

Report

PAN India Study of Fisheries Cooperatives for Expansion of Business Growth in 'Amrit Kaal' and Compliance of Section 24 of MSCS Act 2002



JULY 2025

AFC INDIA LIMITED

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Abbreviations

AGM	Annual General Meeting
APDCS	Assam Pearl Development Cooperative Society Ltd.
BoD	Board of Director
CAA	Coastal Aquaculture Authority
CBBO	Cluster Based Business Organization
CEO	Chief Executive Officer
CSC	Common Services Centre
CSISAC	Central Sector Integrated Scheme on Agricultural Cooperation
DFDO	District Fishery Development Officer
FGDs	Focus Group Discussions
FFPO	Fisheries Farmers Producer Organization
FIDF	Fisheries and Aquaculture Infrastructure Development Fund
FISHCOPFED	National Federation of Fishers Cooperatives Ltd.
GB	Governing Body
GOI	Government of India
GST	Goods and Services Tax
HO	Head Office
HR	Human Resource
ICA	International Cooperative Alliance
ICM	Institute of Cooperative Management
IDI	In-depth Interview
JCTCs	Junior cooperative training centres
KCC	Kisan Credit Cards
LINAC	Laxmanrao Inamdar National Academy for Cooperative Research and Development
MATASYAFED	Kerala State Co-operative Federation for Fisheries Development Ltd.
MOFAHD	Ministry of Fisheries, Animal Husbandry and Dairying
M&E	Monitoring and Evaluation
MC	Management Committee
MIP	Minor Irrigation Projects
MIS	Management Information System
MoC	Ministry of Cooperation
MSP	Minimum Support Price
MSCS Act	Multi-State Cooperative Societies Act
NABARD	National Agricultural Bank for Agriculture and Rural Development
NCDC	National Cooperative Development Cooperation
NCUI	National Cooperative Union of India
NE	North-East
NFDB	National Fisheries Development Board
NFDP	National Fisheries Digital Platform

NGOs	Non-Government Organizations
NSDC	National <i>Skill Development</i> Corporation India
PACS	Primary Agriculture Cooperative Society
PFCS	Primary Fishermen Cooperative Societies
PM	Prime Minister
PMMSY	Prime Minister Matsya Sampada Yojna
PMMKSSY	Pradhan Mantri Matsya Kisan Samridhi Sah-Yojna
RTADCF	Rajasthan Tribal Area Development Cooperative Federation Ltd.
RCS	Registrar of Cooperative Societies
RICM	Regional Institute of Cooperative Management
SC	Scheduled Caste
SCUs	State Cooperative Unions
SHG	Self Help Group
ST	Scheduled Tribes
SWOT	Strength Weakness Opportunities and Threats
TNA	Training Need Assessment
ToT	Training of Trainers

Chapter I

Introduction and Methodology

Chapter I: Introduction and Methodology

1.1 Introduction and Background

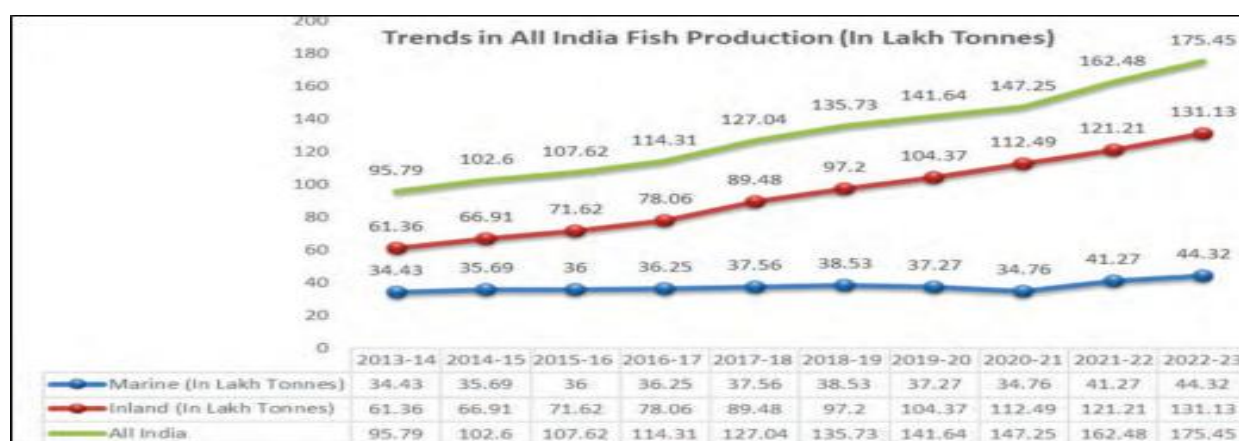
As the 3rd largest fish producer, 2nd largest aquaculture nation in the world after China and the largest producer of shrimp, India contributes significantly to both domestic food security and the global seafood market.

The Indian fisheries sector not only supports the livelihoods of around 30 million people, especially in coastal and rural communities, but it also holds immense potential for growth, job creation, and rural development. In recent years, Indian fisheries have experienced a significant shift, moving from a marine-dominated sector to a greater focus on inland fisheries. The contribution of inland fisheries to total fish production has risen dramatically in India within this shift, there has been a notable transition from capture fisheries to culture-based (or aquaculture) practices, which has played a key role in driving the growth of a sustainable blue economy.

India is endowed with 8,129 km of coastline and about 68.79 lakh hectares of inland water area, providing immense scope for fish production. Fish production and export of marine products has increased manifold during the last few years. Apart from making its contribution towards foreign exchange earnings, increased fish production has also contributed to enhancing availability of protein-rich food, increasing employment opportunities and raising incomes of fishermen who belong to the disadvantaged section of the society. The Department of Fisheries (DoF) under the Ministry of Fisheries, Animal Husbandry and Dairying celebrated World Fisheries Day (WFD) on 21st November 2024.

This year's World Fisheries Day 2024 theme was India's Blue Transformation: Strengthening Small-Scale and Sustainable Fisheries.

Figure 1: Trends in All India Fish Production



1

¹ <https://www.pib.gov.in/PressReleasePage.aspx?PRID=2075160>

India's fisheries sector is a key player on the global stage, with the Blue Revolution highlighting the critical importance of fisheries and aquaculture in the country. Recognized as a "sunrise sector," it is poised to make a significant contribution to the Indian economy in the near future, driven by its vast potential for growth and development. As the 3rd largest fish producer, it is an integral part of the global food system. The country is also the 2nd largest aquaculture nation, contributing significantly to the world's shrimp and fish supply. India is the world leader in shrimp production, a critical component of its seafood exports. The sector's continued growth supports both domestic consumption and international markets, where India has become a significant exporter.

In addition to shrimp, India produces a wide range of fish, including carps, catfish, and tilapia, which are vital to the global food supply chain. India's fisheries sector is also a major contributor to food and nutritional security, both within the country and internationally.

1.1.1 Growth in Fish Production

India's fish production has witnessed remarkable growth over the years. Initially dominated by marine fish production, the sector has seen a significant shift towards inland fisheries, which now contributes around 70% of the country's total fish production. This transformation has been driven by the adoption of science-based fisheries management practices and the holistic approach under the Pradhan Mantri Matsya Sampada Yojana (PMMSY), which focuses on optimal utilization of resources, technology infusion, and capacity building.

A key contributor to this growth is the culture-based fishery in India's vast network of tanks and ponds, which cover approximately 2.36 million hectares. The government is investing in expanding rearing and grow-out pond areas, as well as diversifying species and adopting sustainable aquaculture practices. The PMMSY has sanctioned numerous projects, to further boost production and improve productivity from 3 tonnes per hectare to 5 tonnes per hectare.

Brackish and saline aquaculture has also seen significant growth, particularly in shrimp farming, which has become a major contributor to India's seafood export earnings. India has around 1.42 million hectares of brackish/saline areas, though only about 13% is currently utilized.

Additionally, India is focusing on the development of saline water aquaculture, aiming to convert wastelands into productive aquaculture zones. States like Haryana, Punjab, Rajasthan, and Uttar Pradesh, with high soil salinity, are being promoted for saline water aquaculture.

Cold water fisheries, particularly in the Himalayan states, offer another promising avenue for growth. Cold water fisheries also have the potential to generate significant

employment opportunities and contribute to niche markets, particularly for omega-rich trout, which is being promoted as a high-value product across the Himalayan region.

1.1.2 Growing Investment in the Fisheries Sector

The Department of Fisheries received a historic Rs. 2,584.50 crore allocation for FY 2024-25, marking a 15% increase in the annual budget. This funding will support the implementation of the PMMSY, FIDF, and other developmental schemes aimed at promoting sustainable and responsible fisheries practices.

Since the First Five-Year Plan, the expenditure on the fisheries sector was Rs. 3,680.93 crore. However, from 2014-15 to 2023-24, a total of Rs. 6,378 crores have been allocated for various fisheries development activities. **Over the last nine years, the targeted investment in the sector has exceeded Rs. 38,572 crores, marking the highest-ever investment in this growing sector.**

1.1.3 Government Initiatives and Schemes to Promote Sustainable Fisheries

Blue Revolution Integrated Development and Management Fisheries Scheme or Blue Revolution Scheme was launched in FY 2015-16. The scheme primarily focused on increasing fish production and productivity.

Pradhan Mantri Matsya Sampada Yojana (PMMSY)

The Pradhan Mantri Matsya Sampada Yojana (PMMSY), launched in May 2020, is a flagship initiative aimed at transforming India's fisheries sector.

Figure 2: Blue Revolution to PMMSY



Source: PIB Research Unit

1.1.4 Government Initiatives to Promote Fisheries

Pradhan Mantri Matsya Sampada Yojana (PMMSY)

The scheme aims to address critical gaps in fish production and productivity, infuse innovation and modern technology, improve post-harvest infrastructure and management, modernize and strengthen value chain and traceability, establish framework for a robust fisheries management and fishers' welfare. Emphasis has been laid towards creating awareness for harnessing of fisheries potential in a sustainable, responsible, inclusive and equitable manner. The scheme envisages to bring about Blue Revolution through sustainable and responsible development of fisheries sector in India. The PMMSY was announced in the Union Budget 2019-20 and it is designed to address critical gaps in fish production and productivity, **quality, technology, post-harvest infrastructure and management, modernization and strengthening of value chain, traceability, establishing a robust fisheries management framework and fishers' welfare.**

The PMMSY is an umbrella scheme with two separate Components namely (a) Central Sector Scheme (CS) and (b) Centrally Sponsored Scheme (CSS). PMMSY has been approved at a total estimated investment of **Rs. 20,050 crores** comprising of Central share of Rs. 9407 crore, State share of Rs. 4880 crores and Beneficiaries contribution of Rs. 5763 crores. PMMSY has been implemented in all the States and Union Territories for a period of 5 (five) years from FY 2020-21 to FY 2024-25.

Fisheries and Aquaculture Infrastructure Development Fund (FIDF)

To address the critical infrastructure requirements in the fisheries sector, the Department of Fisheries under the Ministry of Fisheries, Animal Husbandry and Dairying established the Fisheries and Aquaculture Infrastructure Development Fund (FIDF) during the financial year 2018–19. With a total fund size of **Rs. 7,522.48 crore**. FIDF aims to provide concessional finance and loans to Eligible Entities (EEs), including State Governments, Union Territory Administrations, and State-level entities, for the development of identified fisheries infrastructure facilities.

The fund supports the creation and modernization of infrastructure in both marine and inland fisheries. Under this scheme, loans can cover up to 80% of the project cost, along with an interest subvention of up to 3%. This financial assistance plays a vital role in enabling fish farmers, cooperatives, and entrepreneurs to scale up production and enhance the overall efficiency and sustainability of the fisheries sector.

Kisan Credit Card (KCC)

The Government of India announced Rs. 2 lakh crore concessional credit boost to 2.5 crore farmers including fishers and fish farmers under Kisan Credit Card (KCC) Scheme as a part of **Atmanirbhar Bharat Package**. KCC aims to help animal husbandry and fisheries farmers for meeting their working capital requirements.

The scheme focuses on enhancing aquaculture productivity, improving fisheries management, and creating 55 lakh new jobs in the sector, along with big infrastructural changes of establishing five integrated aquaparks. **It also envisages doubling fisheries exports to 1 lakh crores. One of the central goals of PMMSY is to increase aquaculture productivity, which currently stands at 3 tonnes per hectare (Ha), to 5 tonnes per hectare.** It also aims to improve fish farming infrastructure and reduce seafood production waste. In addition to these, the scheme strongly focuses on sustainable practices, ensuring that growth in the sector is achieved without compromising environmental integrity.

ICAR-Central Institute of Fisheries Education (CIFE): A Centre of Excellence

The Central Institute of Fisheries Education (CIFE), established in 1961, is India's leading institution for higher education and research in fisheries. CIFE has trained more than 4,000 fisheries extension workers and professionals who play a crucial role in promoting sustainable fisheries practices across the country. CIFE's role in capacity building has been critical to the growth of India's fisheries sector. By providing technical expertise and scientific knowledge, **CIFE has helped improve fish production methods, reduce waste, and develop innovative solutions for sustainable aquaculture.** Additionally, the institute conducts applied research on fish health, aquatic nutrition, and sustainable fish farming practices, helping the sector adapt to new challenges. ICAR has several fisheries other institutes located in different states of India, including ICAR-Central Institute of Fisheries Technology (CIFT) in Cochin, ICAR-Central Marine Fisheries Research Institute (CMFRI) in Kochi, and the ICAR-Central Institute of Freshwater Aquaculture in Bhubaneswar. Additionally, ICAR-CIFE has regional centers in Haryana, West Bengal, Andhra Pradesh, Madhya Pradesh, and Bihar. ICAR is also having a National Bureau of Fish Genetic Resources, Lucknow.

Promoting Sustainable Fishing in India: Safeguarding Marine Resources for the Future

India's commitment to sustainable fisheries management is reflected in its comprehensive approach to regulating and conserving marine resources, particularly within its territorial waters and Exclusive Economic Zone (EEZ). The subject of fisheries within the 12 nautical miles from the coast falls under the 'State list' of the Constitution, with the coastal states and Union Territories (UTs) enacting the Marine Fishing Regulation Act (MFRA) to manage and regulate fishing activities.

1.1.5 Key highlights of India's sustainable fishing efforts

- ✓ **National Policy on Marine Fisheries (NPMF, 2017):** The Government of India has introduced the NPMF, which places a strong emphasis on sustainability as the core principle for all marine fisheries actions. This policy guides the conservation and management of India's marine fishery resources.

- ✓ **Regulation and Conservation Measures:** To ensure the long-term sustainability of marine fish stocks, the Government has implemented several conservation measures, including:
 - **Uniform Fishing Ban:** A 61-day uniform fishing ban during the monsoon season in the EEZ to allow fish stocks to replenish.
 - **Prohibition of Destructive Fishing Methods:** Bans on pair trawling, bull trawling, and the use of artificial LED lights in fishing, which help reduce overfishing and minimize damage to marine ecosystems.
 - **Promotion of Sustainable Practices:** Encouraging sea ranching, the installation of artificial reefs, and mariculture activities such as seaweed cultivation.
 - **Forming an Expert Committee** constituted by Ministry of Fisheries, Animal Husbandry and Dairying, Government of India through which potential of fishery resources are estimated by at regular intervals to ascertain the status of fish stocks and revalidation of potential of fishery resources in the Indian Exclusive Economic Zone (EEZ).
 - **Discouraging juvenile fishing** and promotion of sea ranching, installation of Artificial Reefs, mariculture activities including seaweed cultivation etc.

Besides, the coastal States/UTs are also implementing the **conservation and management measures such as gear-mesh size and engine power regulations**, minimum legal size (MLS) of fish, zonation of fishing areas for different categories of fishing vessels, etc.

- ✓ **Fisheries Regulations by States/UTs:** Coastal States/UTs have also implemented gear-mesh size and engine power regulations, minimum legal size (MLS) of fish, and zonation of fishing areas for different types of vessels, contributing to sustainable fishing.

As per a FAO paper, Fisheries in India is a very important economic activity and a flourishing sector with varied resources and potentials. Only after the Indian Independence, has fisheries together with agriculture been recognized as an important sector. The vibrancy of the sector can be visualized by the 11-fold increase that India achieved in fish production in just six decades, i.e. from 0.75 million tons in 1950-51 to 9.6 million tons during 2012-13. This resulted in an unparalleled average annual growth rate of over 4.5 percent over the years which has placed the country on the forefront of global fish production, only after China. **India is also an important country that produces fish through aquaculture in the world. India is home to more than 10 percent of the global fish diversity.**

Freshwater aquaculture showed an overwhelming ten-fold growth from 0.37 million tons in 1980 to 4.03 million tons in 2010; with a mean annual growth rate of over 6

percent. Freshwater aquaculture contributes to over 95 percent of the total aquaculture production. **The freshwater aquaculture comprises of the culture of carp fishes, culture of catfishes (air breathing and non-air breathing), culture of freshwater prawns, culture of pangasius, and culture of tilapia. In addition, in brackish water sector, the aquaculture includes culture of shrimp varieties mainly, the native giant tiger prawn (*Penaeus monodon*) and exotic white leg shrimp (*Penaeus vannamei*).** Thus, the production of carp in freshwater and shrimps in brackish water from the bulk of major areas of aquaculture activity.

1.1.6 History and Present Status of Fisheries Cooperatives in India

As per a writeup - "Fisheries Cooperatives Society in India" (e-contents prepared by- Prof. S.P. Trivedi, University of Lucknow)- "Fish Base (Froese and Pauly, 2013) mentions that 862 species of freshwater fish are found in India. A total of 788 marine fish species landed along Indian coasts in 2017. We possess more than 10% of global fish biodiversity. Moreover, Fisheries sector contributes more than 5% of the agricultural GDP. But, despite being a 'sunrise sector', fishing business is not without so many constraints.

Some of these constraints may be as follows

Most of the people engaged in fisheries for their livelihood belong to socioeconomically backward communities; Lack of proper institutional support like infrastructure and finance; non-availability of quality seeds; Lack of organized marketing; Non-availability of quick transport facilities; Poor technical skills of fish farmers; Paucity of funds/ Bank credits; Lack of participatory fisheries management; Social issues.

Hence, it was realized that fishermen and women should be organized at community level to overcome their problems and to improve their socio-economic status by incorporation of appropriate inputs from education, finance, marketing, communication, technology, transport, seed availability, health and Government policies etc., This idea gave birth to Fisheries Co-operative Societies in India. **As early as in 1913, the fishery co-operative movement in India began when the first fishermen's society was organized under the name of 'Karla Machhimar Cooperative Society' in Maharashtra.**

Sir Frederic Nicholson, the then Director of Fisheries in the former Madras Province, was perhaps the first person who initiated the formation of Fishery Cooperatives in India. In 1944, 'fish sub-committee' on Agricultural policy committee recommended that both direct and indirect assistance should be given to the fishing industry. **By 1944, there were hardly 200 fishery cooperatives in whole of India.** These societies were mostly lending societies, mainly concerned with providing credit to their members. In 1946, the cooperative planning committee recommended that state aid

for the development of fishing industry should be given largely through cooperative societies.

Present Status of Fisheries Cooperatives in India

As per the National federation of Fishers Cooperatives in India Ltd. (FISHCOPFED), the status of fisheries cooperatives is as under:

Table 1: State wise Fisheries Cooperatives in India

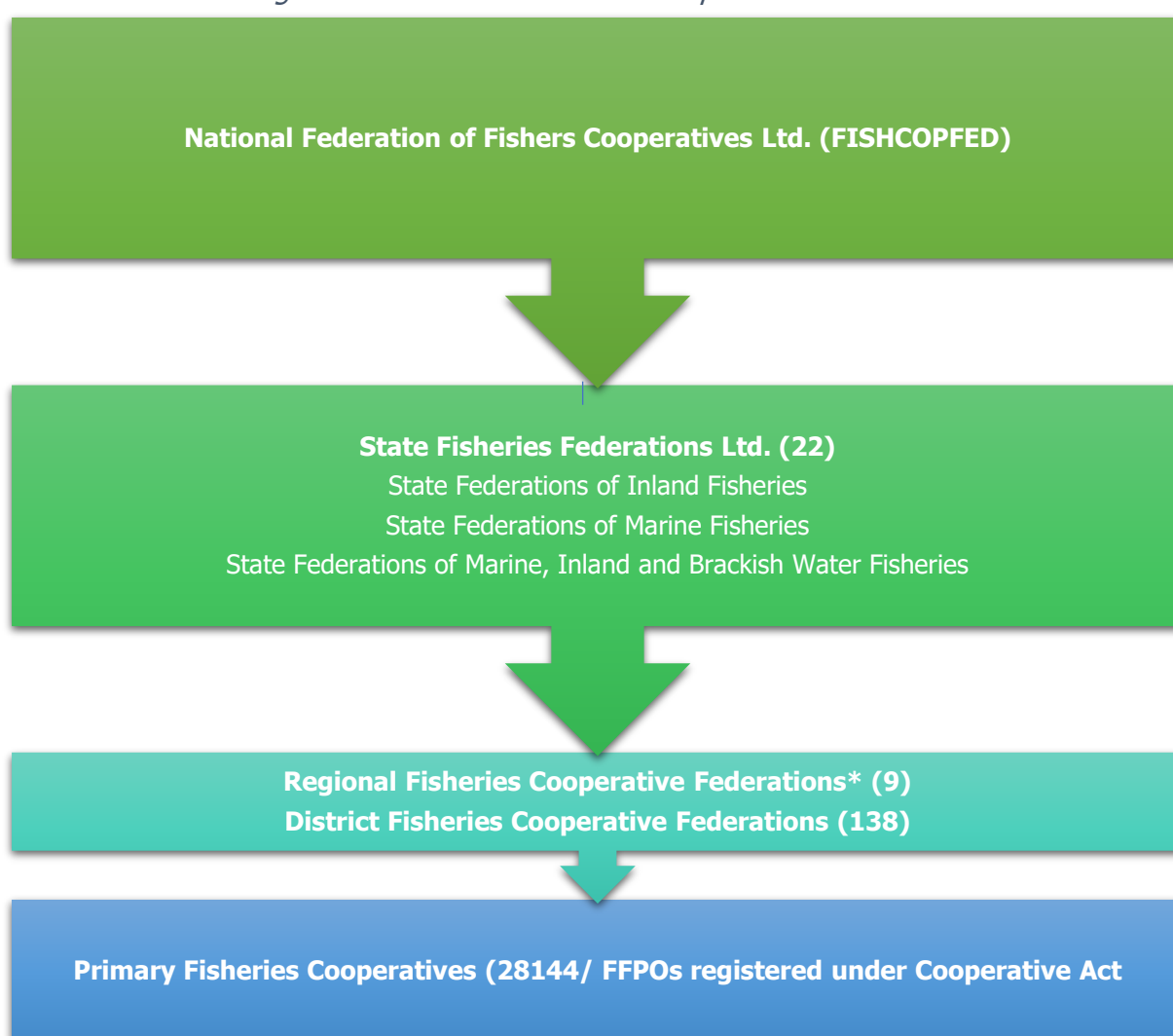
Name of the State / UT	Number of Societies (level)				No. of members
	State Level	Regional Level	District Level	Primary Level	
Andhra Pradesh	1		26	2810	286410
Arunachal Pradesh				20	230
Assam	1		2	600	90000
Bihar	1		5	528	410007
Chhattisgarh	1		5	1685	55685
Goa				26	1503
Gujarat	1			701	94893
Haryana				148	1276
Himachal Pradesh				73	9742
Jharkhand	1			770	32635
Karnataka	1		2	734	482115
Kerala	1			990	460486
M.P.	1			2773	96817
Maharashtra	1	2	32	3775	332636
Manipur	1	1	3	800	14258
Meghalaya	1			139	611
Mizoram	1		1	47	1656
Nagaland	1			409	9234
Odisha	1	6		775	154318
Punjab			1	9	95
Rajasthan	1		1	178	4130
Sikkim				10	230
Tamil Nadu	1		12	1475	761521
Telangana	1		10	5340	372901
Tripura	1			317	22967
UP	1		23	1125	54521
Uttarakhand	1		1	193	1558
West Bengal	1		20	1433	131578
Andaman & Nicobar Islands	1		1	129	4149
Daman and Diu				21	3176
Lakshadweep				22	2910
Jammu & Kashmir			1	19	162
Puducherry	1		1	69	72162
Ladakh				1	21
Total	22	9	147	28144	3966572

Source: National federation of Fishers Cooperatives in India Ltd. (FISHCOPFED)

1.1.7 Structure of Fisheries Cooperatives in India

Predominantly, there is a three-tier structure of Fisheries cooperatives in different states of India. This structure incorporates primary Fisheries societies, district level federations of Primary societies and State level federations. This scenario is not uniform in all the states. Selected states are having state level federations of Fisheries cooperatives. There is a national level federation of the Fishers cooperatives (FISHCOPFED). The structure of the Fisheries Cooperatives and Their Federations is depicted in the diagram below:

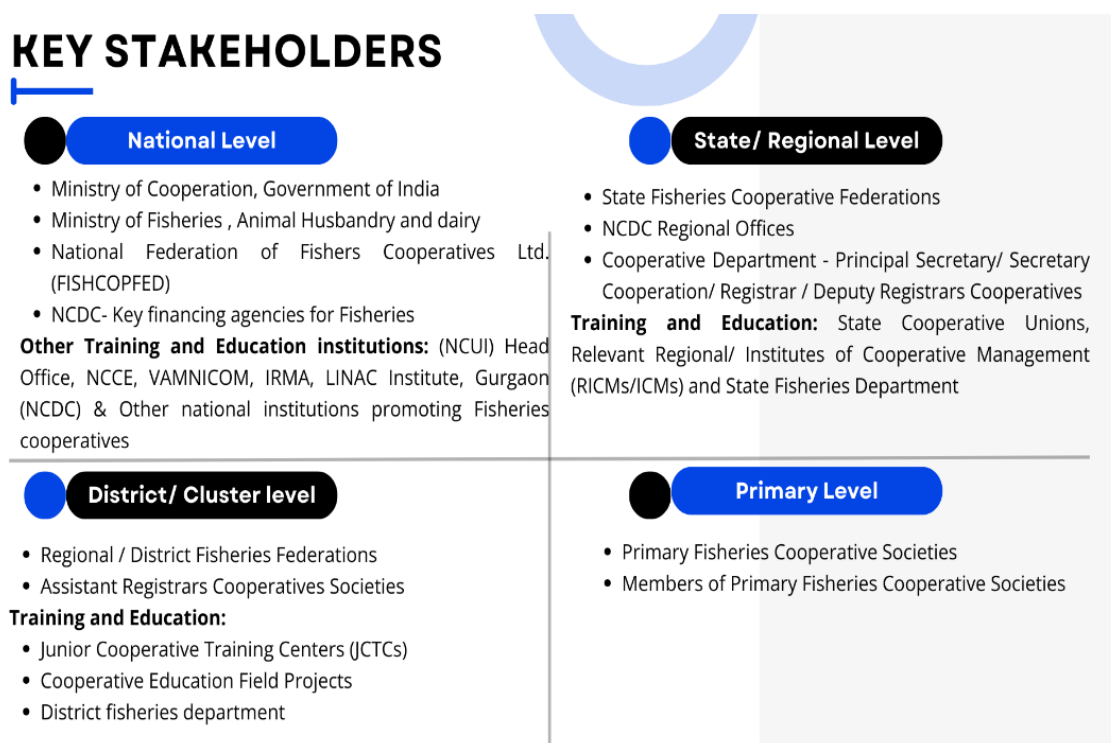
Figure 3: Structure of Fisheries Cooperatives in India



1.1.8 Key Stakeholders

Following is the tentative list of stakeholders of Fisheries Cooperative promotion:

Figure 4: Key Stakeholders



#Stakeholders – Stakeholders of Fisheries Cooperative movement include all those institutions and individuals who contribute directly or indirectly in the promotion and strengthening the fisheries cooperatives.

1.1.9 International Importance of Fisheries Cooperatives and FISHCOPFED

United Nations General Assembly (UNGA) has recently passed a resolution on promoting the social and solidarity economy for sustainable development. The social and solidarity economy is characterized by voluntary cooperation and mutual aid, democratic and/or participatory governance, and autonomy and independence. Working across economic sectors, social and solidarity economy entities underline the primacy of people and social purpose over capital in the distribution and use of profits and assets. They include cooperatives, associations, mutual societies, foundations, self-help and voluntary groups. The resolution, Promoting the social and solidarity economy for sustainable development, was adopted on April 18, 2023 (www.unsse.org). It recognizes that the social and solidarity economy can contribute to the achievement and localization of the Sustainable Development Goals (SDGs).

FISHCOPFED is the member of the International Cooperative Fisheries Organization (ICFO) South Korea. Shri T. Prasad Rao Dora, President, FISHCOPFED is the Vice-Chairman of ICFO. It is a rare honour to the India's Fisheries Cooperative Movement. ICFO is apex body of fisheries cooperative organizations at international level having

17 members in countries including Africa, Canada, Asia-Pacific and Europe. FISHCOPFED is also a member of Network for the development of Agricultural Cooperatives in Asia and Pacific (NEDAC).

1.1.10 Role of NCDC in Promoting Fisheries

NCDC has been assisting fisheries cooperatives since 1974-75.

Activities Assisted

- Purchase of operational inputs such as fishing boats, deep sea vessels, nets and engines.
- Creation of infrastructure facilities for marketing, transport vehicles, ice plants, cold storages, retail outlets, processing units, etc.
- Development of inland fisheries, seed farms, hatcheries, etc.
- Preparation of feasibility reports.
- Integrated Fisheries Projects (Marine, Inland and Brackish Water).

Mode of Funding

Financial assistance is provided through the State Govt. or directly to the eligible cooperatives.

Quantum of Assistance and Pattern of Assistance

Varies from activity to activity and up to 90-95% of the total cost for the most of the activities. However, in case of strengthening of share capital base/margin money/working capital assistance, the quantum of assistance can be up to 100%.

Norms for direct funding

Cooperatives operating for minimum three years & broadly fulfilling following criteria are eligible:

- (i) Net worth should be positive;
- (ii) There should be no erosion in share capital;
- (iii) Should be in a position to provide 1.25 to 1.5 times security;
- (iv) Financial/operational performance of the cooperative should be at satisfactory level of NCDC; Detailed norms of Direct Funding are available on the website of NCDC - <https://www.ncdc.in/index.jsp?page=fisheries=en>

Detailed Pattern of Assistance is available at

<https://ncdc.in/documents/other/4522131219Activities-Assisted-and-Pattern-of-Assistance.pdf>

LINAC-NCDC Fisheries Business Incubation Centre (LIFIC)

The LINAC-NCDC Fisheries Business Incubation Centre (LIFIC) is India's first dedicated business incubator for the fisheries sector. It is located in Gurugram, Haryana, at the Laxmanrao Inamdar Academy of Cooperative Research and Development (LINAC), the training and consultancy wing of the National Cooperative Development Corporation (NCDC). The center aims to support fisheries entrepreneurs with training, business model development, and financial assistance, all under the Pradhan Mantri Matsya Sampada Yojana (PMMSY). The center was inaugurated in 2021, with the aim of bolstering the fisheries sector under the PMMSY scheme. LINAC-NCDC Fisheries Business Incubation Centre (LIFIC) is located in Gurugram, Haryana.

Purpose

The center's primary goal is to incubate fisheries-related businesses, providing them with the necessary resources and support to thrive

Services

LIFIC offers various services, including:

- Training programs for entrepreneurs.
- Assistance in developing business models.
- Financial support in the form of seed money.

Target Audience

The center caters to both new and existing fisheries business entrepreneurs.

Implementing Agency

The National Cooperative Development Corporation (NCDC) is the implementing agency for LIFIC.

https://lific.ncdc.in/PDFs/LIFIC_Brochure_E.pdf

Cumulatively, as on 31.03.2023, a total of seven programmes (during 2021-22, 3 programs benefiting 30 participants and during 2022-23, 4 programmes benefiting 52 participants) under PMMSY were organized at LINAC-NCDC Fisheries Business Incubation Centre (LIFIC). Cumulatively these programmes have benefitted 82 Young Professionals/ Entrepreneurs/ Progressive Fish Farmers/ Personnel of Cooperatives, associated with Fisheries Business.

CSISAC Evaluation results

During 12th five-year plan period, NCDC provided loans to the tune of RS. 9505.61 lakh and subsidy of RS. 137.30 Lakh to the fisheries cooperatives. As per the CSISAC report fisheries federations in West Bengal and Kerala (Sample States) are supporting

primary fisheries cooperatives in a big way due to support received from NCDC. There are similar examples from other states also.

Benefits accrued to the societies and members due to CSISAC scheme: Some of the important benefits of the federations, societies and their members from the NCDC assistance include –

- Expansion of the existing projects and business activities;
- Diversification of activities to enhance fish production and income of members;
- Enhanced fish production and processing efficiencies of federations and primary societies;
- Strengthened financial condition of Federations and societies;
- Changed and improved quality of production, output and services;
- Increased project activities for women fishermen societies;
- Improved Federations' capacities to implement various projects and provide services to members;
- Improved income generating activities and business of members;
- Increased employment and improved economic conditions of members; and
- Opened new areas of fishery sectors from primary level to secondary level.
- Contract sale of fish has become possible for a better price realization of export quality fishes.
- The support from CSISAC helped in creation of permanent infrastructure for strengthening operation of Primary Cooperatives.
- Employment opportunities for fishermen involving allied activities and vending has enhanced

Promotion of savings and giving Incentive/Bonus to the fishermen: In case of Matsyafed, 1.50% (1% of the Catch value provided by fishermen as contribution at the time of auction which is a saving of fishermen + 0.5% share) is given as production bonus to the fishermen. This has helped members to a very large extent in stabilizing their financial conditions.

(Source: CSISAC Report 2017)

Fisheries & Aquaculture Infrastructure Development Fund (FIDF) Scheme

The Union Cabinet on 3.12.2018 approved for creation of Fisheries and Aquaculture Infrastructure Development Fund (FIDF) with a total outlay of Rs. 7522.48 crore. The total financial outlay of Rs. 7522.48 crore for the project comprises of (i) Rs. 5266.40 crore to be raised by the Nodal Loaning Entities (NLEs) (ii) Rs. 1316.60 crore to be contributed by beneficiaries (iii) Interest Subvention of Rs. 939.48 crore budgetary

support to be provided to NABARD/NLE (inclusive of interest, taxes, fees, charges etc.) from Government of India.

NCDC is one of the NLEs and shall source the required funds from the market borrowing, or utilize own financial resources or avail refinancing from NABARD for lending the loan in cooperative sector for implementation of FIDF.

Eligible Institutions under FIDF -NCDC lends the loan to the Eligible Entities (EEs) in cooperative sector either through the State Governments/UTs or directly to the Eligible Cooperative Societies & Federation etc. in accordance with its financial terms and conditions at the specified rate of interest with ceiling on interest subvention specified under the FIDF and also fulfil the eligibility criteria, as per Operational Guidelines of the Scheme.

FIDF-NCDC lending to the Eligible Entities (EEs)

Table 2: FIDF-NCDC lending to the Eligible Entities (EEs)

(Rs. In Crores)

Activity	Sanction in 2023-24	Disbursement in 2023-24	Cumulative disbursement (As on 31.03.2023)
Fisheries (including FFPO)	135.66	68.07	2741.08

1.2 About the Study

1.2.1 Need for the Assessment of Fisheries Cooperatives

The need for the assessment of Fisheries Cooperatives in India has emerged due to the following reasons:

A. At the national level, the National Federation of Fishers Cooperatives Ltd. (FISHCOPFED) operates as the apex organization for fisheries cooperatives across India. It is registered under the Multi-State Cooperative Societies Act, 2002.

To ensure compliance with Section 24 of the MSCS Act, there is a growing need to assess the functioning and performance of fisheries cooperatives. Section 24 of the Act outlines the responsibilities of a federal cooperative, which include:

(1) Subject to the provisions of this Act and any other law for the time being in force, a federal co-operative may discharge functions to facilitate the voluntary formation and democratic functioning of co-operative societies as federal co-operatives or multi-State co-operatives based on self-help and mutual aid.

(2) Without prejudice to the generality of the provisions contained in sub-section

(1), the federal co-operative may—

- (a) Ensure compliance of the co-operative principles;
- (b) Make model bye-laws and policies for consideration of its member co-operative;

- (c) Provide specialized training, education and data-base information;
- (d) Undertake research, evaluation and assist in preparation of perspective development plans for its member co-operative;
- (e) Promote harmonious relations amongst member co-operative;
- (f) Help member co-operative to settle disputes among themselves;
- (g) Undertake business services on behalf of its member co-operative, if specifically required by or under the resolution of the general body or the board, or bye-laws of a member of co-operative;
- (h) Provide management development services to a member co-operative;
- (i) Evolve code of conduct for observance by a member co-operative;
- (j) Evolve viability norms for a member co-operative;
- (k) Provide legal aid and advice to a member co-operative;
- (l) Assist member co-operative in organizing self-help;
- (m) Develop market information system, logo brand promotion, quality control and technology upgradation.

B. Ministry of Cooperation is expecting every National Federation of sectoral cooperative including FISHCOPFED to do an in-depth study and based on the results of the study prepare an Action Plan for 'Amrit Kaal' (2022-2047) along with target increase in Turnover/ Activities with Milestones for every 5 years. ²

1.2.2 Objectives of the study and Scope of Work

The overall objective of the study is to assess the present status of different types of fisheries cooperatives in India in terms of their present Business Strategy, Management and Governance Systems, Operational/Managerial and Financial Efficiency. The study will contribute in identifying the potential activities for business diversification and development of strategic road map for achieving 25% growth during Amrit Kaal (2022-2047).

The specific objectives of the study are:

- To do an assessment of the appropriateness of the Bye-laws of Fisheries cooperatives and provide recommendation in bye-laws to fast track the process of formation of new and innovative cooperatives and strengthening of existing bye-laws
- To assess the appropriateness of government policies/ guidelines issued by Govt. of India and state Governments from time to time regarding Fisheries

² Letter of Ministry of Cooperation dated April 27, 2023 on the subject

Cooperatives and suggest changes required in the policy so as to promote and strengthen Fisheries cooperatives.

- To assess the level of knowledge and skills of the members of the fisheries cooperatives and recommend specialized training, education required
- To assess the system of the data-base information management in fisheries cooperatives and ways to strengthen the system;
- To assess the level of preparation of perspective development plans by Fisheries cooperatives and support required
- To study the level of relationship and cooperation between fisheries cooperatives functioning at various levels and role of higher level secondary and tertiary level co- operative federations in resolving the disputes of primary cooperatives
- To assess the management development services provided by the district, state and national federations to their member fishery co-operatives
- To assess the present level of code of conduct observed by member co-operatives
- To analyze the level of support, legal aid and advice provided by different level of federations to their members for enhancing the viability of the member co-operatives
- To assess the role of federations in developing market information system, logo brand promotion, quality control and technology upgradation of their member
- To make recommendations for Fisheries cooperatives in terms of enhancing their business activities, infrastructural facilities, management systems and governance to make them sustainable institutions
- To measure the benefits that members of the Fisheries cooperatives are getting for their cooperatives
- To recommend steps to be taken by Central and State Govt for strengthening and business growth of different types of Fisheries cooperatives in India.
- Strategy for communication and Outreach to the primary level societies by the active use of Social Media platform.
- Suggestions on possibility of diversification of activity.
- Documentation of Best Practices from the successful National and International Cooperatives.

(The objectives cover all the issues of Section 24 of MSCS Act and also concern of the Ministry of Cooperation, Govt. of India on Growth of Cooperatives during 'Amrit Kal'.

1.2.3 Challenges of Fisheries Cooperatives identified before the study (Based on Secondary Information)

Based on the analysis of several papers and studies undertaken earlier on Fisheries cooperatives in India, following challenges and constraints are revealed that restrains the growth and sustainability of these cooperatives:

1. Limited Access to Credit: Fisheries cooperatives often struggles to secure adequate financial resources for their operations. Limited access to credit makes it difficult for them to invest in modern fishing equipment, technology, and infrastructure.

2. Outdated Technology: Many fisheries cooperatives in India still rely on traditional and outdated fishing techniques, which affect their efficiency and productivity. Lack of access to modern technology hampers their ability to compete in the market.

3. Infrastructure & Logistics: Inadequate infrastructure, including cold storage facilities and transportation, poses a significant challenge. Proper storage and transportation are crucial for maintaining the quality of fish products, especially in a country as vast and diverse as India.

4. Market Linkages: Establishing direct market linkages can be challenging for fisheries cooperatives. They may face difficulties in marketing their products effectively and obtaining fair prices for their catch.

5. Lack of Skill Development: The fisheries sector requires specific skills related to fishing techniques, processing, and marketing. Many members of fisheries cooperatives may lack the necessary training and skill development opportunities, limiting their ability to improve their practices.

6. Environmental Issues: Overfishing, habitat degradation, and climate change can impact fish stocks, directly affecting the livelihoods of those dependent on fisheries. Fisheries cooperatives must adapt to sustainable practices to ensure long-term viability.

7. Regulatory Challenges: Complex and sometimes inconsistent regulations can pose challenges for fisheries cooperatives. Compliance with various legal requirements, licenses, and regulations can be burdensome, especially for smaller cooperatives.

8. Social Issues: In some cases, conflicts among cooperative members, unequal distribution of benefits, and issues related to gender equity can hinder the smooth functioning of fisheries cooperatives.

9. Government Policies: Changes in government policies related to fisheries and aquaculture can create uncertainties for cooperatives. Inconsistent policies may impact their long-term planning and development.

10. Climate Change: The impact of climate change on ocean temperatures, sea levels, and weather patterns can directly affect fish populations. Fisheries cooperatives need to adapt to these changes to ensure sustainability.

1.3 Approach and Methodology of the Study

1.3.1 Approach

The whole scenario of Fisheries cooperatives is quite heterogeneous therefore the context of the state and phenomenon of Fisheries cooperatives are quite linked with each other. Different states are having different ecosystem in context of existence and functioning of Fisheries cooperatives. The policies and state Acts are not same in every state and Union Territory. Therefore, the study was taken up as 'Qualitative study' so that study can capture the context of each sample state. Both qualitative and quantitative data will be collected from the institutions.

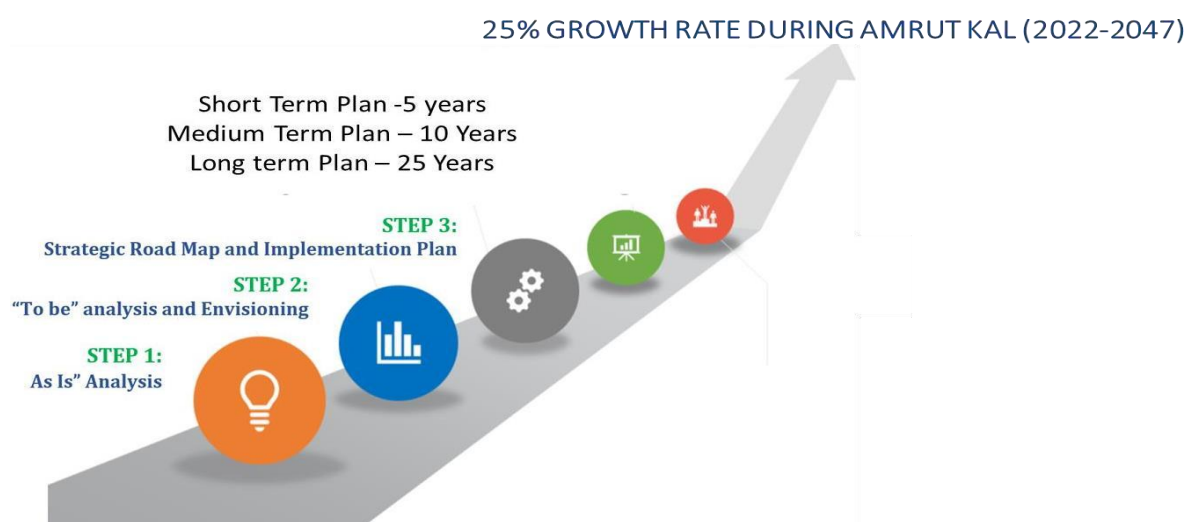
A **participatory, consultative and mixed method approach was adopted to develop strategic road map and implementation plan** for Fisheries cooperatives for achieving 25% growth rate during Amrut Kaal (2022-2047). The study was done in three steps:

Step 1: "As Is" analysis of Fisheries Cooperatives across India

Step 2: "To be" analysis and envisioning and

Step 3: Preparation of Strategic Road Map and implementation plan.

Figure 5: Roadmap for 25% Growth during Amrit Kaal



STEP 1: "AS IS" ANALYSIS (Situational Analysis) – Current Status of Fisheries Cooperatives across India

A. Review of Relevant Documents

Under the study all the relevant documents were collected and analyzed such as Annual reports/Business reports, process and mandates, financial, operational and organizational performance parameters etc. Fisheries Cooperatives/Federation current business model, strategy and diversification into new services in recent years. The study also reviewed technologies used by cooperatives/federations in managing its operations, existing human resources, expenditures, profitability etc.

