed.	To provide working capital assistance up to Rs10,000 through co-operatives societies.	100	100	1,000
Women employment generation programme	NCDC scheme to support women fish vendors through Matsyafed.	To provide loans for fish marketing, working capital assistance and alternative employment generation.	300	300	3,000
Fish marketing through retail outlets	To set up retail fish vending outlets in two districts: Thiruvananthapuram and Kollam.	Being now implemented under Tsunami Emergency Assistance Project(TEAP)/Tsunami Rehabilitation Programme(TRP).			

*Source:* Email communication dated 4 Decemeber 2009 from the Kerala State Co-operative Federation for Fisheries Development Ltd (Matsyafed), Kamaleswaram, Manacaud, Thiruvananthapuram, and email communication dated 3 Decemeber 2009 from Commissioner, Kerala Fishermen's Welfare Fund Board, Thrissur