B. Analysis

B.1: Assessment of Cooperatives/Federations

A complete analysis of structure, management, process & operations, technologies, current human resource, skills and knowledge will be conducted to understand the present status of Cooperatives/Federations.

B.2: Operational Analysis/Value chain study

An operational analysis of Fisheries Cooperatives to understand their feasibility and identify areas of improving operational efficiencies was conducted under the study. In addition, the study also assessed the feasibility of diversification of business.

B.3: Training and Skill Gap Assessment

The study also covered training and skill gap assessment of cooperative staff to record the current level of knowledge and skills of the members.

B.4: Policy Environment Analysis

An analysis of the policy context was vital to the establishment of an effective advocacy strategy. Therefore, study also analyzed policy, schemes, provisions provided by state and central governments; and the policy system concerning Fisheries cooperatives.

The As-Is analysis outlined the current state of processes, any gaps, bottlenecks, and issues with the current mode of operation of Fisheries cooperatives.

STEP 2: "TO BE" ANALYSIS AND ENVISIONING

After "As is", "to be" analysis was conducted to map the future state of Fisheries cooperatives. For this, a Consultative workshop/ meeting/interaction was conducted to discuss the potential opportunities and future growth of Fisheries cooperatives

STEP 3: PREPARATION OF STRATEGIC ROAD MAP AND IMPLEMENTATION PLAN

Once the “to be analysis was done, transitional strategies and plans were developed to fill the difference identified in the “As Is” (Current status of Fisheries cooperatives) and “To be” (Desired status of Fisheries cooperatives) analysis. Strategic road map was included the following but not limited to:

1. Strategies for optimization and expansion- Growth Plan in Amrit Kaal
2. Proposed Organization Structure and Human Resource
3. Diversification opportunities

AFC India Ltd. also organized consultative meetings (online/face to face/through emails) with cooperative/Fishery experts to draw a strategic roadmap.

AFC India Ltd. also covered Best International Practices through Secondary data analysis and drew learnings from the same.

1.4 Data Collection Methods and Tools

A mixed-method approach was adopted for data collection, utilizing both primary and secondary sources. Primary data was gathered through various qualitative methods, including direct observation, Focus Group Discussions (FGDs), and in-depth interviews with stakeholders at different levels.

Secondary data was sourced from progress reports, annual reports, assessment studies, and documented records of relevant events, which provided contextual and historical insights.

The information obtained from multiple sources was triangulated to validate and establish the core facts of each case. The study primarily focused on cooperatives, their federations, and individual members. Well-structured schedules and questionnaires were administered across all tiers—primary, secondary, and tertiary (Apex-level) cooperatives—to ensure comprehensive coverage and consistency in data collection.

1.4.1 Methods of data collection

A. Primary Data Collection

Figure 6: Qualitative Data Collection



Primary data was collected through Key Informant Interviews (KIIs), In-depth Interviews, Stakeholder Consultation Meetings and Focus group discussions. Apart from this, field visits to working cooperative was conducted to understand the present status of Fisheries cooperatives. Observation method was also applied to validate several facts.

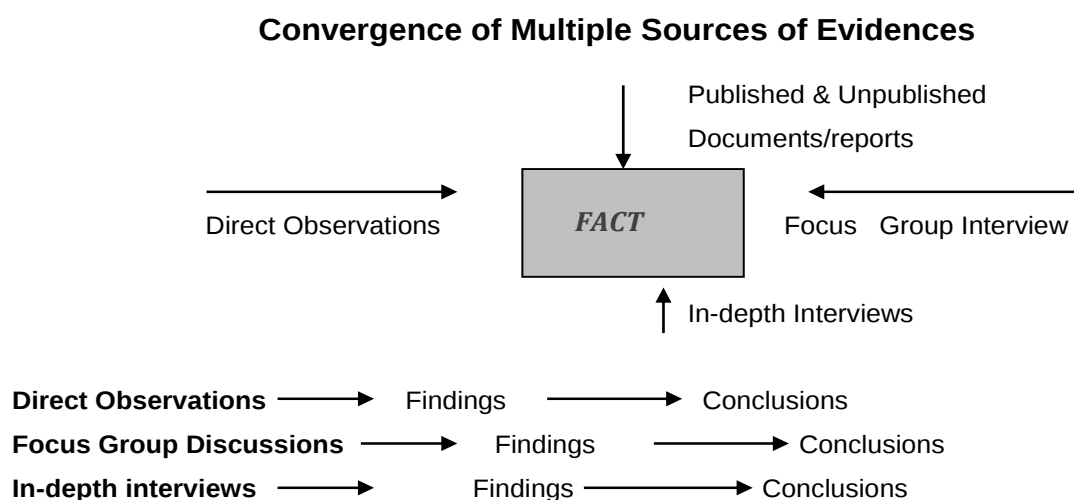
Focus Group Discussions (FGDs)

From each society, interaction with their members and leaders of the cooperatives was conducted using the FGD method. An FGD check list was used to conduct the discussion in a methodological manner.

Besides FGDs, in-depth interviews and discussions with selected leader/ office bearers/ members was also be conducted to understand the benefits of cooperatives for the members. For various activities, a separate value chain study format was also used as per the need.

The methodology adopted in the study satisfied one basic requirement of the qualitative studies - reliance on "multiple sources of evidence". The study relied on the integration of data from a variety of methods and sources of information applying a general principle known as Triangulation (Denzin, 1978). The sources of evidences were used in the converging manner- to define "facts" of the study.

Figure 7: Convergence of Multiple Sources of Evidences



Case Studies

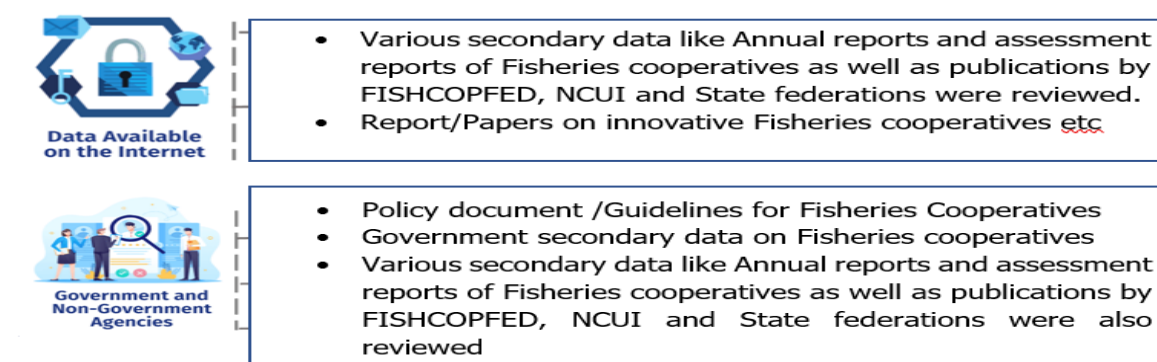
The study also captured good practices of good performing Fisheries cooperatives as well as poor performing cooperatives to know the factors that are conducive for the development and factors that are detrimental for the promotion and strengthening of Fisheries cooperatives. The comparative analysis helped in understanding conducive environment as well as unfavorable environment for working of Fisheries cooperatives

The study also covered various Government Schemes for the betterment of Fisheries Cooperatives. It also covered the financing part of the fisheries sector as well as training, insurance etc.

B. Secondary Data Collection

At the initial stage, secondary data related to Fisheries cooperatives was collected from FISHCOPFED, NCUI, VAMNICOM and other sources and publications.

Figure 8: Secondary Data Collection



1.4.2 Tool for data collection/ conduct of FGDs/ in-depth interviews

Various tools were developed to conduct the study. Following are the data collection tools used for interview, conduct of FGDs and in-depth study:

1. Questionnaire of National Federation - FISHCOPFED
2. Schedule for State Cooperatives Fisheries Federation
3. Questionnaire/Schedule of District fisheries federation (Inland Fisheries)
4. Questionnaire/Schedule of District fisheries federation (Marine and Brackish water Fisheries)
5. Schedule for Studying Primary Fisheries cooperatives Societies – (English and Hindi) (Inland Fisheries)
6. Schedule for Studying Primary Fisheries cooperatives Societies – (English and Hindi) (Marine and Brackish water Fisheries)
7. Schedule/Checklist for conducting the FGDs with the members

1.4.3 Coverage of Cooperatives in the Study – Variety Level of Cooperatives

The whole scenario of Fisheries cooperatives is quite heterogeneous therefore the context of the state and phenomenon of Fisheries cooperatives is different in different states. The policy and working ecosystems are not same in every state and Union Territory. Therefore, the study was taken up as 'Qualitative study', however both qualitative and quantitative data will be collected from the institutions.

Type of Cooperatives Covered

Figure 9: Existing Scenario of Fisheries Cooperatives



1.4.4 Sampling Method, Plan, Sample Frame and Sample selection

As far as sampling is concerned both purposive sampling and stratified random sampling was applied for the selection of the sample for the study. Broadly, A multi-stage sampling method was applied for the study.

First States were selected for the study, then districts and thereafter primary cooperative societies of fisheries.

Innovative cooperatives which are not yet members of the National Federation or state or district federations were also be selected for the study. These cooperatives may be promoted by NGOs/ Projects etc.

Selection of States, State Federations of Fisheries Cooperatives

In selection of the states and districts, since drawing random sampling was not fulfilling the purpose therefore **purposive sampling** was used so as to get a variety of states and also coverage of all type of areas. Purposive sampling was applied based on the data available at the national level and also information available at the state level. District level federations were also be selected using purposive sampling.

- **In all, 6 States/UTs will be taken up under the study.** State and district federations of Fisheries and Regional Federation were also studied.

National Federation of Fishers cooperative Ltd. (FISHCOPFED) was studied in detail in terms of its present role and possible role in future.

Sample Selection of the Primary Fisheries Cooperatives

Once the State Federation and District Federation was selected applying the purposive sampling method, then primary cooperatives were selected based on **Stratified Random Sampling**.

Stratification was based on the business volume and variety of functions and activities of the societies. The situation in various states and districts was varying in terms of the business volume and type of activities societies therefore based on the business volume variety of the societies were selected. Accordingly, from each strata sample was drawn randomly.

Parameters of the stratification of primary fisheries cooperatives

Volume of Business		Type of Activities	
Generic /Normal Societies	Special / Highly successful Societies	Generic /Common Activities	Innovative Activities
Business up to _____ Lakh	Business more than _____ Lakh		

Note: The Decision of Business volume of majority of cooperatives and special cooperatives will be taken up at the state and district federations level.

Coverage of level and variety of Fisheries Cooperatives

As far as variety of Cooperatives is concerned, the study covered all the three variety of cooperatives – Marine, Inland and Brackish water fisheries. The study covered fisheries cooperatives functioning at various levels – National level Federation (FISHCOPFED); State federations; Regional Federations and Primary Fisheries Cooperative Societies.

Types and level of Societies Covered: In all 7 State Federations, 2 Regional /Central Federations (Odisha), 5 District societies/District Office (Kerala);5 Marine Primary Societies; 16 Inland primary fisheries Cooperatives; and 3 Brackish water primary fisheries cooperatives and one innovative pearl primary fisheries cooperative (Assam).

Details of Sample and Selection Criteria for States

Table 3: Selection of States

Sr. No.	Region wise State/UTs	Rationale of selection of the Sample states	Actual Sample Covered
	Northern Region		
1	Rajasthan	National Fish Seed Farm of FISCOPFED is existing which is a new experiment; One district federation	1. State Federation: Rajasthan Tribal Area Cooperative Development Federation Ltd. Primary Societies

Sr. No.	Region wise State/UTs	Rationale of selection of the Sample states	Actual Sample Covered
		Exist. 178 Primary cooperatives available with 4130 members. State Federation of Tribal cooperatives also covers fisheries cooperatives – No separate Fisheries cooperative federation exist Inland and Brackish water fisheries	2. Bassipada Matsya Utapadak Sahkari samity, Banswara 3. Thikariya Matsya Utapadak Sahkari samity, Banswara District 4. Chiboda Matsya Utapadak Sahkari samity, Ghaati of Salumber of Udaipur 5. Jaiamloi, Matsya Utapadak Sahkari samity, Ghaati of Salumber of Udaipur
North Eastern Region			
2	Assam	One State and Two district Federations Exist. 600 Primary cooperatives available with 90000 members Inland Fisheries	1. State Federation: Assam Apex Cooperative Fish Marketing & Processing Federation Ltd. (FISHFED), Guwahati 2. District Federation: Nogaon District Level Fishermen's Cooperative Society Ltd. District: Nogaon, Assam Primary Societies 3. Assam Pearl Development Cooperative Society Ltd. District: Nogaon 4. Barajal Nonapar Fishseed Producer Cooperative Society District: Nalbari, Assam 5. Bhai Bhai Min Palan Samabay Samity Ltd., District: Kamrup (R), Assam 6. Srijoni Min Unnayan Samabai Samity Ltd., District: Kamrup 7. Sanekuchi G.P. Bahumukhi Samabai Samity Ltd., District: Nalbari
Eastern Region			
3	Odisha	One State, six regional federation Exist. 775 Primary cooperatives available Residential training cum Awareness centre at Kausalyagang, Bhubneshwar is also functional Inland, Marine water and Brackish water fisheries being done	1. State Federation: Odisha Fisheries Cooperative Corporation Ltd. (FISHFED) – (for Marine fisheries, inland water and Brackish Water Fisheries) Primary and Central Societies 2. MA Bimla Fisheries Society, Dhenkanal (Inland Fisheries) 3. Balaji rout central Fisheries society , Dhenkanal, Odisha (Brackish Water) 4. Mangla Primary Fisheries Society Dhenkanal (Inland Fisheries) 5. Sabra Mangla Primary Fisheries Society, Dhenkanal (Inland Fisheries) 6. Chilika Rani Primary Fisheries Society, Ganjam (Brackish Water) 7. Ma Jugulai Primary fisheries Society, Puri (Marine) 8. Mahinsa Primary Fisheries cooperative, Puri (Brackish Water Fisheries) 9. Naunai Primary fisheries Cooperative (Marine water)

Sr. No.	Region wise State/UTs	Rationale of selection of the Sample states	Actual Sample Covered
			10. Chilika Chilika Fishermen Central Co-operative Society Ltd. , Khorda (Brackish Water) 11. Jayantipur, Primary fisheries Cooperative Society, Khorda (Brackish Water)
Central Region			
4	Chhattisgarh	One State and 5 district federation Exist but not functional. 1685 Primary Cooperatives available Inland Fisheries prominent Practice of Cage Culture	1. State Federation - State Federation of Fisheries Cooperatives, Chhattisgarh Primary Societies 2. Dhamtari Primary fisheries cooperative Society 3. Chhattisgarh Prathamik Matsay Sahkari Samiti, Bagod, Kurud, Distt. Dhamtari 4. Prathmik Bhartiya Matsya Palan Sahkari Samiti, Thekbandha, Abhanpur 5. Shri Durga Prathmik Matsya Sahkari Samiti, Mandir Hasaudh, Block Arang, Raipur
Western Region			
5	Maharashtra	First Fisheries Cooperative of India is there. State, Regional and District Federations are available One State Federation for Inland Fisheries and one separate state federation for Marine fisheries exist 2 regional and 36 district federation Exist. 3775 Primary cooperatives available	State Federations 1. Maharashtra State Federation of Fishers Co-Operative Limited. (Maharashtra Rajya Machhimar Sahakari Sangh Ltd.) 2. Maharashtra State Inland Fishery Business Cooperative Federation limited (Maharashtra Rajya Bhujal Matsyavyavsay Sahakari Sangh, Maryadit) District Federations 3. Thane District Fisheries Central Cooperative Federation Ltd. (Marine Fisheries) 4. Mumbai District Fishermen Central Cooperative Federation Limited (Inland Fisheries) 5. Akola District Fishery Cooperative Federation, Akola (Inland Fisheries) (Akola District Matsyavyavsaya Sahakari Sansthanacha Sangh Maryadit, Akola) Primary Societies (Marine Fisheries) 6. <u>Versova Machhimar Vividh Karyakari Sahakari Society Limited</u> , Mumbai 7. Kharekuran Machhimar Sarvodaya Sahakari Sanstha Maryadit, Kharekuran, Vikaswadi, Palghar

Sr. No.	Region wise State/UTs	Rationale of selection of the Sample states	Actual Sample Covered
			8. Murbe Fishermen Multipurpose Cooperative Society Ltd. Palghar Primary Societies (Inland) 9. Navsanjeevani Dharangrasta Educated Unemployed Fishery Business Cooperative Society Ltd, Akola 10. Kewat Fishery Cooperative Society Ltd., Taluka Akot, Dist. Akola
Southern Region			
6	Kerala	One State federation Exist. 990 Primary Cooperatives available SIFFS a special federation promoting fisheries available NCDC Funding is successfully done	1. Kerala State Cooperative Federation for Fisheries Development Ltd. (MATSYAFED), Thiruvananthapuram 2. MATSYAFED District Office, Thiruvananthapuram 3. Mampally- Nedunganda Fishermen Development Welfare Cooperative Society, Anjengo, Thiruvananthapuram 4. Vaddy- Thangassery Fishermen Development Welfare Co-operative Society Ltd. Vaddy, Kollam 5. Vellanathuruth-Pandarathuruth Fishermen Development Welfare Co-operative Society, Vellanathuruth, Cheriazheekal, P.O, Karunagappally, Kollam

Models used in the study and also Analysis and Projections

1. SWOT Analysis Model

<http://mci.ei.columbia.edu/files/2012/12/An-Essential-Guide-to-SWOT-Analysis.pdf>

2. Value Chain Model – Michael Porter Model

<https://www.isc.hbs.edu/strategy/business-strategy/Pages/the-value-chain.aspx>

3. Ansoff Model – For suggesting diversification and projections in Fisheries Cooperatives

<https://ideascale.com/blog/what-is-ansoff-matrix/#toc> **The 4 Growth Strategies of Ansoff Matrix**

Chapter II

Key Findings and Recommendations: Sample States

Chapter II: Key Findings & Recommendations on Fisheries Cooperatives from Sample States

Overall Impression of the Study

Fisheries Cooperatives in the six sample states found to be different in terms of structure and level of functioning, volume of Business, Membership as well as use of technology.

The study covered all the three varieties – Marine, Brackish water and Inland fisheries. *There are states like Kerala and Odisha that have all the three variety of fisheries. States like Kerala is in advance stage in terms of management of fisheries, technology and innovative experiments.*

In Assam, innovative cooperatives of Aquaculture (Pearl farming) are studied. It involves cultivating pearls within freshwater or saltwater oysters in controlled environments. This practice leverages the natural process where mollusks secrete nacre, the material that forms the pearl, around an irritant.

The common factor in all the states is that fisheries is an important livelihood for the members of the primary societies. It is a source of Nutritious food and therefore it helps in maintaining the food security of the people and members of the societies.

Fisheries is one sector that can be promoted well through cooperatives. In terms of weaker section development, Fisheries seems to be one of the most important sectors for the livelihoods of Scheduled Caste, Schedules Tribes, Minority and Other backward class people.

2.1 Findings of the Study

2.1.1 Administrative Arrangement

Unlike other cooperatives like PACS, Cooperative Banks, and Agriculture Societies, Fisheries cooperatives and their members are supported more by the Ministry of Fisheries, Animal Husbandry and Dairying. For FISCOPFED also, MoFAHD is the nodal ministry.

At the state level, the Department of Fisheries oversees the promotion and implementation of fisheries-related schemes. In most states, the Director of Fisheries also serves as the Registrar for fisheries cooperatives, as per relevant state Acts and Rules. The registration of fisheries societies is handled by the Fisheries Department, in line with its administrative hierarchy. Meanwhile, the Cooperative Department plays a limited but important role—primarily conducting audits and supporting training and

education through institutions such as the Institute of Cooperative Management, State and District Cooperative Unions, and Junior Cooperative Training Centers (JCTCs).

In most of the states, the responsibility of conducting audits is with the cooperative department. In Assam, registration of fisheries societies is typically handled by the District Fishery Development Officer (DFDO) or another authorized officer, as outlined in the Assam Fish Seed Act, 2005.

2.1.2 MIS and Data Base

The study observed that even at the state level, there is no uniform system for compiling data on fisheries cooperatives. A comprehensive and updated database of these societies is largely absent.

Previously, the Ministry of Fisheries, Animal Husbandry, and Dairying had tasked FISHCOPFED with collecting detailed information on primary fisheries cooperatives—including their operational status, membership, and available facilities. FISHCOPFED developed a standardized format and prepared a computerized data report based on state-level inputs. Currently, the Ministry of Cooperation is responsible for maintaining cooperative sector databases. However, FISHCOPFED no longer has a mechanism to regularly update data on fisheries cooperatives.

In some cases, such as Kerala, the state federation maintains records—but only for the 700 societies affiliated with the federation, excluding many others.

2.1.3 Recommendations

There is a critical need to collect and maintain structured information on Primary Societies, District Federations, and State Federations across specific parameters. This process should be institutionalized—comprehensive data collection at the end of each financial year, supplemented by monthly or quarterly updates on general indicators.

For MIS a common format with well-defined indicators for primary societies, District federations/ District offices/Regional federations and state federations are required **to have a consolidation at the national level.**

A one-time nationwide census of fisheries cooperatives will be necessary to establish the baseline, after which regular updates can ensure an up-to-date and dynamic database.

2.1.4 Human Resource in Federations

Human resource deployment within fisheries cooperatives federations varies across states. In most cases, government officials are appointed as Managing Directors or CEOs at the state federation level. In certain states, such as Chhattisgarh, the Director of Fisheries also holds the position of Managing Director of the State Federation.

Generally, state federations have the capacity to engage the required staff at both head office and field levels. Federation employees frequently work in close

coordination with officials from the Department of Fisheries, ensuring alignment in operations and implementation.

2.1.5 Infrastructure at State Federations level

Most state federations of fisheries cooperatives possess their office buildings and supporting infrastructure. This is largely attributed to the significant involvement and investment by the respective state governments.

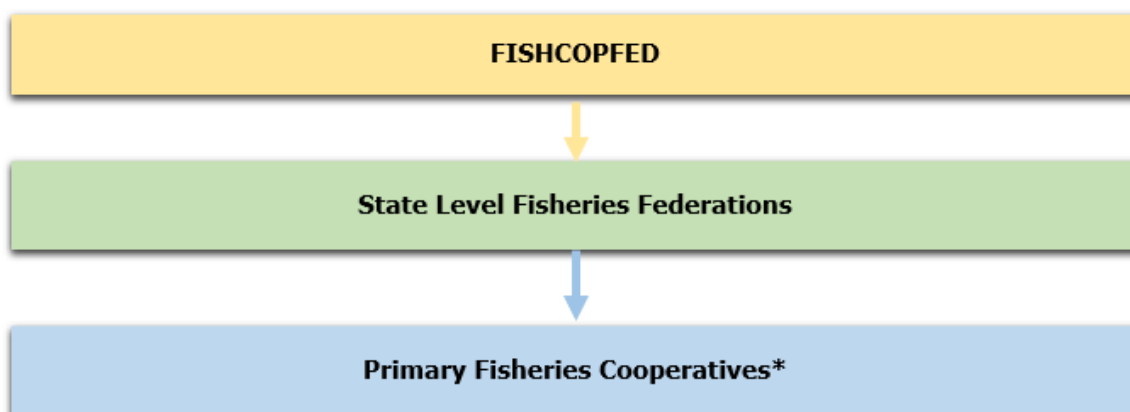
2.1.6 Structures of Fisheries Cooperatives in Different states

Structural arrangements of fisheries cooperatives vary across the sample states. At the national level, FISHCOPFED serves as the apex body for fisheries cooperatives. However, since cooperatives are a state subject, the nature of support and the relationship between the state government and different tiers—State Federations, Central/District Federations, and Primary Fisheries Cooperatives—differs significantly from state to state.

Structure Model -1 (Two Tier Structure model)

In the first situation which is the most common across many states, there is a straight-line model.

Figure 10 : Structure Model-1 (Chhattisgarh and various other States)



Note: *Not all the Primary Fisheries Cooperatives are member of the State Federation (i.e., Chhattisgarh).*

Attempts were made to form district federations but viability was an issue therefore federations were closed. (E.g., Chhattisgarh)

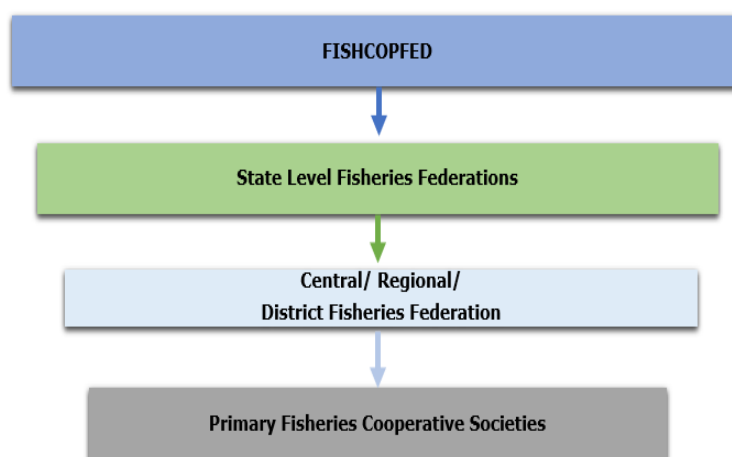
The existing structure follows a straight-line model, with FISHCOPFED at the national level and State Fisheries Federations operating at the state level. Primary fisheries cooperatives are directly affiliated as members of the respective State Federations.

However, it is observed that primary societies do not function directly as agencies of the State Federations. Each cooperative operates independently. Nonetheless,

members of these primary societies often participate directly in various initiatives led by the State Federations.

Structure Model-2 (Three-Tier Structure Model)

Figure 11: Structure Model-2 (Odisha, Assam, Maharashtra, and other States)



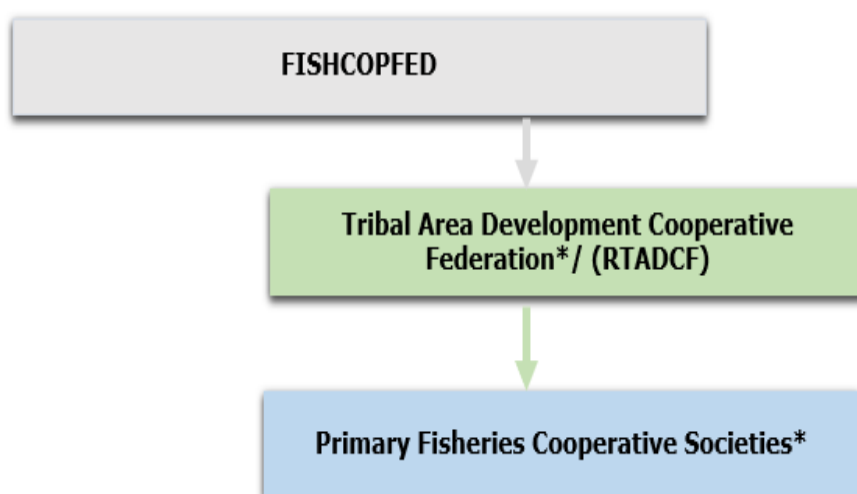
Model-2, the most commonly observed structure across states, follows a three-tier system: Primary Societies at the base, District Federations in the middle, and State Federations at the top.

Odisha presents a unique variation where, in addition to District Federations, Regional or Central Cooperatives operate across multiple districts. However, these central societies do not constitute an additional structural tier.

States like Assam also follow the three-tier model, though in practice, only one District Federation is currently functional.

Structure Model-3 (Rajasthan Model)

Figure 12: Structure Model-3 (Rajasthan State)



*Rajasthan does not have a dedicated State Fisheries Cooperative Federation. However, the Tribal Area Development Cooperative Federation also promotes fisheries cooperatives. Its operations are limited to 11 tribal districts within the state.

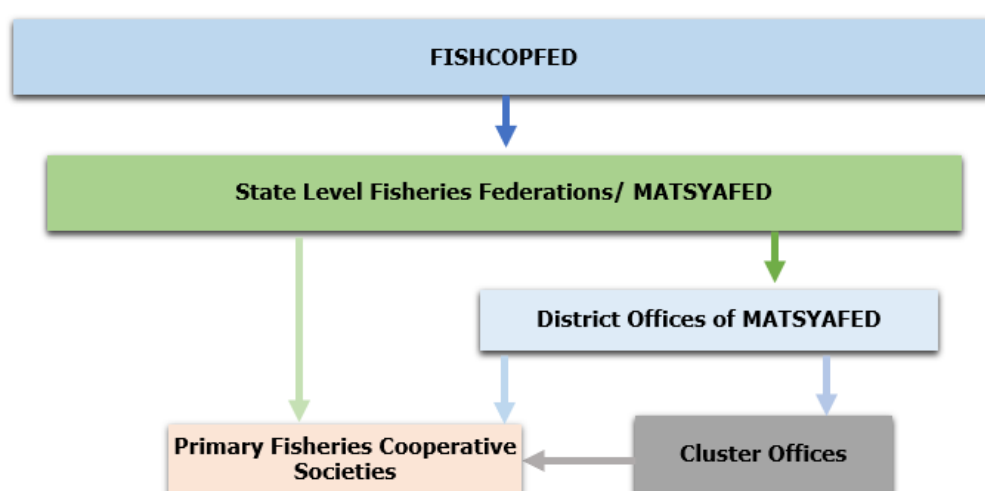
Primary Fisheries Cooperative Societies of 11 tribal districts are affiliated with Rajasthan Tribal Area Development Cooperative Federation Ltd. (RTADCF). With FISHCOPFED, there is no long-term relationship with the RTADCF. As and when trainings for fisheries cooperatives are organized, FISHCOPFED takes the help of RTADCF.

In this model, the primary societies of some of the non-tribal districts are not supported by any federation. Secondly, RTADCF's focus is on tribal people and not merely fisheries subsector but other subsectors also.

Here, the need for a state-level fisheries federation is felt to have more focused interventions.

Structure Model-4 (Kerala Model)

Figure 13: Structure Model-4 (Kerala State)



Model 4 represents a relatively uncommon structure, wherein the State Federation (MATSYAFED) functions as the apex body for fisheries development, with Primary Fisheries Cooperatives directly affiliated with it. Unlike the typical three-tier system, this model does not have district-level federations. Instead, MATSYAFED operates through its district offices—10 in marine districts and 1 in the inland fisheries district.

These district offices serve as the operational arms of the State Federation, functioning as branch offices rather than separate legal entities. Additionally, cluster offices are integrated within this management structure, working in coordination with the district offices to provide localized support and oversight.

In terms of governance and sustainability, the Kerala model demonstrates greater administrative efficiency and structural viability. It avoids the challenges of maintaining

district federations as independent entities, which is often a concern in three-tier models. Moreover, this model ensures standardized service delivery and streamlined support to primary fisheries cooperatives, making it a more effective and resilient framework for fisheries cooperative management.

2.1.7 Special Privileges for Fisheries Cooperatives in Different States

In different states, fisheries cooperatives have some special privileges compared to private players -

Rajasthan

The Fisheries Department has two specific provisions for the fisheries cooperatives in Rajasthan Fisheries Rules 1953 as given below:

- Rajasthan Fisheries Rules Section 5 (1) c stated that Registered Fishermen Cooperative Societies if participate in the tender/ bid along with the other participants shall be eligible for **5% price preference in the fisheries Reservoirs tender process.**
- Further to promote Fisheries Cooperatives formation, another amendment in Rajasthan Fisheries Rules 1958 (revised) with the insertion of Section 5 (A) with **provision to allot B, C, & D category reservoirs/ ponds of Panchayat raj on pre-determined reserve price to Registered fishermen tribal Cooperative Society was made on 13.01.2021.**

Chhattisgarh

- As per the new fisheries policy of Chhattisgarh 2022, the water bodies/ barrage of more than 200 hectares and less than 1000 hectares can be given to the registered fisheries Cooperative Societies and fisheries Groups on open tender process.
- In addition to this, anicuts and deep pools on the river sites which are more than 20 Hectares can be given to Fisheries cooperatives / Groups of Fishermen/SHGs etc.
- Reservoirs with more than 1000 hectares are provided to cooperative federation for culture and management at royalty charges. Out of the total lease amount received by the federation, 50% is given to the government, and out of the remaining 50%, 12.50 % is distributed as a bonus to the fishermen.
- In the allotment of pond and reservoir, priority will be given to **Dhimar, Nishad, Kenwat, Kahar, Kahra, Mallah's fishermen group** and fisheries cooperative society in the general area and Scheduled Tribe fishermen group and fisheries cooperative society in the scheduled tribe notified area.

- Under the three-tier panchayat system, the gram panchayat will have the right to allot ponds and irrigation reservoirs of zero to 10-hectare average water area on lease for 10 years.

Assam

The Assam Fishery Policy, primarily governed by the Assam Fishery Rules, 1953 and amended in 2005, focuses on sustainable fisheries management, fish seed production, and resource conservation.

- In Assam's fisheries policy, preference is given to cooperative societies, particularly those formed by actual fishermen belonging to Scheduled Castes, Scheduled Tribes, or Backward Classes. These societies are offered options in the settlement of fisheries, with a certain percentage of quotas reserved for them, provided their tenders meet specific criteria.
- A certain percentage (not less than 40%) of the fisheries are reserved for cooperative societies formed by members of Scheduled Castes, Scheduled Tribes, or Backward Classes.
- A Co-operative Fishery Society formed by the actual fisherman belonging to the Scheduled Castes/Maimal Community of Cachar/Scheduled Tribes/Other Backward Classes and registered under the Assam Co-operative Societies Act, 1949 shall be given the option to accept settlement of Fisheries at the highest tender out of not less than 40 percent quota: Provided that the tender of such a Co-operative Society is within 7½ per cent of the highest tender;
- When the tenders of such Co-operative Societies are below 7½ per cent of the highest tender, (i) Co-operative Societies as stated above, (ii) individual members of actual fishermen belonging to the Scheduled Castes and the Maimal Community of the district of Cachar, (iii) individual members of the Scheduled Tribes and the other Backward Classes who may submit tenders at not less than 60 per cent of the highest tender, may be given option to accept settlement of fisheries out of the quota as stated in sub-rule (a) above, at the highest tender in order of preference stated above subject to the suitability of the tenderer;
- When the fishery of the category as referred to in sub-rule (a) above fetching a tender not exceeding Rs. 50,000 (Rupees fifty thousand) per annum is settled with any individual member from actual fishermen belonging to Scheduled Castes/Scheduled Tribes/Maimal Community of the District of Cachar or Other Backward Classes, the tenderer shall get a rebate of 7½ percent as concession. But when such a fishery, the tender for which does not exceed rupees one lakh per annum is settled with a Fishery Co-operative Society formed by members of the aforesaid community, the tenderer society shall be entitled to a rebate

of ten percent as a concession:

- i. Provided that the 10 percent rebate as aforesaid shall not, in any case, be extended to Fishery Co-operative Societies formed with 100 percent shareholders from the community as stated in provision to sub-rule 13(e), if they accept settlement of fisheries out of the quota, not to more than 60 percent of fisheries reserved for them:
- ii. Provided further that in no case the highest individual tenderer or tenderer society from any protected community shall be entitled to any rebate as provided above;

Odisha

Minor Irrigation Projects (MIP) below 40 ha water area/ Gram Panchayat (GP)/ Revenue tanks shall be uniformly leased for not less than five years for pisciculture. Suitable norms for leasing of these water bodies may be prescribed in consultation with the Department of Fisheries.

By suitably restructuring the land lease policies, the government-owned brackish water areas suitable for coastal aquaculture will be allotted to fisheries cooperatives, self-help groups, unemployed youth and private entrepreneurs, for a minimum period of 15 years, for promoting sustainable aquaculture as spelt out in the guidelines of Coastal Aquaculture Authority (CAA), issued from time to time. Single window system for applying for and approval of lease of Govt. land will be introduced. This will ensure free/ easy flow of institutional credit for coastal aquaculture and related ancillary activities.

For construction, operation and maintenance of the new fishery harbours and fish landing centers on PPP mode, involvement of private sector/ community including the fisheries cooperatives in particular will be encouraged.

Culture-based fisheries in lakes/reservoirs - Preference shall be given to registered Primary Fishermen Cooperative Societies (PFCS) or authorized Self-Help Groups (SHGs) or Pani Panchayat of that reservoir for leasing of the fishing rights of reservoirs at base price. 25% of reservoirs under the control of Fisheries Department including those which are mismanaged by the fisheries cooperatives could be considered for leasing to private entrepreneurs for commercial pisciculture by auctioning.

Kerala

Training and financial support will be given on deep sea fishing techniques like tuna long lining, squid jigging and gill netting to groups of traditional fishers or fisher cooperative societies.

In order to increase fish production from reservoirs, cage farming of fish will be promoted in big and medium reservoirs through fisher cooperatives, SC/ST cooperatives and self -help groups after fixing the optimum number of cages based on carrying capacity studies in such waterbodies.

Open sea cage mariculture as an option for augmenting seafood production is gaining global attention. With the assistance from Institutes under the Central Government a survey will be conducted to locate suitable sites for open sea mariculture. The open sea cage farming in such locations will be promoted through fisher cooperatives and fisher SHGs.

Ice plants, deep freezers and similar facilities working under the public sector will be modernized and leased out to fisher cooperatives having good track record or other agencies. The functioning of ice plants, processing plants, chilled storage facilities and transportation facilities will be systematized. The fishermen cooperative societies which remain inactive will be rejuvenated and it will be ensured that at least one fisher cooperative society is functional in every fishing village. All active fishers will be brought under the umbrella of the fisheries cooperatives.

Maharashtra

In Maharashtra, the Maharashtra Fisheries Act, 1960 (Mah. Act No. 1 of 1961) is an Act passed by the Maharashtra State Legislature to protect, conserve, and develop fisheries within the state. It came into force on January 3, 1961. The Act covers various aspects of fishing, including the prohibition of certain fishing methods, protection of fish in designated waters, power to prohibit the sale or barter of illegally taken fish, and penalties for offenses. The Fisheries policy of Maharashtra in 2022 is primarily reflected in the ongoing implementation of the Maharashtra Marine Fishing Regulation Act, 1981 and the Maharashtra Fisheries Act, 1960.

Fisheries cooperatives in Maharashtra receive various benefits, including financial assistance for safety equipment and technology upgrades, and priority consideration for government schemes. These cooperatives also benefit from the principles of self-help and democratic management, enabling them to improve the livelihoods of fishers. Financial Assistance and Support to cooperatives include the following:

- The government provides financial aid for safety kits, such as GPS, communication equipment, and life-saving appliances, for fishing vessels operated by cooperatives.
- Cooperatives can access funding to improve their fishing operations, including procuring better equipment and technology.
- The Maharashtra government accords high priority to proposals from fisheries cooperatives when implementing various schemes for the welfare of fishers and fish farmers.

- The Department of Fisheries in Maharashtra supports cage culture projects, which can lead to increased fish production and create additional livelihoods for fishermen. The NFDB provides guidance and assistance to states, including Maharashtra, for various fisheries development projects, including cage culture and safety measures.

2.2 Observations on State Fisheries Federations

- The memberships in state Federation varies in number starting from 300 to 700. State federations specifically for inland fisheries (Example – State federations in Akola, Maharashtra, State Federation Chhattisgarh, Assam and other selected states). There are specific federation at the state level for Marine fisheries (Example – Maharashtra, Mumbai)
- There are federations of all the three - Inland or Marine and also Brackish water fisheries societies. (Odisha, Kerala).
- Majority of the state federations are having their own elected management committees. In most of the state fisheries federations, **share of government is as high as more than 90% and, in some cases, nearing 100%.**
- In the present context, some federations are having only primary societies as its members i.e., Kerala, Chhattisgarh etc. however other federations are having primary, district and even regional/central fisheries cooperatives as members. Examples are Odisha, Assam, Maharashtra.
- In some states like **Rajasthan, exclusive state federation for fisheries does not exist.** It is a tribal development cooperative that covers fisheries sector also.
- As far as **volume of business and type of activities** is concerned there found to be huge difference in different sample states. While federation of Kerala is far ahead in business and multiple activities that it is doing, other states are not close to Kerala.
- All the federations are promoting government schemes like Prime Minister Matsya Sampada Yojna (PMMSY), Pradhan Mantri Matsya Kisan Samridhi Sah-Yojna (PMMKSSY), Fisheries and Aquaculture Infrastructure Development Fund (FIDF), Integrated Fisheries Development Projects (IFDP) of NCDC etc.
- In some states, district federations are not formed and therefore state federations are having their **own district office and even cluster offices** to manage and support fishermen through cooperatives and also directly (Example – Kerala).
- Some other states are having districts or even regional federations as management units for providing support to fisheries cooperatives and Fishermen/Fish Farmers.

2.3 Brief Cases of Sample State Federations Covered

Assam

Assam Apex Cooperative Fish Marketing and Processing Federation Ltd.

1. Overview

In Assam, the Assam Apex Cooperative Fish Marketing and Processing Federation Ltd., commonly known as **FISHFED**, functions as an apex fisheries promotion cooperative institution of the state. FISHFED is recognized as an apex cooperative society registered under the Assam Cooperative Societies Act of 2007, bearing the registration number G-25, dated June 1, 1978.

FISHFED was honoured with the title of "Best Government Organization" on World Fisheries Day, in 2020. The headquarters of FISHFED is located at Rupnagar, Guwahati. By providing essential technical assistance, marketing support, and facilitating access to wider markets, FISHFED plays a crucial role in enhancing the livelihoods of fishermen in Assam.

Currently, FISHFED manages a total of **310 Primary Cooperative Societies** along with one **District Cooperative Society - Nogaon district federation**. Nogaon district federation encompasses 10 primary cooperative societies, which, unlike the other primary societies not directly affiliated with FISHFED. FISHFED collectively represent approximately 23,461 individual members.

a) Key Functions of the State federation (FISHFED)

- FISHFED focuses on **increasing fish production** through member societies and its own projects. It also emphasizes hygienic fish marketing, distributing equipment like aprons and gloves at fish selling points to maintain cleanliness and hygiene.
- FISHFED **promotes and develop fishery cooperative societies** in the state.
- FISHFED provides **trainings & capacity building** to the primary cooperative societies and its members.
- FISHFED undertakes **advertisement propaganda, media coverage of achievements** for market promotion.
- FISHFED undertakes **networking and collaborations** with education & research institutions, NGOs and departments.
- Collection and **marketing of fish**.
- **Post-harvest and marketing support** to primary cooperative societies for fish products like dry fish, fish manure, fish oil, fish pickle etc.

- **Online Sales & Home Delivery:** FISHFED has initiated online sales of fresh and frozen fish through its website, catering to specific areas of Guwahati city. Home delivery services are also available for bulk orders, such as weddings and other events. However, currently this service is not functioning properly due to different issues.
- **Ornamental Fish Farming:** In collaboration with Guwahati University's Aquaculture & Biodiversity Centre, FISHFED supports the breeding of indigenous and exotic ornamental fish species, enhancing biodiversity and offering additional income sources for fish farmers.

b) Assets base of the Institution

The federation has its own office building, one marketing staff barrack and Common Services Centre (CSC) at Rupnagar, Guwahati.

CSC is also used for conducting training programmes and seminars.

FISHFED is also having one office cum staff quarter at Tokobari fish farm in Nagaon district; One office cum quarter at Kakodonga fish farm in Jorhat district; One godown at Kakodonga fish farm in Jorhat district for stocking fish feeds, fishing nets & other related inputs; One godown at Topatoli, Jagiroad in Marigaon district (for stacking of dry fish) and three cold rooms for storage and marketing of raw fishes and fish products.

The federation has one four-wheeler, one three-wheeler, two motor cycles and three FRP boats. For marketing, Federation owns 4 marketing outlets - *Bee/* Fishery retail outlet; AC Retail Outlet, Rupnagar; Silchar Retail Outlet at Silchar in Cachar; and Nagaon Retail Outlet, at Nagaon.

This shows that the federation has good infrastructure base.

FISHFED is also having the following water bodies -

- Morikolong Meen Mahal, Nagaon District (220 bighas i.e., 72.6 acres).
- Maharul Meen Mahal, Nagaon District (85 bighas i.e., 28.05 acres).
- Tokobari Meen Mahal, Nagaon District (40 bighas i.e., 13.2 acres).
- Rupnagar Fish Farm, Kamrup Metro District (5.5 bighas i.e., 1.81 acres).
- Kakodonga Fish Farm, Jorhat District (135 bighas i.e., 44.55 acres).

2. Human Resource in the Federation

The federation is headed by a Managing Director from the State Civil Services. MD is assisted by two senior level technical persons Fishery Development Officers (FDOs). There are 9 non-technical persons on the regular roll. 11 persons employed by FISHFED as non-regular staff on fixed term contract.

3. Financial Position of the Federation

While the federation has an authorized Share Capital of Rs. 400 Lakh, the subscribed share has reached to **Rs. 343.10 Lakh**. In this the state government has a share of Rs. 310.50 (90.50%), NCDC Rs. 32.20 Lakh (9.39%) and remaining 0.11 % shares are from the member institutions. Federation has reserve funds of Rs. 117.6 Lakh and borrowings to the extent of Rs. 115.70 Lakh. Working capital available with the society for the expansion and diversification of business (2022-23) is Rs. 1,17,11,588. Potential of the Federation to take loan from the Banks and other financing agencies for business: Rs. 100,00,00,000.

Funding and Assistance from financial agencies (NCDC) is **Rs. 35,92,300**.

4. Audit

The federation has Audit of 2021-22 to 2022-23 with Audit classification as "C" category.

5. Support from NFDB (National Fisheries Development Board)

Federation has received funds from NFDB in the year 2012-13 for purchasing 4 Bolero pickup van and from Ministry of Agriculture, Dairy and Fisheries Rs. 60.00 Lakh for purchase of insulated van during 2008-09 for under scheme post-harvest infrastructure development programme.

6. Recognitions and Awards

FISHFED was honored as the "Best Hilly and North Eastern Government Organization" by NFDB in 2020; and in 2021, The Kalong-Kapili Cooperative Society Limited, associated with FISHFED, received the "Best Fisheries Cooperative Society" award from NFDB, reflecting the effectiveness of cooperative models in Assam's fisheries sector.

7. Infrastructure and Development Initiatives

FISHFED has been instrumental in implementing various infrastructure projects with NFDB's support:

- **Fishery Projects:** Development of fishery projects encompassing 303 bighas of land near Morigaon, suitable for diverse fish-based activities, aqua-tourism, and post-harvest processing.
- **Modern Retail Outlets:** Establishment of modern fish retail outlets and cold storage facilities to enhance the post-harvest value chain and provide better market access for fish products.
- **Technology Integration:** Introduction of mobile applications and home delivery services to facilitate fish sales, especially during the COVID-19 pandemic, leading to a reported 30-40% growth in sales.

8. Capacity Building and Training

NFDB, through its North Eastern Regional Centre (NERC) in Guwahati, has organized various capacity-building programmes for fish farmers, including: Skill Development Workshops for fish farmers; Technical Advisory Services: Provision of expert advice to improve aquaculture practices; Preparation of manuals and brochures on fisheries and aquaculture development to disseminate knowledge effectively.

9. Business Turnover and Profit of FISHFED

Over the last three years (2021–22 to 2023–24), FISHFED's sale of fish and fish products ranged from 12,440 kg to 12,550 kg, generating revenue between Rs. 31.10 lakh and Rs. 31.32 lakh. The sale of value-added items/raw fish packets ranged from 759 to 1,076 packets, earning Rs. 1.13 to Rs. 1.61 lakh. In 2022–23, the gross income from fish sales was Rs. 31.44 lakh, with a net income of Rs. 29.30 lakh. Additionally, the federation earned Rs. 0.84 lakh from outlet rent and Rs. 2.01 lakh as service charges from member societies, resulting in a total surplus of Rs. 32.18 lakh.

10. Initiatives for Social Causes/ Welfare of Members

FISHFED Assam, in collaboration with the National Fisheries Development Board (NFDB) and under schemes like the Pradhan Mantri Matsya Sampada Yojana (PMMSY), has implemented several social welfare initiatives aimed at uplifting members of primary fisheries cooperatives across the state.

- a) Hygienic Fish Marketing Practices:** FISHFED has prioritized hygienic conditions in fish retail outlets by distributing aprons, caps, hand gloves, and other sanitary equipment to individuals involved in fish marketing. This initiative aims to ensure the cleanliness and safety of fish products sold to consumers.
- b) Infrastructure Support for Fishermen:** To improve the livelihoods of fishermen, FISHFED has facilitated the construction of sheds and community halls, and provided essential equipment: Construction of 20 sheds in Darrang district, each costing Rs. 50,000, allotted to poor fishermen families; Sanctioning Rs. 10 lakhs for the construction of a community hall in Mangaldoi; Provision of fish vans, bicycles, and books to fishermen families in Nalbari district.
- c) Awareness and Training Programmes:** Under the PMMSY, Assam organized a week-long awareness campaign focusing on rural fish farmers, especially women. Over 200 camps were held across all districts.
- d) Financial Inclusion through Kisan Credit Cards (KCC):** Assam has linked over 112,896 KCC applicants with banks, enabling RS. 53.27 crore in credit to 9,670 applicants.
- e) Digital Inclusion via National Fisheries Digital Platform (NFDP):** Assam's proactive approach in NFDP led to over 1.5 lakh registrations, ranking

the state third nationally. This digital inclusion ensures that beneficiaries can access various benefits, including insurance coverage and government incentives.

Outcomes of the Initiatives

- **Enhanced Fish Production:** 2.93 lakh metric tons in 2015 to 4.74 lakh metric tons as of 2023
- **National Recognition:** Assam has been recognized as the **Best State for Fisheries Development in the North East and Hilly Region category.**
- **Improved Livelihoods:** The provision of infrastructure, equipment, and financial support has improved the socio-economic conditions of fishermen, enabling better market access and income generation.
- **Increased Participation:** The awareness and training programs have led to greater participation of women and rural fish farmers in the fisheries sector, fostering inclusive growth.

The Government of Assam, in collaboration with the central government under the Pradhan Mantri Matsya Sampada Yojana (PMMSY), provides financial assistance to fishermen during the annual fishing ban or lean period (April 1 to July 15) to support their livelihoods. Rs. 1500 is provided per person per month for three months. The beneficiary contribution is Rs. 1,500 per annum.

11. Key Challenges Faced by FISHFED

- Weak Financial Position of PFCSs:** Many Primary Fisheries Cooperative Societies (PFCSs) are having small share capital and lack working capital, making them dependent on government grants or FISHFED support. Further, Irregular fish production and poor accounting practices further weaken their financial sustainability.
- Lack of Professional Management and Skilled Manpower:** FISHFED and many PFCSs suffer from limited trained staff, especially in areas like cooperative management, marketing, digital operations, and scientific aquaculture. This reduces efficiency, delays project implementation, and weakens field-level coordination.
- Market Access and Price Fluctuations -** PFCSs often lack direct market linkages and bargaining power, relying on middlemen; Seasonal oversupply during peak harvests leads to price crashes, impacting fisher incomes.
- Poor Infrastructure in Remote Areas:** Many districts still lack adequate cold chains, transport, fish drying facilities, and storage infrastructure. Rural fishers are unable to access quality inputs like seed, feed, and healthcare.

- v. Low Adoption of Digital Platforms** - Despite progress, many PFCSs and fishers are still not fully registered or active on platforms like NFDP. Lack of digital literacy, connectivity issues, and fear of technology adoption persist.
- vi. Regulatory and Policy Gaps** - Inconsistent implementation of fishing bans and leasing of water bodies create local disputes. There is lack of uniform data systems for tracking production, sales, and beneficiaries.

Strategic Recommendations

- 1. Federation of PFCSs at District Level or District Offices of State federation** - Create district-level unions or opt for district level offices of state federation (Like Kerala) to aggregate production, coordinate logistics, and facilitate bulk sales.
- 2. Promotion of Allied Activities** - Support PFCSs to diversify into value-added fish products, ornamental fishery, fish seed production, etc.
- 3. Robust Monitoring and MIS** - Develop a real-time Monitoring Information System (MIS) for tracking cooperative health, scheme performance, and fisher welfare.
- 4. Awareness and Branding** - Conduct statewide Fisheries Fairs, PFCS Showcases, and Fishery Awards to encourage innovation and recognize excellence.
- 5. Set up a fish processing and training hub** under PMMSY/PM-FME.
- 6. Include solar drying, smoking, freezing, packaging units.**
- 7. Form a SPV (Special Purpose Vehicle) with 10–15 large PFCS.**
- 8. Create a dedicated "Assam Fish Value Chain" export desk**
- 9. Act as a Cooperative Business Incubator for PFCS** - Use its apex status to mentor and incubate Primary Fisheries Cooperative Societies (PFCS) into high-performing business units.

Recommendations

- Identify and handhold 50 high-potential PFCS as "Model Cooperatives"
- Deploy mobile business mentors or interns to support governance and growth
- Offer shared digital accounting tools, insurance, feed procurement
- Track performance through a Fishfed-led MIS and ranking system

10. Establish Climate-Resilient Aquaculture Zones

Position Assam as a national leader in **eco-friendly aquaculture (e.g., low-carbon, flood-resilient models)**

Strength Leveraged: Traditional water bodies & wetland fisheries; Existing institutional reach in vulnerable districts

Recommendations

- Promote **cage culture, integrated fish-livestock farming, and floating hatcheries**
- Partner with Assam State Disaster Management Authority (ASDMA) and NABARD
- Develop risk insurance and early warning systems for cooperative ponds

11. Lead a Fisheries Skilling and Entrepreneurship Academy - Establish itself as a center for fisheries entrepreneurship and cooperative governance training.

Recommendations

- Set up a dedicated training wing in collaboration with ICAR-CIFA, ASRLM
- Design skilling programmes: FishPreneur, FishCoop Leaders, Women in Aquaculture
- Provide certification, incubation support, and market exposure visits
- Tie-up with NSDC, Skill India, and colleges in Assam

12. Forge Export Linkages and Global Certifications - Position Assam's cooperative fishery products for export to Southeast Asia, Gulf, and European markets as Unique indigenous fish varieties (e.g., Chitol, Rohu, Tengra) are available and state has Institutional aggregation capacity

Recommendations

- Support PFCS in attaining FSSAI, HACCP, EU-compliance certifications
- Partner with APEDA, MPEDA for export facilitation
- Open liaison offices or MoUs with NE cargo export hubs (e.g., Guwahati Airport, Silchar)
- Run export-potential exposure visits and trade fairs

13. Leverage Financial Convergence & Cooperative Banking

Act as an intermediary to channel credit, subsidies, and insurance to PFCS, enhancing their financial viability.

Strength Leveraged: Apex status and recognition by NABARD, state authorities; Membership database and digital reach.

Recommendations

- Float a revolving fund or credit guarantee scheme for PFCS working capital
- Promote digital payments and cooperative fish credit cards
- Enable auto-linkage to PMMSY, ASRLM, MoFPI grants via integrated app.

Chhattisgarh

Chhattisgarh Rajya Sahkari Matsya Mahasangh Maryadit

1. Overview

In Chhattisgarh, “Chhattisgarh Rajya Sahkari Matsya Mahasangh Maryadit” serves as the apex-level cooperative for the fisheries sector. Initially, when the region was part of Madhya Pradesh, a state-level fisheries corporation was operational. In 1998, this corporation was dissolved, and a state-level fisheries cooperative federation was established in Madhya Pradesh. Following the creation of Chhattisgarh as a separate state in 2000, the federation was re-registered under the Chhattisgarh Cooperative Societies Act.

The Federation operates as a federation of primary fisheries cooperatives and district fisheries federations. However, since no district federations are currently functional, the federation comprises only primary cooperatives as its members. It is mandated to undertake non-credit and non-financial activities and therefore does not engage in financing operations.

Given that only inland fisheries cooperatives exist in Chhattisgarh, the federation exclusively represents inland fisheries. It does not have a dedicated website, although a single page is allotted to it on the official website of the Chhattisgarh Fisheries Department.

The Federation derives its primary income from water bodies allotted by the State Government for commercial fisheries activities. All leasing and operational decisions are made in accordance with the Chhattisgarh Fisheries Policy, 2022. While primary societies do not engage in direct business transactions with the federation, their members are actively associated and avail various services and special benefits wherever applicable.

a) Districts Covered

As per the bye-laws of the federation, Federation covers 16 districts namely Baster, Bilaspur, Dantewada, Dhamtari, Durg, Janjgeer – Champa, Jashpur, Kanker, Kavardha, Korba, Mahasamund, Raigarh, Raipur, Rajnaandgaon and Saguja.

As per the information of the federation, there are 1782 primary fisheries cooperatives in Chhattisgarh of which 84 new fisheries cooperatives are registered after 2023. Out of the total fisheries societies in the state, not all are members of the state federation. Only 447 primary fisheries cooperatives are members of the state federation.

b) Assets Base of the Federation

The Federation has a strong asset base, supported by a range of infrastructure facilities. These include land used for hatchery operations—25 hectares at Demar Hatchery and 10 hectares at Selud Hatchery—as well as its own building, furniture

and fixtures, hatcheries, diesel pump sets, trucks, cars, and boats. Notable assets include one Tata insulated van, a mini truck, a Toyota car, and boats with engines. As of 2023–24, the Federation's fixed assets were valued at Rs. 34.12 lakh.

However, the insulated van is not regularly utilized due to uncertainty regarding the volume of fish available for transportation.

In addition, the Federation operates two fish retail outlets, located in Raipur and Khutaghat, along with a Mobile Fish Mart/Mobile Marketing Vehicle. Overall, the Federation possesses a robust infrastructure and asset base to support its operations.

Federation has 13 water bodies: Gangrel Reservoir, Dudhawa Reservoir, Madamsilli Reservoir, Tandula Reservoir, Gondli Reservoir, Kharkhara Reservoir, Khudia Reservoir, Hasdeo Bango, Sikasara Reservoir, Kharang Reservoir, Darri Reservoir, Kodar Reservoir and Manohar Sagar Reservoir. A total of 39062.75 hectare is the total capacity of the water bodies.

Federation has 5 Hatchery of Spawn Production having a capacity of 42.62 Hectares and 5 Fingerlings Unit (fish seed production units) - Fish Hatchery Dudhawa Dist. Dhamtari; Fish Hatchery Atmanagar, Dist. Korba, Fish Hatchery Khutaghat Dist. Bilaspur; Fish Hatchery, Selud, Dist. Durg; and Sanjay Gandhi Fish Hatchery Demar, Dist. Dhamtari.

c) Functions of the Federation

The State Fisheries Federation of Chhattisgarh functions as the apex body for the fisheries cooperative sector in the state. It plays a key role in promoting new fisheries societies and issues No Objection Certificates (NOCs) for their formation. The Federation also directly distributes bonuses to fishermen and fisherwomen, most of whom are members of one or another cooperative society.

The government operates a fish retail outlet, where societies are encouraged to sell their fish produce. While the Federation does not engage in direct marketing, it provides marketing support to member societies.

The Federation also facilitates access to Saving-cum-Relief benefits for fish farmers during fishing ban periods. It manages several hatcheries and offers technical guidance on fish seed rearing in community tanks. Additionally, it liaises with the State Government to lease reservoirs for fisheries operations.

The Federation is also implementing the Pradhan Mantri Matsya Sampada Yojana (PMMSY) through a private agency, which in turn generates employment opportunities for fishermen.

2. Business Activities of the Federation

a) Fish Seed Production Activity

Besides running the business of Fish production by taking Water bodies on Lease from the Government and giving for Fish production to various organizations, the Federation's main business is seed production and Marketing. Breeding tanks of the federation are at Dulhara Tank (District Bilaspur) and Tappa Tank (District Rajnaadgaon). These tanks have a capacity of 100.25 Ha.

b) Business of the Federation

Sale of Fish Seed / Spawn or Fingerlings (Mainly in case of Inland Fisheries) in 2023-24 has been Rs. 149.44 Lakh. The Federation has recently taken over an outlet which was Earlier run by FISHCOPFED for the marketing of fish and fish products. Fishermen/ Fisherwomen Associated in last three years – 13285 (Fishermen) and 3201 (Fisherwomen).

The federation earns out of two main activities –

- One by giving the water bodies on lease and getting lumpsum amount as per the lease contract; and
- Second by producing fish seeds in its 5 Hatcheries and selling the seeds to primary societies with some rebate and also to other fisheries entrepreneurs.

In 2023-24, fish production through the federation has been 2206.00 MT and fish seed spawn production through 5 Hatcheries - 5669.10 and Fish fry - 536.75.

c) Share Capital and other Reserves, Deposits and Borrowings of the Federation

As per the Byelaws federation's authorized share capital is 1000.00 Lakh. As per the byelaws of the federation, any member other than the State government or a cooperative organization, will not be allowed to have shares more than Rs. 20,000.00. The government of Chhattisgarh is the key shareholder of the federation. Besides the government, 447 primary societies are also members of the federation. Out of total subscribed share capital of Rs. 43.52, **Government share is Rs. 42.78 lakh (98.30 %) and Members Rs. 0.74 Lakh (2.70%)**. The federation also has a deposit of Rs. 305.99 Lakh.

d) Audit of the State Federation

The audit has been undertaken regularly with category "B" in 2022-23.

e) Business Turnover and Profit

The Federation generates income from multiple sources. In 2023–24, the major income streams included Rs. 546.85 lakh from leasing water bodies, Rs. 149.44 lakh

from fish seed production, Rs. 10.84 lakh from rent, and Rs. 150.00 lakh as grant support from the State Government, totaling Rs. 857.13 lakh.

However, expenditures on managing business operations were also high, amounting to Rs. 855.22 lakh in the same year. As a result, the net profit stood at only Rs. 1.91 lakh for 2023–24.

In comparison, the Federation had reported a net profit of Rs. 65.08 lakh in 2021–22 and Rs. 15.54 lakh in 2022–23, indicating a declining profit trend over the last three years.

f) Bonus to the Fishermen

The Federation has a system of providing a bonus to fishermen engaged in various activities across the 13 reservoirs it manages. The bonus is distributed annually and is patronage-based. Out of the total lease amount received, 50% is paid to the government. From the remaining 50%, 12.5% is distributed as a bonus to the fishermen. The bonus is disbursed through the Direct Benefit Transfer (DBT) system, as per the Bonus Policy introduced in 2022. The remaining 37.5% is used for managing the Federation's activities. The bonus is over and above the wages received by the fishermen for their labor.

In 2022–23, a bonus of Rs. 25,57,370 was distributed to 356 fishermen, and in 2023–24, Rs. 38,08,237 was distributed to 679 fishermen.

In this whole system, the involvement of primary societies is not seen wherein the members of the societies are contributing.

3. Human Resources in the Federation

The state federation has its head office in Raipur Chhattisgarh and various offices at districts and unit levels in the state. The federation has fisheries department director as its Managing Director. Besides MD, there is a CEO functioning as the key person for the management of the federation. Besides MD and CEO, 2 Managers, 4 Supervisors, 4 senior field assistants, and 28 Field Assistants as functioning as technical staff. There are 5 non-technical staff in the federation.

4. Collaboration of the Federation with various Agencies

The Fisheries Federation of Chhattisgarh is working closely in collaboration with the fisheries department of Chhattisgarh. Various government schemes including Prime Minister Matsya Sampada Yojana are being implemented with the help of the federation by the fisheries department. Cage culture is being promoted at various water bodies mainly Dudhawa Reservoir and Hasdeo Bango Reservoir.

The Federation has promoted Circular Hatchery in collaboration with a University - Kamdhenu Vishwavidyalaya Anjora, Durg, and another at Mahasamund in Collaboration with the fisheries Department. The Federation also established a Brood Bank Under Neel Kranti Scheme at Village – Akoli, Block -Berla, District – Bemetara in

collaboration with the Department of Fisheries. The details of collaborations are given in the table below:

Table 4: Details of the collaborative organizations and activities undertaken under the collaboration

Name of the Government Department/NGO/Bank etc.	Programme/Scheme Description of Activities
Department of Fisheries Chhattisgarh	Cage Culture Programme under PMMSY for the benefit of 160 Fishermen including members of different societies; Installation of 800 cages under PMMSY for fish culture Activities ;160 Fishermen benefitted with Net income of Rs. 88000 per annum
Kamdhenu Vishwavidyalaya Anjora, Durg (Chhattisgarh)	Construction of Circular Hatchery at Kamdhenu Vishwavidyalaya Campus, Block – Durg, Anjora, District -Durg (Chhattisgarh)
Department of Fisheries Chhattisgarh	Construction of Circular Hatchery at Govt. Fish Farm, Bhoring, Block – Mahasamund, District Mahasamund, Chhattisgarh
Department of Fisheries Chhattisgarh	Establishment of Brood Bank Under Neel Kranti Scheme, Village – Akoli, Block - Berla, District – Bemetara, Chattisgarh

5. Awards and special Achievements

Kanker district in Chhattisgarh has received the best district award for fisheries under the category of inland fisheries. The award was presented on World Fisheries Day.

Section 24 of MSCS Act. Compliance related

Chhattisgarh Fisheries Federation is a member of the National Federation – FISCOPFED which is registered under the Multi State Cooperative Societies Act. National federation is required to comply with Section 24 of the MSCS Act. There are several initiatives that the National Federation has to do through State federations.

Some of the relevant areas for the state federation are Education, Training, and Cooperative Awareness, Knowledge Sharing, Data-Base and MIS, Cooperative Principles, Policies and Legal Aspects, Model byelaws etc.

6. Education, Training, and Cooperative Awareness

Training organized from 2021-22 to 2023-24 has been only 4 awareness programmes with 170 participants. These are one day awareness programmes in which Secretaries, Board of director and members participate. These are division level programmes. The areas of discussion are Principles of cooperatives, system of finance etc. Since no specific budget is fixed for training and education the number of programmes is less.

Recommendation

Organize targeted training for fisheries members on schemes from the Fisheries Department, Ministry of Fisheries, MSME, NCDC, and NSFDC. Collaborate with the Fisheries Department and NFDB to conduct awareness programs on PMMSY insurance. Exposure visits to successful fisheries societies within and outside the state should also be arranged for active fishermen.

7. Knowledge Sharing

The federation do not have any regular system of knowledge sharing. Through its staff placed in different districts and projects, federation share technical knowledge and information about the schemes.

Recommendation

It is informed by the FISHCOPFED that the organization is not publishing hard copies of the Magazine – ‘FISHCOOPS’ and only soft copy is produced. The best medium in this context is creating WhatsApp groups and circulating the knowledge products and information on good experiments, government Schemes etc. through WhatsApp. It is observed that most of the fishermen and members of fisheries cooperatives are accustomed with getting information on mobile phone.

Important documents like Fisheries Policy of Chhattisgarh 2022, Model Byelaws and similar other important information including technical information can be regularly Circulated.

8. Data-Base, MIS and Byelaws

Federation does not have any MIS system of regularly updating data-base of Fisheries Cooperatives. At the time of elections of the BOD of federation, information about the member societies and new societies are updated. There is no common format on which district and Primary societies are sending regular information about their functioning. The bye-laws were reviewed and updated last in the Year 2017-18

Recommendation

It will be good if through a common format, information of fisheries cooperatives is being consolidated at the district level first and then at the state level by the state federation with the financial support of fisheries department for the specific purpose of MIS and information gathering from the field.

9. Cooperative Principles, Policies and Legal Aspects

As per the byelaws of the state federation, the first objective written is propagation of Principles of Cooperatives, however in the real scenario at the societies level, members found to be not much aware about the principles of cooperatives. From the national level also there has been not much stress on promoting seven principles of cooperatives and their values in inculcating the principles among the members of the fisheries Cooperatives.

Recommendation

In order to propagate the State federation, in collaboration with the FISHCOPFED undertook some promotional activities like conducting some events like debate, and poster competition on the seven principles of cooperation. Since 2025 is an international year of cooperatives, therefore it becomes more important to publicize

the importance of ICA – seven principles of Cooperatives. At the societies level, posters on principles of cooperatives can be placed after publishing by the State federation.

10. Model bye-laws

The state federation plays a role in changes made in the byelaws of the fishery's cooperative societies.

Fisheries Policy of Chhattisgarh

The Federation has been instrumental in deciding various decisions on the basis of which the policy incorporates various parameters for the cooperative societies to participate in the activities of fisheries. The most important parameters are related to the lease of the ponds and water bodies that Cooperative societies can take and the number of years of lease etc.

11. Management of the Federation

As the apex body of fisheries cooperatives, the Federation is governed by an elected Board of Management. The Board functioned until 17 July 2023; with its term having ended, elections are pending and interim decisions are currently managed by the Fisheries Department.

The Federation guides primary societies during the fishing ban period (16 June–15 August) and coordinates Saving-cum-Relief assistance through the Department. It also supports policy discussions, assists in lease renewals by liaising with the Fisheries Department, and offers legal aid to primary societies as needed. Fisheries Inspectors play a key role in facilitating lease renewals.

While quarterly Board meetings are held, they are not dedicated to monitoring primary society performance. Connectivity with the national federation, district federations, and member societies remains limited. Moreover, the Federation lacks a formal grievance redressal or conflict resolution mechanism.

12. Records and Books of Account

The study of societies affiliated with the Federation reveals the absence of a standardized system for maintaining records and accounts in primary fisheries cooperatives. Most societies do not maintain pond or water body-wise production data, making it difficult to assess the performance and productivity of individual ponds. Additionally, accounting practices vary widely across societies, leading to inconsistencies and challenges in financial monitoring and analysis.

Recommendation

A standardized system of record-keeping should be implemented at the society level. Well-performing societies can be designated as Nodal Societies, responsible for maintaining computerized records of fish and fish seed production (where applicable).

This digitization will enhance transparency, accuracy, and traceability in production data.

13. Strategies for Business Expansion & Diversification During 'Amrit-Kaal'

To align with the national vision for 2047, the Federation must evolve into a commercially driven, self-sustaining institution. The following strategic directions are proposed:

- 1. Operate as a Business-Oriented Entity:** The Federation should continue functioning as a commercially viable enterprise rather than solely as a promotional agency.
- 2. Strategic Partnerships:** Develop institutional partnerships for knowledge exchange, capacity building, and shared infrastructure to strengthen federations at state and district levels.
- 3. Agency Role for Fisheries Equipment:** Take up distributorship of fisheries-related equipment and fixtures. This can create an additional revenue stream and engage primary societies as last-mile outlets.
- 4. Innovation in Inland Fisheries:** Support research and adoption of innovative technologies, such as solar-powered cold storage (e.g., Ecozen solutions), to reduce post-harvest losses and improve sustainability.
- 5. Promotion of Cooperative Values and Governance:** Disseminate cooperative principles, code of conduct, and model bylaws through regular engagement with primary societies and district/state federations.
- 6. Dedicated Capacity Building Funds:** Secure annual budgetary allocations from the State Fisheries Department for regular training and capacity development programmes.
- 7. Diversification into Experiential Tourism:** Promote community-based fisheries tourism—such as “catch-your-own-fish” experiences—to generate supplementary income and raise awareness of sustainable practices.
- 8. Promotion of Fisheries FPOs:** Position the Federation as a Cluster-Based Business Organization (CBBO) for Fisheries Producer Organizations (FPOs), particularly in states like Chhattisgarh, where this role is often outsourced to NGOs.
- 9. Ecotourism Integration with Cage Fisheries:** Leverage cage fisheries in areas like Dudhwa, Dhamtari, and Hasdev Bango (Korba) as anchor points for developing eco-tourism facilities in partnership with local cooperatives.

Odisha

Odisha Fisheries Cooperative Corporation (FISHFED) Ltd.

1. Overview

The Odisha Fisheries Cooperative Corporation (FISHFED) Ltd. was registered dated 14.08.1989 registered under the Odisha State Cooperative Societies Act 1962. It functions as the Apex federation of fisheries in the state. Besides State level Cooperative Fishery Federation, Six Regional /District Cooperative Federations of all three categories (Inland, Brackish Water and Marine fisheries) and 775 Primary Cooperative Fishery societies of all three types of fisheries exist in the state.

The main **objective of the society** is to carry out activities to provide production, procurement, processing, and marketing of Marine, Brackish water, and inland fish and its allied products with an ultimate aim to develop the socio-economic condition of Fishermen community as a whole in the state of Odisha.

a) Key Functions of the Federation

- The Federation promotes and develops Fishery Cooperative Societies in the State. It also raises capital through shares and borrowings.
- The Federation takes up propaganda and media coverage specifically at the time of need for business promotion. It takes the help of the media for the propaganda of the activities to reach all the societies and fishermen.
- The Federation also helps in the marketing of fish and fish products. (Three Chilika Fresh Units are being run under the Federation).
- The State Federation provides fish-on-wheel facilities to provide Fresh Fish to the Public /Consumers.
- The Federation proposes to promote the marketing of fish through Primary Societies.

The Primary Fishery Cooperatives constitute 2.83 percent of the total Primary Societies of the country. All these Primary Societies have a total membership of 1,54,318 members. In addition, these societies have 199 members per society.

b) Asset base of the Federation

The State Fisheries Federation has a substantial asset base. It owns approximately 1.25 acres of land, along with its administrative building, cold storage, and garage, collectively valued at around Rs. 200 crores.

In terms of transportation, the Federation possesses 16 'Fish on Wheel' vehicles, valued at a total of Rs. 8 crores. However, many of these vehicles are not in operational condition and currently lie unused within the premises.

The Federation also operates 12 Chilika Fresh Outlets, 26 Fish Landing Centers, 3 Ice Plants and Cold Storages (which are in poor condition), and 26 Fish Curing Yards, one in each of the landing centers.

Its area of operation spans the entire State of Odisha, with membership extended to Primary and Central Societies (398), NCDC, and the State Government, bringing the total membership to 400.

2. Human Resource

Corporation has 27 personnel including officer and staff. The cost of management is RS. 153.17 Lakh during the year 2022-23. The cost of management was RS. 169.10 lakhs and RS. 154.14 lakhs during the year 2020-21 and 2021-22 and respectively.

3. Business of the Federation

The Federation runs 3 Chilika Fresh units at Bhubaneswar and one *Hirakad Fresh* at Sambalpur. Besides, 13 Chilika Fresh are in operation at Bhubaneswar through PPP mode in collaboration with M/s. Falcon Marine Export Limited, Bhubaneswar. Sale of Chilika fresh – Rs. 92.87 Lakh; Income from Fish on wheels – Rs. 5.21 Lakh; Net Loss – Rs. 13.28 Lakhs.

The purchase of Chilika Fresh Fish has been reducing year after year. The sale of this fish is reduced by 5.62 percent during the year 2022-23 over the year 2020-21. Similarly, the income from fish on the wheel is showing a reducing trend and it has reduced by 56.71 percent during the same period. The sales of *Hirakud Fresh* was nil during the year 2022-23. The gross profit from business has reduced by 36.89 percent during the same period.

The indirect income from business activities has also been fluctuating, while salary expenses have shown an upward trend, increasing by 15.80% during the reporting year. The Federation incurred its highest net loss of Rs. 53.87 lakh in 2021–22, followed by a loss of Rs. 13.28 lakh in 2022–23. Given this financial trajectory, the Apex Society needs to formulate a strategic plan to at least achieve break-even or generate net profit to ensure its long-term sustainability.

Share Capital Base

Federation has a total subscribed share capital of Rs. 161.04 lakh. In total, the Government Share is Rs. 155.75 Lakh (96.71%), NCDC 4.50 Lakh (2.79) and member societies share Rs. 0.79 Lakh (0.50%). The federation is mainly owned by the government as member societies share is only 0.50%, however, in cooperatives percentage of share does not value so much. Federation has good reserves and surpluses i.e., Rs. 151.41 lakh.

4. Management and Governance

The State Federation is managed by the Committee of Management. The Board of Management consists of 21 members. Out of 21 members, three members are cooped

from the Government. As such, 18 Directors are elected from the Primary and District level societies.

Three board meetings were held during the year 2023-24. The Board Meeting discussed matters related to business activities such as the purchase of fish, sale of fish, sale through Chilika Fresh, etc. As regards, the Annual General Body Meeting, it has held during the year 2020-21 and 2023-24 where 93 and 96 members attended the Annual General Body Meeting. Matters such as discussion and approval of the trading account, profit and loss account, balance sheet, Annual Reports approval of new auditor, new business, etc. were discussed in the meeting.

5. Training Programmes Organized

The State Federation organizes training programmes for the Fishery Cooperatives. During the year 2021-22, 645 participants were provided training on the Reactivation of Fishery Cooperative Societies in both training programmes of which 145 were women participants. During the year 2021-22, 27 batches while 10 batches each were conducted during 2022-23 and 2023-24. Skill Development Programmes were also conducted with 30 participants each. In addition to this, the Madhusudan Institute of Cooperative Management, Bhubaneswar (ICM) conducted 15 programmes in collaboration with the Directorate of Fishery. Thus, a large number of training programmes were conducted in the State for the development of Fishery Cooperatives.

6. Constraints and Recommendations

a) Grants from Government

The FISHFED has received grants from the Government under various schemes. There are still showing outstanding balances. As of 31st March, 2023, RS. 730.80 lakh was outstanding, and received Rs. 1.24 lakh during the same year. However, only Rs. 56.47 lakhs were utilized. Therefore, RS. 730.80 lakh grant and subsidy have been shown as outstanding as of 31.03.2023 as per the Balance Sheet.

Recommendation

The FISHFED should complete the sanctioned projects at the earliest possible and settle the account with the Government. It is required for the settlement of the utilization of Government Grants.

b) Fish on Wheel Project

The Fishermen project and fresh fish sale has been sustaining losses. Some of the fish on wheel vans are inoperative and are kept inside of the premises.

Recommendation

The organization should take proper steps to repair and use these vehicles or disposed of these vehicles.

c) Declining of Income Over Expenditure

The income over expenditure is declining gradually.

Recommendation

To expedite the income, different activities on promotion on fish sale and allied activities may be controlled otherwise, the financial position condition will be worst in future.

d) Provisions

The FISHFED has neither determined nor classified its bad and doubtful debts regularly. The amount of bad assets has been calculated to the extent of RS. 299.44 lakhs which has been rolling for so many years and even do not revised during the period of study.

e) Lack of Cordial Relation with Constituents

The State Federation has not maintained cordial relation with the District /Regional Federation. The FISHFED has no control over the District Federation. Further, it does not provide any type of help and assistance to the District and Primary Fishery Cooperatives.

Recommendation

FISHFED should maintain cordial relations with District /Regional Federation and also assist the constituent units.

f) Over Staffing on the Federation

The Federation has a problem of overstaffing and the cost of management is also very high. No proper study on human resource accounting has been conducted. Hence, the cost of Management to working capital is more than 12 percent.

Recommendation

FISHFED is required to conduct a proper study of human resource accounting to be an outside agency and adopt cost reduction and cost control measures.

g) Important Projects

Some of the projects implemented by the FISHFED have become inoperative like the J.T. Ice Factory and Cold Storage. Thus, the purpose of developing a value chain has not been achieved.

Recommendation

The organization should continuously monitor and control after the completion of the project to provide the benefit of value chain to the fishermen and the consumers.

h) Financial Viability

The financial viability of the FISHFED is not up to the mark because of huge loss. The end product should be taken for the development of the Fishery Sector because Government assistance and subsidies are involved. The Federation should be timed to spare the manpower in a productive manner and efforts should be taken to realize the outstanding loans and recovery should be made at the earliest possible for the betterment and survival of the Federation.

Recommendation

Concrete steps should be taken by the management for the realization of recoverable amounts, adjustments of advances, and collection of loans from Primary Societies. Repayment of Government dues should be made timely. Federation needs to focus on proper implementation of projects and enhancement of business to earn more profit through Breakeven analysis which would enable the FISHFED to become a successful cooperative enterprise.

Maharashtra

Maharashtra presents a unique model in the fisheries cooperative sector, with two State-level Federations:

1. Maharashtra State Federation of Fisheries Cooperative Ltd., Mumbai – focused on marine fisheries development
2. Maharashtra State Inland Fishery Federation Ltd., Akola – dedicated to promoting inland fisheries across the state

Additionally, the state has two Regional Fishery Cooperative Federations, though both are currently non-functional.

As of now, Maharashtra hosts 36 District Fishery Cooperative Federations and 3,775 Primary Fishery Cooperative Societies, with a combined membership of 3,32,636 individuals.

4.1 Maharashtra State Federation of Fishers Co-Operative Limited (Marine)

1. Overview

In 1960, the Union of Maharashtra was established and named Maharashtra Rajya Machhimar Sahakari Sangh Ltd. Both District Fisheries Co-operative Federations and Primary Fisheries Co-operative Societies are members of the State federation.

a) Assets Base of the Federation

The Federation owns an Ice Factory valued at Rs. 46.23 lakh. Its plant and machinery are worth Rs. 34.03 lakh, while the other assets related to the Ice Factory are valued at Rs. 7.39 lakh. Additionally, the Federation possesses two diesel tankers valued at Rs. 30.14 lakh. It operates from a dedicated office and also maintains one sales outlet on a rental basis.

b) Objectives of the Federation

- i. To Promote and develop fishery cooperative societies in the state
- ii. Raise capital through shares, deposits borrowings, and any other sources.
- iii. To take up propaganda, media coverage for market promotion, and other purposes.
- iv. To take up the responsibility of Marketing of fish for district Federations/ Primary Societies and undertake Production and Marketing of fish and by-products such as dry fish, fish manure, fish oil, fish pickle etc.
- v. To provide technical guidance to the societies through district federations and Directly and undertake Fish processing activities; arrange for the export of fish and fish products
- vi. To develop liaison with State Government, Central Government and other agencies for the benefit of the Fishery societies.

- vii. To take the responsibility of advertisement propaganda, media coverage for market promotion and make propaganda for institutional sales such as Hotels, Schools, Colleges etc.
- viii. To undertake members education and training programmes for capacity building of employees of the Primary Societies and District Federations.
- ix. To take up Welfare activities for the workers and their family members of Fishery Cooperatives.

c) Governance and Management

The Maharashtra State Fishery Federation has an elected Board with a tenure of five years. The Board comprises 22 members, including 17 elected Directors and 5 nominated Directors. In both 2022–23 and 2023–24, the Federation conducted five Managing Committee meetings annually. The Board includes four Women Directors, and on average, all 22 members participate in the meetings.

Key agenda items discussed include business operations, employee appointments, and decisions related to the sale of fresh fish, ice, and diesel.

The Federation also holds an Annual General Meeting (AGM) each year, with attendance ranging between 175 to 212 members.

d) Activities of the Federation

- i. The basic task of the State federation is to bring about a comprehensive and conscious group of fisheries and fishery industries in the state under a cooperative fold. For this purpose, the State Union continues to work for the overall development and progress of the fishermen, and fish trade-related industries in the state through the Primary Co-operative Fishermen's Association, and District Co-operative Fishermen's Union.
- ii. The share capital received from the members is not sufficient for the Sangh to enhance its business. More share capital will help in raising capital and acquiring loans from financial institutions. This share capital can be raised from the members or the government.
- iii. The Federation undertakes the full capacity production, collection, storage, transportation, fish feed, processing, distribution and marketing of all commodities like fish products, dry fish products etc.
- iv. The Federation has taken the responsibility of establishing processing Centers for food grains, fish meal, fish seeds etc.
- v. To undertake the marketing or distribution of fish, fish meal, fish oil, diesel, ice and other products.

2. Business of the Federation

The Federation is engaged in multiple business activities. In 2022–23, it recorded fish sales worth Rs. 1,739.78 lakh, which declined significantly to Rs. 842.48 lakh in 2023–24. Similarly, diesel sales, which stood at Rs. 9,727.16 lakhs in 2022–23, dropped to Rs. 2,790.94 lakhs in 2023–24.

The overall business margin is also shrinking. The total margin, which was Rs. 193.99 lakh in 2022–23, declined to Rs. 88.48 lakh in 2023–24, indicating a consistent decline in profitability across all activities.

3. Human Resources of the Federation

The State Federation has both technical and non-technical personnel. Besides the Managing Director, there are four managers for Administration, Fresh Fish Business, Ice Factory & Ice Sales, and Diesel Oil work. There are 27 persons in technical services and two non-technical. There are two Diesel Tanker Drivers for transporting the diesel. The yearly salary of these drivers is Rs. 4.19 lakhs. In 2023-24, Rs. 1,23,17,239.00 was the expenditure on Human Resources. Out of a total of 29 personnel, only two are female employees.

4. Financial Position of the Federation

The Federation is authorized to raise its capital to the extent of Rs. 200.00 lakhs. The subscribed share capital in 2023-24 was Rs. 143.06 Lakh. Out of the total subscribed capital, the Government of Maharashtra has the highest contribution of 90.57 lakhs (63.31%). The subscribed Share Capital of Member Institutions was Rs. 45.59 lakhs (31.86%) at the end of 2023-24. The remaining 4.83% of shares are owned by others.

The Reserve Fund Rs. 161.14 Lakh in 2023-24. The deposits in the form of investment were Rs. 410.05 lakhs at the end of 2021-22 and increased by 71.87 percent at the end of 2023-24. Thus, the Federation has invested the entire other funds of Rs. 704.76 lakh as a deposit.

The Federation had sustained a net loss of Rs. 97.32 lakhs and Rs. 85.77 lakhs during the year 2021-22 and 2022-23 respectively. **However, the Federation earned net profit of Rs. 13.28 lakhs during the year 2023-24.** Thus, it is clear that the Federation is becoming sound in the year 2023-24 and also earned a net profit.

5. Audit

The Statutory Audit of the Federation is conducted by the Chartered Accountant. In addition, the Federation also conducted an Internal Audit of the Federation by a certified auditor. The Chartered Accountant has awarded an 'A' Certificate to the Federation during all three years of reporting.

6. Dividend Distribution

The Federation had earned a net profit of Rs. 13.28 lakhs during the year 2023-24 after suffering a net loss during the earlier two years. Thus, the Federation had distributed dividend @10% to its members.

7. Training

The Federation has not taken any interest in organizing any training programme for its employees and also for the Training of District Cooperative Fishery Federations and for the members of the Managing Committee of the Primary Societies. The Central Institute of Fishery Education (Deemed to be University), Versova, Mumbai and Vaikunth Mehta National Institute of Cooperative Management, Pune have conducted training programmes for the Fishery Cooperatives.

8. Working Capital Availability (Amount in lakhs)

Working capital available with the society for the expansion and diversification of business 2023-24 Rs. 1383.63 Lakh.

Issues and Recommendations

1. Ban of Fishing

For the protection of small fish and an increase in fish production, a fishing ban period of 90 days should be maintained in the entire western sea areas every year and it should be strictly implemented.

2. Prevention and Conservation of Small Fish

For the protection and conservation of small fish and for the fish to be available indefinitely, proper management of fishing in the marine area should be done under the guidance of fisheries scientists and researchers.

3. Prevent Illegal and Unregulated Fishing

To effectively prevent illegal and unregulated fishing in the sea, the Fisheries Department, Coast Guard, and SAAD should take strict action.

4. Formation of Fishery and Fishermen Information

In the coastal areas of the state, the residences of fishermen who have traditionally lived along the sea and coastal belts are generally registered with the local Gram Panchayat. However, lack of formal land ownership or registry deprives these fishermen and their families of access to bank loans and various government welfare schemes.

To address this, government-level intervention is necessary to facilitate the registration of land for all such fishermen and for areas traditionally used for community-based fishing activities. Issuing property cards in the names of the

concerned fishermen would enable them to avail of institutional support and welfare benefits.

5. Empowerment of Fisher Women

To make women in the fisheries sector self-reliant, it is essential to provide them with access to loans, promote their self-employment, offer training in fishing-related activities, and supply necessary fishing equipment and materials. A dedicated government scheme should be implemented specifically for women fisherfolk.

While designing and implementing such a scheme, special attention should be given to the needs of active women fishermen, particularly regarding the perishable nature of fresh fish. Ensuring the availability of ice and cold storage facilities is crucial for preserving their catch and supporting sustainable income generation.

6. Compensation Due to Natural Calamities

Due to storms that occur from time to time, unseasonal rains, weather changes, geological surveys carried out in the sea by the Central Government and other companies, etc., fishermen's fishing equipment and related equipment are damaged. In this way, it is necessary to evaluate the damage and implement appropriate criteria by the government to get compensation like farmers.

7. Coaster Fishermen's Settlement

In the coastal fishermen's settlements or ports, according to the technical guidance of Oceanography CWPRS Erosion prevention dams, storm shelters, wind shelters, and national cyclone risk management system. Implementation of underground power line projects under health.

8. Development of Fish Tourism

A special plan should be drawn up in collaboration with the Tourism Development Corporation to implement the concept of fish tourism in the coastal areas of the state in 15 years. The government should also provide special funds for beautification of coastal ports in the State.

9. Compensation for Proposed Projects Set up by the Government

The proposed port projects to be built by the government along the coastal areas as well as the oil and gas projects to be built by various companies in the civil sector should be evaluated scientifically and the affected areas and fishermen should be compensated accordingly.

10. Future Plans for the Fishery Sector

To support the sustainable and nutritional growth of the fishing industry in the coastal areas of the state, a high-level committee comprising government

officials and expert representatives from the fishing community (10 members) should be established. Additionally, a Maharashtra State Fishermen Welfare and Development Board should be constituted to provide strategic guidance and suggest timely policy measures.

A separate Department of Fisheries with a dedicated ministry and budget allocation should be created to prioritize the sector. Furthermore, the loans and interest liabilities of defunct pilot projects undertaken by fishermen's organizations should be fully waived, in line with the provisions available for agricultural entities.

Under the National Cooperative Rashtriya Swaniyojan Yojana, loans of disaster-affected fishing groups and fisher-farmers should be completely waived. The lease tenure of lands allotted to fishermen's organizations should be extended, and proactive, positive measures must be taken to revive and support organizations that have faced financial setbacks.

11. Lease Period of Water Bodies

All the lakes in the state should be put on contract for ten years. According to the guidelines of the National Fisheries Development Board, Hyderabad, a grant of one hundred crore rupees should be approved for the distribution of revenue.

12. Compensation to Inland Fishermen Affected by Natural Calamities

To provide effective relief to inland fishermen impacted by natural disasters—such as heavy rainfall, unseasonal weather, or drought—the existing criteria for compensation approval need revision. The compensation framework should align with the loan waiver provisions extended to farmers, factoring in both the lease amount of water bodies and the outstanding loans of the fishermen.

4.2 Maharashtra Rajya Bhujal Matsyavyavsay Sahakari Sangh, Maryadit, Akola (Inland)

1. Overview

The **Maharashtra State Inland Fishery Business Cooperative Federation Ltd.**, established in 1997, operates across the entire state of Maharashtra. However, the Federation currently does not have its own dedicated office and functions from the premises of the **Akola District Fishery Cooperative Union**.

The Federation lacks basic infrastructure, including furniture, fixtures, plant and machinery, transport facilities, office vehicles, equipment, and computers. Furthermore, it does not own or operate any water bodies, cold storage units, ice factories, hatcheries, fish curing yards, drying units, or canning facilities.

a) Area of Operation

The area of operation of the State Federation is extended to those areas where Inland Fishery Cooperatives are in operation. More specifically, the state Federation operates in 5 revenue Divisions of Maharashtra State such as Pune, Nashik, Aurangabad Amravati and Nagpur Division.

b) Membership

The State Federation has the Membership of District Federations and Primary Societies. In all, there are 79 members in the State Federation, of which there are 7 district Inland Fishery Federations and the remaining 72 are Primary Inland Fishery Cooperative Societies.

2. Business Activities

The State Federation has not undertaken the purchase and sale of prawn seeds in the year 2021-22. The Federation purchased prawns worth Rs. 4.38 lakhs and Rs. 1.56 lakh during the year 2022-23 and 2023-24 respectively.

The Federation earned a gross profit of Rs. 1.75 lakhs and Rs. 0.62 lakh during these two years -2022-23 and 2023-24. After meeting all the expenses, the State Cooperative Federation had sustained a net loss of Rs. 0.42 lakh during the year 2021-22. However, with the business prawn it earned Rs. 1.29 lakh during the year 2022-23 which reduced to Rs. 0.15 lakh during the year 2023-24.

3. Financial Position

The State Federation remains financially weak and has not received any financial assistance, including share capital support, from the State Government.

As of 31st March 2022, the Federation's share capital stood at Rs. 0.98 lakh and remained unchanged over the next two years. The reserve fund was Rs. 0.10 lakh during the same period. Net worth increased from Rs. 0.66 lakh in 2021-22 to Rs. 2.37 lakh by 2023-24.

The Federation incurred a net loss of Rs. 0.42 lakh in 2021-22 but recorded a profit of Rs. 1.29 lakh in 2022-23, which declined to Rs. 0.15 lakh in 2023-24.

Management expenses were Rs. 0.06 lakh in 2021-22. Working capital increased from Rs. 1.31 lakh in 2021-22 to Rs. 1.55 lakh in the following years.

4. Audit

The Society has been awarded a "C" grade during the three-year Audit. Society is involved in the purchase and sale of prawn.

5. Human Resources

The Federation has only one employee who takes care of various activities of the Federation. The lone employee uses the office of the District Federation and undertakes official work, she is paid Rs. 3,000 per month as salary.

6. Governance and Management

The State Federation is governed by a 13-member elected Management Committee with a tenure of five years, including three women directors.

The Federation convened four Board meetings each in 2021–22 and 2022–23, and five meetings in 2023–24. On average, 11 directors participated in each meeting.

General Body Meetings have been held regularly, with attendance ranging from 21 to 25 members over the past three years.

7. Management Development Services

The issue of training for members and the Board of Directors was highlighted in the audit report. Currently, the Federation does not take responsibility for organizing such training. This gap should be addressed as a priority. It is recommended that the State Federation coordinate with the Akola District Cooperative Union to organize training programmes, ideally during the Annual General Body Meeting. At the very least, an awareness programme should be conducted immediately following the General Body Meeting.

8. Restriction of Forest Department for Fishing

The Forest Department restriction for fishing by societies were taken up by the Federation and the Federation expect some result in this regard.

9. Role of Federation

The Federation has only one staff member and is financially weak, which limits its ability to provide support and services to District Unions and Primary Societies.

10. Vision and Planning for growth in 'Amrit Kaal'

Though the Amrit kaal is known to the Federation but the Federation has not prepared any specific Plan to be implemented due to the poor financial condition. However, the Federation plans to provide water bodies to Primary Societies.

11. Constraints and Recommendations

a) Provision of grants or Subsidy

The Government of Maharashtra has not extended any grant or subsidy to improve the financial position of the State Federation.

Recommendation

It is recommended that the Government of Maharashtra consider providing financial support in the form of grants or subsidies to strengthen the Federation. This would enable it to undertake developmental activities for District and Primary Fisheries Societies.

b) Contribution to Share Capital

The Government of Maharashtra has not contributed any share capital.

Recommendation

The Board of Directors has suggested that the Government may consider contributing to the share capital. This support would strengthen the Federation's financial base and enhance its borrowing capacity.

c) Arrangement of Training

The State Federation has not prioritized training for District Federations and member societies—a critical area for institutional strengthening.

Recommendation

The Maharashtra State Cooperative Union should be approached to organize training programs at minimal cost. At the very least, the Federation should coordinate with the Union to conduct an **Awareness Programme** during the Annual General Body Meeting.

d) The Role of National Federation

The National Federation of Fishery Cooperatives (FISHCOPFED) arranges training programmes in collaboration with the National Cooperative Union of India (NCUI), New Delhi. However, the State Federation has not actively engaged in developmental or capacity-building initiatives for its constituents.

Recommendation

FISHCOPFED, with support from NCUI, should continue and expand training programmes for Directors and members of Fishery Cooperatives. The State Federation should proactively focus on **developmental work, policy advocacy, and regular training**, to remain relevant and responsive to the needs of its member institutions.

Kerala

Kerala State Co-operative Federation for Fisheries Development Ltd. (MATSYAFED): A Unique State-Level Federation

1. Overview

Over the years, MATSYAFED, the Kerala State Co-operative Federation for Fisheries Development Ltd., established in 1984, has emerged as a pillar of strength and support for the fisherfolk of the State. It is an Apex Federation of 702 Primary Fisheries Co-operative Societies, aims at promoting production, procurement, processing and marketing of fish and fish products, through its four-wheel strategy of credit, technology, marketing and capacity building.

Federation's vision is to pave the way for an integrated development of the traditional fisheries sector of the State by partnering with Kerala Fisherfolk to build a sustainable fishery which is tech-savvy while being environment friendly & producer driven.

The Mission of the federation is to help the traditional fisherfolk of Kerala to improve their social and economic wellbeing through direct interventions in production, procurement, marketing, technological advancements & capacity building.

a) Strategies Adopted by 'MATSYAFED'

Acknowledging the developments already facilitated in this sector, MATSYAFED envisages a paradigm shift in strategies for fulfilling its vision, with the support of State Government. Following are some of the key objectives of the federation:

- Strengthening and sprucing the co-operative set up as a whole to ensure felt need of fisherfolk.
- Timely and adequate interest-free funding to fisherfolk for purchase of fishing implements.
- Introduction & popularization of new eco-friendly fishing implements such as Diesel/Petrol powered Out Board Motors for curbing pollution.
- Ensuring safety at sea with better designed fishing crafts, which will also be more efficient.
- Enhancing production through environment regulatory measures.
- Enhancing the market efficiency of domestic fish marketing by direct marketing of fish from coast to market.
- Ensuring availability of 'safe and uncontaminated fish to fish consumers of the State.
- Ensuring better value realization through value addition of fish.
- Ensuring availability of adequate fuel & good quality lubricants for enhancing

the life of fishing implements.

- CSR Programmes for social & cultural development of the community.
- Capacity Building initiatives for modernization of the sector as a whole.
- Diversification through establishment of Value-Added Production Centers.
- Creating new models of Sea Food Restaurants.
- Employment generation through Entrepreneurship.

b) Organization Structure

Unlike several other states, the federation has not created district-level federations but opted to operate through its own district offices strategically. The federations created 11 District Offices.

Ten district offices are operated for Marine Fisheries development, where one district office is for Inland Fisheries. It is worthwhile to note that the federation has also created 53 Cluster offices for better management of activities at the grassroots level.

c) Infrastructure Facilities

The Federation owns land valued at RS. 1.16 crore and has substantial infrastructural facilities. These include the Head Office in Thiruvananthapuram and three net factories located in Thiruvananthapuram, Ernakulam, and Kannur. The Federation operates four marine hatcheries—three producing *Monodon* seeds and one for *Vannamei*, with a total annual production capacity of 120 million seeds. It also operates a nylon twine twisting unit in Alappuzha, along with 13 kerosene bunks and 13 diesel bunks.

MATSYAFED has an ice plant with a 30-ton capacity at Azheekkal Harbour and another flake ice unit with a 15-ton capacity at the Common Pre-processing Centre (CPC), Sakthikulangara, Kollam. It also operates the MIFP Thoppumpady facility in Ernakulam, which includes a 600-ton capacity cold storage unit. While CPC is used for storing chilled fish, the MIFP facility stores frozen products. Fish and shrimp are procured from fishermen and harbours and undergo preprocessing at these centres.

In addition to the Head Office, there are nine district offices; the Head Office and two district offices are owned by the Federation, while the rest are on rent or lease. The Federation also operates a unit at Kochi (MIFP) for producing value-added fish products like fish pickles, prawn pickles, cutlets, etc.

The Federation's equipment includes ten insulated vehicles, two refrigerated vehicles, 80 fish net-making machines, and five yarn twisting machines. It also owns three brackish water bodies located at Palaikkary, Narakkal, and Malippuram. Further, it operates two fish manure plants and a chitin and chitosan plant. The production of webbing for fishing, fish manure from waste, and extraction of chitin and chitosan from discarded prawn shells at harbours are also undertaken through chemical extraction methods.

MATASYAFED runs 43 fish sales outlets, 13 Vyasa outlets for fishing implements, 16 mobile fish marts, and nine fish procurement centers (base stations) in nine districts. A Pearl Spot seed production unit is currently under construction.

The Federation operates two manure plants, each with a 10,000-ton capacity. An oil extraction unit was established at Arattupuzha but is currently non-functional due to technical reasons. Additionally, it runs 10 OBM service and repair centers—one in each coastal district—providing warranty services and repairs for Yamaha and Suzuki outboard motors (OBMs).

2. Business Details

a) Marketing of fish and fish products

Federation has done a business of 28.21 Lakh in 2023-24 where it was Rs. 45.14 lakh and 53.98 in the years 2022-23 and 2021-22 respectively. The fresh fish marketing business has been improving every year. It was 3780 ton marketed in the year 2023-24 with revenue of Rs. 5402 Lakh and margin of Rs. 52.00 lakh. This was 3750 Ton in 2022-23 with revenue of Rs. 5340 Lakh and margin of Rs. 155.63 Lakh.

b) Total income Expenditure details

The total business revenue of the federation is increasing every year. In the year 2023-24, federation revenue from various business activities was Rs. 1250.01 Lakh, which was Rs. 1075.03 Lakh in 2022-23. The expenditures in the business activities (Export expenses) have been Rs. 147.52 lakh and Rs. 114.19 Lakh in the year 2023-24 and 2022-23 respectively.

3. Human Resources

The Federation has human resources as per the need. Besides Managing director and General Manager on deputation in the federation, 4 deputy Managers and 16 managers are working in the federation. Two deputy managers are working in the federation. There are Engineers, Project Officers, accountants and variety of technical field staff. The federation has 15 officials on deputation, 281 regular staff, 552 Contract/ daily wage staff and 48 temporary staff. In all the federation has 896 people working for the federation.

4. Projects of the Federation

Table 5: Key projects Implemented by the Federation in last 3 -5 years

Sr. No.	Projects	Details of the Project (Funding agency, key interventions, Total outlay, results of the project etc.)
i.	IFDP2017-18	Funding Agency – National Cooperative Development Corporation (NCDC) TOTAL OUTLAY – 3568.69 Lakh <u>Key Interventions</u> – The loan for fishing input is given Interest Free to fishermen. The State Government provides interest subsidy and share capital for the programmes under this project. 15% of the cost of inputs is given as subsidy by the Central Govt. <u>Result of the Project</u> - The Project envisages financial assistance to the traditional fishermen through primary fishermen co-operatives for the procurement of fishing inputs.
ii.	IFDP2019-20	Funding Agency – National Cooperative Development Corporation (NCDC) TOTAL OUTLAY – 3774.66 Lakh <u>Key Interventions</u> – The loan for fishing input is given Interest Free to fishermen. The State Government provides interest subsidy and share capital for the programmes under this project. 15% of the cost of inputs is given as subsidy by the Central Govt. <u>Result of the Project</u> - The Project envisages financial assistance to the traditional fishermen through primary fishermen co-operatives for the procurement of fishing inputs.
iii.	NCDC Special Support Scheme 2018	Funding Agency – National Cooperative Development Corporation (NCDC) TOTAL OUTLAY – 3466.66 Lakh <u>Key Interventions</u>– The loan for fishing input is given Interest Free to fishermen. The State Government provides interest subsidy and share capital for the programmes under this project. 15% of the cost of inputs is given as subsidy by the Central Govt. <u>Result of the Project</u>- The Project envisages financial assistance to the traditional fishermen through primary fishermen co-operatives for the procurement of fishing inputs.
iv.	IFDP2020-21	Funding Agency – National Cooperative Development Corporation (NCDC) TOTAL OUTLAY – 4746.66 Lakh <u>Key Interventions</u> – The loan for fishing input is given Interest Free to fishermen. The State Government provides interest subsidy and share capital for the programmes under this project. 15% of the cost of inputs is given as subsidy by the Central Govt. <u>Result of the Project</u>- The Project envisages financial assistance to the traditional fishermen through primary fishermen co-operatives for the procurement of fishing inputs.
v.	IFDP2022-23	Funding Agency – National Cooperative Development Corporation (NCDC) TOTAL OUTLAY – 3633.33 Lakh <u>Key Interventions</u> – <u>Result of the Project</u>- The Project envisages financial assistance to the traditional fishermen through primary fishermen co-operatives for the procurement of fishing inputs.

5. Financial Position of the Federation

The financial position of the Federation is quite strong, with a subscribed share capital of Rs. 9,951.88 lakh. Of this, the State Government holds a major stake, accounting for more than 97.21% of the total, while member societies contribute only 2.78%.

The Federation had deposits amounting to Rs. 11,503.88 lakh in 2022-23. Hence, the financial position of the Federation is sound.

Table 6: Financial Position of the Federation

(Amount in Lakhs)

Particulars	Amount of Share Capital			
	Years			
	I (2019-20)	II (2020-21)	III (2021-22)	IV (2022-23)
i. Authorized Share Capital	15000.00	15000.00	15000.00	15000.00
ii. Subscribed Share Capital	9810.49	9824.45	9946.41	9951.88
Share of Government	9574.85	9574.85	9674.85	9674.85
Share of Member Societies	235.59	249.56	271.51	276.98
Share of Others				
5 DFDCs	0.05	0.05	0.05	0.05
iii. Reserve fund	8816.03	8851.87	11196.29	11985.86
iv. Deposits	12022.86	11672.17	12818.08	11503.88
v. Borrowings	23005.22	21934.92	23558.80	22470.78
vi. Other funds	6072.97	5378.82	16127.95	17775.14

6. Working Capital

The Federation has a strong working capital of Rs. 32,734.25 lakh available for business expansion and diversification. It also has the potential to secure loans of up to Rs. 15,000 lakhs from banks and other financial institutions for its operations.

7. Audit

The Federation held an “A” audit category grading until 2020–21; however, it has been graded as “B” by the auditor since then. The audit reports up to the year 2022–23 is available with the Federation.

8. Functioning of the Federation through various Divisions and departments

a) Projects Division

The projects division of MATSYAFED focuses on the formulation and execution of various schemes underlined with the current requirement of the sector. The beach level auction system organized by MATSYAFED is one of the major activities carried out through affiliated primary co-operative societies, which ensures the first right of sale of the produce to the producer fisherfolk which frees them from the exploitation of middlemen. This system has helped the fisherfolk to realize better value for their catch while ensuring that their loan amounts are repaid regularly and promptly from

their sales proceeds. At present 226 primary societies are facilitating beach-level auction for their member fisherfolk.

MATSYAFED supports the fisherfolk by providing credit sourced from financial agencies like National Cooperative Development Corporation (NCDC), National Minorities Development & Finance Corporation (NMDFC), and National Backward Classes Finance and Development Corporation (NBCFDC) for Integrated Development Projects (IFDP) loans, microfinance loans, term loans, and more.

NCDC Assisted Integrated Fisheries Development Project

The Integrated Fisheries Development Projects (IFDP) are executed by MATSYAFED with assistance from the National Cooperative Development Corporation (NCDC), supplying fishing inputs and working capital to the neediest fisherfolk through primary cooperative societies. Fisherfolk are organized into groups and provided with productive inputs without the need for collateral. Their catch is auctioned by auctioneers appointed by Primary Cooperative Societies, ensuring fair prices upon landing and diminishing the influence of middlemen.

Till 2023-2024, the National Cooperative Development Corporation (NCDC) has allocated a total fund of Rs. 601.71 crore under IFDP. The annual financial assistance for loans with subsidies through these projects has grown eightfold, from Rs. 555.84 lakh in 1985-86 to Rs. 4746.44 lakhs in 2021-22, over 36 years, providing support to over 1.63 lakh fisherfolk. In the year 2023-24, **40894 tonnes of fish, worth 434 crore** was auctioned through the primary co-operative societies.

It is noteworthy that schemes for providing term loans for self-employment and microfinance loans to Self Help Groups with financial assistance from the National Backward Classes Finance & Development Corporation (**NBCFDC**) and National Minorities Development & Finance Corporation (**NMDFC**) are being implemented by the Federation since 1997. For obtaining the self-employment schemes of NBCFDC, the financial agencies release 85% of the total cost, 10% is envisaged as State Government contribution and the balance 5% is beneficiary contribution. For Term Loan under the NMDFC scheme, 90% is released by NMDFC, 5% by the State Government, and 5% as beneficiary contribution. **A sum of Rs. 92.53 Crore has been financed till March 2024.**

Microfinance Schemes

MATSYAFED has been implementing Microfinance Schemes of NBCFDC and NMDFC for assisting self-help groups organized under primary fisherfolk co-operatives. The maximum loan limit to an individual is Rs. 60,000 with a repayment period of a maximum 2 years @ 5% interest with 1% margin to the implementing society. **An amount of Rs. 873.88 Crore has been distributed towards Microfinance to 24088 self-help groups up to March 2024.**

1. Interest-Free Loan to Fisher Women for Fish Vending

Interest-free loans for fish vending have been provided to approximately 400 primary cooperatives affiliated with MATSYAFED. Since the scheme's inception in 2008–09, a total of 69,754 fisherwomen have been supported. Initially, each beneficiary received Rs. 10,000, followed by an enhanced amount of Rs. 20,000 in subsequent phases. Up to March 2024, a total of Rs. 324.9 crore has been disbursed under this initiative.

"This initiative by the federation was found to be highly effective in supporting fisherwomen."

2. Interest subvention

A State Government programme under the budgetary provision, providing interest subsidy for the loans availed by registered fisherfolk for fishing inputs sourced from NCDC/NMDFC/NBCFDC/NABARD and to women vendors for fish vending loans having membership in Primary Fisherfolk Co-operative Societies affiliated to MATSYAFED. The benefits of interest subvention are also provided to the fisherwomen.

3. Loan Distress Relief Scheme

In the event of death or chronic illness of beneficiaries, a Loan Distress Relief Scheme has been introduced for those availing Microfinance Loans or Interest-Free Loans. The scheme is supported by a corpus fund created through beneficiary contributions at the rate of 0.35% of the loan amount, with a minimum contribution of Rs. 100 and a maximum of Rs. 210, collected at the time of loan disbursement.

4. Motorization of Country Crafts

Under this scheme, a subsidy of Rs. 30,000 per engine is provided for Outboard Motors below 10 HP used in country crafts. So far, a sum of Rs. 1084.75 lakh has been released as a subsidy to 9679 beneficiaries.

Subsidy for Suitable Components of Fishing Gear: The scheme provides a subsidy of Rs. 10,000 per craft powered by OBMs below 10 HP for the purchase of suitable components of fishing gear by fisherfolk. So far, a sum of Rs. 579.41 lakh has been released as a subsidy to 8545 beneficiaries.

5. Kerala State Fishermen Debt Relief Scheme

The loans availed by the beneficiaries up to 31.12.2008 from MATSYAFED under NCDC, NMDFC & NBCFDC schemes and that from primary cooperative societies are written off under Kerala State Debt Relief Scheme. 57 phases have been completed through MATSYAFED and Rs. 143.50 crore have been distributed as debt relief to the beneficiaries of various schemes implemented by MATSYAFED and Primary Co-operatives.

6. MATSYAFED Input Security Scheme (MISS)

The fishing inputs distributed under the schemes implemented by MATSYAFED are covered under MATSYAFED Input Security Scheme (MISS) at a premium of 4% of the total cost of inputs, which is collected from the beneficiary fisherfolk (loanee) at the time of distribution of fishing inputs. In the case of NCDC loans, 2% of the premium is provided by the state government as subsidy.

7. Blue Revolution

Under this project, the Replacement of 200 Marine Plywood Canoes (MPC) with Fiber Reinforced Plastic (FRP) crafts at a total cost of Rs. 4.00 Crore with 40 % subsidy was envisaged and the project been completed.

8. Providing Boats, Net & OBM under PMMSY

Under Pradhan Mantri Matsya Sampada Yojana (PMMSY), assistance for the replacement of Marine Plywood Canoes (MPC) with Fibre Reinforced Plastic (FRP) crafts, fishing nets and Out Board Motor (OBM) for 100 fishing groups with a total outlay Rs. 5 Crore with 40% subsidy is being implemented. As on 2023- 24, 99 FRP units have been assisted and subsidy amount of Rs. 191.7 lakh has been released.

9. Kisan Credit Card to Fishermen

Fisherfolk have been issued loans under the Kisan Credit Card Scheme through various banks for Loans up to Rs. 1.60 Lakh per head without collateral security.

10. Strengthening of Co-operatives

To revitalize the low-performing Primary Co-operatives, a project viz. strengthening of Co-operative has been initiated from last year. 48 societies have been assisted with a total amount of 184.37 lakhs.

11. One-Time Settlement (OTS) for MATSYAFED Loans

Administrative Sanction for Govt. of Kerala has been received for the project 'One Time Settlement (OTS) for MATSYAFED loans for an amount of RS. 10.00 Crores. The project envisages closure of loan accounts by waiving interest and penal interest, whose period ended by 31st March 2020.

12. Towing Tractor for the hauling of fishing boats

Two Towing Tractors for the hauling of fishing boats was sanctioned, with an outlay of Rs. 33.34 lakh with 75% subsidy of 25 lakh provided by state government under budget provision. The 25% beneficiary contribution will be borne by the implementing society and the project been completed.

13. Fish Farmers Producer Organisation (FFPOs)

National Cooperative Development Corporation (NCDC) has empaneled MATSYAFED to act as Cluster Based Business Organization (CBBO) for the formation and promotion

of Fish Farmers Producer Organizations (FFPOs) under Pradhan Mantri Matsya Sampada Yojana (PMMSY). 124 existing primary societies have been selected.

14. Deep Sea Fishing

The Government of Kerala has initiated the implementation of 10 Deep Sea Fishing Vessels for members of primary cooperative societies in the traditional fishing sector, under the Pradhan Mantri Matsya Sampada Yojana (PMMSY). The total project cost is Rs.177 lakhs, which includes Rs. 20 lakhs as a gill net loan sanctioned by MATSYAFED. The remaining components comprise Central and State subsidies of Rs. 78.60 lakh, a Rs. 70 lakh loan from KFC, and a beneficiary contribution of Rs. 8.40 lakh.

b) Commercial Operations Division

The commercial division plays a pivotal role in the development of the sector by intervening in activities of fisherfolk spawning from the procurement of fishing inputs at reasonable prices and marketing of their output, to the production and marketing of by-products. It also provides prompt service facilities to the fisherfolk by providing subsidized kerosene, diesel, petrol and lubricants, maintenance of Out Board Motors etc.

Fish waste management is another lucrative area under the division, engaged in the production of products like chitin, chitosan, fish meal, and fish manure adding value by way of fetching wealth from waste.

MATSYAFED Fish Net Factories

MATSYAFED has three Fish Net Making Factories one each at Trivandrum, Cochin and Kannur with a total capacity of 1250 Tons per annum. It has a market share of about 30% of the State requirement of fishing nets and focus is on marketing of fishing nets used by traditional fishing sector. A total 78 fishnet machines of different specifications are operated in factories. The best quality of fishnets is processed and produced in these factories. Apart from fish nets, sports net, safety nets, hapas and cages³³ for aquaculture are also manufactured. About 350 employees work in these factories with a productivity linked wage system. All the units work throughout the year contributing substantially to the Federation's profitability.

c) MATSYAFED OBM Division

MATSYAFED OBM Division imports Suzuki and Yamaha Out Board Motors directly from Japan and sells them to fisherfolk through a chain of Vyasa Stores. It has also 10 OBM workshops in the different parts of Kerala to take care of the service of Out Board

³³ Hapas and cages are both types of enclosures used in aquaculture to raise fish, but they have some key differences. Hapas are typically rectangular, box-like structures, while cages can be various shapes and sizes. (AQUACULTURE France) . Hapas are often used for breeding and hatching, while cages are used for grow-out rearing (Central Marine Fisheries Research Institute)

Engines. Every year about 2800 engines are imported and distributed to the fisherfolk of state which contribute about 75% of the total market share.

MATSYAFED Kerosene Bunks

MATSYAFED Kerosene Bunks provide subsidized kerosene to fisherfolk with the financial assistance from the State Government.¹³ Kerosene bunks have been established across the state which serve nearly 14500 permit holders. This venture has emancipated the traditional fisherfolk from the clutches of exploitative middlemen and kerosene dealers.

MATSYAFED Vyasa Stores

MATSYAFED Vyasa Stores make available fishing inputs like nets, ropes, floats, engines, spares, twines, 2T oil, Hooks, Lead weight etc. required by the traditional fisherfolk. There are 15 Vyasa stores in the State that are strategically located near the major fish landing centers and harbours. These stores have helped to control market price of the fishing inputs.

Diesel Bunks

MATSYAFED has set up 12 Marine Diesel Bunks in 7 districts viz. Kollam, Ernakulam, Trissur, Malappuram, Kozhikode, Kannur and Kasargode. Nearly 14000 KL diesel sale is carried out annually through these bunks. In September 2024, the first multi fuel bunk of MATSYAFED began operations at Paravanna in Malappuram district under the brand name "MATSYAFED Fuels".

MATSYAFED Nylon Twine Factory at Alappuzha was inaugurated on 15/02/2024 and has started operations. Full-fledged commercial production will start during the year.

MATSYAFED HP & SERVO 2T is a joint marketing program with HPCL & IOCL respectively, to sell 2T Oil for Out Board Motors to fisherfolk at reasonable price. The oil is made available through Kerosene bunks, Vyasa store and primary cooperatives.

MATSYAFED Chitin and Chitosan Plant at Neendakara, Kollam produces different grades of Chitin and Chitosan from prawn shell. The plant has a capacity of 60 Tons of Chitin per annum. The unit also produces and markets an anti-fat formula derived from prawn shell under the brand name 'Chitone' which is used in controlling obesity. The production of High viscosity Chitosan on a commercial scale has been initiated with the technical support of CIFT.

Fish Manure Plants: MATSYAFED has two Fish Manure Plants located at Azheekode in Thrissur District and at West Hill in Kozhikode district. These plants have a production capacity of 10000 Tons of fish manure per annum. This fish manure is well accepted among the farmers and is used widely under the Peoples plan program by LSGD for their schemes. A fishmeal plant with 80 Tons/day capacity is located at

Arattupuzha, Alappuzha. Ice Plant & Cold Storage of 30-ton capacity is functioning in Azheekal Fishing Harbour, Kollam.

d) Fish Marketing Division

MATSYAFED Ice and Freezing Plant (MIFP)

MATSYAFED has a Freezing and exporting plant at Kochangadi, Kochi, with European Union approval, with a freezing capacity of 30 MT per day and a storage capacity of 600 MT. It is one of the largest Sea food processing Plant in the country under Government sector. Main business focus of this unit is on processing and export of different varieties of Tuna fishes, Thelly prawns, and other different fish products to various countries such as South Korea, Thailand, China, etc. The plant produces value added products like fish cutlets, fish pickles and prawn pickles. The plant also functions as a base station for supplying fresh fishes to the fish marts functioning in the Ernakulam. A Fish feed production unit, producing fish feed from fish waste, (with the technical and financial assistance from CIFT) is also set up in MIFP.

A project for Upgradation of Technology in the plant and commencement of a cold chain has been approved under RIDF – NABARD scheme for an amount of Rs. 774.72 lakh.

MATSYAFED Common Pre-Processing Centre (CPC)

MATSYAFED Common Pre-Processing Centre (CPC), at Sakthikulangara, Kollam is a joint venture with MPEDA and is engaged in the pre-processing activities mainly aimed at the rehabilitation of women pre-processing workers. It also serves as a base station for supplying fresh fish to MATSYAFED Fish Marts and Franchisee marts.

Fresh Fish Marts

MATSYAFED has diversified its marketing activity into secondary level fish marketing by setting up 43 fish marts across the state that supply unadulterated fresh fish and fishery products to the retail customers. The fish supplied to the fish marts are purchased directly from fisherfolk, primary co-operatives and fish traders. 9 Base Stations have been set up for the procurement and distribution of fish to the fish marts as well as to Government institutions like jails, schools, canteens and hostels etc.

Franchisee fish marts through Service Cooperative Banks / Society

MATSYAFED has also set up 17 franchisee fresh fish marts operated by Service Cooperative Banks / Societies.

Online Fish Marketing

An e-commerce platform viz. www.matsyafedfreshmeen is functioning in Trivandrum District with a view to supply best quality fish and fishery products to customers' door step. Consumers can place order through the application downloaded from

Google play store or through a mobile call. It is proposed to expand the online fish sale in other districts as well.

The “Anthipacha - Fishetarian Mobile Fish Mart”

MATSYAFED has initiated the “Coast to Market” project for the daily direct procurement of fresh unadulterated quality fishes from the harbours through fisherfolk and primary co-operative societies and selling the same to the consumers on the same day. The “Anthipacha – Fishetarian Mobile Fish Mart” flagged off in Nov 2017 in Trivandrum has gained wide acceptance and 16 such units have been set up in various districts. These marts halt at different places in the city catering to the consumer’s convenience. It is proposed to operate Anthipacha (Mobile mart) in 140 constituency, under the Special Development of MLAs.

MATSYAFED Fresh, MATSYAFED Eats, and MATSYAFED Treats

A consumer-friendly outreach initiative by MATSYAFED is the launch of ready-to-eat and ready-to-cook value-added food products under the brand names MATSYAFED Fresh, MATSYAFED Eats, and MATSYAFED Treats. Products such as frozen dressed fish, fish/prawn pickles, prawn chammanthy, prawn roast, fish cutlets, fish curry mix, and fish fry masala have been introduced in the market. These not only cater to consumers with delicious options but also make cooking easier and more convenient.

As part of diversifying the marketing of value-added products, new product lines are being planned through the establishment of a value-added production unit at Mulakuzha, Chengannur, in technical collaboration with CTCRI and CIFT. For this initiative, a project with an outlay of Rs. 5.2 crore has been sanctioned to MATSYAFED under the RIDF scheme.

Modernization of Fish Markets

The fish market in Aroor, Oachira & Anchal have been modernized by MATSYAFED with funding from the State Government. **A Seafood Restaurant** at Azhakulam, Vizhinjam - **Kerala Seafood Cafe** has started functioning in January 2024 providing delicious seafood items to the public.

e) Aquaculture Division

Prawn Hatcheries

MATSYAFED is running four Prawn Hatcheries. They are located at Thirumullavaram (Kollam) with an annual production capacity of 50 million shrimp seeds, Kaipamangalam (Thrissur) and Veliyamcodu (Malappuram) each with 20 million shrimp seeds production capacity and Moplabay (Kannur) with 30 million shrimp seeds production capacity. The activities include production and marketing of Tiger Prawn (*Penaeus monodon*) in first 3 hatcheries. Moplabay hatchery is converted to Pacific white leg shrimp (*Litopenaeus vannamei*) seed production centre. Matsyafed Moplabay hatchery will be the first commercial Vannamei hatchery in the state. CAA

license has been obtained for this hatchery. Prawn seeds are supplied to farmers within Kerala and also outside states. Strict quality control measures including PCR tests are taken at different levels of seed production.

Fish Farms

MATSYAFED has three fish farms for commercial production of fish and prawns. They are situated at Njarakkal (16.33 Ha) & Malippuram (18.45 Ha) in Ernakulam district and Palaikkari (52.59 Ha) in Kottayam District. All the farms are brackish water fish farms. Pond culture of Pearl spot, Milk fish, Mullet, Prawn, Crab, GIFT, Sea bass, Vannamei shrimp etc. are carried out in these farms. Cage and Pen culture of Pearl Spot, GIFT & Seabass are carried out at Palaikkari and Njarakkal farm. A pearlspot hatchery has been set up at Palaikkari fish farm under PMMSY scheme.

Aqua Tourism

Eco-friendly Aqua Tourism facilities are provided in the ambience of backwaters in fish farms at Njarakkal, Malippuram and Palaikkari farms. Tourism facilities such as boating with pedal boats, row boats, kayaks, angling, water cycling, huts, restaurant, facilitation centre etc. are available in these farms. Ethnic food with fresh farm reared fishes is served in the canteen run by women SHGs of primary societies affiliated to Matsyafed. Palaikkari has started tourism alliance with Kerala Shipping and Inland Navigation Corporation Ltd (KSINC).

Ornamental Fishery

MATSYAFED is running one public aquarium at Thenmala in Kollam district. An integrated ornamental unit has been established at Thenmala under PMMSY scheme.

f) Extension and Mass Communication Division

The Division focuses on empowering the traditional fisherfolk by way of planning and organizing trainings and awareness programmes aiming to improve their earnings and quality of life. Training & Capacity building programmes for the functionaries of the primary societies, Self Help Groups, as well as the staff of the Federation, also come under the ambit of this Division.

Considering the risks involved in fishing, Fishermen Group Personal Accident Insurance Scheme is taken up by the division, which provides coverage for death of fisherfolk due to calamities and accidents. Assistance of Rs. 10,00,000/- is given to the legal heir of the deceased and Rs. 1,00,000/- is also provided as one-time educational support for the two children of the deceased. In addition, based on the percentage of disability, coverage up to Rs. 10,00,000/- is also provided.

The Federation also provides a Medical Insurance Scheme to its staff and their dependents, the implementation of which vests with this Division. Cashless medical treatment is facilitated in networked hospitals across the State under this scheme. With the view to encourage and motivate the students of the fishing community, cash

awards are distributed every year to toppers from SSLC onward, including professional courses. The Division also actively partakes in exhibitions and melas hosted at state level and national level by govt and other agencies.

g) Engineering division

The division handles all construction activities from start to finish including preparing detailed estimates, drawings, and documentation, inviting tenders, awarding works, monitoring the project execution, ensuring the quality of work and completion of projects in a time-bound manner. Activities such as infrastructure development, maintenance, diversification and modernization of units, purchase of machineries etc. are carried out under the direct supervision and guidance of this technical division.

h) The Personnel Division

Deals with all establishment matters viz. appointment, probation, promotion, transfer, retirement, disciplinary action etc. of the entire staff of MATSYAFED. It also prepares proposals for creating, abolishing or shifting of posts based on the evaluation of actual requirements. In short, the responsibility of judicious deployment of man power for its optimum utilization to realize the objectives of MATSYAFED vests with this division.

i) Finance Division

MATSYAFED is a Commercial and Financial institution working in a Cooperative sector, the role of Finance Division is vital for its operation. This Division focuses on fund management. The effective utilization of available resources is the criteria of fund management. The system helps to implement projects without delay and also helps to prioritize the projects in the light of requirements of sector. Budgeting and its control are another tool in the division. The quarterly, Half yearly, and Annual reviews based on the budget and financial data are very helpful to the organization to chalk out its plan of actions. The Business Development Plan (BDP) linked with budget made a radical change in the performance of the organization. The Employees Provident Funds, Income Tax, GST are also the statutory portfolio of the division. The Division is a facilitator to other divisions in matters such as Income Tax, GST, Pricing Policy, and Personnel Rules. The Statutory Audit by the Co-operative Department and Tax Audit by the Chartered Accountant are completed up to 2023-24.

j) Information Technology (IT) Division

The Information Technology (IT) Division plays a vital role in shaping the technical structure and technical operations of MATSYAFED. With a well-established IT infrastructure, the division is committed to delivering high-quality, technology-driven solutions across the organization. The division has successfully designed, developed, and maintained essential software such as the Loan Processing System and Payroll Processing System. The creation and implementation of MATSYAFED's official website,

Loan and HR Management software, Inventory Management System, and Online Fish Marketing platform also vests with the division.

9. Training

MATSYAFED get the officers, staff, Board members, and members trained and educated through various training institutes. Areas of training and institutions are - KCS Act & Rules Accounting (Institute of cooperative Management, Thiruvananthapuram); Essentials of field level administration and legislations in fisheries sector (SAMETHI, Thiruvananthapuram); Fish Processing, Packing & Waste Utilization (SAMETHI, Thiruvananthapuram); Quality assurance in fish and shellfish handling (ICAR-CIFT). In 2023-24, 178 Persons were trained through different institutions whereas in 2022-23 only 34 persons were trained.

10. Insurance and Other Welfare

Fishermen Group Personal Accident Insurance Scheme is being implemented by the Federation. As per the insurance scheme 2024-25, Assistance of RS. 10,00,000 is given to the legal heir of the deceased, and RS. 1,00,000 is also provided as one-time educational support for two children of the deceased. In addition, based on the percentage of disability, coverage up to RS. 10,00,000 is also provided.

11. Educational Award

With the view to encourage and motivate the students of the fishing community, cash awards are distributed every year to toppers from SSLC & Plus two. Education Award "MIKAVU 2024"- Distributed cash award & memento to 1016 students (SSLC- 749, Plus two-267). Training programmes for women empowerment under gender equality scheme and Awareness campaigns for de-addiction & anti-drug campaigns conducted for members of cooperative societies through District offices.

12. Knowledge Sharing

MATSYAFED has been publishing magazine by the name *Matsya*. Articles about pertinent issues, updates, success stories, etc. in the sector are shared through this magazine. being in a vernacular language it has a good reach among the fishers and such updates and knowledge sharing is of a great benefit to them. Online platform is also made use of to disseminate knowledge. Federation is having its website and through the website it publishes all the recent advancements and progress of the federation with pictures and news

Online as well offline meetings are conducted at regular intervals all throughout the year in order to discuss regarding new projects, evaluate and review performance, schedule action plan etc. The Federation also reaches fisher men/women through Circulation of brochures, notices and circulars in print for information and extension activities in the sector.

13. MIS and Data base

The Federation has established a Management Information System (MIS) for the regular updating and monitoring of the database of Fisheries Cooperatives. A standardized format is used for collecting information from district and primary cooperative societies. Basic details of each primary cooperative are gathered annually through a structured process using Google Drive.

This data is utilized to assess the operational status of each cooperative. Additionally, Business Development Plans (BDPs) are collected at the primary cooperative level, which are then consolidated to formulate district-level and state-level BDPs. These consolidated plans serve as the basis for preparing the annual budget and action plans of the Federation.

14. Compliance with the Principles of Cooperative

Training for awareness regarding cooperative principles, cooperative act and rules, accounting, book keeping, sensitization on social issues, management development as well as training for skill development, self-employment, etc. are imparted to both the fishers as well as office bearers of primary societies. Hence, through training programmes, the principles of cooperatives are being promoted.

15. Governance and Management

Federation has 700 primary societies as members. There is an elected board representing all variety and areas of fishermen. In the management committee 14 are elected members and 2 are nominated members. On average 15-18 Management committee meeting are held in a year. 100% board of members attend the Management committee meetings. In AGM, 327 members participated in 2022-23 whereas in 2023-24 it was 297. Products of the fishermen i.e. fish to be properly pre-processed for domestic and export purpose and facilities to be made available in all landing centres.

14. Infrastructure for the production of various value-added fish products

Infrastructure for the production of various value-added fish products to be established in all harbours/landing centres. Basic infrastructure facilities to be provided at all societies who conducts BLA and facilities for preprocessing, chilling etc. to be provided.

15. Suggestions

- i. Use of non-conventional energy sources:** Ice plant units powered by non-conventional energy source for getting quality ice and temporary storage facilities for fish keeping are to be established in all landing centres. Strengthening of societies for fresh fish procurement and marketing will decrease the exploitation of middle men and increase the financial position of societies; also, the rate of fish will be reasonable to a great extent.

- ii. **Control on entry of fish from outside state⁴:** There is wide use of chemicals (ammonia, formalin, sodium benzoate etc.) especially in the neighbouring states. Such fish coming from outside state affect health of public and also affects the marketing of fish of the state. Hence control on entry of fish from outside state to be properly tested or checked at borders.
- iii. **Strengthening of BLA⁴ and functioning of Harbour Management societies:** Harbour management societies is required to manage and control fish procurement and marketing at harbours to avoid interference of middle men/private money lenders and to ensure reasonable price for the products of fishermen and to achieve fishing operations profitable.
- iv. **Chilled fresh and live fish marketing:** As there is huge demand for high quality fishes, the possibility of marketing of chilled and live fishes for both domestic as well as export, is to be organized from all potential landing centres in association with primary cooperatives. For this necessary infrastructure is to be established in all landing centres
- v. **Establishment of Sea food park:** Set up a facility to cost effective and energy efficient pre-processing, processing and value addition of fish aiming to carry out domestic and export of fish (Chilled, live and froze) and fish products (RTE and RTC) under the banner "Seafood Park". In the sea food park, rental services (cold storage/freezing /chilling facilities on rental service) for the societies, startups etc. and also set up hi-tech retail sales outlets for above mentioned products, sea food cafe, etc.
- vi. **Establishment of sea food cafe and mini-sea food restaurant in all districts and panchayats:** As part of value addition, a chain of sea food cafe to be established in all potential localities in order to provide various fish items and value-added products. A direct link of fishermen (both marine and inland) with these units is required in order to ensure availability of fresh and quality fish.
- vii. **Establishment of Fish manure, fish feed plants utilising the fish wastes/cutting wastes and to convert the landing centres as the zero-wastage environment:** Establishment of modern plants for converting the wastes from the landing centres pre-processing, processing units to value added items such as fish manure, fish feed, chitin, etc. are needs for the day.

⁴ In harbor management, BLA likely refers to "berth location assignment," a critical task for efficient port operations. Marine and Harbor Management systems manage port operations, including vessel movement, loading/unloading, and berth allocation.

Rajasthan

Rajasthan Tribal Area Cooperative Development Federation Ltd. (RTADCF: State Level Multi Sectoral Federation)

1. Overview

In Rajasthan, Rajasthan Tribal Area Cooperative Development Federation Ltd. (Rajsangh) is not an exclusive fisheries cooperative federation but it is multisectoral federation. RTADCF was established in 1976 as a state level apex cooperative institution under Rajasthan Cooperative Act 1965 for the development and welfare of the tribal living in the southern part of Rajasthan and Sahariya Project Area (Baran district). RTADCF work area is spread in 12 districts of Rajasthan.

Following are the key objectives of the federation:

- To strengthen the cooperative system by organizing and coordinating the activities of member cooperative institutions by Rajsangh.
- To develop infrastructure in the area and to conduct welfare programs for tribal people through cooperative organizations and to implement the specified schemes of State/Apex cooperative institutions.
- To ensure protection of economic interests of tribal people of the area by getting them competitive price for their collected produce.
- To provide necessary assistance for marketing of services and products of tribal youth by providing them training, loan and grant for employment generation.
- To carry out purchase, sale, processing, marketing etc. of agricultural & allied produce/minor forest produce.

Fisheries Cooperative Development by Rajas Sangh (Multi sectoral Agency)

Presently Rajas Sangh has 74 fisheries cooperative and is also engaged in the creation of new tribal cooperatives with the help of the Tribal Development Fund of State Government.

Integrated Fish Development Project

“Janjati Kalyan Nadhi” by the Tribal Area Development Department Govt of Rajasthan under this project Rajas Sangh provides an extra source of income through fish culture in their locally small water body falling under Panchayati raj Department project assists in fish seed stock, training, net-boats distribution and technical guide during their work. This scheme is being operated in Banswara district since the year 2006-2007, in Dungarpur and Udaipur districts since 2007-2008 and in Pratapgarh district since the year 2014-2015. In four districts 202 reservoirs /dam are there with water spread area of 2421 Ha covering 2091 members.

Under Tribal welfare scheme 156 boat & 3093 kg net were distributed to 434 tribal fishers and 67 boats & 1340 kg nets were distributed to 134 tribal fishers free of cost in year 2021-23 and 2022-23 respectively. Presently fish farming is being done in 2421 hectares of water area of a total of 202 reservoirs and 2091 tribal fishers' families are earning their livelihood.

Special Scheme Fish Rearing Nursery for Tribal Fishers

Decentralized fish seed rearing nurseries of Rajsangh is aimed to increase supply the fish seed locally for the tribal fish reservoirs/ponds under Tribal area Sub Plan. Under the scheme, in case sufficient water source and suitable type of soil is available for seed rearing on the local tribe's land, additional means of income is provided through construction of two fish seed rearing nurseries of 600 cubic meters per unit in about three bigha private land is admissible. After sanction by Rajas Sangh based on evaluation of the construction work, 75 percent of the actual cost of the unit is transferable as subsidy directly to the bank accounts of the beneficiaries and there is also a provision for distribution of five lakh fish spawn per nursery at 100 percent subsidy for the first year to the tribal beneficiary. The beneficiary is free to sell the fish seed obtained from the nursery to farmer and to Rajas Sangh and so far, nine fish seed rearing units have been established in Banswara, Udaipur and Dungarpur District.

At present, including the 3 nurseries built earlier in the sub-plan area, fish seed rearing nurseries have been established at four places in Udaipur district area, five places in Banswara area, and two places in Dungarpur district. Thus, tribal cooperative fishers are earning additional income of Rs. 0.70 to 1.00 lakh per year.

Tribal fisher Shri Tarachand Kharadi, after acquiring fish seed farming knowledge, built a fish seed production hatchery with RTADCF support and produced about 1.00 crore spawn from his hatchery, after rearing seed in nursery ponds earned Rs 1.0 lakh income. In addition, about Rs. 2.00 lakh fish fingerling seeds have been stored in his own five reservoirs. Fish seed rearing work is being done successfully by him.

Tribal fishers are also being benefited by producing fish seed from Rajas Sangh fish seed hatchery Jaisamand (Udaipur) on subsidised rates and during the year 2022-2023, 221 tribal fishermen were benefited with distribution of Rs. 140.5 lakh fish spawn of Indian major carp (Catla, Rohu & Mrigal).

To promote fisheries activities in tribal sub-plan area, Rajas Sangh received a total amount of Rs. 10.00 crore from Government of India under special central assistance for fisheries development program under which as per the provisions of the plan, till date, one breeder and one fish seed pond has been constructed at Rajsangh's Jaisamand hatchery along with leak proofing work of the pond and hatchery shed modification, building repair work has been done. In continuation of this plan, fish hatchery development and strengthening work of Maharana Pratap University of Agriculture and Technology, various fish trainings for 484 tribes, building construction

of residential tribal fisheries training center at Jaisamand, four retail fish sales shops, thirteen booths construction, seventeen fish handling sheds construction at 17 water reservoirs and decentralized fish seed rearing nursery establishment work at seven sites have been completed and by the end of the year, an amount of Rs. 478.09 lakh has been utilized so far.

As per recent Rajasthan Fisheries Rules amendment of Fisheries Department, 25 reservoirs of Panchayat Raj Department of B, C, D category have been allotted to 25 fisheries cooperative societies through Rajas Sangh, Udaipur. Rajas Sangh is also providing Rs. 5000 per society for capital share and Rs. 1500 per society for the administrative expenses' stationary etc. as one time grant to form new Tribal fisheries cooperative. It is observed that Rajas Sangh is also not equipped with proper staff for fisheries development activities and fisheries activities are being operated with the help of outsourced staff. This State level agency is not actively operating fisheries schemes.

2.4 Regional/District Federations/District Offices

Overall Observations

District fisheries federations vis a vis District offices of State federation

Across different states, the organization of fisheries cooperatives at the regional, district, or central levels presents varied scenarios:

- **States with Functional District Federations:** In states like **Odisha**, the majority of districts are covered by **district-level federations** affiliated with the State Federation. These federations support and coordinate with the primary societies in their respective jurisdictions.
- **States with Limited District Federations:** In states such as **Assam** and **Maharashtra**, only a few districts have functioning district federations. Their presence is limited and not uniform across the state.
- **States Where Attempts Were Made but Are Non-functional:** In **Chhattisgarh**, although efforts were made to establish district federations, currently **no district federation is functional**.
- **Alternative Structure through District and Cluster Offices:** In states like **Kerala**, instead of forming separate district federations, the **State Federation has established its own district offices and cluster-level offices**. These act as decentralized units to manage operations and extend support to primary cooperative societies and their members.
- **Regional/Central Cooperatives:** Some regions, particularly **Odisha**, have **regional or central cooperatives** that span across multiple districts. These cooperatives offer support and coordination on a broader geographic scale.

Key Challenge: Despite these structures, a **common constraint** across most district or regional federations is the **lack of sufficient funding**. This significantly hampers their ability to promote and strengthen primary fisheries cooperatives effectively.

2.5 Case Studies of District/Regional Federations and District-Level Offices

1. Matsyafed District Office, Thiruvananthapuram

Over the years, MATSYAFED, the Kerala State Co-operative Federation for Fisheries Development Ltd., established in 1984, has emerged as a pillar of strength and support for the fisher folk of the State.

Key Highlights

Type: Mixed (Marine and Brackish Water)

Legal Status: It is a branch office of MATSYAFED and does not have a legal entity.

- Business of fish booths, mobile fish sale unit, etc. were carried out by the district office, has now been detached and the business is now being carried out independently by a base station at various potential locations.
- Direct fish units=3 units
- Franchisee units=3 units
- Mobile fish units (ANTHIPACHA)=3 units
- To cater to the needs of the fisherfolk procuring directly from the beneficiaries to the people of Trivandrum city, Seafood café.

During the year 2016 when the land was transferred to MATSYAFED (2.5 acres of land in Trivandrum corporation area) was estimated to be 5.32 crores approx.

MATSYAFED District Office is housed in the building and is functioning in nearly 400 sq.m area

- OBM service centres= 2 units. (50 sq.m)
- Vyasa stores (Fishing implements selling units) -3 units (100 sq.m each)
- Kerosene bunks - 2 units (600 sq. m each)

Promoting and developing Primary fishery cooperative societies/FPOs (registered in Cooperative Acts) in the District /Region -13 FFPOs in the district established

Marketing of fish for Primary Societies Through various offline and online mediums

Due to the direct intervention of the primary co-operatives for the procurement of fresh fish from landing centres, the primary producers get a maximum market price.

Base stations for the procurement and disbursement of fresh fish from the societies are under the control of the District Office. The unit is managed by the state federation directly. Work done by the District Office in this regard has been shifted to the Head Office and functioning as a separate entity Base station.

Welfare activities – Mikavu (Education award), FGPAIS (Fisherman Group and Personal Accident Insurance Scheme), and various subsidy schemes.

Business of the District Branch

Table 7: Business of the District Branch

Business Activities	Last Three Financial Years		
	2021-22 (Turnover)	2022-23 (Turnover)	2023-24 (Turnover)
<u>Sale of Manure (please specify)</u> <u>Quantity</u> <u>Value</u>	(Product sold out during an exhibition programme.)	81000	-
<u>Marketing of Fish and Fish Products and By Products</u> i. Chiton tab (Anti fat nutraceutical produced by Matsyafed as part of exhibitions. Process is controlled directly by Chitin-Chitosan plant at Kollam) <u>Quantity /</u> <u>Value</u>		15000	82.91 lakh and 2744.5 tonnes during 2023-24
<u>Financing of Boats</u> <u>No. of Boats Financed</u> <u>Loans financed</u> <u>Repayments</u>	21277140 85 14893998 13780000	47959177 191 3331423 1224123	51355152 205 35948606 1423672
<u>Vyasa store (Fishing impliments selling units)</u> <u>Quantity</u> <u>Value</u> <u>Margin Received After expenditure</u>	 144286000 4169000	 92181000 272000	 96113000 2519000
<u>Kerosene Bunk (Kerosene selling units)</u> <u>Quantity</u> <u>Value</u> <u>Margin Received After expenditure</u>	 405818000 12533000	 457859000 9038000	 296438000 4858000
<u>2T oil sales</u> <u>Value</u> <u>Margin Received After expenditure</u>	67000 3000	100000 36000	3608000 88000

**Receiving one percentage of Auction commission which is the main source of income for the District Office.*

Human Resources in the Federation

- 10 Technical staff
- 3 non-technical staff

Spending Rs. 168 lakh per year on HR

Training to Project Officers at various institutes like SAMETI (State Agricultural Management & Extension Training Institute) and ICM (Institute of Co-operative

Management). On the request of societies as per the direction from Head office, as required (e.g.: FFPO training)

Working capital available with the society for the expansion and diversification of business (2023-24 or 2022-22 (the balance sheet of 2023-24 is not finalized) - Rs. 109 Lakh.

Financing from NCDC

Table 8: Financing from NCDC

Sr. No.	Description of project/component funding	Response value		
		Project I Project Code: IFDP FI	Project II Project Code: IFDP WC	Project III Project Code: others
i.	Amount of financial assistance disbursed (released RS.)	771737000	102970000	67951000
ii.	Amount of Financial assistance utilized till date (RS.)	771737000	102970000	67951000
iii.	Amount Repaid to NCDC	435990000	98120000	19000000

A.	Sources of revenue /income	Year (Last three Years)		
		2021-22	2022-23	2023-24
A.	Income from Business Activities			
	Auction	9373000	11916000	8291000
	Vyasa store	4169000	272000	2519000
	Kerosene bunk	12533000	9038000	4858000
	2T oil sale	3000	36000	
	Fish manure	0	29000	
	Chiton tab	0	3000	
	spare, workshop	47000	118000	088000
	income from margin, interest. Etc.		1838000	3623000
B	Gross Income	12727000	10591000	10450000
C	Expenditures in Business activities D&A	10062000	8809000	9070000
D	Net Income from Business Activities	3018000	2003000	1785000

Initiatives for FFPO and SHGs promotion

- Organizing training on forming FFPOs and SHGs
- Financial Assistance to form FFPOs, SHGs
- ToTs on the formation and strengthening of FFPOs/SHGs
- Handholding support for the formation of FFPOs/ SHGs
- Publishing some guiding material on the formation of FFPOs SHGs
- Coordinating with NABARD and banks to support Fisheries cooperatives for the formation of FFPOs/SHGs

2. Baji Rout Fishermen Central Cooperative Society Ltd, Kunjakanta, Bhubana, Dist. Dhenkanal, Odisha

The society works in two districts of Odisha - Dhenkanal and Angul. The society is affiliated with the Odisha State Fishermen Cooperative Federation (FISHFED), Bhubaneswar. The membership of the society is extended to primary fishery societies in the Jurisdiction of Dhenkanal and Angul district. The value of one share is presently Rs. 0.02 lakh. In addition, the central society may admit any person as a nominal member who shall not have voting rights. Nominal members have to pay Rs. 500 as an admission fee.

The society has a pucca office on a rent basis with the rent of Rs. 0.08 lakh per year at Kunjakanta.

Governance and Management

The Central Society conducts the Board and Annual General Body meetings as per the provision of the bye-laws.

The Central Society conducted the 2 Managing Committee Meeting during the year 2021-22 and 2022-23 while 3 Managing Committee meetings were conducted during 2023-24. On average 12 to 13 Directors attended the Board of Directors meeting. The General Body Meeting is held every year regularly and 23 to 26 members attended the General Body meeting during the last three years.

Financial Position of the Society

Table 9: Financial Position of the Society

(Amount in Rs. Lakhs)

S. No.	Particulars	2021-22	2022-23	2023-24
1	Office rent	0.08	0.08	0.08
2	Interest Received	0.06	0.05	0.08
3	Net Profit	0.06	0.04	0.15
4	Share Capital	0.85	0.85	0.85
5	Hand Loan	1.00	0.70	0.70
6	Accumulated Profit	0.58	0.51	0.38
7	Bank Deposit	1.25	1.30	1.34
8	Punjab National Bank Deposit	0.59	0.21	0.45

Source: Audit Report of the Central Society

Audit of the Society

The Central Society was put under "D" category and suggested for further development. The hand loan taken from the President and other two Directors is a bad system from an accounting point of view and therefore it may be discontinued immediately.

Human Resource Management

Due to financial problem the society has **not appointed any, regular employee**. However, the records of the Central Society are managed by the auditor.

Issues and Suggestions

1. Weak Financial Base

The Central society has a weak financial base and it has an accumulated profit but no care was taken to create a Reserve Fund. Therefore, there is the problem of limitation of borrowing capital which is linked to 20 times of the owned fund.

Recommendation

Society has to enhance its financial base especially its share capital base. The government may help in the form of a share capital grant.

2. Lack of guidance to primaries

The Baji Rout Central Fishery Cooperative Society doesn't provide any type of assistance to the primary societies.

Recommendation

The Central Society must provide various types of guidance and assistance to the primary societies.

3. Provision of Water Areas to Fishery Societies

There is an acute shortage of water during the summer season. On the other hand, there is excess water during the rainy season.

Recommendation

The Govt. should provide water bodies only to the fishery society for their survival and growth. The Central society must help and guide getting the lease of water bodies from Panchayat, Municipality, Irrigation Department, etc. The Central Society should perform these duties amicably.

4. Restriction on taking hand Loan

The Central Society has taken a hand loan from the President and Board of Directors which is not a correct practice as per the accounting procedure.

Recommendation

It is suggested that the Central Society may arrange its funds from the Government or avail a loan facility from the State Federation (FISHFED).

3. Chilika Fishermen Central Cooperative Society Ltd. Balugaon, Khorda



The Chilika Fishermen Central Cooperative Society was established on 07th July 2010, as a **brackish water society**.

The primary objectives of the Chilika FCCS are to improve the socio-economic conditions of the fishermen through the promotion of sustainable fishery including aquaculture and other activities to promote the fishing industry in the area of operation of the Chilika FCCS through Cooperative Societies and for this purpose to undertake, organize and develop production, processing, storage, and marketing of fish and fish products and to manufacture and distribute machinery implements and other inputs required by the fishing industry.

Area of Operation

The area of operation of the Central Society is confined to the Cooperative Societies of Chilika Circle, Balugaon. The lake is spread over three districts such as Khurda, Ganjam, and Puri. The Central Society has 0.08 hectares of land for an office building at Balugaon near the ARCS Office. The work of the building has not yet started. As regards the infrastructure, the Central Society has provided one room for the office of society in the ARCS premises without any cost and the room has been fully utilized for the Central Society.

Business Activities

The society provides loans to Primary Societies (PFCS) of Fishermen Cooperative Societies. The Central Society also raises its capital by floating Share Capital from primary societies. An amount of Rs. 1 crore is provided approximately per year. However, because of very high non-performing assets (NPA), the loan distribution has

been discontinued since 2019. The fish catch of the societies is sold through a tender system.

Membership base

The membership of Central Society is extended to all the Primary and Fishery Societies that are organized in and around the Chilika Lake. **The Central Society had a membership of 170** at the end of 2022 and continued with the same number of members during the next two years. The share capital of the society was RS. 1.70 lakh at the end of 2021-22 and continued the same in the next two years.

Table 10: Profit and Loss Account of the Central Society

(Amount in Rs. Lakhs)

Sr. No.	Particulars	2023-24	2022-23	2021-22
1	Interest on FD received	49.50	63.76	64.84
2	Staff Salary	2.19	4.44	2.40
3	Travelling and Conveyance	0.65	1.24	0.36
4	Meeting Expenses	0.47	0.31	-
5	Legal Expenses	0.51	-	-
6	Interest subsidy to PFMS	-	-	13.36
7	Net Profit	48.02	53.98	43.89

Source: Audit Reports of the Central Society

Financial Position of the Society

The Chilika Central Society has been providing loans to various primary societies.

Table 11: Financial position of the Chilika Central Fishery Cooperative Society

(Amount in Rs. Lakhs)

Sr. No.	Particulars	2021-22	2022-23	2023-24
1	Authorized Share Capital	100.00	100.00	100.00
2	Subscribed Capital	1.70	1.70	1.70
3	Reserve Fund	101.33	112.30	125.79
4	Loans and Advances	62.27	183.08	312.11
5	Grants from Government	200.00	200.00	200.00
6	Fixed Assets	0.79	0.78	0.66
7	Interest received from fished deposit	64.76	53.03	59.15
8	Soft loan from Chilika Development Authority, BBSR	799.60	799.60	799.60
9	Education Fund Payable	16.21	17.97	20.13
10	Net Profit	43.89	53.98	48.02

Governance and Management

The Central Society is managed by a Board of Management. The Board consists of 14 Directors of which 6 are elected from the general category. There are 4 women Directors in the Committee of Management. Of the total, 2 members are elected from the Scheduled Caste category, 2 are represented by Scheduled Tribe community and 1 each belongs to the OBC category including the SEBC category. As regards the

General Body Meeting, during the year 2021-22, no general body meeting was held. During next two years 58 to 60 members participated in the General body meeting.

Audit of the Central Society

The society has been awarded "A" class certificate in audit.

Issues and Recommendations

1. Construction of Office Building

The Central Society doesn't have its office premises. It is working with one room provided by the Assistant Registrar who is also the Ex-Official Managing Director of the Central Society. The State Government has allotted a piece of land near the Assistant Registrar Office for the construction of an office building. However, there is no funding for the construction of the building.

Recommendation

The State Government may provide a one-time grant of Rs. 50 lakhs for the construction of office building of the society.

2. Lack of proper utilization of Resources

The Central Society has provided loans to the affiliated primary societies. However, due care has not been taken by the Central Society to recover the loans. Under such circumstances, the amount of loan remains constant because of a lack of recovery. Therefore, the Central Society has discontinued to finance further loans to the societies.

Recommendation

Proper monitoring and supervision may be made to recover the loan amount which would no doubt facilitate fresh loans to societies.

3. Lack of Monitoring and Supervision

Because of lack of monitoring and supervision the loans provided by the Central Society continued with the same amount. As a matter of fact, this has contributed to NPA of the Federation.

Recommendation

The Central Society should take persuasive and strict measures to recover the loans more specifically as the NPA loans to facilitate loaning to fresh deserving societies.

4. Infrastructure Development

In the discussion with the Chairman, Managing Director and Board of Directors it is revealed that the Central Society is very much interested in establishing an Ice Factory and Cold Storage to provide ice cold storage facilities to the primary societies for the purpose there is a requirement for funds.

Recommendation

The Central Society may request the Govt. of Odisha and the Chilika Development Authority, Bhubaneswar to provide grant or subsidy for the construction of cold storage and ice factory. This will no doubt develop the value chain in the fishery sector.

5. Control of Price

The Fishermen and the societies are being exploited by the trader community who gets a larger percentage of profit, so there is exploitation by the traders leads to the suffering of fishermen, fishery societies, and customers.

Recommendation

Some sort of control measures may be taken to provide better prices to the fishermen as well as fishery societies.

4. Mumbai District Fishermen Central Cooperative Federation Limited

To coordinate between the Primary and State Cooperative Fishermen Federation, it was felt necessary to have Central Cooperative Society. As such, the Mumbai District Fishermen Society was established in the year 1991.

Area of Operation and Membership

The society operates across the entire Mumbai district. Its membership comprises 31 "A" Class members, which are Primary Fisheries Societies. In addition, the Federation also admits "B" Class nominal members.

Assets of the Federation

The District Federation does not have its own office and currently operates from the office premises of the Mahim Primary Fishery Cooperative Society. It functions out of a single room provided by the society.

Support in Aadhar Card Preparation

The Government of Maharashtra has introduced a new Aadhar Card specifically for boat owners and their helpers. The District Federation has been assisting member societies in preparing and printing these Aadhar Cards and forwarding the applications to the Commissioner of Fisheries, Maharashtra State.

Human Resources of the Federation

The District Federation has one full time Managing Director. As the District Federation Operates in the same premises as the Mahim Primary Fishery Cooperative Society. The Managing Director of the Federation works for the society on an honorary basis. Similarly, the two employees of the society also work for the District Federation along with their work.

Diesel Quota Distribution

In the reporting year, a diesel quota was approved for 59 boats under the Federation. The diesel was distributed through the fuel pump of the Maharashtra State Fishermen's Cooperative Society Limited. The Maharashtra State Fishermen's Federation approved the sale of diesel amounting to Rs. 2,16,233 for this purpose.

Business Operations of the Society

The Federation functions as a union of Primary Fisheries Societies and does not engage in direct business activities. Despite this, it has consistently reported a net profit over the past three years. It earned Rs. 0.98 lakh in 2021–22 and Rs. 0.90 lakh in 2022–23. However, the profit declined significantly to Rs. 0.16 lakh in 2023–24, primarily due to a cluster-based consultancy fee of Rs. 1.18 lakh incurred for securing NCDC financing. Although the Federation does not pursue commercial operations for profit generation, it has successfully avoided losses during the last three years.

Financial Position of the Society

- **Subscribed Share Capital:** The Federation had a total subscribed share capital of Rs. 15.35 lakhs at the end of 2024.
- **Reserve and Other Funds:** The Reserve Fund and other earmarked funds stood at Rs. 32.78 lakhs during the same period.
- **Training Fund:** A dedicated Training Fund has been constituted, amounting to Rs. 1.29 lakhs by the end of 2024.
- **Bank Balances:** The Federation maintained a total bank balance of Rs. 152.57 lakhs, out of which Rs. 151.43 lakhs were held in savings deposits, indicating a high level of liquidity.
- **Investments:** At the end of 2024, the Federation had investments worth RS. 35.29 lakhs, which is nearly stable compared to Rs. 35.35 lakhs in 2022.
- **Receivables:** An outstanding NCDC loan amounting to Rs. 33.21 lakhs are yet to be received by the Federation.

Management and Governance

The Federation has 13 elected Boards of Directors from various Primary Societies. Out of the total, 2 are Women Directors. In addition, there is one Director who is taken to the Board as a Specialist Director. The Managing Director of the organization is also an Administrative Director. The meetings of the General Body and the Managing Committee are held regularly.

Audit

The Auditor has awarded a "B" Grade classification to the District Federation.

Issues and Recommendations

1. Compensation due to Bhandra to Versava Sea Dam Project

Because of the Versava Sea Dam Project, there is a disturbance in fish catch. The State Government provides compensation to the fisherman of all the societies, However, some of the societies are not getting the benefit. Therefore, the Mumbai District Fishermen Cooperative Federation putting its efforts to provide compensation to such societies.

2. Establishment of Vadhavan and Jindal Project

The Central government could not take any decision regarding the construction of the proposed Vadhavan port after the Maharashtra Fishermen Action Committee, Thane District Fishermen Central Cooperative Union and Thane District Fishermen Society filed a petition in the Supreme Court. Thane District Fishermen Central Cooperative Union and Thane fishermen are opposing the destructive projects like Vadhavan and Jindal Port being proposed by the Central Government.

3. Monsoon Ban period on Fishing

The Government has enforced a monsoon fishing ban in the State's marine sector from June 1st to July 31st. However, the current 60-day ban period is considered inadequate, raising concerns over the sustainability of marine resources. Continued overfishing during non-ban periods, along with the emergence of destructive practices such as fishing with LED lights and methods observed in the Persian Gulf, poses a significant threat to marine biodiversity and long-term fishery livelihoods.

Recommendation

In order to ensure that the fishing industry remains intact for future generations, the Government should take the initiative and, considering all these factors, as per the demands of the fishermen, the Government should enhance the monsoon fishing ban for a period of 90 days from May 15th to August 15th. It is required that the Government should extend the period of fishing ban from May 15th to August 15th. This is also applicable to the EEZ area.

4. Fish Catch by Using LED Light

The fishing will be done through LED lights using precision nets. The Fisheries Department is strictly enforcing the ban on destructive fishing methods. Currently, the Fisheries Department and the Maharashtra Marine Fisheries Regulation 1981 Government Decision No. Fisheries 1118 has ordered a ban on LED fishing, which is destroying fish, using modern technology. The Agriculture Department has also issued a notification on 27th April 2018 in this regard. Fishing is going on secretly.

Recommendation

The officials of the Fisheries Department of the Maharashtra Government should take strict action against those fishermen who are using secretly LED lights to fish with the persian method and stop all the concessions given to such fishermen by the Government.

5. Control of Pollution through Industrial Waste and Chemicals

Pollution from factories in the industrial area of the district. Large municipalities and metropolitan municipalities discharge chemical hazardous wastewater into the creeks and rivers without any treatment. Due to pollution from various industrial estates on the seashore, mainly MIDC Boisar, Tarapur, Palghar, Mahim Murbe, Satpati Dandi, Navapur Creek, Saravali Creek, Khadya Khajana, fish on the beach, foul smell and many times fish die.

Recommendation

During the fishing ban period, fishermen get their livelihood by fishing in rivers, creeks and beaches. These areas must be pollution-free for the breeding, preservation, and

growth of fish. It is requested that the Government also take strict action against the concerned.

6. Compensation Due to Natural Calamities

Since the fishing industry depends entirely on nature, the fishing industry always suffers huge losses due to storms and rains. Since the fishing boats that go to sea return without fishing due to storms and stormy weather, and due to untimely rains, the fish that are caught in the storms are completely damaged and cause a lot of damage. Therefore, it has a huge impact on the livelihood of the fishermen.

Recommendation

The mindset at the Government level should be changed by setting appropriate criteria, so that our fishing industry, which depends entirely on nature like farmers, should receive compensation in emergencies. However, the fishermen have requested the Government to change the criteria accordingly.

7. Supply of Life Jacket Free of Cost

Emergencies arise while fishing at sea. At this point, from the perspective of maritime safety and fishing safety, the Ministry of Defence of the Central and State Governments has suggested, a scheme to provide special grants to each fisherman by providing Life Jackets to all the fishermen going to the sea alike the Gujarat State Government.

Recommendation

The Maharashtra Government is requested to provide life jackets to every fisherman and fishing boat free of cost.

5. Akola District Fishery Cooperative Federation (Inland Fisheries)

The Akola District Fishery Cooperative Federation was registered in the year 1985.

Area of operation and Membership

The Federation operates in the whole of Akola District. The membership of the Federation consists of the Primary Fishery Cooperatives (Inland Fisheries) of the district. The membership of the district consists of 59 members.

Activities of the District Federation

- Supports Primary Fisheries Cooperative Societies (PFCSs) in planning and managing their business operations.
- Assists PFCSs in preparing business plans to improve productivity and sustainability.
- Helps societies mobilize financial resources through member share contributions and loans.
- Facilitates marketing coordination for fish and related products produced by the member societies.
- Arranged a loan of Rs. 111.84 lakh from NCDC in 1993–94 for distribution among societies. As of 31st March 2024, Rs. 98.80 lakh (including loan, share capital, and interest) remains outstanding.
- Coordinates with the Forest Department to resolve disputes over fishing rights. Efforts are ongoing to secure access to 35 water bodies currently under restriction.
- Operates a Chinese hatchery that produces fish seed, spawn, and fingerlings, which are supplied to PFCSs within Akola and other districts.

Assets Base / Infrastructure of the Federation

During the period of existence, the Federation has acquired land in Plot No. C-20, MIDC, Phase-3 of Sibni, Akola on a lease basis. The Federation has also constructed a building on this plot whose present value is of Rs. 44.25 lakhs. The Federation has taken a loan from National Cooperative Development Corporation (NDCC), New Delhi and established an Ice Factory and Cold Storage to provide the marketing chain in the inland fishery sector in Akola district. The present cost of the building is Rs. 58.08 lakhs. This Factory is lying defunct because the cost of higher electricity bill and water charges. The Federation in the process of disposing off this factory.

Since, the year 2021-22, the Federation has established a **Chinese Hatchery** whose cost is Rs. 44.25 lakhs. The hatchery has one unit for fingerlings and the other unit is in all for different purposes such as office, rest room, stock room, 2 Brooders room. In addition, the Federation has one **Drying Unit and Canning Unit** which are in defunct condition.

Education and Training

It is revealed from all the audit reports that the Federation has not taken any initiative for the education and training of the Board of Directors. In addition, it is the responsibility of the members of the union to provide training to the members of the Primary Societies.

Recommendation

The District Union may take up the training aspect of its Directors and members. To the extent the Union may request the District Education Officer of the State Cooperatives Union to provide free training on the day of Annual General Body Meeting.

Governance and Management

The Akola District Fisheries Cooperative Union believes in good governance policies. It has duly elected Board of Directors by its 59 members Primary Fishery Societies. The District Cooperative Union has 18 elected Directors and the tenure of the Board is for a period of 5 years.

The Akola District Fishery Cooperative Union had conducted 5 Board of Director meetings in the year 2021-22 and 2023-24. Also conducted 4 meetings in the year 2022-23. An average of 13 directors participated in the year 2021-22 and 2022-23 while 12 Directors participated in the year 2023-24. During the year 2023-24 meeting about the National Cooperative Development Corporation (NCDC) loan was held. An amount of Rs. 109.20 lakhs were the overdue to be paid to the NCDC, New Delhi.

Knowledge Sharing

It was revealed that the knowledge sharing is done in the personal meetings, Board Meetings and through WhatsApp groups.

Principles of Cooperatives

As regards, the Cooperative Principles the district Federation may invite the authorities of the State Cooperative Union, Akola to conduct an awareness programme about the cooperative principles, identities etc. at the end of General Body Meeting.

Annual General Meetings

As regards the Annual General Body Meetings, the Akola District Fishery Cooperative had conducted the Annual General Body meetings regularly during the last three years. About 28 to 33 Primary Societies attended the meeting.

Audit

The Audit reports were also discussed and approval was given. Besides, the matters related to appointment of auditor, sale of ice factory and cold storage, repayment of NCDC loan and interest were discussed in the Annual General Body Meetings.

Support from other Organizations

The Akola District Fisheries Federation has not received any help from National Fishery Development Board (NFDB), Marine Products Export Development Authority (MPEDA) and Ministry of Food Processing industries (MFPI) etc. However, District Federation has disbursed NCDC Finance to Primary Fishery Societies of Akola and Washim District.

Human Resources of the Federation

The Federation has in all three employees including a Managing Director. In addition, the Federation has appointed 2 clerical cadre staff for office work. The Federation also has appointed a watch man who is paid Rs. 0.72 lakh in a year. Thus, the total emolument of the Federation is Rs. 1.74 lakh per year.

Business Operation of the Union

Table 12: Details of the Business of the Union

<i>(Rs. in Lakhs)</i>				
Sr. No.	Particulars	2021-22	2022-23	2023-24
1	Sale of Fish Seeds	-	1.38	0.44
2	Trade Profit	-	1.18	0.09
3	Net Profit	(-) 1.69	(-) 0.97	(-)1.77

Source: Audit Report of the Akola District Fishery Cooperative Union.

The Society had not undertaken any business during the year 2021-22. Thus, after meeting all the costs, the union sustained a net loss of Rs. 1.69 lakh. However, during the year 2022-23, the society sold fish seeds amounting to Rs. 1.38 lakh and earned a gross profit of Rs. 1.18 lakh while sustaining a net loss of Rs. 0.97 lakh. As regards, the business operation of 2023-24, the society had sold fish seeds amounting to Rs. 0.44 lakh earlier two years, the society also sustained a net loss of Rs. 1.77 lakh. Discussion with the Chairman and Managing Director revealed that the moratorium period is over and during the year 2024-25 the society would earn a net profit of at least Rs. 10.00 lakhs.

District Union supplies fish seedlings to societies in Akola Washim and other nearby districts. If the fish seed business is managed properly then the district union will get a lift in the business. The total accumulated profit was Rs. 42.02 lakhs at the end of 2023-24.

Financial Position of the Federation

The District Federation has created many assets but due to a lack of good management, the financial position of the Federation has become weak.

The Share Capital of the Federation was Rs. 0.53 lakh. The Share Capital contributed by the Govt. was only Rs. 0.05 lakh and remained constant. Similarly, the Reserve Fund was merely Rs. 0.01 lakh as of 31st March 2022 and remained constant for the next two years. The District Federation has taken a loan amounting to Rs. 43.70 lakhs

as of 31st March 2022. The Federation had taken a loan for the Ice Factory which is totally non-functional and therefore the Federation is interested in selling it out.

The Federation started a Chinese hatchery by taking a loan of Rs. 44.25 lakhs from the Akola District Central Cooperative Bank.

Audit of the District Federation

Because of the failure of the Ice Factory and Cold Storage and also the establishment of Chinese Hatcheries, the business of the Central Society has been showing a low profile. Therefore, the Auditors have awarded a "C" Grade in the Audit.

Issues and Recommendations

1. Provision of grants or Subsidy

The government of Maharashtra has not provided any grant or subsidy to strengthen the financial position of the District Federation.

Recommendation

The Government of Maharashtra may consider providing some grant or subsidy to the District Federation to enable the Federation to take up some work for the District or Primary Societies.

2. Contribution to Share Capital

The Government of Maharashtra has not contributed any share capital.

Recommendation

From the discussion of the Board of Directors, it is revealed that the Government of Maharashtra may provide share capital to enable the District Federation to enhance its borrowing power.

3. Arrangement of Training

The District Federation has not taken care of this important aspect of training to the Board of Directors of the District Federation and the office bearers of the Primary Societies.

Recommendation

The Maharashtra State Cooperative Union may be urged to provide training at the lowest cost possible. At least the Federation may request the State Cooperative Union to conduct an Awareness Program on the day of the Annual General Body Meeting. The National Federation of Fishery Cooperative (FISHCOFED), New Delhi arranges training programme in collaboration with the National Cooperative Union of India (NCUI), New Delhi. District Federation with the help of NCUI may arrange Training Programmes for the Directors/ Members of Fishery Cooperatives.

4. Discontinued Operations of the Cold Storage and Ice Factory

The operations of the cold storage and ice factory have remained discontinued for several years. However, the associated plant and machinery continue to lie idle with the District Federation. It is recommended that appropriate steps be taken to dispose of these assets at the earliest possible to prevent further depreciation and to optimize asset management.

5. Chinese Hatchery

District Federation has started the Chinese Hatchery to provide spawn and fingerlings to various societies of Akola, Washim, and other districts. The District Federation has an ambitious plan for the production and sale of spawn and fingerlings to the Vidarbha region. During the discussion with the Chairman and Managing Director, it was revealed that the ambitious plan of the Chinese Hatchery is the main target of the District Federation to achieve the target of fulfilling the requirement of Vidarbha and the other districts of the State and earn a huge profit of Rs. 10.00 crores and make the society profitable one.

6. Ban Imposed by Forest and other Departments

The Forest Department and other Departments have imposed a ban on catching the fish nearer to the Reserve Forest area. The District Federation had been fighting for the cause of Primary Societies to remove the ban order. It is worth mentioning that some of the Primary Societies have been closed because of this ban order.

7. Repayment of NCDC Loan

The District Fishery Cooperative Union availed a loan from NCDC and extended it to Primary Societies. After repayments, an amount of Rs. 109.20 lakhs remained overdue to NCDC, New Delhi. Due to the closure of some non-functioning Primary Societies, RS. 45.65 lakhs is still pending from these defunct entities. Revival of these societies would enable the District Federation to repay the NCDC loan.

Recommendation

Alike agriculture loans, the fishery loan should be provided at a 4 percent rate of interest. The loan should be provided for a period of 11 months from April to March every year. The Fishery area land could be considered as collateral. Less than 500-hectare pond to be provided to societies without charging any lease money. This is as per the G.R. of Govt. of Maharashtra 03.07.2019.

8. Collection of NPA / Overdue loans

From the Audit Report for the year 2023-24, it is revealed that some of the Primary Societies were closed whose payment/recovery was still pending. Rs. 45.65 lakhs were the due from such societies. It was decided in the Board of Directors meeting to collect these overdue /NPA amounts from 34 Primary Fishery Societies.

6. Nogaon District Federation of Fishermen's Cooperative Society Ltd.

The Nogaon District Federation of Fishermen's Cooperative Society Ltd. is a significant district-level cooperative organization located in Nogaon District, Assam, with its registered office situated in Bamunigaon village under the Raha development block. Established on January 9, 2013, under the Assam Cooperative Societies Act of 2007, this federation serves a crucial purpose in empowering local fishing communities and enhancing their livelihoods through cooperative efforts and resource management.

The primary vision of the Nogaon District Federation of Fishermen's Cooperative Society Ltd. is to foster the growth and sustainability of the fishery cooperative movement across the Nogaon district of middle Assam. The society is dedicated to educating fishermen and assisting them in building and expanding the fishery cooperative sector. It aims to be a leading voice of cooperative principles, advocating for the rights and interests of fishers while promoting collective resources and efforts within the community.

The Nogaon District Federation of Fishermen's Cooperative Society Ltd. comprises nine primary fisheries cooperative societies located throughout the Nogaon District. Collectively, these societies boast a membership of 401 individuals, **all of whom belong to the Scheduled Caste (SC) community.**

Key Activities of the District Federation

Facilitating Access to Resources

The federation plays an essential role in helping member societies gain access to government schemes, financial assistance, and technical support aimed at promoting sustainable fishing practices.

Capacity Building

The organization is committed to the continuous development of its members through the organization of training programs and workshops. These sessions are designed to enhance the skills and knowledge of fishermen, ensuring they are equipped with modern techniques and practices related to fishing and resource management.

Coordinating with Primary Societies

Acting as a crucial intermediary, the federation connects primary fishermen cooperative societies with state-level authorities.

Infrastructure Development

The federation is instrumental in the development and maintenance of the necessary infrastructure required for fish production and marketing.

Policy Advocacy

The federation represents the interests of its member societies in discussions with government agencies and other stakeholders.

Promoting Sustainable Practices

By promoting responsible practices, it ensures that fishing communities can thrive while preserving the ecosystems on which they depend.

Governance and Management

The Society has an Elected Board of Management. Regular Management Committee (MC) meetings cultivate a vibrant and inclusive atmosphere within the cooperative, encouraging all members to participate actively. Over the past three years, spanning from 2021-22 to 2023-24, these meetings have seen impressive attendance figures, averaging between 11 to 15 members each session. The Annual General Meeting (AGM), conducted once a year, has witnessed a remarkable surge in attendance, rising from 215 members in 2021-22 to an impressive 350 members in 2023-24. In addition to these meetings, the cooperative has experienced significant growth in active membership, which has risen from 170 in 2021-22 to a commendable 332 by 2023-24.

Details of the Infrastructure of the Society:

- **Office Facility:** Federation operates from its registered office at Baminigaon, measuring 260 square feet.
- **Water Resources:** The society has also been allotted a 2KM stretch of the Tulsijan River. Unfortunately, due to some legal and technical complications, the society has yet to take possession of this valuable resource.
- **Ponds:** The nine-member cooperatives have a large number of fishery ponds in their respective villages totalling an area of approximately 1500 bigha or 938 acres of land.
- **Fishing Equipment:** The District Federation, in collaboration with its member cooperatives, boasts a diverse array of essential fishing gear. This includes approximately 90 fishing nets and 500 sturdy, traditional wooden boats, which are indispensable for facilitating efficient and effective fishing operations.

Business of the Primary Cooperative Society

Table 13: Business Activities of the Society

Business Activities	Last Three Financial Years		
	2021-22	2022-23	2023-24
Selling of fish Quantity (kg)	341	1,136	1,500
Value (Rs.)	41,000	1,24,000	1,80,000

In an impressive turnaround, production has surged nearly fivefold, rising from a modest 341 kilograms in the fiscal year 2021-22 to an astonishing 1,500 kilograms in 2023-24. This exponential growth has also been mirrored in the Federation's financial gains; revenue from fish sales has escalated from Rs. 41,000 in 2021-22 to an impressive Rs. 1,80,000 in the 2023-24 period.

Several key factors have contributed to this notable improvement:

- A. Strengthened Collaborations and Technical Support:** The Federation has actively engaged with the Assam Fisheries College in Raha, Nogaon, along with other technical service providers. These partnerships have facilitated knowledge exchange and resource sharing, enhancing the overall fish production process.
- B. Utilization of High-Quality Fingerlings and Inputs:** Guided and supported by the fisheries department and Assam Fisheries College, the Federation has ensured the use of superior quality fingerlings and other necessary inputs. This focus on quality has been pivotal in boosting production levels.
- C. Integration with Government Initiatives:** The Federation has effectively aligned itself with various government programs, particularly the Pradhan Mantri Matsya Sampada Yojana (PMMSY).
- D. Training Programs on Modern Techniques:** The Federation has organized and participated in various training initiatives aimed at imparting knowledge of modern aquaculture techniques, promoting fish protection, and enhancing marketing strategies. This commitment to capacity building has empowered local fishers and producers with the skills needed for success.
- E. Sustainable Practices in Fishing and Aquaculture:** The Federation has adopted and implemented sustainable fishing and aquaculture practices, which not only ensure responsible resource management but also guarantee the long-term viability of fish stocks. This dedication to sustainability underscores the Federation's commitment to both economic growth and environmental stewardship.

Through these concerted efforts, the Federation has not only increased its fish production capacity but has also made significant contributions to the livelihood of its members and the sustainability of aquatic resources.

Financial Position of the District Federation

Share Capital Details of the Society (Rs.)

Particulars	Year		
	I (2021-22)	II (2022-23)	III (2023-24)
Paid up Share Capital	32,000	32,000	32,000

The society currently enjoys a solid paid-up share capital of Rs. 32,000, which reflects the commitment and investment made by its members.

Record-Keeping & Financial Management

To build upon this commendable foundation, society would greatly benefit from implementing a structured training program focused on bookkeeping and financial management. Such a program has the potential to significantly enhance the accuracy of record-keeping and ensure compliance with financial regulations. Additionally, this initiative would foster a culture of financial transparency, ultimately strengthening the trust of the society's members.

Furthermore, investing in capacity-building initiatives aimed at refining financial management practices can play a pivotal role in the society's long-term sustainability. Developing structured financial planning processes will empower the organization to make informed decisions that promote growth and stability. This proactive approach not only serves the interests of the society but also contributes to the socio-economic development of its members, equipping them to thrive within their community.

The society currently holds a **working capital** of Rs. 88,400, an amount that is unfortunately inadequate for any significant strategic initiatives aimed at expanding or diversifying its business operations.

The financial constraints pose a serious barrier to growth and innovation, leaving society at a disadvantage compared to more financially robust competitors.

Recommendation

To address this pressing issue, it is imperative for the society to consider raising the subscription amounts contributed by its members. Such an increase would provide a more substantial financial foundation for the society's activities.

In addition, actively seeking grants from government bodies and engaging with corporate entities under their Corporate Social Responsibility (CSR) initiatives could yield valuable financial support. The absence of any financial assistance or funding from external financial agencies to date underscores the urgency of these suggested actions.

Audit

The society's financial audit is conducted regularly, ensuring transparency and accountability in its financial practices.

The audit classification of the society during the last three years

Classification A, B, C	Audit classification in last 3 years		
	I	II	III
	C	C	C

Cash Inflows and Business Turnover

Table 14: Details of Cash Inflows and Business Turnover

(Amount in Rs.)

Sr. No.	Sources of Revenue /Income	Year (Last Three Years)		
		2021-22	2022-23	2023-24
A.	Income from Different Activities			
1.	Selling of fish	41,000	1,24,000	1,80,000
2.	Temporary loan realized from Naresh Sarkar	28,000	76,000	80,000
3.	Bank withdrawal		24,754	
	Total	69,000	2,24,754	2,60,000
B.	Expenditures in Activities			
1.	Trading cost	31,000	71,900	1,72,500
2.	Management expenses	1,200	40,700	4,600
3.	Temporary loan returned	30,000	76,000	80,000
4.	Purchase of assets		19,000	13,310
8.	Total:	62,200	2,07,707	2,70,410

Collection/Procurement and Marketing of Fish Produce in last 3 years

Table 15: Collection/Procurement and Marketing of Fish Produce in last 3 years

Particular	Last Three Financial Years		
	2021-22	2022-23	2023-24
No. of Members actively doing Fisheries activities	350	377	386
Total Procurement of fish	41,000	1,24,000	1,80,000

Training and Awareness Programmes organized by the society

Federation organised Awareness generation programmes as well as skills development programmes in last three years (2021-22-2023-24) the participation has been 519, 612 and 811. The programmes are supported by FISHFED, Fisheries Research Centre (FRC), AAU, Assam, Fisheries Research Centre (FRC), AAU, Assam and Department of Fisheries, Government of Assam.

Vision, Strategic Plans for Growth, and Implementation during Amrit Kaal (2047)

Infrastructure Modernization & Value Chain Enhancement: Develop 2 modern fish landing centers, 1 central cold storage unit, and 2 block level processing facilities to reduce post-harvest losses; Establish 1 central fish feed mill and 1 central hatchery unit to ensure quality input supply; Implement digital platforms for supply chain management and market access.

Capacity Building & Skill Development: Organize regular, structured and calendar-based training programs on sustainable aquaculture practices, disease management, and value addition; Promote entrepreneurship among youth and women in fisheries-related activities.

Support Mechanisms: Collaborate with institutions like the National Fisheries Development Board (NFDB) and State Fisheries Departments, Assam State Cooperative Union for technical training support.

Financial Inclusion & Cooperative Strengthening: Facilitate access to credit through cooperative banks and microfinance institutions; Implement transparent governance practices within cooperatives to build trust and accountability.

Support Mechanisms: Optimum utilization of the National Cooperative Development Corporation (NCDC), NCUI, ASCU programs for financial and managerial support.

Market Expansion & Export Promotion: Develop branding strategies for local fish products to enhance marketability; Establish direct marketing channels to reduce intermediaries and increase profits for fishers.

Support Mechanisms: Engage with the NABARD, ASRLM for marketing and business facilitation and compliance.

Sustainability & Environmental Conservation: Implement eco-friendly fishing practices and promote biodiversity conservation: Regularly conduct awareness campaigns on the impacts of climate change on fisheries.

Support Mechanisms: Align with national policies on sustainable fisheries and environmental protection.

Major challenges faced by the District Federation and Strategic Recommendations

The Nagaon District Federation of Fishermen's Cooperative Society Ltd. has immense potential in bolstering rural livelihoods, ensuring food security, and fostering sustainable aquaculture. However, it grapples with several challenges that impede its growth and efficiency. Below is an analysis of these challenges accompanied by strategic recommendations to address them:

Major Challenges

- 1) **Inadequate Infrastructure and Technology:** The Federation lacks essential infrastructure such as modern hatcheries, cold storage facilities, and processing units. Additionally, there's limited access to advanced aquaculture technologies, which hampers productivity and quality.
- 2) **Limited Access to Quality Inputs:** The availability of high-quality fish seeds and feeds is inconsistent. Moreover, the high cost of commercial feeds makes them unaffordable for many small-scale fish farmers.
- 3) **Financial Constraints:** The Federation is facing difficulties in accessing timely and adequate credit facilities. This financial bottleneck restricts its ability to invest in necessary inputs and infrastructure.

- 4) **Market Access and Price Fluctuations:** There's a lack of organized marketing channels, leading to dependence on intermediaries. This not only reduces profit margins for fishers but also exposes them to price volatility.
- 5) **Environmental Challenges:** Assam's fisheries, including those covered by the Federation, are vulnerable to natural calamities like floods, which can devastate fish stocks and infrastructure. Climate change further exacerbates these risks.

Lack of value addition, branding, and promotion of fish produces resulting in poor profit margins.

Recommendations

- 1) **Infrastructure Development:** The District Cooperative Federation needs to invest in establishing modern hatcheries, cold storage, and processing units: Leverage government schemes like the Pradhan Mantri Matsya Sampada Yojana (PMMSY) for funding.
- 2) **Enhancing Access to Quality Inputs:** Promote the production and distribution of affordable, high-quality fish seeds and feeds; Encourage public-private partnerships to set up feed mills and hatcheries.
- 3) **Financial Inclusion:** The District Cooperative Federation needs to facilitate easier access to credit for cooperatives and individual fishers: Collaborate with financial institutions like NABARD to design fisher-friendly loan products.
- 4) **Market Linkages and Value Addition:** The District Cooperative Federation needs to strengthen organized fish markets and promote value-added fish products: Train member cooperatives in processing techniques and marketing strategies to enhance profitability.
- 5) **Disaster Preparedness and Environmental Management:** The District Cooperative Federation needs to implement early warning systems and develop flood and natural disaster resilient infrastructure: Conduct regular training on sustainable fishing practices and environmental conservation.
- 6) **Strengthening Governance and Regulatory Framework:** The District Cooperative Federation needs to enhance transparency and accountability within member cooperatives: Regular internal and external audits and capacity-building programs for cooperative leaders to ensure effective management.

2.6 Primary Fisheries Cooperative Societies

1. Assam

Assam is home to a substantial number of **Primary Fisheries Cooperative Societies** (PFCS) operating across its various districts. These societies are registered under the **Assam Cooperative Societies Act, 2007**, and function under the auspices of the Assam Apex Cooperative Fish Marketing & Processing Federation Ltd (FISHFED), which provides strategic guidance and coordination.

Some of the key features of the primary fisheries cooperatives in Assam are as follows:

- **Community-Based and Inclusive:** The Primary Fisheries Cooperative Societies (PFCS) are grassroots organizations primarily comprised of actual fishers, frequently representing Scheduled Castes, Scheduled Tribes, and Other Backward Classes. The overarching aim of these societies is to empower economically disadvantaged communities through collective bargaining power and improved access to resources.
- **Multipurpose Functions:** In addition to fish production and marketing, PFCS often engage in ancillary activities, including the provision of fishing gear, fish feed, medicines, and the repair of embankments and wooden boats.
- **Socio-Economic Upliftment:** By pooling resources and efforts, these societies endeavor to enhance the livelihoods of their members, thereby promoting greater income stability and food security.

Governance Structure, Membership and Management Board

- The primary fisheries cooperatives are governed by democratic principles, ensuring that each member possesses equal voting rights, irrespective of their shareholding. This structure guarantees inclusive decision-making and representation.
- Many of these societies are established by homogeneous social groups; for instance, all members of the Srijani and Bhai Bhai cooperative societies belong to the Other Backward Classes community. Conversely, some societies encompass a heterogeneous mix of members from Scheduled Castes, Scheduled Tribes, Other Backward Classes, and General categories.

Membership

- The membership in the Primary societies was found to vary from a low membership of 52 (*Srijoni Min Unnayan Samabai Samity Ltd.*, Kamrup (R) District) to 163 (*Barajal Nonapar Fishseed Producer Cooperative Society*, Nalbari District).

Gender Balance (Male female ratio)

- In most Primary Fisheries Cooperative Societies, the gender ratio among members is nearly equal, with close to 50% female participation. However, in certain societies—such as Bhai Bhai Min Palan Samabay Samity Ltd., Hajo and Srijoni Min Unnayan Samabai Samity Ltd., Rangiya—women's participation is notably lower, at less than 30%.
- The Management Committee, elected by the general body, oversees the functioning of the society, including financial management, resource allocation, and strategic planning. These committees typically comprise 14 to 21 members, with a minimum of 30% representation from women, ensuring gender balance in governance.

Infrastructure facilities in the Societies

While a few of the cooperatives have their office building (like, *Srijoni Min Unnayan Samabai Samity Ltd.*, Rangiya, Kamrup District), most of the societies run their operations from rented facilities. Some societies (like, *Bhai Bhai Min Palan Samabay Samity Ltd.*, Hajo) have taken some shops on rent for collective procurement and distribution of farm inputs.

These societies normally have few non-mechanized boats, and different types of fishing nets as per the needs of the society. Some cooperatives (like *Bhai Bhai Min Palan Samabay Samity Ltd.*, Hajo) have **solar power-operated aerators** to maintain optimum levels of oxygen in the pond water.

In most of the cooperatives, it was found that some of the fish ponds are taken by the society on lease, whereas the ownership of the rest belongs to the individual members who avail services like feed supply, fingerling supply, and farm-gate purchase of fish from the cooperatives. Some societies have hatcheries also for the production of fish spawns.

Leasing of Water Bodies

The Assam Fisheries Act of 1953 establishes the legal framework for the leasing of water bodies to fishers and cooperative societies. Typically, leases are conferred for seven years, during which the societies are expected to engage in fish rearing. However, it's noteworthy that these societies do not receive direct operational support from state or district federations regarding lease renewals or the developmental enhancement of the water bodies.

Core Activities of the Primary Fisheries Cooperatives:

- **Management of Water Bodies:** Primary Fisheries Cooperatives are tasked with the management of various water bodies, including beels (wetlands), ponds, and rivulets, which are term-leased to them by governmental authorities. They are responsible for the sustainable utilization of these resources for fish

production and cultivation.

- **Fish Production and Culture:** These primary cooperatives engage in fish farming activities, which include breeding, rearing, and harvesting. They adopt scientific methodologies and best practices to enhance fish productivity while ensuring environmental sustainability.
- **Marketing and Sales:** The Primary Fisheries Cooperative Societies facilitate the marketing of fish produce by organizing sales through local and wholesale markets. Their objective is to secure equitable prices for their members and to minimize the influence of intermediaries.
- **Capacity Building and Training:** To enhance the skills and knowledge of their members, PFCS conduct training programs and workshops focused on modern techniques, resource management, and business practices.
- **Financial Services and Support:** Many Primary Fisheries Cooperative Societies provide financial assistance to their members in the form of loans and subsidies, often in collaboration with government initiatives. Such support enables members to invest in necessary equipment, inputs, and infrastructure.
- **Community Development:** Beyond their fisheries-related activities, the Primary Fisheries Cooperative Societies engage in wider community development initiatives, which include improving local infrastructure, promoting girls' education, supporting community health services, and enhancing resilience against floods and other natural disasters, thereby contributing to the overall well-being of local communities.
- **Integration with Government Schemes:** The Primary Fisheries Cooperative Societies actively participate in various government programs aimed at advancing fisheries development, such as the Pradhan Mantri Matsya Sampada Yojana (PMMSY). By utilizing these schemes, they stand to gain access to funding, technical assistance, and market linkages to strengthen their operational capabilities.

Share Capital Base of the Societies

The primary fisheries cooperative societies in Assam have very limited share capital. For instance, Sanekuchi G.P. Bahumukhi Samabai Samity has Rs. 3,200, Barajal Nonapar Fishseed Producer Cooperative Society has Rs. 15,000, Bhai Bhai Min Palan Samabay Samity has Rs. 20,000, and Srijoni Min Unnayan Samabai Samity has RS. 21,000. This reflects a share capital range of Rs. 3,200 to Rs. 21,000 across primary societies in the state. Such a minimal capital base severely limits their ability to access loans from banks, thereby constraining their capacity for business expansion and diversification.

Business of the Societies

The business volume of these societies is average, with sales from fish and fishery inputs ranging from Rs. 7.5 lakh to Rs. 29 lakh per society.

Key Issues and Recommendations

Challenges Associated with the Leasing Framework

- **Short-Term Leasing Structure:** The short-tenure (**seven-year**) lease duration may disincentivize cooperative societies from committing to long-term investments necessary for sustainable fishing practices and infrastructure improvement.
- **Financial Limitations:** The elevated lease costs impose significant barriers for primary fishery cooperative societies, particularly those grappling with constrained financial resources.
- **Administrative Complexities:** The leasing process is often impeded by onerous documentation and bureaucratic constraints, leading to protracted delays in lease approvals and renewals.
- **Resource Conflicts:** Competing interests among various stakeholders concerning access rights to shared water bodies can generate conflicts, complicating resource management.

Recommendations for Leasing System Enhancement

- **Extension of Lease Tenure:** It is advisable to consider extending the lease duration. This modification would incentivize primary fishery cooperative societies (PFCS) to invest more substantially in both sustainable practices and infrastructural developments.
- **Financial Support Mechanisms:** Implementing financial assistance programs, such as subsidies or low-interest loans, could alleviate the financial burden on PFCS, enabling them to manage lease payments and invest in necessary developmental initiatives.
- **Streamlining Administrative Processes:** There is a critical need to simplify the administrative workflows related to leasing, reducing the complexity of documentation and expediting approval processes to enhance overall efficiency.
- **Establishment of Conflict Resolution Mechanisms:** It is imperative to develop clear guidelines and structured mechanisms aimed at mediating and resolving disputes regarding access to and utilization of aquatic resources effectively.

Other Challenges

- **Inadequate Infrastructure, Storage, and Transportation Facilities:** Many primary cooperative societies lack essential infrastructure, storage facilities, and vehicles for transportation. This deficiency leads to post-harvest losses and reduced profitability. Additionally, these cooperatives do not receive government support to construct offices or godowns, nor to purchase vehicles.
- **Financial Constraints and Limited Access to Credit:** Primary fisheries cooperatives often struggle with insufficient funding and a heavy reliance on government support, which limits their growth and operational capabilities.
- **Governance and Management Issues:** Weak management practices, a lack of professional leadership, and limited member participation undermine the efficiency and democratic functioning of many primary cooperative societies.
- **Short-Term Leasing System:** The prevalent short-term leasing system discourages long-term investments in fisheries, leading to overexploitation and a neglect of sustainable practices.
- **Lack of Modern Mechanized Equipment:** The absence of mechanized boats and modern fishing tools creates operational difficulties for the cooperatives.
- **Low Share Capital:** Primary cooperative societies often have limited share capital, making it challenging to secure financing for expansion and diversification.
- **Poor Record-Keeping:** In the absence of guidance, the maintenance of records regarding fish harvest and sales varies significantly among primary societies.
- **Environmental Challenges and Climate Change:** Erratic rainfall patterns and climate-induced uncertainties disrupt fish production cycles, negatively impacting the livelihoods of those dependent on aquaculture.
- **Gender and Social Inequities:** Women and marginalized communities often face barriers to participation and leadership within primary cooperative societies, limiting the inclusivity and effectiveness of these organizations.
- **Unavailability of Fish Seed and Fish Feed in Local Markets:** The availability of quality fish seed and fish feed in local markets is inconsistent. Financial limitations further hinder the timely procurement of adequate and healthy seed stock, fish feed, and medicines.
- **Financial Management and Record-Keeping Proficiency:** There is a notable deficiency in fundamental accounting practices, accurate financial documentation, and effective budgeting among members, which leads to

inconsistent record-keeping and a lack of transparency. Many individuals continue to utilize traditional methods rather than adopting formal bookkeeping systems, risking financial mismanagement.

- **Lack of Technical Expertise in Aquaculture:** A significant gap exists in members' comprehension of contemporary aquaculture techniques, including selective breeding, optimal pond management strategies, disease prevention protocols, and sustainable harvesting practices. This knowledge deficit adversely impacts overall productivity levels within the sector.
- **Poor Market Access and Price Negotiation Competency:** Limited exposure to market dynamics has rendered members incapable of effectively negotiating fish prices, resulting in a reliance on local intermediaries and local markets. Consequently, members often find themselves selling their products at prices considerably below standard market rates.
- **Poor Leadership and Cooperative Governance Skills:** A substantial number of members, including those in Management Committee positions, lack formal training in cooperative governance principles, conflict resolution strategies, and decision-making methodologies. This skill gap impedes the operational efficiency and growth potential of the cooperative society as a whole.

Recommendations

- **Focus on Value Addition:** Currently, the majority of primary fishery cooperatives primarily rely on the sale of raw fish, which is highly perishable. This model poses a significant risk of financial loss if the catch is not marketed promptly and profitably. Hence, there is an imperative shift towards the production of value-added processed fish products that have extended shelf lives and improved profit margins.
- **Infrastructure Development:** Strategic investment in storage facilities and transportation networks is crucial to reducing post-harvest losses. Establishing fish landing centers will facilitate better market access. Additionally, it is imperative to revitalize the Srijoni Min Unnayan Samabai Samity Ltd. fish landing center to enhance efficiency.
- **Financial Support and Credit Access:** There is a need to improve access to low-interest loans and financial services specifically designed for small-scale fishers. Partnerships with financial institutions should be fostered to ensure that primary cooperative societies and their members have adequate credit facilities.
- **Capacity Building and Training:** Implement comprehensive training programs targeting cooperative management, sustainable fishing practices,

value addition techniques, fish processing methodologies, and financial literacy, including accounting practices.

- **Leadership Development:** Prioritizing leadership development within primary fisheries cooperatives is essential, with a particular focus on empowering women and youth as future leaders.
- **Revisiting Lease Policy:** A thorough review of the existing lease policy is necessary to extend the current tenure from the present 7 years to a significantly longer duration. Such reforms will mitigate the insecurities faced by primary cooperative societies and enable sustainable investments in fisheries.
- **Governance Reforms:** Establish transparent and participatory governance structures within primary cooperative societies to enhance accountability and member engagement.
- **Promote Environmental Sustainability Measures:** It is vital to advocate for eco-friendly aquaculture practices while minimizing the use of harmful chemicals. Implementing climate-resilient strategies will help mitigate the adverse impacts of climate change on fisheries.
- **Promoting Inclusivity and Gender Equality:** Actively encourage the participation of women and marginalized groups in primary fishery cooperative society activities and leadership roles. Addressing and dismantling social and cultural barriers is critical to fostering inclusive engagement.
- **Incentives for Participation:** Currently, many primary cooperative societies do not offer bonuses or dividends to their members. Establishing a system for bonus distribution could incentivize greater member participation and enhance financial inclusivity.

By addressing these multifaceted challenges through well-targeted interventions and inclusive policies, primary fishery cooperative societies in Assam can significantly enhance their operational effectiveness, promote sustainable fisheries management, and improve the livelihoods of small-scale fishers of the state.

Example of an innovative Cooperative of Aquaculture

Assam Pearl Development Cooperative Society Ltd.



The Assam Pearl Development Cooperative Society Ltd. (APDCS) is a state-level cooperative society registered in February 2023, headquartered at Besamari village of Dhing revenue circle in Nagaon district, Assam. The society is currently operating with entrepreneurs from 70 villages in 32 developmental blocks of 14 districts across Assam.

APDCS aims to promote sustainable rural livelihoods through integrated freshwater pearl and fish farming. The society focuses on empowering women, enhancing rural incomes, and fostering environmentally friendly aquaculture practices. By leveraging Assam's abundant water resources, APDCS seeks to transform the state into a hub for freshwater pearl cultivation.

Key Activities and Initiatives of APDCS

Skill Development and Training: APDCS has trained over **1,150 women** from various Self-Help Groups (SHGs) in Nagaon district, equipping them with skills in pearl farming and also conducted awareness programs and orientation sessions across **14 districts** of Assam to promote freshwater pearl cultivation.

Integrated Farming Model (Pearl and Fish): The society promotes a model combining pearl and fish farming. For instance, a one-bigha pond with an investment of approximately Rs. 1.5 Lakh can yield around 4,800 pearls and 750 fish, potentially generating a net income of Rs. 4.4 Lakh over 15 months.

Financial facilitation and Buy-Back Guarantee to pearl entrepreneurs: The initial investment for small-scale pearl farming is approximately Rs. 50,000–Rs. 60,000 for around 2,000 mussels. Costs scale up depending on the number of mussels being cultivated. APDCS provides financial assistance and ensures market stability through buy-back guarantees, reducing financial risks for farmers.

Technical Support & Training

- APDCS offers comprehensive training programs covering various aspects of pearl farming:
- **Mussel Selection & Nucleation:** Techniques for selecting healthy mussels and implanting nuclei to initiate pearl formation.
- **Pond Management:** Maintaining optimal water quality, including parameters like pH, iron, and calcium levels, crucial for mussel health.
- **Post-Harvest Processing:** Cleaning, grading, and preparing pearls for the market.

Membership and Management - The society has a total of 176 members, of which 112 are male and 64 are females. The MC (Management Committee) of the society is comprised of 21 members, of which 10 are male and 11 are female. APDCS was registered in February 2022, and as such it has conducted its MC meetings and AGMs regularly from 2022 onwards.

Human Resource: There are 5 regular staff in the society. The regular staffs are provided with a fixed annual compensation. Society also employed 57 persons (17 male, 40 women) during 2022-23 and 70 persons (25 male, 45 female) during 2023-24 on short term contracts and wage basis.

Business Activities	2023-24
<u>Sale of pearl</u> ○ Quantity: ○ Value	• 6500 pieces • Rs. 6.5 Lakh
<u>Sale of Fish Seed</u> ○ Quantity ○ Value	• 3600 Kg. • Rs. 7.2 Lakh
Net profit earned by marketing of Fish and Pearl (including Value added products)	Rs. 4.87 lakh

Working capital available with the society for the expansion and diversification of business (2023-24) is Rs. 6,26,700. Share Capital of the society is Rs. 2,31,000 and Cash Deposits Rs. 106720. Total Surplus Generated in 2023-24 – Rs. 4,86,820.

Society plans to diversify in the area of producing Multiple Pearl Types: Producing designer pearls (Buddha, Ganesh, Shankh-shaped), black pearls, tissue-nucleated pearls; Combining with high-value fish like **Rohu**, **Catla**, and **Mrigal** for dual income; and Introducing Duck or Azolla farming on pond peripheries for nutrient recycling.

2. Chhattisgarh

Primary fisheries cooperative societies in Chhattisgarh operate under two distinct models:

1. Societies Operating with Own Small Water Bodies

Some societies have their own small ponds or water bodies, where members are directly engaged in fish cultivation. These societies are often required to sell a portion of their produce to residents, as per Panchayat directives. The business activities are centered around these limited water resources. In certain cases, where ponds are also used by the community for household activities like washing and bathing, the societies are restricted from applying manure or feed, resulting in low fish productivity.

2. Societies with Members Engaged in Larger Water Bodies

Other societies may have access to small local ponds but their members primarily work in larger water bodies operated by the State Federation. While these societies may not have a formal agreement with the Federation, their members earn livelihoods through fishing and marketing activities using bicycles or motorcycles. These fishermen receive wages and bonuses directly from the Federation. Additionally, in some instances, members are associated with private leaseholders of water bodies and contribute a nominal amount to their respective primary societies.

Membership and Management Board

- Membership in Primary Fisheries Cooperative Societies varies significantly, ranging from as few as 40 members (e.g., Shri Durga Prathmik Matsya Sahkari Samiti, Mandir Hasaudh, Block Arang, Raipur) to as many as 180 members (e.g., Prathimik Matsya Sahakari Samiti Maryadit, Dhamtari).
- A positive observation is the near-equal gender ratio in these societies, with male and female members each comprising around 50% of the total membership.
- All societies have an elected management board, with a minimum of 30% representation by women directors, ensuring inclusivity in governance.
- In most cases, the membership is predominantly from the Other Backward Classes (OBC) category—for instance, the Dhamtari society consists entirely of members from the Dhiwar community.

Infrastructure facilities in the Societies

Most Primary Fisheries Cooperative Societies operate from rented premises and lack a permanent office; however, some, like the Dhamtari Primary Fisheries Society, own their own buildings and commercial shops, earning rental income from them. These

societies generally possess basic fishing infrastructure such as non-mechanized boats and nets including gill nets, drag nets, and cast nets, depending on their operational needs. The water bodies leased by the societies for fishery activities vary in size and type, and some societies also maintain nurseries to support fish seed production and stocking.

Leasing of Water Bodies

The lease period for the water bodies utilized by the society for fish rearing is typically 10 years. However, the society does not receive direct assistance from state or district federations in lease extension or water body development.

Activities, Funding, Business and Profits

- Promote and facilitate the economic and social development of cooperative society members.
- Provide technical guidance to members for improved fisheries management.
- Organize and manage the collection of fish produce through both individual and group participation.
- Ensure the procurement and supply of fishery inputs and equipment to members on a rental, lease, or sale basis.

Share Capital base of the Societies

The primary fisheries cooperative societies in Chhattisgarh have a very limited share capital base. For example, Bagod Primary Society has a share capital of Rs. 7,650; Shri Durga Society, Mandir Hasaudh has Rs. 1,160; Dhamtari Society has Rs. 9,270; and Thelkabandha Society, Abhanpur has Rs. 1,000. Overall, the share capital across these societies ranges between Rs. 1,000 and Rs. 10,000. This weak capital foundation restricts their ability to access bank loans and hinders the expansion or diversification of their activities.

Business of the Societies

The Business Volume of the Societies found to be quite low with fish sale business per society ranging from Rs. 1 Lakh to 10 Lakhs. Few societies like Dhamtari society have income from rent received from building. This adds in the income from sale of fish.

Key Issues and Recommendation

- **Pond Cleaning and Maintenance:** The society struggles with regular pond cleaning and maintenance due to the absence of external financial or technical support, affecting overall fish productivity.
- **Limited Seed Support:** Access to quality fish seed is inconsistent. Financial limitations further hinder the timely procurement of adequate and healthy seed stock.

- **Lack of Mechanized Equipment:** The absence of mechanized boats and modern fishing tools poses operational difficulties, particularly since the ponds are as deep as 40 feet, making manual fishing unsafe and inefficient.
- **Low Share Capital:** Societies are having limited share capital therefore getting finance for expansion and diversification.
- **Lack of Infrastructure:** Majority of the societies are not having own offices or godown for storage. No support is received from government to construct office/Godowns in fisheries cooperatives
- **Lack of Minimum Support Price (MSP):** No price assurance for fish harvests, exposes members to market fluctuations.
- **Poor Record-Keeping:** In the absence of any guidance, primary societies books of accounts or records of fish harvest and sales is varying in level of maintenance.
- **Poor Seed Quality:** There is a consistent need for high-quality seed to improve fish survival rates and productivity
- **Market and Sales Restrictions**
 - Fish are often sold at prices below the prevailing market rates due to pressure and influence from relatives and the Gram Panchayat.
 - The Gram Panchayat restricts the sale of fish to within the village, thereby preventing the society from accessing more profitable external markets.
- **Limitations Due to Community-Owned (Nistaari) Ponds:** The ponds used are classified as “Nistaari” (community-owned), which are also used by villagers for daily water needs. As a result, the society is prohibited from using supplementary feed or inputs, severely limiting fish growth and overall productivity.
- **Skills on Financial Management & Record-Keeping –** Limited awareness of basic accounting, financial documentation, and budgeting results in irregular record-keeping and transparency issues. Many members rely on traditional methods instead of formal bookkeeping.
- **Technical Knowledge in Fisheries –** There is a gap in understanding modern fish farming techniques, including seed selection, pond management, disease control, and sustainable harvesting, which affects productivity.
- **Market Access and Price Negotiation –** Due to a lack of exposure, members are unable to negotiate better fish prices and remain dependent on local middlemen and Panchayat-controlled markets, often selling at lower-than-market rates.

- **Leadership and Cooperative Governance** – Many members, including Management Committee representatives, lack formal training in cooperative governance, conflict resolution, and decision-making, affecting the overall functioning and growth of the society.

Recommendations

- There is no existing linkage between the State Federation and the Primary Fisheries Cooperative Society. Additionally, there is no District Federation in place. Other than the concession provided for fisheries procurement to federation members, there is no formal relationship between the two entities. A structured linkage should be established to facilitate training programs, business operations, and overall support.
- Members involved in fish harvesting contribute 50% of their sales revenue to the society, serving as a key income source. However, this percentage could be reassessed, as the society does not directly participate in fish sales but rather relies on the earnings of its members.
- Record-keeping and financial management need improvement. Regular training programs should be introduced to enhance transparency, ease of operations, and efficient financial tracking.
- Training programs on fish culture management and fish by-products should be conducted regularly to ensure sustainability and promote business diversification.
- The society does not currently provide bonuses or dividends to its members. A system for bonus distribution could be introduced to encourage greater member participation and financial inclusivity.
- The society owns rental rooms, but additional income-generating activities could be explored. It could establish a fish retail store, set up ice storage facilities, and engage in fish by-product processing to add value and diversify revenue streams.
- A Live Fish Vending Centre could be established under the Pradhan Mantri Matsya Sampada Yojana (PMMSY) to provide fresh fish directly to consumers, enhancing market accessibility and boosting the cooperative's income.

3. Odisha

In Odisha, the primary societies of fisheries are in all the three types – Inland fisheries, Brackish water and Marine fisheries societies.

Inland Water Fisheries Societies

Membership and Management Board

The majority of Primary Fisheries Cooperative Societies have fewer than 100 members, with some societies having even less than 50. Only a few societies have a membership exceeding 300. Most societies are governed by an elected management board with representation from women members. The tenure of the board is typically five years.

Share Capital Base

The share capital base in most Primary Fisheries Cooperative Societies is found to be negligible, starting as low as Rs. 600, as seen in Chilika Rani Society of Ganjam district. Several other societies also have a minimal share capital of around Rs. 1,000, indicating weak financial strength and limited capacity to leverage institutional credit.

Office and Infrastructure

Most Primary Fisheries Cooperative Societies do not have permanent office buildings. In some cases, official records and documents are maintained by the honorary Secretary at their residence, as seen in Sarba Mangala Primary Fishermen Cooperative Society Ltd., Bhuban, District Dhenkanal. In other instances, societies operate from private houses without paying any rent. Overall, the physical infrastructure of these societies is inadequate and reflects poor institutional capacity.

Business Activities

One society has done no fish sales in last two years and net profit in 2023-24 is less than Rs. 10000 (Mangala Primary Fishery Cooperative Society Ltd.) Another society has also not done any business of fish sales (Sabra Mangla society). Another society- Maa Bimala Primary Fishermen Cooperative Society, Bhuban, Dhenkanal is having 364 members but society is not doing any purchase and sale of fish business.

Marine Water Fisheries

Nuanala Primary Fishery Cooperative Society (Marine water fisheries Society) Beladal, District Puri has a membership of 236. All the members belong to Schedule Caste Community. MAA Jagulari Primary Fishermen Cooperative Society, Gadasunput, Puri has a membership of only 66 as on 31st March, 2024.

Share Capital

Members of Nuanala Primary Fishery Cooperative Society contributed share of Rs. 0.16 Lakh whereas Government Share of RS. 0.05 lakh in the society is also found.

Anther society - MAA Jagulari Primary Fishermen Cooperative Society, Gadasunput, Puri is having a very small share capital base of Rs. 1000.

Business and Profit

MAA Jagulari Primary Fishermen Cooperative Society doesn't conduct any business of catching fish or any other business such as purchase and sale of dry fish etc. Under such circumstances the profit and loss account of the society also showing only net losses. In Nuanala Primary Fishery Cooperative Society, Sale of fish in 2023-24 has been Rs. 10.43 lakh with Gross profit of Rs. 0.79 Lakh.

Brackish Water societies

Membership

A brackish water society - Mahinsa PFCS, Mahinsa, P.O. Brahmpur, District – Puri is having membership of 403, 272 are male and 131 are female members.

Business Activity

Society is doing sales of fish. In 2023-24 society has done a business of Rs. 158.16 Lakh, however net profit is only Rs. 0.35 Lakh.

Constraints and Recommendations (Marine Fisheries)

Most Primary Fisheries Cooperative Societies in the marine sector appear to have been registered only for formal compliance, with little focus on functional business operations. There is a clear lack of guidance and support from both the Cooperative Department and the Fisheries Department to help these societies evolve into sustainable, revenue-generating entities. Financially, these societies are extremely weak, primarily due to the absence of trading activities related to fish or fish products. Their only source of owned funds is the limited share capital contributed by members, with no financial assistance from the government. As a result, efforts to obtain bank loans have been largely unsuccessful. This is mainly due to banking regulations that allow loans only up to 20 times the owned fund, a condition most societies fail to meet due to their poor capital base. Strengthening institutional support, facilitating market linkages, and ensuring government-backed financial assistance are critical to improving the viability of these marine fisheries cooperatives.

Constraints and Suggestions (Brackish Water)

1. Diversification to Dry Fish Business

During interactions with the members of the Board, it was observed that the women group is keen to initiate a new business venture focused on the "Dry Fish Purchase and Sale". Some of the Directors are already engaged in this activity at the household level, citing a strong and consistent market demand. The group has expressed interest in expanding this into a collective business under the cooperative. However, access to

adequate financial support remains a key requirement for initiating and sustaining this venture.

Recommendation

The society may discuss with the Chairman and Managing Director of the Central Society to give loan to start this business.

2. Low owned Fund

The subscribed share capital of the society is about Rs. 0.006 approx. which is very less. In addition, the society has not created Reserve Fund. Therefore, due very weak owned fund the society will not be able to get loans from the banks or any other financial institutions.

Recommendation

Therefore, it is suggested that the society should collect additional share capital from each member to strengthen the owned capital base of the society.

3. Financial Position of the Society

The Financial base of the society is very weak.

Recommendation

The society should put its effort with the central society for recommending the Government for the Chilika Development Agency (CDA) to provide financial assistance for strengthening the financial base of the society.

4. Running of Fast-Food Counter

Discussion with the Chairman and Directors of the society it was revealed that the women group is interested to start fast food counter consisting of various fish items to be sold in important markets and also during the festival days. There is good scope for non-veg fast food counter. The Captain Berry Society near the Chief Minister Bungalow of West Bengal is very successful example.

Recommendation

The Central Society may request the Government and the Chilika Development Authority to provide a grant or a soft loan to the society to start the fast-food counter as a special case.

5. Discontinuance of Hand loan system

The society has taken hand loan from the President of Society. Basically, this concept of taking hand loan is not an ethical practice.

Recommendation

The system of hand loan should be discontinued and the Board of Directors may use its good offices to get loan from Banks or Financial Institutions.

4. Rajasthan

Inland Fisheries Societies

In Rajasthan, predominantly, it is inland fisheries that is done in the state. The primary fish species captured are Indian Major Carps—Rohu, Catla, and Mrigal, cat fishes, Minor carps, Pangas and Tilapia etc.

Membership

Membership in the societies found to be starting from 100 members to 250 members in the sample societies.

Share Capital

The share capital base of the societies is not very strong as societies have share contributed by members only. In Bassipada Primary fisheries Society the total share capital is only RS. 125000. It is contributed equally by 250 members of the society. Similar scenario is seen in other societies also.

Infrastructure

Societies do not have their own offices and run on a rented office or other arrangements.

Business Volume

The societies are marketing 600 to 1000 kg of fish per week. Analysis of Bassipada Matasya Utpadak Sahkari Samiti (Mahi Bajaj Sagar) reveals that the society has undertaken a business of society was posted fish sale of Rs. 39,81,512 with a profit of Rs. 30,593 in 2022-23 from cage/fishing activities as per latest audit report.

Audit

Audits are not undertaken on yearly basis by the Cooperative Department. There is a fee of Rs. 900 audits are charged by the Cooperative local office with no exemption in the Audit fee for the Primary Society.

Details of the Societies

1. District Banswara

A. Bassipada Matasya Utpadak Sahkari Samiti (Mahi Bajaj sagar)

Sr. No	Items	Details
1	Registration no. /year	1200 B/22.05.2015
2	No. of cooperative members	250
3.	No. of Insured Fishers	85
4.	Audit Status	NA
5.	Reservoir	Mahi Bajaj Sagar (Fishing & Cage culture)
6	Types of Fishes	Indian Major carp, cat fishes, tilapia, minor carp
7.	Daily Fish Production	Approx. 150 kg

8.	Weekly Fish Production	600 to 1000 kg
9.	Payment To Fishers	Cash by Lift Contractor of Deptt.
10.	No. of Boats	20
11.	Office	Nil
12.	House	Almost all (Kachha Kavelu)
13.	Transport facilities	On hiring
14.	Cash in Saving Bank	Rs 850000/-
15.	Audit	Yes (2022-23)

B. Thikariya Matasya Utpadak Sahkari Samiti Thikaria (Mahi Bajaj Sagar)

Sr. No.	Samiti items	Details
1	Registration no. /year	1149 B/16.07.2014
2	No. of cooperative members	160
3.	No. of Insured Fishers	70
4.	Audit Status	NA
5.	Reservoir	Mahi Bajaj Sagar
6	Types of Fishes	Indian Major carp, cat fishes, tilapia, minor carp
7.	Daily Fish Production	Approx . 100 kg
8.	Weekly Fish Production	600 to 1000 kg
9.	Marketing	Lift Contract/ self in local market
10.	Payment To Fishers	Cash
11.	No. of Boats	27
12.	Office	No Office
13.	House	Almost all (Kachha Kavelu)
14.	Transport facilities	On hiring
15	Cash in saving bank	Rs 300000

2. District: Udaipur

A. Jaiamloi Matasya Utpadak Sahkari Samiti Chiboda (Jaisamnd, Salumber)

Sr. No.	Items	Details
1	Registration no. /year	2119-Y/02.09.2000
2	No. of cooperative members	100
3.	No. of Insured Fishers	52
4.	Audit Status	NA
5.	Reservoir	Jaisamnd Reservoir (Salumber)
6	Types of Fishes	Indian Major carp, cat fishes, tilapia, minor carp
7.	Daily Fish Production	Approx. 100 kg
8.	Weekly Fish Production	600 to 1000 kg
9.	Payment To Fishers	Cash by Lift Contractor of Deptt.
10.	No. of Boats	25
11.	Office	No office
12	House	Almost all (Kachha Kavelu)
13.	Transport facilities	On hiring

B. Ghaati Matasya Utpadak Sahkari samiti, Gaati (Salumber, Udaipur)

Sr. No.	items	Details
1.	Registration no. /year	1688-Y/18.07.1977
2.	No. of cooperative members	195
3.	No. of Insured Fishers	50
4.	Audit Status	NA
5.	Reservoir	Jaisamnd Reservoir (Salumber)
6.	Types of Fishes	Indian Major carp, cat fishes, tilapia, minor carp
7.	Daily Fish Production	Approx. 100 kg
8.	Weekly Fish Production	600 to 1000 kg
9.	Payment To Fishers	Cash by Lift Contractor of Deptt.
10.	No. of Boats	15
11.	Office	No office
12.	House	20 houses under fishermen housing scheme & others Almost all (Kachha Kavelu)
13.	Transport facilities	On hiring
14.	Cash in Saving	Rs 8000

Constraints and Recommendations

1. Lack of guidance and support

Fisheries department is providing guidance and support to this society and there is no District Federation and specific fisheries State federation in Rajasthan. It is also observed that synergies are required between all working govt agencies. This limitation deprives the society of the institutional backing, training opportunities. Fish Farmer Development Agency of Fisheries Department should be designated to work as a District Federation in their area of operation.

There is need to strengthen the ties with the State Cooperative Department and allied agencies and National Fisheries Federation which will in turn enhance the society's access to resources, technical expertise, and market linkages.

2. Lack of Financial Support

Banks are reluctant to disburse loans/credit cards to society members and demands collateral guarantee. As lot paper work is required for the application filling and members are unable to take advantage of Central/State Schemes. Govt agencies should facilitate less literate tribal fishers in filing online application and project report preparation.

Recommendations

- There is urgent need to evolve strong cage culture policy in Rajasthan to avoid litigations in future and it is also suggested that Cage culture practice should be given more thrust by adding more tribal fisheries societies in reservoirs wherein livelihood model is being implemented for the diversification of their business.

- There is currently no effective linkage between the **State Tribal Federation** and the **Primary Fisheries Cooperative Societies**, and no **District Federation** exists. The **Fisheries Department** oversees the supervision of all cooperative societies. The **Rajasthan Tribal Area Development Cooperative Federation Ltd. (RTADCF)** is confined to societies formed under specific government schemes and lacks a formal relationship with other cooperative entities.

It is recommended to establish a **structured linkage** among all relevant government entities to facilitate training programs and strengthen the business and operational management of fisheries cooperative societies.

- Record-keeping and financial management of society needs improvement and regular orientation programs should be introduced to ease of societies operations, and efficient financial management.
- Training programs on fish and cage culture management should be conducted on regular basis to spread the modern fishing technologies.
- The society does not provide bonuses or dividends to its members so far. A system for bonus/dividend distribution can be introduced increase the participation of society's members.
- As this society is selling fish directly to retail vendors and it is necessary to open a retail shop in near-by town Banswara with the help of State Fisheries Department/Municipal corporation for achieving more revenue of their produce.
- It is also emerged that tribal Societies are unable to take the advantage of Centrally Sponsored Scheme (CSS) Pradhan Mantri Matsya Sampda Yojana (PMMSY), NFDB and NCDC for subsidy/loan for reservoir fisheries activities. Though this model is successfully providing the livelihood and employment to tribal fishers and also adding nutritional value for their health but proper monitoring by the Fisheries Department is required to strengthen the cooperative movement.

5. Kerala

The scenario of primary societies in Kerala is very different from other states in terms of number of members, type of activities, business volume, share capital available and finances. In some societies the membership is reaching near 3000.

Besides marine and Brackish water, Kerala is also having inland fisheries. In the study, only Marine fisheries cooperatives were covered. As far as activities are concerned, primary societies in Kerala are not only doing the work of Auctioning the fish produce, but marketing, Kerosene, HP 2T oil, implements and tools used in fisheries. Some of the societies have started providing gold loan (Mampally-Nedunganda, Anjengo)

Unlike other states, all the societies have got good amount of share capital from government. This helps the societies to take loans from banks and other financial institutions. There is a system of having sympathizer members. In some of the societies these sympathizer members have contributed in share capital also.

Marine Fisheries Societies

1. Mampally-Nedunganda, Anjengo, Thiruvananthapuram

Members – 2293 men 1508 women 785

Associate Members – 4008

MC -11; 3 women

HR only 2 one secretary and one clerk daily wage -1

Own building – 6 rooms, Godown, 1 Vehicle

Business:

2023-24

Fish auction - 318 Ton; Rs. 63664575

HP 2T Oil business –

Quantity 4755

Value - 1069875

Margin - 71325

Share Capital - 7416481; Government: 5426771;

Members; 1972585; Sympathizer Members: 17125

Deposits /SHG deposits - 63417855

Working capital available with the society for the expansion and diversification of business Rs. 75003636.18 Lakh

Year 2023-24

Gross income- Rs. 1268427

Fish Auction, 2T oil, Yamalube, Gold Loan, Others

Net Income – Rs. 7393

Income from rent of building, implements, machines, Tools etc. - 94000

2. Vaddy-Thangassery Fishermen Development Welfare Co-operative Society Ltd., Kollam

Members – 1317; Men 1267; women 150

Infrastructure:

Fish Landing center - Owned by Harbour Engineering Dept, Govt of Kerala

1. Vaddy
2. Thangassery
3. Moothakara

Shops on Rent -2

Godowns/Sheds- No. 1 Kerosene Unit – Owned

Office -Owned

Year 2023-24

Share Capital - 19.64; Government - 17.34

Working Capital - Rs. 78.00 Lakh

Society Commission: 3918853

Interest from Loans: 1032052

Gross Income: 315219

Net Income from Business Activities -1542670

Business (2023-24)

Quantity -10141000

Value - 259090450

Society Commission-3886357 (1.5% of the Total Turnover)

Society Interest Loan-1032053

Income from Business Activities (Please specify Activities)

Society Commission- 3918853

Interest from Loans-1032052

Gross Income from Business Activities -315219

Net Income from Business Activities - 1542670

3. Vellanathuruth-Pandarathuruth Fishermen Development Welfare Co-operative Society, Kollam

Membership - 2945

Office – owned 2200 Sq. ft – 4 rooms

Inboard Fishing Craft-15

Year 2023-24

Fish Auction and sale - 1966.5 T

Value - 1653.8 L

Fishing Implements Sale and Neethi store

Quantity -156.36 T

Value -4321.6 L

Working Capital Availability (Amount in lakhs)- Rs. 25 Lakh

Income

- Fish Auction
- Fishing Implements Sale
- Neethi store

Year 2023-24

Gross Income from various activities – Rs. 7005725

Net Income – Rs. 4937300

Distributable Surplus – Rs. 53.06 Lakh

Bonus Distributed – Rs. 16.66 Lakh

6. Maharashtra

In Maharashtra, there are marine as well as Inland primary fisheries societies. These societies are often multipurpose i.e., involved in Fresh Fish Sale, running ice factory, doing grain sales, spare parts sale, diesel and gas sale etc. (Versova Machhimar Vividh Karyakari Sahakari Society Limited). There are few other societies that do prawn culture and also produce salt (Kharekuran Machhimar Sarvodaya Sahakari Sanstha Maryadit, Kharekuran, Vikaswadi).

The state also has inland fisheries societies in some of the specific part of the state. These societies are predominant in Pune, Nashik, Aurangabad Amravati and Nagpur Division.

Marine primary fisheries Societies

1. Kharekuran Machhimar Sarvodaya Sahakari Sanstha Maryadit, Kharekuran, Vikaswadi

Infrastructure

The society has its own building consisting of 6 rooms. The cost of the office building is Rs. 31.30 lakhs. The society has 4 godowns of its own. The society has 50 chairs and 10 tables. The cost of these furniture is Rs. 1.00 lakh. The society is involved in production of salt; 2 parapets whose cost is Rs. 30.37 lakhs.

Society also constructed ponds for prawn culture and spent Rs. 48.25 lakhs for this purpose. Thus, the cost of these fixed assets of the society was Rs. 123.88 lakhs.

Membership and Management Committee

Society has 437 active members. The Society has a Managing Committee which consists of 12 members of which 2 are women. These members are elected for a period of 5 years. Out of 12 members one is OBC and the other one is from other community.

Activities of the Society

The Kharekuran Fishery Society deals with the production of salt and the prawn culture.

2023-24

Subscribed Share Capital (Member) - 14.85; NCDC Share Capital - 1.59; Special Share Capital (State Government) -Rs. 4.38 Lakh

Reserve Fund – Rs. 63.04 Lakh;

Audit

The audit of the society is conducted regularly by a Chartered Accountant. The Auditor has awarded "A" Grade to the society.

Example of a Multipurpose Primary Marine Fisheries Society

Versova Machhimar Vividh Karyakari Sahakari Society Limited, Versova – A Special Marine Fisheries Cooperative



A co-operative was formed in **1944** as Versova Koli Samaj Sangh and was registered as Versova Machhimar Vividh Karyakari Sahakari Society Limited, Versova in 1948. Activities which were undertaken by the co-operative at that time were ensuring a regular supply of fishery items at a reasonable rate.

Membership - As on 31st March, 2024, the society had a total membership of 4,920 of which 1719 are female members and 3201 are male members. There was absence of adequate transport facilities and supply of ice. As a result, two transport societies were formed in 1952. The formation of these two societies made fisherfolk of Versova a lot more independent in their activities.

Infrastructure - Society is having a Good Infrastructure – Two office rooms, Five Godowns, Tanker, Tempo, Ice Factory, Cold Storage. Value of assets was RS. 77.01 lakhs.

Five Business Operation of the Society for the year 2023-24

(Amount in RS. Lakhs)

Sr. No.	Particulars	Purchase	Sale	Trade Profit	Other Income	Total Expenditure	Profit/ Loss
1	Diesel Division	1147.72	1182.42	17.06	5.96	31.64	(-)8.63
2	Gas Division	1.94	2.27	-	-	-	-
3	Grain Section	3.90	4.02	0.12	3.19	2.96	0.35
4	Spare Parts Section	32.53	39.90	4.13	0.62	4.69	0.06
5	Fresh Fish Sale	161.94	175.24	13.31	0.22	10.68	2.84
6	Main office	-	-	-	28.97	21.00	7.97
7	Ice Factory	120.49	161.61	41.31	0.13	24.14	17.31
8	Total Business	1468.54	1564.49	75.93	39.09	95.11	19.90

Source: Annual Reports of the Primary Society

Audit of the Society - The society has been awarded 'A' class certificate during all the three reporting years and also for last many years.

Special Society that follow 7th Principle of Cooperative - Concern for Community of Help to Different Types of Organizations - The society provides financial help to various temples; cultural organization trusts etc. every year. The society provided financial help to 13 such organizations, the amount of which varies between RS. 2,500 to RS. 35,051.

The society donated Rs. 1.50 lakhs to Vesava Koli Samaj Educational Institute in the year 2023-24. In addition, the society also donated the Vesava Welfare Association High School and the Mara Educational Development Corporation Rs. 0.05 lakh and Rs. 0.12 lakh during the same year. The society donated Rs. 2.61 lakhs to different organization and individuals who have been affected by earthquake.

Versova Koli Sea Food Festival - The advertisement is the fish for High Protein Diet, Better Immune system, Strong bones and teeth, better vision and healthy heart. The Versova Fishery Multipurpose Cooperative Society Ltd., is one of the five organizers of this festival to promote Koli culture and fish-eating habits among the people. The main objective is to promote the Koli Culture and tradition every year at the fishing village Versova.

Governance and Management - The society believes in good governance policy and follow the Cooperative Principles. The society has a 17 members Board of Directors of which 15 are male and 2 are female members.

Issues and Recommendations on Marine Societies

Establishment of Advan Port - The sea beach in Advan area is called as Golden Bath. It is famous for the breeding of fish. The Government of India has started a project for the establishment of Advan Port against which farmers, fishermen and public have joined together to fight. The Mumbai and Palghar fishermen will be affected in fishing business operation. By applying National Green Law, the Government both Central and State have gone against the agitated groups. The group wants to discard the establishment of Advan project port.

Lease Period – land for salt making - The lease period of land for the production of salt (**Kharekuran Society, Vikaswadi**) after 25 year of production was expired in the year 2010. The Government of Maharashtra did not extend the lease period. Under such circumstances, the society had gone to court. The High Court has given the order for the status-quo. Thus, the society is continuing the production of the salt. If the high court verdict goes against the society the society will be closed.

Restoration of Prawn Culture - The land for prawn culture was given to the society on rent and the society was undertaking prawn culture regularly and earning good profit till 2020. However, the Govt. of Maharashtra stopped giving the land to the society (Kharekuran Society, Vikaswadi). Thus, the prawn culture is also discontinued gradually. It is suggested the society may be provided land to take up the prawn culture.

Restoration Mangrove Trees - Because of cutting of mangrove trees in the seashore for various activities, there has been a reduction in fish breeding which gradually reduces the fish catch. The mangrove forests support various livelihoods including fishing forestry. Therefore, the mangrove trees /forests have to be restored for protection of fishery and fishermen community. This would ensure good salt production and fishery.

Global Warming - Because of global warming and pollution, the fish catch is reducing year after year. The Government should impose some sort of restriction to minimize the global warming and pollution to allow the fish to have good breeding and life.

Industrial Waste and Chemicals - All the Industrial Waste, Chemicals, Plastics etc. are coming from the industries to the sea. These foreign materials going up to 2.5 kms in the sea. This is very bad for the breeding and growth of fish. The Government should impose some law to stop these to grow the fish. (**Kharekuran Society, Vikaswadi**).

NCDC Loan Recovery - National Cooperative Development Corporation provides financial assistance for the development of fishermen. Currently, 18 fishermen groups have taken advantage of this scheme through the organization (Versova Fisheries Society). The society guides the fishermen to take advantage of this scheme. Those whose loan installments are overdue should immediately pay the amount of the overdue installments to the Fisheries Department. Also, the interest charged on the loan under this scheme is high for the groups.

Recommendation: NCDC should consider it properly and provide relief to the fishermen by reducing the interest rate. The needy fishermen do not get the benefit of this scheme. NCDC should also provide relief to the fishermen by waiving the outstanding loans.

Fishermen's Boat and Sailor Accident Insurance- The society (**Versova Fisheries Society**) has launched the Fishermen's Boat and Sailor Accident Insurance scheme to provide protection to the fishermen. Till date, nine fishing boats were completely destroyed and fifteen sailors have died, and their heirs have been provided assistance. The government should consider whether the accident insurance started by the organization can be used to obtain insurance for obtaining a fishing license, and the members of the Fishermen's Association can get the benefits of the insurance scheme. Considering the market valuation of the fishing industry, the organization has decided to increase the compensation for the accident-affected boat by up to one lakh 75 thousand.

Inland Fisheries Societies in Maharashtra

Inland Fisheries Cooperative Societies generally have a **small membership base**, typically ranging between **50 to slightly over 100 members**, and not in the thousands.

The **share capital** of Primary Inland Fisheries Societies is also quite low, often below **Rs. 50,000**. For example, **Kewat Fisheries Society** has a share capital of **Rs. 0.14 lakh**, and **Navsanjeevani Society** **Rs. 0.26 lakh**.

The **business volume** of the sampled primary societies was found to be **limited**, generally **below Rs. 30 lakhs**.

1. Kewat Fishery Cooperative Society Ltd. Taluka Akot, Dist. Akola

The society was registered in 1976 in Akot Tehsil of Akola District.

Infrastructure of the Society

The society possesses a single room of its own located in the market area, which is currently being utilized for office purposes.

Area of Operation and Membership

The area of operation of the Primary Society is limited to the **Akot area**. The society has **101 members** and has taken **three water bodies on lease** (30 ha, 31 ha, and 21 ha), totaling **82 hectares**, from the Maharashtra State Fisheries Department. The lease period is **five years**. These water bodies provide employment to around **60 to 65 members**.

Management Board of the Society

The society follows **good governance practices** and is managed by a **12-member elected Board of Directors** with a **five-year tenure**

Human Resources

The society has **one honorary Secretary** responsible for maintaining records

Business and Profit (2023-24)

- **Fish catch marketed:** Rs. 3.64 lakh
- **Gross profit:** Rs. 1.13 lakh
- **Net profit:** Rs. 0.94 lakh
- **Accumulated profit:** Rs. 4.38 lakh

Share Capital

- **Members' contribution:** Rs. 0.06 lakh
- **Government share:** Rs. 0.08 lakh
- **Total share capital:** Rs. 0.14 lakh

2. Navsanjeevani Dharangrasta Educated Unemployed Fishery Business Cooperative Society Ltd, Akola

General Information

Registered in 2006, the society operates in Dagadparava village, Jangirkaji Taluka. It has 42 members, including 3 women.

Governance and Management

The society adheres to **good governance principles** with a **12-member elected Board**. Both the **Chairman and Vice-Chairman** are women.

Infrastructure

The society possesses a fish landing center, office, 8 boats, and 10 quintals of fishing nets.

Business Operations

- **Water body area:** 288 hectares
- The society stocks **Rohu, Katla, and Mrigal**, and purchases spawns from the **Akola District Federation**, which are raised into fingerlings and released into the pond.
- The society has also started **prawn rearing**.
- **Fish sales:** Rs. 21.65 lakh
- **Prawn sales:** Rs. 4.46 lakh
- **Net profit from fisheries:** Rs. 13.63 lakh
- **Overall net profit:** Rs. 0.16 lakh

Share Capital

- **Members' contribution:** Rs. 0.16 lakh
- **Government share:** Rs. 0.10 lakh
- **Total share capital:** Rs. 0.26 lakh

Human Resources

The society employs five regular staff, including four men and one woman, primarily for fish collection from boats.

Support from the District Federation

The District Federation has recently established a **Chinese hatchery** to supply affordable fish seed and provides **marketing support** to help societies obtain better prices.

Issues and Recommendations

1. Provision of Insurance

It is recommended that **PMMSY** benefits be extended to members of fisheries cooperatives. A **Group Insurance Scheme** of Rs. 1.5 lakh may be introduced, with Rs. 50,000 covered by the insurance company and Rs. 1 lakh by the State Government, ensuring financial protection for fishermen and their families.

2. Training to Board of Directors and Members

No training or awareness programs have been conducted for Board members or general members.

Recommendation

The society should coordinate with the District Union and the District Cooperative Union of the Maharashtra State Cooperative Union to organize training and awareness programs, particularly during the Annual General Body Meeting.

3. 1 Loan for Fishermen

Similar to agricultural loans, bank credit at a concessional interest rate of 4% should be made available to fishermen. Additionally, loans for fish seed procurement may be extended, with repayment facilitated through deductions from fish sale proceeds.

3.2 Seasonal Fishing Ban

A seasonal fishing ban (July to September) should be imposed in pond fisheries, similar to marine fisheries, to allow juvenile fish adequate time to grow and replenish stocks.

2.7 Key Issues and Recommendations

Key Issues	Recommendations
Overall (Common to all types of fisheries Cooperatives)	
MIS and Data Base - In sample states, at the state level also it was observed in the study that the compilation of information about fisheries societies in a common format is not happening. Database of the fisheries cooperatives found to be missing. In the present context, the Ministry of Cooperation is maintaining the database of each sector of cooperatives. At present, FISHCOPFED has no system of regularly updating the database of Fisheries cooperatives at the national level. In some cases, like Kerala, the state federation do undertake data of primary societies but only those 700 societies that are members of the federation.	Information about the primary societies, District societies, and State federations on some specific parameters, needs to be made available. This is required to be a regular process to be done after the end of every financial year and also some general information monthly or quarterly. For MIS a common format with well-defined indicators for primary societies, District federations/ District offices/Regional federations and state federations are required to have a consolidation at the national level. A one-time census of the Fisheries societies will be required so that updating the same may be continued. There is a need to Develop a real-time Monitoring Information System (MIS) for tracking cooperative health, schemes performance, and fisher welfare.
Structures of Fisheries Cooperatives in Different States- Structural arrangements of fisheries cooperatives vary across different states. At the national level, FISHCOPFED functions as the apex body for fisheries cooperatives. In some states, there exists a three-tier structure comprising the State Fisheries Federations, Central/District Federations, and Primary Fisheries Cooperatives. In others, only the State Federations and Primary Cooperatives are operational. For instance, in Kerala, the State Federation (MATSYAFED) directly has Primary Cooperatives as its members, with district and cluster-level offices managed by the Federation. In contrast, Rajasthan does not have a dedicated Fisheries Federation.	Structures in the states required to be strengthened. There is a need to create district-level federations or opt for district-level offices of state federations (Like Kerala) to aggregate production, coordinate logistics, and facilitate bulk sales. Successful implementation of MATSYAFED shows that the creation of district offices of the state federation and support to primary societies through district and cluster offices of the state federation is a better option.

INLAND FISHERIES

Weak Financial Position of Primary Fisheries Cooperative Societies:

Many Primary Fisheries Cooperative Societies (PFCS) have small share capital and lack working capital, making them dependent on government grants or the support of the Federation. Further, Irregular fish production and poor accounting practices weaken their financial sustainability.

PFCSs suffer from limited trained staff, especially in areas like cooperative management, marketing, digital operations, and scientific aquaculture. This reduces efficiency, delays project implementation, and weakens field-level coordination.

Primary Fisheries Cooperatives could be provided with share capital grant by the Central/State Government so that on the basis of the share capital, societies can take working capital loans to do business.

Support PFCSs to diversify into value-added fish products, ornamental fishery, fish seed production, etc. Primary societies may be supported for Engaging trained human resources so that their business is expanded and financial position is strengthened. State federations should function as a Business Incubator for PFCS - Use its apex status to mentor and incubate Primary Fisheries Cooperative Societies (PFCS) into high-performing business units. This can be done in collaboration with FISHCOPFED and LINAC (NCDC)

No or Poor Infrastructure in the District or Primary Societies - Inadequate Infrastructure, Storage, and Transportation Facilities:

Many districts and primary societies still lack adequate cold chains, transport, fish drying facilities, and storage infrastructure. Rural fishers are unable to access quality inputs like seed, feed, and healthcare. These cooperatives do not receive government support to construct offices or godowns, nor to purchase vehicles. (Assam, Odisha, Chhattisgarh)

Through a special mission, the infrastructure at the primary society level needs to be promoted.

Societies do not have the financial capacity to create infrastructure. The schemes should be made more conducive in terms of basic requirements for getting the finance.

Market Access and Price Fluctuations -

PFCSs often lack direct market linkages and bargaining power, relying on middlemen; Seasonal oversupply during peak harvests leads to price crashes, impacting fisher incomes.

Limited exposure to market dynamics has rendered members incapable of effectively negotiating fish prices, resulting in a reliance on local intermediaries and local markets. Consequently, members often find

Improved exposure to market dynamics will make members capable of effectively negotiating fish prices and not relying on local intermediaries and local markets.

Awareness and Branding - Conduct statewide Fisheries Fairs, PFCS Showcases, and Fishery Awards to encourage innovation and recognize excellence.

Set up a fish processing and training hub under PMMSY/PM-FME

themselves selling their products at prices considerably below standard market rates.	Include solar drying, smoking, freezing, and packaging units at the primary society level.
Regulatory and Policy Gaps – issues of leasing - Inconsistent implementation of fishing bans and problems of leasing of water bodies create local disputes. Short-Term Leasing Structure: In some states, it is short tenure (Five years in Maharashtra / seven years Assam) of lease duration. This is disincentivizing cooperative societies from committing to long-term investments necessary for sustainable fishing practices and infrastructure improvement.	At the federation level, there can be a special legal cell supporting small primary fisheries cooperatives. It is recommended to consider extending the lease duration. This modification would incentivize primary fishery cooperative societies (PFCS) to invest more substantially in both sustainable practices and infrastructural developments. The lease term should be at least 10 Years, like Chhattisgarh.
Skills Development – For new entrants in the field of fisheries and also old fisheries entrepreneurs’ Skills gaps are identified.	Federations establish itself as a center for fisheries entrepreneurship and cooperative governance training. Set up a dedicated training wing in collaboration with ICAR institutes Design skilling programmes: FishPreneur, FishCoop Leaders, Women in Aquaculture Provide certification, incubation support, and market exposure visits Tie-up with NSDC, Skill India Exposure visits to successful experiments and hands-on practice will be highly useful.
Export through federations involving primary societies – In several states, state federations and primaries are not equipped to export yet.	Forge Export Linkages and Global Certifications – There is a possibility to position cooperative fishery products for export to Southeast Asia, Gulf, and European markets as unique indigenous fish varieties. Several states have Institutional aggregation capacities but need guidance. It is recommended to: Support PFCS in attaining FSSAI, HACCP, and EU-compliance certifications Partner with APEDA, and MPEDA for export facilitation Open liaison offices or MoUs with NE cargo export hubs

	Run export-potential exposure visits and trade fairs.
Problems in Getting Credit – Credit support to the primary societies and members of the Fisheries Societies is not readily available. Banks are reluctant to disburse loans/credit cards to society members and demand collateral guarantees. As a lot of paperwork is required for the application filling members are unable to take advantage of Central/State Schemes. (Rajasthan)	Leverage Financial Convergence & Cooperative Banking – State federations can act as an intermediary to channel credit, subsidies, and insurance to PFCS, enhancing their financial viability. Linkage of Primary fisheries societies with PACS for credit support is also required. Moreover, NGO-MFIs like Sanghamithra and others can be associated with providing savings and credit support with federations as intermediaries. Govt agencies should facilitate less literate tribal fishers in filing online applications and project report preparation.
No Websites - Some state federations do not have their websites (Chhattisgarh).	FISHCOPFED may ensure and support the website development of each and every state federation of the country. Interlinkages may be developed with the website of the national federation. This is also important for knowledge sharing.
Information and Knowledge gaps - Gaps in the knowledge of the members related to cooperative functioning as well as schemes are seen in several states. In some societies, no training had been conducted including the Awareness Programme for the Board of Directors of the Society as well as members. (Primary societies in Akola, Maharashtra)	Specific training on various topics is to be organized for the members of the fisheries such as coverage of schemes of fisheries, MSME, NCDC, and other corporations like The National Scheduled Castes Finance and Development Corporation (NSFDC) and National Minorities Development and Finance Corporation (NMDFC). It is also important that in collaboration with the Fisheries Department and National Fisheries Development Board (NFDB), FISHCOPFED and State federations also organize programmes for the awareness Schemes especially on the insurance scheme under PMMSY. Exposure visits of the active fishermen of the state from different societies can be organized within and outside the state to good working fisheries societies.

	Primary societies may seek the help of the District Union to organize training and Awareness Programmes for the society. The society may take the help of the District Union and request the District Cooperative Unions of the State Cooperative Union to organize awareness programmes for the societies on the day of the Annual General Body Meetings.
Knowledge Sharing - A regular and structured knowledge-sharing system between the State Federations and Primary Fisheries Cooperative Societies is lacking in most states. This gap hinders the effective dissemination of best practices, technical know-how, and policy updates to the grassroots level.	Knowledge Sharing in the states is important using various mediums – Websites, WhatsApp, emails etc. Important documents like Fisheries Policies, Model Byelaws, and similar other important information including technical information can be regularly Circulated.
Promotion of Principles of Cooperative: At the grassroots level, members of fisheries cooperative societies are generally found to have limited awareness about the core principles of cooperatives. There has been insufficient emphasis, even at the national level, on promoting the seven cooperative principles and associated values. As a result, these foundational concepts are not being effectively inculcated among members of fisheries cooperatives.	In order to propagate the principles of cooperatives, the State federations, in collaboration with the FISHCOPFED can undertake some promotional activities like conducting some events like debates, posters, and competitions on seven principles of cooperation. Since 2025 is an international year of cooperatives, therefore it becomes more important to publicize the importance of ICA – seven principles of Cooperatives.
Records and Books of Account: There is no standard system of keeping books of record and accounts in primary fisheries societies. It was observed that societies are often not keeping records of production ponds/water bodies wise. In that case it is difficult to analyze which pond is giving better production. Similarly, the books of accounts maintained are different in different societies. Limited awareness of basic accounting, financial documentation, and budgeting results in irregular record-keeping and transparency issues. Many members rely on	A uniform system of record-keeping can be introduced across societies in all states to streamline data management. Additionally, well-functioning societies may be designated as <i>Nodal Societies</i> to maintain computerized records of fish production and fish seed production, especially where they are actively engaged in seed production activities. Computerized recording of fish and fish seed production will bring more transparency.

traditional methods instead of formal bookkeeping. (Example – Chhattisgarh, Assam)	
Promotion of FFPOs – In some states (i.e. Chhattisgarh), NCDC has given the work of promoting FFPOs to some private /NGO and not to Fisheries federation, however Federation is fit to function as CBBO (Cluster Based Business Organization).	In the states, fisheries federations are more appropriate agencies to promote FFPOs. Hence, preference needs to be given to state fisheries federations to promote fisheries FPOs.
Lack of Grant or Share Capital Support from the Government - In some states, the Government is not providing any grant or subsidy to strengthen the financial position of the Federations. The government has not contributed any share capital in the state federation in some states. (Maharashtra)	The State Governments (i.e. Maharashtra) may consider providing some grant or subsidy to the State Federation to enable the Federation to take up some work for the District or Primary Societies. Moreover, the State government can provide share capital to the federation to strengthen its financial position.
Specific State Federation for Fisheries - In states like Rajasthan, a dedicated State Federation for Fisheries does not exist. This limits the scope for organized support, coordination, and scaling of fisheries activities through cooperative structures.	State governments should proactively promote dedicated State Federations for Fisheries by contributing substantially to their share capital. In several states, the government has contributed over 95% of the total share capital, ensuring strong institutional support and enabling the federations to operate effectively and sustainably.
Ban Imposed by Forest and other Departments: The Forest Department and other Departments have imposed ban on catching the fish nearer to the Reserve Forest area. The District Federation (Akola, Maharashtra) had been fighting for the cause of Primary Societies to remove the ban order. It is worth mentioning that some of the Primary Societies have been closed because of this ban order.	Central and state Government may come out with clear norms on utilization of water bodies in forest areas for fisheries.
Marine and Brackish Water Fisheries	
Illegal and Unregulated Fishing: Some illegal and unregulated fishing in the sea vitiates the whole environment. Ban period of fishing is often violated.	For the protection of small fish and an increase in fish production, a fishing ban period of 90 days should be maintained in

	the entire western sea areas every year and it should be strictly implemented. For the protection and conservation of small fish and for the fish to be available indefinitely, proper management of fishing in the marine area should be done under the guidance of fisheries scientists and researchers.
Compensation Due to Natural Calamities: Fishermen often face damage to their fishing gear and related equipment due to frequent storms, unseasonal rains, and changing weather conditions. Additionally, activities such as geological surveys conducted in the sea by the Central Government and other agencies also contribute to such damages.	It is necessary to evaluate the damage and implement appropriate criteria government should consider fishermen like farmers and provide compensation.
The Central Societies in Odisha don't have office premises. It is working with one room provided by the Assistant Registrar who is also the Ex-Official Managing Director of the Central Society. However, there is no funding for the construction of the building.	The State Government may provide a one-time grant of Rs. 50 lakhs for the construction of an office building for the Central society.
Dam Projects Problems: Because of Versova Sea Dam Project, there is a disturbance for fish catch. The State Government provide compensation to the fisherman of all the societies, However, some of the societies are not getting the benefit. Similarly, Another Vadhavan and Jindal Project construction may affect the fishermen community badly. Maharashtra Fishermen Action Committee, Thane District Fishermen Central Cooperative Union and Thane District Fishermen Society filed a petition in the Supreme Court.	State government should see the after-effects of the big projects on fishermen community and their livelihoods at the time of planning of such projects.
Reduced Monsoon fishing ban period - The Government has enforced a monsoon fishing ban in the State's marine sector from June 1st to July 31st. However, the current 60-day ban period is considered inadequate, raising concerns over the sustainability of marine resources. Continued overfishing	It is recommended that the Government extend the monsoon fishing ban to a full 90-day period, from May 15th to August 15th, covering both territorial waters and the Exclusive Economic Zone (EEZ). This

during non-ban periods, along with the emergence of destructive practices such as fishing with LED lights and methods observed in the Persian Gulf, poses a significant threat to marine biodiversity and long-term fishery livelihoods.	measure is essential for sustainable fishery practices. Additionally, the existing ban under the Maharashtra Marine Fisheries Regulation 1981 (Government Decision No. Fisheries 1118) on destructive fishing practices—particularly the use of LED lights and other modern technologies—must be strictly enforced by the Fisheries Department to protect marine biodiversity.
NCDC Loan Recovery - Currently, 18 fishermen groups have taken advantage of this scheme through the organization (Versova Fisheries Society). The society guides the fishermen to take advantage of this scheme and pay the amount of the overdue installments to the Fisheries Department. The interest charged on the loans under this scheme is high for the groups.	NCDC should consider it properly and provide relief to the fishermen by reducing the interest rate. The needy fishermen do not get the benefit of this scheme. NCDC should also provide relief to the fishermen by waiving the outstanding loans.

Chapter III

Case Study:

FISHCOPFED

Chapter III: Case Study of National Federation of Fishers Cooperatives Ltd. (FISHCOPFED)

3.1 Overview of FISHCOPFED

The National Federation of Fishers Cooperatives Ltd. (FISHCOPFED) is a national level federation of fisheries cooperatives and the apex institution of Indian Fisheries Cooperative Movement. The federation is registered under Multi-State Cooperative Societies Act, 2002 (registration number CR-12). Various State, Regional and District Level Fishery Cooperative Societies/Federations are members of FISHCOPFED.

Its motto is to promote and develop the fishery cooperative movement in India, to educate, guide, and assist fishers in their efforts to build up and expand the fishery cooperative sector and serve as an exponent of cooperative opinion in accordance with cooperative principles.

It was established in 1980 as All India Federation of Fishermen Cooperatives and was rechristened as National Federation of Fishers Cooperatives Ltd. in 1982.

The National Federation of Fisheries Cooperatives of India (FISHCOPFED) is headquartered at 7, Sarita Vihar Institutional Area, New Delhi – 110076. The federation can be contacted via email at fishcopfed7@gmail.com, and additional information is available on its official website: www.fishcopfed.in. For telephonic communication, the contact number is **011-26956692**.

3.1.1 Key Objectives of FISHCOPFED

The key objectives of the federation are –

“To facilitate, coordinate and catalyze cooperative promotion of the sector and sector-based industries and for this purpose to undertake, organize and develop production, processing, storage, and marketing of the fish and fish products and to manufacture and distribute machinery, implements and other inputs required by fishing industry”.

*Table 16: Asset Base of the Institution Considering Open Market Price
(Market Value in Rs.)*

Sr. No.	Description Assets	Total WDV* and Market value of Assets (As on 31 st March 24)	
		WDV	Market Value
i.	Land: Plot No. 7, Sarita Vihar, New Delhi	100.00	30,00,00,000.00
ii.	Building & Physical structure		
	i. Plot No. 7, Sarita Vihar, New Delhi	6,88,151.33	2,00,00,000.00
iii.	ii. Shop No. 4, Yusuf Sarai, New Delhi	100.00	2,00,00,000.00
	iii. Flat No 8, J Blk, Saket, New Delhi	100.00	3,50,00,000.00
iv.	Furniture & fixtures	4,47,881.83	4,47,881.83
v.	Plant & machineries		Nil

vi.	Transports & Vehicles	1,28,004.75	1,28,004.75
vii.	Office Equipment's (Computers and accessories, Telephones, Audio Visual)	13,879.23	13,879.23
viii.	Car	5,46,990.04	5,46,990.04
ix.	The federation has also one Training center at Bhubaneswar, Odisha having residential capacity of 50 participants. This is allotted by Government of Odisha on lease basis for 99 years.	Nil	
WDV*		18,25,007.18	

* **WDV Written Down Value Source: Information provided by FISHCOPFED**

3.1.2 Membership in FISHCOPFED

As per the byelaws of the FISHCOPFED, FISHCOPFED has membership of state, regional and district federations of fisheries cooperatives. Besides these federations, NCDC and Government of India are members of FISHCOPFED. The membership details are given in the table below:

Table 17: Membership Details of the Federation (As per Audit Report as on 31st March 2024)

Particulars	Numbers	Types of Membership	Remarks
State Federations of Fisheries Cooperatives	23	Ordinary Members	Almost all state Federations that are into fisheries are member of FISHCOPFED
Regional and District Federations of Fisheries Cooperatives	80	Ordinary Members	As per the Federation's Byelaws, some regional* and district-level federations are also eligible to become members. In Odisha, for instance, regional cooperatives are actively functional and are registered as Central Fishermen Cooperative Societies.
Primary Fisheries Cooperatives	Nil	-	As per the Bye-laws of the federation, primary societies are not given membership of the National Federation.
Government of India	1	Ordinary Members	Govt. has membership and shares in the federation
National Cooperative Development Corporation	1	Ordinary Members	NCDC has membership and shares in the federation
Others (Please specify) Nominal Members	19637	Nominal Members	As per the Byelaws of the FISHCOPFED – Such other persons/Societies, not covered by 5(a)(b) and (c) i.e., State federations, Regional Federations and District Federations, with whom the FISHCOPFED is likely to do business may be admitted as Nominal Members. As per the Byelaws – “provided that no such Nominal members or associate member shall be entitled to subscribe the Share of FISHCOPFED any interest in the

			management thereof or in sharing of its profits or liabilities including rights to vote, elect as director or the board or participate in the General body meeting.
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It has been observed that, in addition to state fisheries federations, FISHCOPFED has permitted regional and district-level federations to become its members. Furthermore, institutions such as NCDC and the Government are members of the federation through share capital contributions. The federation also admits societies and individuals as nominal or associate members, particularly those engaged in business transactions with the federation.

3.1.3 Details of the Human Resource in the Federation

The Human Resources of FISHCOPFED is in its headquarters as well as regional offices in some states. The details of the key Human Resources are as under:

Table 18: Details of the Human Resources in FISHCOPFED

S. No.	Name, Designation and Education qualification	Type of Association	Gender (M/F)	Key responsibilities
Technical/Professional Staff				
	Shri S. S. Mahhour, MD (I/c) CMA, M. Com, MA(Eco), PGDFM	Regular	Male	To look & manage the whole affairs of the federation.
i.	Shri Rajeev Sahu, Senior Tech. Assistant (F&A) CA Inter, M.com, B. Com	Regular	Male	In charge of Finance & Accounts, Assist the Administration Division, CRCS Office & Ministry related Compliance responsibilities, CIO
ii.	Shri S. R. Laskar, Programme Officer M.FSc	Regular	Male	Regional Office In charge, Guwahati, Assam
Non- Technical staff				
iii.	Shri S S Singh, Deputy Director BA, Certificate in HRM and Management	Regular	Male	Regional Office In charge, Bhubaneswar, Odisha
iv.	Shri P. K. Chaudhary, Deputy Director BA	Regular	Male	Head, Administration Division
v.	Shri A. D. Pandey, Assistant Director BA	Regular	Male	Head, Insurance Division
vi.	Shri Daulat Ram, Research Officer BA	Regular	Male	Head Training Division
vii.	Shri R. K. Singh, Marketing Manager BA	Regular	Male	Incharge, Patna Unit, Bihar

viii.	Shri Satish Kumar Rangra, PS to MD BA	Regular	Male	PS to MD, handling the Database division, Insurance Division and Administration Division
ix.	Shri R. K. Nishad, Assistant Marketing Manager Matric	Regular	Male	Assisting the Administration Division and caretaker of the Head Office Building
x.	Shri Narender Singh, Assistant Marketing Manager BA	Regular	Male	Assisting the Administration and dispatch division
xi.	Shri R. B. Singh, Marketing Assistant Matric	Regular	Male	Assisting the Administration Division and caretaker of the Head Office Building
xii.	Shri Doli Rajesh, Marketing Assistant Intermediate	Regular	Male	Incharge, Hyderabad Unit, Telangana

HR of the FISHCOPFED at the time of the study in Jan – March 25

3.2 Activities, Funding, Business and Profits

3.2.1 Activities of the Federation

The key activities of the federation include –

1. Developmental or Promotional Activities

Under its developmental and promotional mandate, FISHCOPFED undertakes a broad spectrum of initiatives aimed at strengthening the fisheries cooperative sector. These include training programmes, knowledge exchange sessions, exposure visits, seminars, workshops, demonstration programmes, and mobile advisory services. The federation also actively facilitates technology transfer and regularly participates in agriculture and trade fairs to promote best practices and innovations in fisheries.

To enhance fish production, promote employment generation among fishers, and ensure better returns for their produce, FISHCOPFED has been conducting specialized training on various aspects of fisheries and cooperative management. Over the past five years, these capacity-building programmes have been supported by the Ministry of Fisheries, Animal Husbandry and Dairying, Government of India, the National Fisheries Development Board (NFDB), Hyderabad, NCUI, IFFCO, New Delhi, and NABARD.

2. Welfare Activities

As part of its welfare initiatives, FISHCOPFED has played a key role in implementing the Pradhan Mantri Suraksha Bima Yojana (PMSBY) for active fishers across the country, in collaboration with the fisheries departments of various States and Union Territories. Under this scheme, 50% of the insurance premium is subsidized by the Central Government, while the remaining 50% is borne by the State Government. For the North Eastern and Hill States, the Central Government subsidizes 80% of the

premium, and in the case of Union Territories, the premium is fully subsidized (100%) by the Central Government.

The PMSBY provides 24-hour accident cover of Rs. 2,00,000 in case of death or permanent disability, and Rs. 1,00,000 for partial permanent disability, against a nominal annual premium of Rs. 12. Approximately 30.50 lakh fishers have been covered under this scheme across 24 States and 4 Union Territories.

Following the convergence of the Group Accident Insurance Scheme (GAIS) with PMSBY effective from 1st June 2017, the Ministry of Fisheries, Animal Husbandry and Dairying designated FISHCOPFED as the nodal agency for implementing PMSBY in the fisheries sector. The federation was undertaking the following activities-

- a) Collection of data and preparation of database of all beneficiaries
- b) Collection of Central and State share of premium. 100% of the computerization of the scheme
- c) Submission of claim papers to the insurance company and keep records of all claims.
- d) Opening up of state offices for smooth operation of the scheme.
- e) Origination of workshop from time to time to popularize the scheme.
- f) Publication of literatures /leaflets etc.

3. Marketing Activities

Under the marketing activities, FISHCOPFED has been undertaking several activities through its eight RO/Unit offices and Head Office-Promotion of Aquaculture; Cold Chain; Inter-state Fish Marketing; Retail Marketing of Fish; Supply of Fish to Group of ITDC Hotels; and Promotion of Export of Fish and Fish Products. Several of these activities are discontinued by FISHCOPFED now.

4. Service to Member Institutions

FISHCOPFED has consistently extended support to its member institutions through various initiatives aimed at strengthening their operational capabilities. These efforts include the provision of computers to member societies to enhance administrative efficiency, the implementation of joint venture projects such as freshwater aquaculture, and assistance in inter-state marketing of fish and related products. As part of this support framework, computers have already been distributed to several member institutions.

Recognizing the importance of fisheries in the national economy and the socio-economic challenges faced by fishers, FISHCOPFED undertook a nationwide survey to build a comprehensive database of Primary Fisheries Cooperative Societies (PFCSs). India is home to over 20,000 PFCSs, with a collective membership exceeding 31 lakh fishers—many of whom belong to socially, economically, and educationally

disadvantaged backgrounds. These communities require targeted support in the form of skill development to adopt medium-level technologies in fisheries, along with managerial training to ensure efficient and viable operations of their cooperatives.

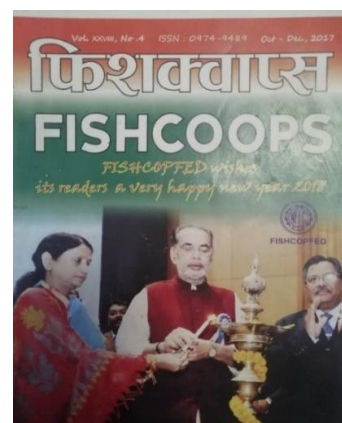
In several states, the absence of a proper census has resulted in many fishers remaining unidentified and unorganized, thus depriving them of the benefits of various central and state government schemes. To address this issue, the Ministry of Fisheries, Animal Husbandry and Dairying, Department of Fisheries, Government of India entrusted FISHCOPFED with the responsibility of collecting detailed data on PFCSs, including their status, membership, and available infrastructure. FISHCOPFED successfully completed this nationwide survey and developed a computerized data report. It is now preparing to expand the survey to cover state-level and district-level fisheries cooperatives, as well as data related to ponds and reservoirs.

5. Research and Publications

FISHCOPFED actively engages in knowledge dissemination and capacity building through its research and publication initiatives. It publishes a bilingual quarterly journal, **"FISHCOOPS,"** which features up-to-date information on fisheries technology, sectoral trends, government schemes (both Central and State), and issues related to the development, promotion, and welfare of fishers. The journal also includes articles on fisheries cooperatives, fish health, and fish-based cuisines. To enhance accessibility, the journal features a dedicated **Hindi section** to serve Hindi-speaking readers and improve outreach.

In addition, FISHCOPFED publishes **"Minaloka,"** a quarterly journal in the **Odia language**, catering to regional stakeholders. Both journals are distributed **free of cost** to members of fisheries cooperatives across the country.

Beyond publications, FISHCOPFED conducts and publishes **research studies and manuals** on key issues affecting the fisheries cooperative sector.



Notable studies and publications include:

- *Impact of the Centrally Sponsored Group Accident Insurance Scheme for Active Fishermen*
- *Study on Leasing Systems of Inland Waters*
- *Feasibility Study for Marketing of Fish in Delhi*
- *Export of Fish and Fishery Products – A Manual*
- *Gender Integration in Fishery Cooperatives in India*
- *Group Accident Insurance Scheme – A Review*

FISHCOPFED has also published a book on the Fishery Cooperative Movement in the Asian Region, which was distributed free of cost. These research efforts aim to inform policy, strengthen institutional frameworks, and support the overall development of the fisheries cooperative movement in India.

6. Other Promotional Activities

Organization of Congress/Conferences/Workshops on insurance, fish marketing, value addition and processing, cooperative management etc.; Research studies on fisheries cooperative marketing system and status of fishery cooperatives in India; Dissemination of information pertaining to export of fish, fishery products through cooperatives; and Service to member institutes in formulation of fishery projects, interstate marketing etc.

Cold Chains

Inland fish culture, along with interstate and local retail of fish and fish products, in collaboration with the National Institute of Fisheries Post Harvest Technology and Training, forms an important part of FISHCOPFED's commercial activities. One of its key initiatives is the establishment of a chain of Retail Fish Centers in controlled and hygienic conditions across metropolitan cities and state capitals. To ensure remunerative prices for fish farmers and provide high-quality, fresh fish to consumers, FISHCOPFED has initiated the development of its own cold chain infrastructure, with support from the Union Ministry of Fisheries, Animal Husbandry and Dairying, Department of Fisheries.

3.2.2 Key Highlights of FISHCOPFED

FISHCOPFED operates eight-unit offices located in Bhubaneswar, Guwahati, Hyderabad, Raipur, Mumbai, Chennai, Patna, and Banswara (Rajasthan). Additionally, it runs a fish retail outlet at Yusuf Sarai, New Delhi.

FISHCOPFED also conducts training programmes for fishers across the country, supported by financial assistance from the Government of India, NFDB, NABARD, and IFFCO.

Key Initiatives of National Federation in 2023-24

Table 19: Key initiatives of FISHCOPFED in 2023-24

Sr. No.	Key Activities/Initiatives	Activities at National and State Levels
1	1-day awareness campaign on Swachh Bharat Abhiyan on 1 st October, 2023	With the financial assistance by the Department of Fisheries, Ministry of Fisheries, Animal Husbandry & Dairying, Government of India, the federation had organized 1-day awareness campaign at FISHCOPFED Head Quarter on 1st October, 2023 on the occasion of "Swachh Bharat Abhiyaan" for contributing our efforts for clean India & green India. The said programme was inaugurated by Hon'ble Secretary (fy), Dr. Abhilaksh Likhi, IAS along with Mrs. Neetu Kumari Prasad, IAS, Joint Secretary (Marine), Shri Sagar Mehra, Joint Secretary (fy) and other staff members of the Department of Fisheries, Ministry of Fisheries, Animal Husbandry & Dairying, Government of India. The Hon'ble Secretary (fy), Dr. Abhilaksh Likhi, IAS spread the message and importance of cleanness in everyone's life.
2	Training cum Awareness and outreach programme through webinars under the central sector scheme component of "Pradhan Mantri Matsya Sampada Yojana (PMMSY) funded by Department of Fisheries, Government of India	With the financial assistance by the Department of Fisheries, Government of India, during the year 2023-24, the federation had successfully conducted 2,580 Training cum Awareness programmes through webinar covering 5,16,000 cooperative members of the country to create awareness among the fishermen members about the PMMSY Scheme and on Cooperative Principles and management issue of Fishery Coop. Sector in different regional languages. Due to organization of such type of training programmes, the network of FISHCOPFED has been strengthened among the fisher members.
3	Training cum Awareness Programme through e-learning modules for members of Primary Level Fisheries Cooperative Societies (PFCS) funded by National Fisheries Development Board (NFDB), Government of India.	With the financial assistance by the National Fisheries Development Board (NFDB), Government of India, FISHCOPFED organized 330 Training cum Awareness programmes through e-learning module for members of Primary Level Fisheries Cooperative Societies (PFCS). In these programmes, 66,000 fishers were trained on various welfare schemes of Pradhan Mantri Matsya Sampada Yojana (PMMSY). During the year 2023-24, the federation had organized 4 Residential Training programmes at Training cum Awareness Centre, FISHCOPFED, Kausalyaganj, Bhubaneswar, Odisha with the financial support of Directorate of Fisheries, Government of Odisha on Skill up-gradation, early fish breeding and Skill up-gradation on Bio floc Fish Farming. There were 15 participants from Odisha State in each training programme. The said programmes was inaugurated by the Joint Director of Fisheries, Government of Odisha.
4	Cooperative Development Movement for fishers of the Country	As the spokesperson for fishers and cooperative members in the fishery sector of the country, the federation popularized various welfare schemes implemented by Ministry of Fisheries, Animal Husbandry and Dairying, Government of India in various States for the fishers & cooperative members in fishery sector of the country

5	Development of Cooperative Database Bank and Strengthening of Database and Geographical Information System for the Fisheries Sector	As FISHCOPFED had developed the database of fishery cooperatives of India, during the year the federation had collected and updated data information of the primary fisheries cooperative societies in the country through its Head Office as well as our seven RO/unit offices and member institutions. Based on the findings of the survey and updating data of primary/district/state fishery cooperative societies, the structure of functional fisheries cooperative societies in India has been collected and updated.
6	Leadership Development Programme	FISHCOPFED collaborated with the National Centre for Co-operative Education (NCCE, NCUI) for the organization as well as the conduct of the programme for fisheries sector. During the period under report, Leadership Development Programmes were continued in physical mode during the year 2023-24 after the spread of COVID-19 or as per government guidelines. During the year 2023-24, more than 300 Cooperative Leaders and Executives participated and got benefits of the Leadership Development Programmes with the support of NCCE & NCUI, New Delhi.
7	Marketing & Business Activities	In 2023-24, FISHCOPFED recorded total fish sales of RS. 65,06,502. Of this, RS. 42,34,245 was generated from the Yusuf Sarai outlet in New Delhi and RS. 20,72,257 from the Motibagh outlet. The Rajasthan Unit contributed an additional income of RS. 2,00,000. Additionally, Fish Aquatic Feed (CIFAX) worth RS. 27,16,142.46 was sold across various units during the year.

3.2.3 Sources of External Support for Federation Activities (Other than own funds)

As per the Byelaws of the federation, FISHCOPFED may receive funds from any or all the following sources –

- Admission fee
- Share Capital
- Grant in aid
- Donations and contribution from Affiliated federations
- Deposit from the members
- Borrowings
- Subscriptions; and
- Business Profits

Provided that the total amount of the maximum borrowing of FISHCOPFED by way of deposits and loans received during any financial year shall not exceed ten times of the sum of subscribed share capital and accumulated reserve fund minus losses.

Table 20: Support from various sources for various Activities of FISHCOPFED

[Rs. in Lakhs]

Source of funding by Activity	2019-20	2020-21	2021-22	2022-23	2023-24
Activity-1: Business & Marketing	167.56	166.82	121.15	121.05	92.23
Activity-2: Training & Conferences Sources of Funding Department of Fisheries, GoI, NFDB, NCUI, State Governments	102.28	29.36	1.50	79.90	90.78
Activity-3 Other Activities Sources of Funding - Members, Nominal Members, Others	13.32	21.99	10.29	12.18	12.44
Activity-4 Interest on deposits	23.48	15.69	3.47	2.15	1.44

Source-FISHCOPFED

3.2.4 Financial Assistance/Funds Received

The Federation has not received any grants from the Government of India or other external sources, as its insurance-related activities have been discontinued since 2020-21.

Table 21: Type of External financial assistance received and utilized for different business activities during last five years (2018-19 to 2022-23)

[Rupees in Lakhs]

Sr. No.	Type of funding received and utilized	2019-20	2020-21	2021-22	2022-23	2023-24
A	Fund Received					
1.	Loans (If any)	0.00	0.00	0.00	0.00	0.00
2.	Subsidy/Grant received from Ministry and other Sources	50.00	0.00	0.00	0.00	0.00
3.	Others (Corporate Benefit from Oriental Insurance Co. Ltd)	85.16	0.00	0.00	0.00	0.00
B	Fund utilized					
1.	Loan	0.00	0.00	0.00	0.00	0.00
2.	Subsidy/Grant received from ministry and other Sources	50.00	0.00	0.00	0.00	0.00
3.	Others	85.16	0.00	0.00	0.00	0.00

Source: FISHCOPFED

3.2.5 Financial Position of the Federation

The major portion of the Federation's share capital comes from its member societies, which contribute approximately 75% of the total share capital, while the remaining 25% is contributed by the government.

Table 22: Share Capital and other Reserves, deposits and borrowings of the federation
(Amount in Rs. Lakhs)

Particulars	Amount of Share Capital				
	Years				
	2019-20	2020-21	2021-22	2022-23	2023-24
Share Capital					
Authorized Share Capital	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Subscribed Share Capital	127.04	128.04	128.04	128.87	128.87 (100%)
Government	32.75	32.75	32.75	32.75	32.75 (25.42%)
Member Societies	94.29	95.29	95.29	96.12	96.12 (74.58%)
Reserve fund	114.72	89.83	89.83	89.83	89.83
Deposits	516.55	67.21	30.21	39.06	32.12
Borrowings	-	-	-	-	-
Other funds	-	-	-	-	-

Source: FISHCOPFED

3.2.6 Working Capital

The working capital details of FISHCOPFED shows that it has been around Rs. 200 lakhs during last 5 years.

Table 23: Details of the Working Capital of FISHCOPFED in last 5 years
(Amount in lakhs)

Sr. No.	Financial Year	Current Assets + Loan & Advances (A)	Current Liabilities + provisions + Expenses Payable (B)	Working Capital (A-B)
1.	2019-20	578.65	334.18	193.96
2.	2020-21	422.25	231.53	190.72
3.	2021-22	528.14	334.18	193.95
4.	2022-23	638.84	441.22	197.62
5.	2023-24	729.40	529.30	200.10

3.2.7 Audit

The Federation undergoes regular audits, and for the past five years, it has consistently received an 'A' classification. This reflects strong financial management and proper maintenance of accounting records within the organization.

Table 24: Details of the Audit classification in last 5 years

Audit Classification in the last five years				
2019-20	2020-21	2021-22	2022-23	2023-24
A	A	A	A	A

3.2.8 Business Turnover, Profit and distribution of benefits (2019-20 to 2023-24)

Table 25: Business Turnover, Profit and distribution of benefits (2019-20 to 2023-24)
(Amount in Rs. Lakhs)

A.	Source of revenue /income	Year (Last five years)				
		2019-20	2020-21	2021-22	2022-23	2023-24
	a. Funds from Ministry	50.00	0.00	0.00	0.00	0.00
	b. Subscription received from members	1.50	11.60	0.00	1.20	0.10
	c. Commission received from member societies (The Oriental Insurance Co. Ltd.)	85.16	0.00	0.00	0.00	0.00
	d. Income from rent of building etc.					
	1. IFFCO	8.16	8.16	9.13	9.38	9.38
	2. Vehicle Rent	0.43	0.56	0.75	1.20	1.20
	3. Reservoir Rent	0.60	1.00	0.00	0.00	0.00
	e. Funds received from any other Agency /sources	102.28	29.36	1.50	79.90	90.78
	f. Income from Business activity	167.56	166.82	121.15	121.05	92.23
	g. Income from any other source	26.11	16.36	3.88	2.55	3.20
	Total A (Total revenue generated from various sources)	441.80	233.86	136.40	215.27	196.89
B.	Expenditures					
	a. Cost of Goods Sold	141.50	133.09	98.64	96.63	73.39
	b. Personal Cost	226.14	176.20	116.34	154.56	163.07
	c. Operating & Other Exp.	127.73	91.42	74.01	65.22	61.47
	d. Depreciation	3.25	3.71	3.24	2.83	2.48
	NET PROFIT (A-B)	(56.82)	(170.57)	(155.82)	(103.98)	(103.52)
C.	Utilization of surplus*	-	-	-	-	-

Source: FISHCOPFED

3.2.9 Utilization of Surplus

As per the bye-laws of the FISHCOPFED, the surplus can be utilized in the following manner:

- 25% - Credit of the Reserve funds; 10% - Business losses reserve, bad debts reserve for irrecoverable assets; Sum not exceeding 20% may be carried to; building fund; distress relief fund; contribution to cooperative education fund as prescribed in Acts and rules;
- Distribution of dividends amongst members as prescribed in Acts and rules; distribution of not more than 2% of the business transacted with a member society as patronage dividend subject to availability of funds; and
- All disburseable and indivisible profits should be carried forward to the reserve funds.

In the present context, the federation is not in a position to distribute surplus in the form of dividends and bonus as financial position of the federation is not at that level.

FISHCOPFED Initiative in Banswara Rajasthan *(Based on the field Study)*

The National Fish Seed Farm of the Rajasthan Fisheries Department is located at Khakariya ka Gada, Bhimpur, in Banswara district. Spread over 10 hectares, the farm is equipped with a Chinese hatchery and RCA-type culture systems, including nursery, rearing, and brooder ponds.

In 2017–18, the farm was leased on an annual dry lease of Rs. 4.32 lakh to the National Federation of Fishers Cooperatives Ltd. (FISHCOPFED), New Delhi, for a period of seven years, with a provision for a three-year extension based on mutual consent. FISHCOPFED managed the Bhimpur farm until the lease expired on 31.03.2024, after which it formally requested the cancellation of the agreement and returned the farm to the Fisheries Department.

Initially, the Federation undertook Indian Major Carp (Catla, Rohu, Mrigal) breeding and sold fish seed to local fishers. With approval from the National Fisheries Development Board (NFDB), Hyderabad, and the State Fisheries Department, FISHCOPFED also introduced a Tilapia hatchery at the farm in 2019–20, producing 2,000 Tilapia seed in 2022–23.

However, there is limited documentation available with the Banswara Fisheries Department regarding the activities carried out by FISHCOPFED over the seven-year lease period—except for the consistent annual lease payment of Rs. 4.32 lakh. Although discussions indicate that fish seed was supplied to local fishers during this time, there is no record of the farm’s financial performance or any specific support provided to fisheries cooperatives in the region.

Given these observations, it is recommended that FISHCOPFED formulate clear operational guidelines and policies for the effective and profitable management of such leased farms or units, ensuring transparency and measurable impact.

3.3 Section 24 of MSCS Act. Compliance

3.3.1 Education, Training, and Cooperative Awareness

Table 26: Type of education, training, and cooperative awareness programmes and events organized

Sr. No.	Name and Type of programme organized	Target Group	Funding /Own Funded	No. of Programmes				
				2019 - 2020	2020 - 2021	2021 - 2022	2022 - 2023	2023 - 2024
1	Training programme on Fisheries Aquaculture Development & Fish Culture in fed Panchayat Ponds	Fishers & Fishery Coop. Members	NCUI	205	0	0	0	0
2	One-month Residential Course on Aqua Clinic & Aquapreneurship Development	Fishers & Fishery Coop. Members	MANAGE	36	0	0	0	0
3	Fisheries Aquaculture Development & Fish Culture in fed Panchayat Ponds	Fishers & Fishery Coop. Members	NFDB, Govt. of India	6840	0	0	0	0
4	One-month Odisha Livelihood Mission (OLM) Training-cum-Immersion	Fishers & Fishery Coop. Members of Odisha State	Odisha State Government	152	0	0	0	60
5	Training cum Awareness and outreach programme through webinars	Fishery Coop. Members	DoF, Govt. of India	0	0	0	2,00,000	5,16,000
6	Training cum Awareness Programme through e-learning modules	Members of Primary Level Fisheries Coop. Societies (PFCS)	NFDB, Govt. of India	0	0	0	66,000	66,000
7	1-day awareness campaign for Scheduled Caste Fish Farmers, Hatchery	SC Fish Farmers, Hatchery Operators, Seed Growers, Youth and	NFDB, Govt. of India	0	0	0	4,000	0

Sr. No.	Name and Type of programme organized	Target Group	Funding /Own Funded	No. of Programmes				
				2019 - 2020	2020 - 2021	2021 - 2022	2022 - 2023	2023 - 2024
	Operators, Seed Growers, Youth and Entrepreneurs	Entrepreneurs						
8	Inter-State Study Visit for Maharashtra, Karnataka, Andhra Pradesh, Odisha and Delhi had visited Hyderabad, Telangana	Fishery Coop. Society members	NCUI	0	0	0	30	0
9	Inter-State Study Visit (9) for Jharkhand visited at Odisha	Fish Farmers of Jharkhand State	DoF, Govt. of Jharkhand	0	0	0	270	0
10	1day awareness campaign on Swachh Bharat Abhiyan	Fish Farmers	DoF, Govt. of India	0	0	0	0	250

NFDB – National Fisheries Development Board; NCUI - National Cooperative Union of India; DoF – Department of Fisheries

3.3.2 Analytical Review of trainings

In last 5 years, FISHCOPFED has been conducting fisheries related programmes depending upon the availability of funds from NCUI, NFDB (National Fisheries Development Board), State level departments of Fisheries of selected states. A review of last five years does not show any consistency in conduct of programmes. Till the year 2019-20, there have been several Trainings programmes from NCUI, MANAGE, Department of Fisheries (Jharkhand), DoF (GOI) but later it discontinued. There are no programmes noted in 2020-21 and 2021-22. In 2022-23 and 2023-24, it is more webinars and e-learning programmes conducted by FISHCOPFED.

Recommendation

FISHCOPFED may plan training and education programmes for at least 1 year and accordingly support arrangements for conducting the programmes has to be planned. Request for support from 'Cooperative Education Fund' may be given to the Ministry of Cooperation.

Besides this, Nodal Ministry - Ministry of fisheries, Animal Husbandry and Dairying and ministry of skills development and entrepreneurship can also be approached to get funds for education and training.

Suggested Target Group for planning and organizing capacity building /trainings and Education Programmes can be:

- MDs/CEOs, Managers, Secretaries, Accountants of Fisheries cooperative federations and societies
- Officials of cooperative department, Audit department etc.
- Non-officials/ Members/Office bearers/ Leaders of fisheries cooperatives
- Trainers/Teachers associated with cooperative training and education in Fisheries
- Promoters of Fisheries Cooperatives/ staff of various projects and organizations promoting Fisheries cooperatives
- Youth, Students and unorganized people having potential undertake fisheries as an enterprise

The **skills development programmes** will have to be focused. In this, there can be two types –

- Programmes for skills enhancement of the fishers and fish farmers already associated with one or the other fisheries society
- Skills development programmes for the unemployed youth /women in which potential of forming fisheries cooperative is seen

FISHCOPFED can function as a **Nodal agency** for coordinating skills training programme in consultation with state federations and also Fisheries department offices of various states.

FISHCOPFED may organize a National Fisheries Cooperative Congress once a year as it highlights the key issues of Fisheries cooperatives at the national level.

3.3.3 Knowledge Sharing

National federation has a regular system of knowledge sharing

a) Publishing a regular magazine on Fisheries cooperatives

FISHCOPFED has been bringing out two journals-one bilingual quarterly journal namely "FISHCOOPS" and one Odia quarterly journal namely "Minaloka" which are supplied free of cost to the members. FISHCOPFED was publishing a hard copy of FISHCOOPS journal but now publishing e-copy of the Journal only.

b) Regular interactive meeting – Face to face or online

FISHCOPFED has been doing need-based interaction with the member federations mainly online and also face to face whenever needed.

Recommendations

It is important that an **email-based system of regularly updating** the state, district and even primary societies about the developments in Fisheries cooperative sector especially issues related to fisheries cooperatives is developed. FISHCOPFED may ensure the circulation of e-copy of FISHCOOPS to all the states and UTs.

If feasible and funding available, the journal should be published in hard and soft version both as it gives visibility to the federations and also information and knowledge to all associated with the fisheries and cooperative sector.

At the national level, FISHCOPFED can start a knowledge sharing platform on Fisheries sector and Fisheries Cooperatives. This can also be done in collaboration with NCUI/NCCT wherein the HR is pooled. This can be done on the lines of Solution Exchange initiative of United Nations India wherein Community of Practice (CoP) were there on various subsectors.

At the state level, state federations of fisheries cooperatives can function as bridge institutions for knowledge sharing

Activities in Knowledge Sharing Services

i. Query Discussion / Demand based discussions – It is well recognized that the platform will not be a generic knowledge platform. It will be a focused thematic platform on Fisheries development through Cooperative. The platform will facilitate, moderated discussions on -

- **Solving some problem/issue related to value chain** – The issue can be related to fisheries and Fisheries value chains issues such as technology, problem in training module development/training material development. The issues can be a little macro also such as Government policy and programmes.
- **Discussion for drafting new policy / modifying any existing policy / Act** – The discussion can be on various policy issues that are directly or indirectly related to Acts, various laws of the particular sector of fisheries Cooperative, Cooperative Acts of the states etc.
- **E-Discussion for developing some understanding on a concept or a macro issue** – Here the issue that is to be discussed must be macro issue of cooperatives.

ii. Action Research Groups on Fisheries (Inland, Marine and Brackish water)

– Action groups will be small groups working on some specific agenda. It can be policy issues, Training Module development, research on value chains etc. Besides members from CoPs, experts from the specific thematic area will also join Action Groups.

iii. Synthesis Documents/ Ready Reckoners/ Compendium - These knowledge products could be on a broad thematic area in which a CoP is working or on a sub

theme. This can also be taken up in collaboration with various institutions utilizing the published articles and research papers.

Face to Face Discussion Activities under Knowledge Sharing

iv. Roundtables / Thematic Workshops: Roundtables or Thematic workshops can be national / regional level themes-based events organized independently or in collaboration

v. Annual Forums: Annual Forums can be organized once a year. It will provide a platform for the members/ practitioners to interact with each other, share their views, find possibilities for collaborations and partnerships, identify new thematic areas, and give feedback on products and services as well as delivery mechanisms.

vi. Knowledge Mela: The key objective of 'Knowledge Mela' will be to inform stakeholders about the successful models on different value chains or some innovative technologies in Fisheries. The event can also be used to disseminate innovative experiments to a wider audience and to promote collaborations, integration, and convergences.

3.3.4 Data-Base and MIS

Earlier, the Ministry of Fisheries, Animal Husbandry and Dairying, Department of Fisheries, Government of India had assigned a task to FISHCOPFED to collect the data of primary fisheries cooperatives along with the details of their status, membership and facilities available with these cooperatives. FISHCOPFED took the challenge and came out with a format to collect the information from each state. The computerized data report was prepared. In the present context, Ministry of Cooperation is maintaining the data base of each sector of cooperatives.

At present, FISHCOPFED has no system of regularly updating data-base of Fisheries cooperatives.

Recommendation

FISHCOPFED may be entrusted to do the data collection work from all the states and UTs for the ministry. The present data available is not census-based and at the state level, system of collecting fisheries data systematically is missing. State federations do not have all the fisheries societies as its members therefore 100% of information is not available on defined parameters.

A MIS system from the national level is required to be initiated with clear format of information having defined variables/ Indicators. Here, the format from Primary to district and district to states, and states to national may vary a little. Some of the key indicators of primary societies could be – Membership, share capital, working capital, net profit/loss, volume of business / Total revenue in a particular year of assessment.

In order to materialize the idea of Digitally managed MIS, FISHCOPFED will have to formulate schemes for district and state federations for the computerization of offices of state federations and to uplink them with FISHCOPFED.

Computer Training to the Officers/ Staff and office bearers of members societies will also be needed.

3.3.5 Promotion and Development Initiatives

In the present context, FISHCOPFED is not in a position to undertake various promotion and development activities for its member institutions due to paucity of capital and also Human Resources. State federations and Regional/District Federations seek the support of the FISHCOPFED in various aspects like training, knowledge sharing, MIS/Data Management, new business activities, etc.

Recommendation

Special drive for strengthening fisheries Cooperative Movement in India -

In line with its core objectives, FISHCOPFED should undertake a special drive to strengthen the fisheries cooperative movement across the country. This involves actively engaging with State Governments to promote and support fisheries cooperatives at all levels—from the grassroots to the state and national levels. Strengthening institutional frameworks, building capacities, and facilitating policy support will be crucial to revitalizing the fisheries cooperative ecosystem and ensuring inclusive growth in the sector.

State and District Federations – Existence, Promotion and Strengthening

The presence of functional state and district fisheries federations remains limited across the country. Due to the absence of dedicated funding for their promotion and capacity building, FISHCOPFED has not been able to make significant efforts toward establishing or strengthening these federations. To address this gap, it is essential that FISHCOPFED receives support from the Ministry to reinforce the structural framework of fisheries cooperatives at the state and district levels. This would enable better coordination, resource mobilization, and overall development of the fisheries cooperative sector.

3.3.6 Strategy for communication & outreach to primary level societies by active use of social media platform

FISHCOPFED has a presence in all social media handles but is not very active in updating the information. FISHCOPFED has a website of its own (<http://www.fishcopfed.in>) but the information in the website is not being updated regularly. FISHCOPFED is required a system to update the website regularly. Other social media handles of FISHCOPFED include the following:

- Twitter: <https://twitter.com/fishcopfedindia>

- Facebook: <https://www.facebook.com/fishcopfednewdelhi/>
- Instagram: <https://www.instagram.com/fishcopfed.india>
www.fishcopfed.in

A review of the state and district federations of Fisheries that are functional in different states needs to be checked and verified.

There are new fisheries cooperatives in different states that has emerged as FFPOs in different states. LINAC incubation center (NCDC) is also promoting entrepreneur to form FFPOs and through different CBBOs (Cluster Based Business Organizations) FFPOs are formed and supported.

Some of the federations are to be strengthened. There are no district federations in many states. Support to FISHCOPFED will be required to promote fisheries federation wherever required to strengthen the structure of Fisheries cooperatives. FISHCOPFED will have to persuade and mobilize the relevant authorities within State Governments to actively support and facilitate the establishment of State and District Fisheries Cooperative Federations.

3.4 Cooperative Principles, Policies and Legal Aspects

3.4.1 Compliance of the Co-operative Principles

FISHCOPFED strives to uphold and promote the seven universally accepted cooperative principles within the fishery's cooperative movement. These principles are integrated into the content of training and outreach programmes conducted by the federation. Additionally, FISHCOPFED organizes workshops during the "Cooperative Week" celebrated by NCUI and conducts various training sessions to reinforce these principles among its members.

However, at the field level, there is a notable lack of initiative by state and district federations to disseminate or emphasize these principles. A significant number of members from primary cooperatives, including directors at the federation level, were found to be unaware of the foundational principles of cooperatives.

Recommendations

To strengthen awareness and compliance with the seven cooperative principles propagated by the International Cooperative Alliance (ICA), FISHCOPFED should undertake the following initiatives:

1. Seek financial support from ICA and the Ministry to promote the cooperative principles widely.
2. Develop and distribute posters detailing the seven cooperative principles in English and regional languages. Federations with operational offices should be encouraged to prominently display these posters.

3. Guide state and district federations to organize awareness activities, such as quizzes or interactive sessions on cooperative principles, targeting board members and general members of primary cooperatives.

3.4.2 Model Bye-laws

The National Federation has not yet developed or issued model bye-laws for fisheries cooperatives at various levels—Primary, District, and State. The absence of standardized bye-laws limits uniformity in governance and operational practices across cooperatives.

Recommendation

Based on the Bye-laws of different states, holistic Model Bye-laws can be prepared for the variety and level of fisheries cooperatives. This may be helpful to the state to modify their bye-laws.

3.4.3 Research, Evaluation and Assistance in Preparation of Perspective Development Plans

FISHCOPFED has been actively engaged in promoting the fisheries cooperative movement across the country through the organization of training programmes, conferences, workshops, and implementation of various development projects aimed at enhancing technical efficiency among cooperative members. Additionally, the federation utilizes publications as an effective medium for disseminating information on its policies, programmes, and initiatives to its member cooperatives, thereby supporting knowledge sharing and informed decision-making.

Recommendation

- The outreach of FISHCOPFED's publications should be expanded to ensure they reach all states and districts, including those where the federation currently has no member cooperatives.
- A monitoring mechanism should be established by FISHCOPFED to track the dissemination and accessibility of publications across all states, including non-member states.
- Training should be provided to fisheries cooperatives on the preparation of perspective development plans, with a focus on developing practical and sustainable business plans.

3.4.4 Harmonious Relationship of State, District and Other Member Cooperatives with FISHCOPFED

To foster harmonious relationships with state, district, and other member cooperatives, FISHCOPFED actively represents and pursues the concerns of its members at the central level. In addition to its policy advocacy efforts and capacity-

building initiatives through training programmes, FISHCOPFED has also engaged in insurance-related activities in the past to support the welfare of cooperative members.

Recommendation

To foster a more harmonious relationship among state, district, and other member cooperatives, FISHCOPFED may consider organizing a fixed-date monthly online interaction session with its members. Additionally, conducting regional-level events and engagements will help strengthen collaboration, improve communication, and enhance mutual understanding among member cooperatives.

3.4.5 Linkages with Other Departments/ Agencies for Getting Various Support

Previously, FISHCOPFED facilitated insurance services for fishers under a government-supported insurance scheme. However, this activity was discontinued in 2019–20. Since then, no alternative linkage or arrangement has been made to continue such support.

Recommendation

FISHCOPFED should proactively strengthen its coordination with key ministries and institutions to enhance support for fisheries cooperatives across the country. The following actions are recommended:

1. Collaborate with the **Ministry of Cooperation** to access support for training and institutional strengthening of fisheries cooperatives.
2. Work closely with the **Ministry of Fisheries, Animal Husbandry and Dairying** to ensure effective implementation of central schemes through the fisheries cooperative network at the grassroots.
3. Engage with the **Ministry of Skill Development and Entrepreneurship** to organize targeted skill development programmes for members and potential members of fisheries cooperatives.
4. Partner with the **Ministry of Health & Family Welfare** to introduce and implement health-related programmes benefiting members of primary fisheries cooperatives and their families.

Additionally, FISHCOPFED should deepen its engagement with **NCDC, LINAC (NCDC)**, and **NCUI** to conduct need-based training programmes and capacity-building initiatives focused on fisheries.

3.4.6 Fisheries Policies at National and State Levels

Cooperation being a state subject, many states have formulated their own fisheries policies to address region-specific priorities. However, a unified national approach is also in place through the National Fisheries Policy, 2020, which provides a comprehensive and integrated framework for the development of marine, inland, and

mariculture⁵ sectors. This policy consolidates and builds upon earlier frameworks such as the National Policy on Marine Fisheries (2017), the Draft National Inland Fisheries and Aquaculture Policy (NIFAP), and the National Mariculture Policy (NMP).

The National Fisheries Policy, 2020 aims to:

- Promote sustainable and responsible fisheries development
- Improve livelihoods of fishers and fish farmers
- Enhance food and nutritional security
- Increase fisheries exports

At the state level, several governments have adopted independent policies aligned with their specific contexts—for instance:

- **Chhattisgarh** adopted its fisheries policy in **2022** ⁶
- **Kerala** introduced its fisheries policy in **2019** ⁷

Despite these developments, FISHCOPFED is currently not engaged in influencing fisheries policy formulation or revision at the state level, which presents a missed opportunity for cooperative-driven advocacy and alignment with cooperative principles.

Recommendation

FISHCOPFED, as the apex institution for fisheries cooperatives, should take a proactive role in influencing fisheries policies to benefit fishers, fish farmers, and their cooperatives. It can undertake a review of existing state fisheries policies and provide constructive suggestions. Additionally, FISHCOPFED may extend technical support in drafting fisheries policies for states that have yet to formulate their own.

⁵ Mariculture, as defined by the Food and Agriculture Organization (FAO, 1997), involves the cultivation of marine organisms in seawater, enclosed sections of the ocean, or in tanks, ponds, or raceways filled with seawater. (ICAR-Central Marine Fisheries Research Institute)

https://eprints.cmfri.org.in/17861/1/AARDO_2023_V%20V%20R%20Suresh.pdf

⁶ <https://agriportal.cg.nic.in/fisheries/FishEn/Default.aspx>

⁷ https://fisheries.kerala.gov.in/sites/default/files/inline-files/K006%20%281%29_compressed.pdf

3.5 Governance and Management

3.5.1 Details of Members and Management Committee

Table 27: Details of the Members and Management Committee

Type of membership	Total		
Members			
i. Ordinary members (No.)	104		
ii. Nominal members (No.) if any	19637		
	Male	Female	Total
Management Committee			
iii. No. of Management Committee members	14	0	14
a) Elected members	11	0	11
b) Nominated Members	1	0	1
Central Government			
NCDC or any other corporation	1	0	1
c) Any other nominated member from any organization/individuals-Co-opted Member	1	0	1

Executive Committee

The federation has an Executive Committee constituted from among the Board of Directors. It comprises the President, Vice President, two Directors, one representative from NCDC, and the Managing Director of FISHCOPFED.

3.5.2 Details of Management Committee Meetings and AGMs

Table 28: Details of Management Committee Meetings and AGMs

Sr. No.	Description	Years (Last Five years)				
		I	II	III	IV	V
i.	No. of Management Committee Meetings held Per year (Number)	4	4	1	1	4
ii.	No of Members attended the MC meeting s (average number)	10	12	11	10	10
iii.	Whether Annual General Meeting (AGM) organized every year	Yes	Yes	Yes	Yes	Yes
iv.	No. of Members attended the AGM	-	27	26	29	28
v.	Number of active member institutions (Number)	111	111	111	104	104
vi.	Does the federation have any Grievances Mechanism	No	No	No	No	No
vii.	Does the institution have Conflict management committee	No	No	No	No	No

3.5.3 Grievances Mechanism and Conflict Management Committee

A Cooperative Information Officer (CIO) has been appointed to provide members with information regarding the affairs and business of the federation. However, there is no dedicated grievance redressal mechanism in place. Grievances of member federations are addressed through the Management Committee. This committee also handles conflict resolution, as there is no separate Conflict Management Committee established.

3.5.4 Management Development Services

Currently, FISHCOPFED does not provide any management development services to the member federations across different states.

3.5.5 Code of Conduct and Viability Norms

FISHCOPFED has not issued a uniform code of conduct, as cooperatives are a state subject and each state have its own fisheries policy. Fisheries cooperatives accordingly adhere to the rules and guidelines issued by their respective State Cooperative and Fisheries Departments. The concept of standardized viability norms for member cooperatives is yet to be developed.

Chapter IV

Strategies for Business Expansion and Diversification During ‘Amrit Kaal’

Chapter IV: Strategies for Business Expansion and Diversification of FISHCOPFED and Fisheries Cooperatives during 'Amrit Kaal'- Projection of the Future

4.1 Understanding of 'AMRIT KAAL'

The term **Amrit Kaal**, originating from Vedic astrology, denotes a period of immense auspiciousness—often regarded as an ideal time for initiating new ventures. Traditionally, it signifies a phase of prosperity, progress, and transformation in both celestial and earthly domains.

In the contemporary Indian context, **Amrit Kaal** has been redefined as a strategic and forward-looking framework for national development. During his Independence Day address, the Hon'ble Prime Minister articulated Amrit Kaal as a critical 25-year window leading up to the centenary of India's independence. This period, he emphasized, is dedicated to enhancing the quality of life for citizens, bridging the rural-urban divide, reducing bureaucratic hurdles, and fostering the widespread adoption of advanced technologies. The Prime Minister further highlighted that the initiatives undertaken and the sacrifices made during this era will decisively shape India's developmental trajectory over the next quarter century—paving the way for a more resilient, self-reliant, and equitable nation.

Reinforcing this vision, the Hon'ble Finance Minister, in her Union Budget speech (2023–24), described Amrit Kaal as a **transformational era** that prioritizes the empowerment of women, youth, and marginalized communities. The budget proposed robust public investment programs anchored by the **PM Gati Shakti** initiative and supported by key pillars such as productivity enhancement, energy transition, climate action, and sustainable finance.

Together, these narratives establish **Amrit Kaal** not merely as a symbolic concept, but as a **national mission** aimed at achieving **inclusive, sustainable, and technology-driven growth** by the time India commemorates its 100th year of independence.

4.1.1 Vision for 'Amrit Kaal' – an empowered and inclusive economy

Union Finance Minister highlighted that "Our vision for the Amrit Kaal includes technology-driven and knowledge-based economy with strong public finances, and a robust financial sector". To achieve this, *Jan Bhagidari through 'Sabka Saath Sabka Prayas'* is essential.

The economic agenda for achieving this vision would focus on three priorities:

- Facilitating ample opportunities for citizens, especially the youth, to fulfil their aspirations;
- Providing strong impetus to growth and job creation; and
- Strengthening macro-economic stability
- Focus while developing Growth Strategies of Fisheries cooperatives in Amrit Kaal.

4.2 Recent Developments in Fisheries Sector

4.2.1 Key Outputs: Fisheries Secretaries Conference & National Workshop on Innovation in Aquaculture – 23 May 2025, New Delhi

The Department of Fisheries, MoFAH&D, convened the **Fisheries Secretaries Conference 2025** and a **National Workshop on Harnessing Technology and Innovation in Aquaculture** on 23 May 2025 in New Delhi. The focus was on reviewing progress under PMMSY, FIDF, and PM-MKSSY, with an emphasis on innovations, infrastructure, and institutional convergence. Key outcomes included:

- **Collaborative Growth:** States urged to scale fisheries through innovation, institutional synergy, and satellite technology for fisher safety, resource mapping, and biometric/facial recognition.
- **Smart Infrastructure:** Priority on developing integrated, eco-friendly fishing harbours and modern fish markets aligned with green/blue sustainability.
- **Drone Pilot:** Initiation of a drone-based live fish transport pilot (70 kg payload). States to support this with SOPs and a viable subsidy framework.
- **Technology & Clusters:** Promotion of advanced aquaculture technologies via ICAR, cluster-based development, and startup support in processing, packaging, and marketing.
- **Resource Utilization:** States encouraged to leverage **Amrit Sarovars** for fisheries and promote **ornamental fisheries, seaweed farming, and artificial reefs** with private sector involvement.
- **Inland Fisheries:** Inland states/UTs to accelerate NFDP registration for enhanced access to Central schemes.
- **Marine Fisheries:** Coastal states to advance mariculture zoning, vessel monitoring via **ReALCraft**, and smart harbour projects under FAO's Blue Port framework.
- **Implementation Challenges:** While progress under PMMSY is visible, some implementation hurdles persist and need targeted resolution.

- **Credit Access:** Collateral demands under KCC remain a barrier. Financial institutions to be sensitized on modern fisheries models to improve inclusive lending.
- **Post-Harvest Needs:** States highlighted the urgency to enhance post-harvest infrastructure—fish kiosks, cold chains, and hygienic markets—to strengthen the value chain.
- **Market Linkages:** Strengthening physical and digital market linkages is essential to ensure fair pricing and income stability for fishers.
- **Scheme Awareness:** States to intensify campaigns for registrations under FIDF and enrolment on the NFDB portal to widen beneficiary outreach.

This national-level convergence reflects a strategic push towards sustainable, tech-enabled, and inclusive fisheries development across India. *(Source: PIB)*

4.3 Growth Strategies of Fisheries cooperatives in 'Amrit Kaal'- Focus on Primary Stakeholders

In the 'Amrit Kaal' phase, the growth strategy for fisheries cooperatives must place primary stakeholders at the core of development planning. These stakeholders include:

- **Fishers** (Marine and Brackish Water)
- **Fish Farmers** (Inland Fisheries)
- **Potential Members** of existing and emerging cooperatives
- **Fisheries-Linked Entrepreneurs** (involved in marketing, transportation, boat/net making, etc.)

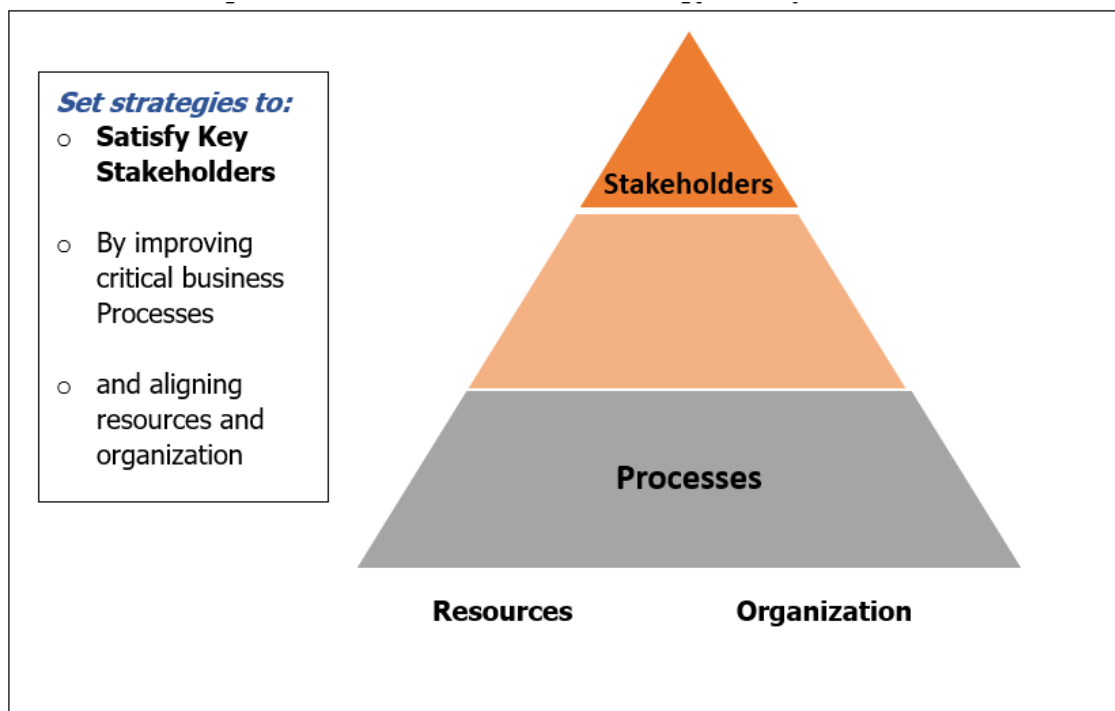
As outlined by the D. Little model, improving **critical business processes** to enhance client satisfaction is key. Fisheries cooperatives must align available resources and leverage partnerships with institutions that contribute to sectoral growth.

The strategy must equally prioritize both **supply-side stakeholders** (fishers, farmers, entrepreneurs) and **demand-side stakeholders** (customers and consumers). Understanding and responding to consumer preferences is essential for long-term viability and market relevance.

Additionally, central and state-level **Ministries of Cooperation** and related departments serve as crucial enablers in creating a supportive policy, financial, and institutional ecosystem.

In essence, a people-centric, market-responsive, and system-aligned approach is vital for driving sustainable growth of fisheries cooperatives during Amrit Kaal.

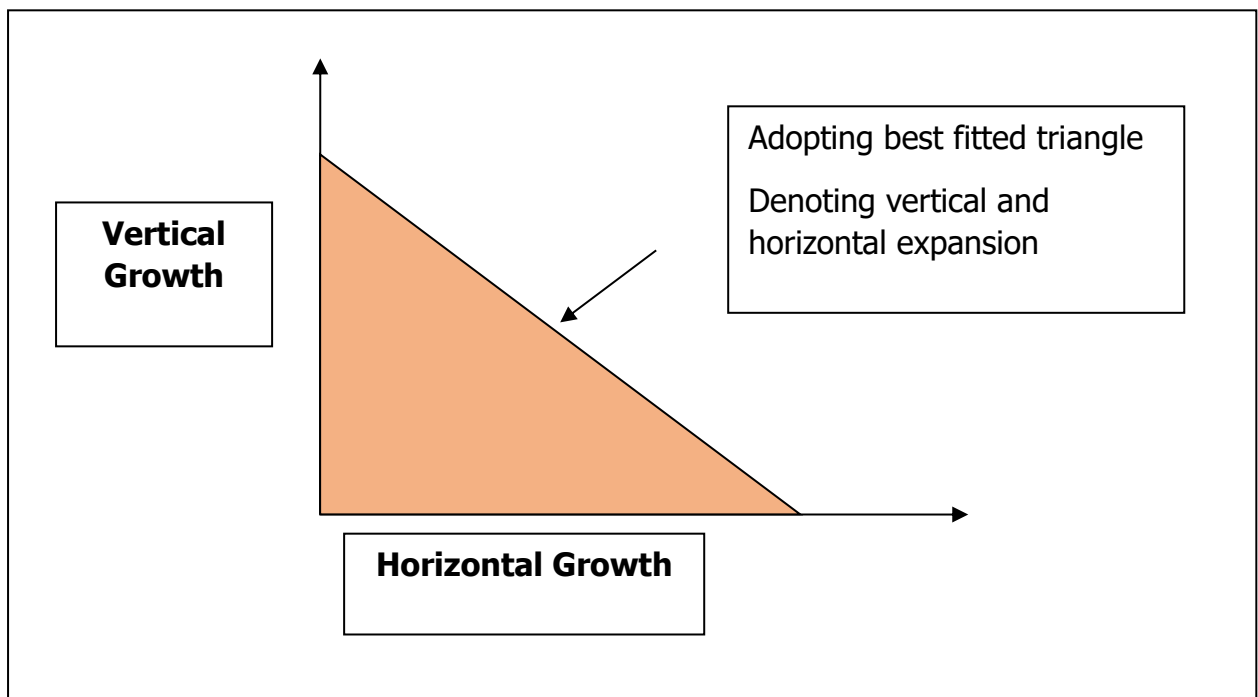
Figure 14: Arthur D. Little Model for Strategy Development



4.3.1 Two-Way Strategy of Growth in 'Amrit Kaal'

A two-way strategy is proposed for fisheries cooperatives to maximize benefits for stakeholders and members during 'Amrit Kaal'.

Figure 15: Best Fitted Triangle



➤ **Horizontal Growth**

Horizontal growth focuses on expanding outreach and inclusivity through:

- **New Members and Cooperatives** - Bringing more unemployed youth and stakeholders into the cooperative fold, either by integrating them into existing cooperatives or facilitating the formation of new cooperatives.
- **New Geographical areas and new clients** - Expanding the functioning of fisheries cooperatives in terms of geographies and coverage of number of clients. This may also involve identifying emerging fisheries clusters and setting up cooperatives accordingly.

➤ **Vertical Growth**

Vertical growth focuses on deepening the scope, efficiency, and sustainability of fisheries cooperatives by: -

- **New Products and Services in fisheries Sector** - To meet evolving consumer demands and market trends, there is a need to introduce new products and services that are currently not in practice. These may include ready-to-cook and ready-to-eat fish-based products, as well as various value-added by-products. Such diversification can enhance market reach and improve income opportunities for fisheries cooperatives.
- **Enhancement of Volume of Business** - Scaling up the existing operations through supportive government policies—such as business reservations for cooperatives, share capital grants, and collateral-free working capital. Active pursuit of business opportunities by cooperatives is essential for this.
- **Diversification of Business** – Exploring related livelihood sectors aligned with member skills, such as pearl farming (as seen in Assam), seaweed farming, fish manure production, and ornamental fisheries. Diversification should be strategic and context-specific.
- **New Partnerships / Networking / Linkages** – Collaborating with key ministries—Fisheries, Animal Husbandry & Dairying; Cooperation; MSME; Rural & Urban Development; Health; Agriculture & Farmers Welfare—for integrated development. Networking with private sector players for sub-contracting, franchising, and market linkages can also offer new business prospects.

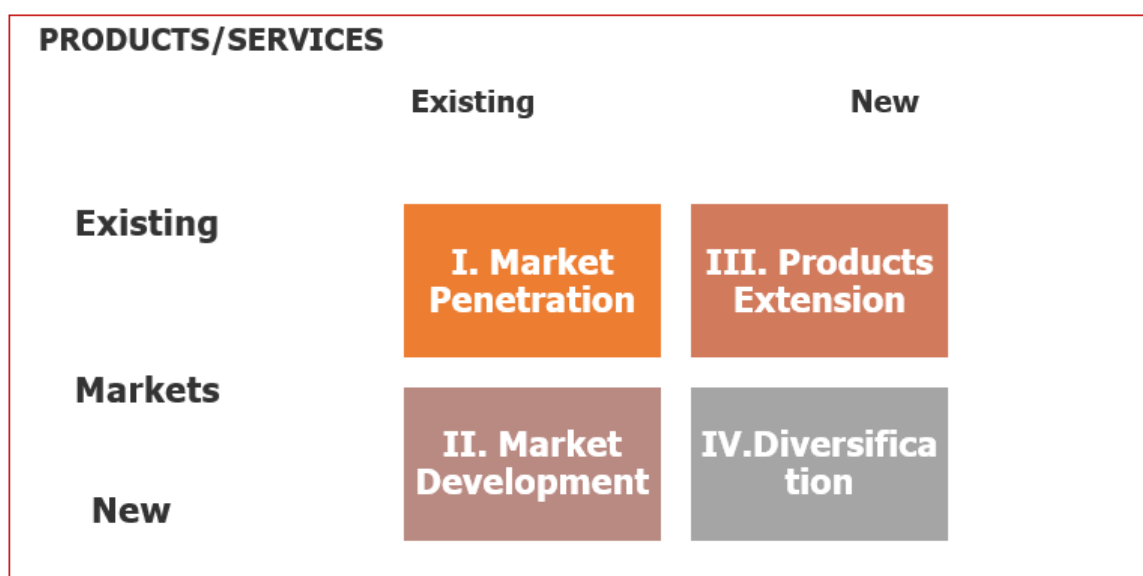
In states with weak cooperative structures, emphasis must be placed on creating and strengthening second- and third-tier federations to support primary cooperatives. Public-private partnerships (PPPs) and intra-cooperative collaborations should be proactively explored for sustainable sectoral growth.

4.3.2 Model for Business Diversification of Fisheries Cooperatives - Ansoff Matrix

The Ansoff Matrix serves as a strategic planning tool to guide enterprise growth by mapping out four distinct pathways: *market penetration*, *market development*, *product development*, and *diversification*.

This 2x2 matrix evaluates the relationship between existing and new products against existing and new markets. It offers a clear and comprehensive framework that helps organizations systematically identify and assess potential strategies for expansion.

Figure 16: The Ansoff Matrix



The Ansoff Matrix can be effectively applied to assess and plan growth strategies for fisheries cooperatives by analyzing their product offerings and market outreach. The key dimensions are defined as follows:

- **Existing Products/Services:** Refers to the current portfolio of fish and fishery-related products and services offered by fisheries cooperatives, such as fresh fish, fish seeds, ice, diesel, or value-added fish products.
- **New Products/Services:** Represents innovative or diversified offerings that cooperatives intend to introduce, such as ready-to-eat/cook fish items, ornamental fish, fish manure, and processed seafood products.
- **Existing Markets:** Constitutes the current clientele and geographic areas where the cooperatives are already operating—this includes retail buyers, wholesale buyers, local consumers, and institutional partners.
- **New Markets:** Encompasses untapped regions, customer segments, or distribution channels that cooperatives plan to explore—such as online

marketplaces, export opportunities, or new institutional buyers (schools, hospitals, corporate catering services).

4.3.3 Four Growth Strategies in fisheries cooperatives possible as per Ansoff Matrix

1. Market Penetration: Maximizing Existing Markets

The first quadrant of the Ansoff Matrix is dedicated to market penetration, where businesses concentrate on maximizing their presence in existing markets. This strategy involves increasing market share, often through tactics like aggressive marketing, promotional campaigns, or enhancing product/service offerings.

Applicability in Case of Fisheries Cooperatives

In the context of fisheries cooperatives, market penetration refers to deepening the cooperative's presence in existing geographic areas by offering the same products and services to a larger share of the local population or existing client base.

2. Market Development: Expanding into New Territories

This strategy involves taking existing products or services to new markets—geographically or demographically. For fisheries cooperatives, it means expanding the reach of current offerings into untapped areas.

Applicability in Case of Fisheries Cooperatives

This strategy applies to all levels of fisheries cooperatives—primary, district/central, and state federations. For FISHCOPFED, this includes identifying and developing new geographies where the fisheries cooperative movement is currently underdeveloped but holds potential. Strengthening institutional structures in such regions should be a key focus.

3. Product Development: Innovating for Existing Markets

Product development focuses on offering new or improved products and services within existing markets to meet evolving consumer preferences.

Applicability in Case of Fisheries Cooperatives

This strategy is relevant across inland, brackish water, and marine cooperatives. Innovation may include ready-to-eat or ready-to-cook fish-based products, value-added by-products such as fish pickles, fish oil, or fish-based snacks. **Pearl production** and other by-product innovations can also be explored as part of this strategy.

4. Diversification: Pioneering New Markets and Products

The fourth quadrant, diversification, represents the pinnacle of strategic expansion. This involves introducing new products or services to entirely new markets,

diversifying the business portfolio. Delve into the realm of diversification strategies, understanding how businesses mitigate risks and capitalize on untapped markets.

Applicability in Case of Fisheries Cooperatives

In Fisheries cooperatives, in order to keep risk factors low, diversification is proposed in the related areas only which may be called 'Linked Diversification'. Diversification of activities is required from National federation level to state federations, District federations and Primary societies as per the relevance.

The four strategic directions of the Ansoff Matrix—**Market Penetration, Market Development, Product Development**, and **Diversification**—are highly applicable across all tiers of fisheries cooperatives. Each offers a pathway for sustainable growth, income generation, and enhanced market engagement during the Amrit Kaal period.

4.3.4 Background of Proposing Strategies for Fisheries Cooperatives

Following steps are applied to come out with the strategies for the 'Amrit Kaal' –

- **Situational Analysis and SWOT Analysis** - A sample-based study of fisheries cooperatives, including FISHCOPFED, State Federations, District Federations, and Primary Societies, was undertaken to carry out a SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis.
- **Possible Horizontal and Vertical Expansion** – The fisheries cooperative sector will have strategy of Horizontal and Vertical Expansion.
- **Application of Ansoff model** - To develop specific strategies 'Ansoff Model' is used.

4.4 Strategies for Business Expansion & Diversification during 'Amrit-Kaal'

4.4.1 Strategies for National Federation of Fishers Cooperatives Ltd. (FISHCOPFED)

1. Repositioning FISHCOPFED as a 'Business Entity'

ISHCOPFED has largely functioned as a promotional agency rather than a business-oriented organization. However, past income-generating activities indicate its potential to operate as a business entity. Going forward, FISHCOPFED should balance its promotional mandate with sustainable business ventures.

2. National Agency for Fisheries Equipment and Transport

FISHCOPFED can act as a nodal agency for procurement and distribution of essential fisheries equipment—nets, boats, motorboats, life jackets, cold boxes, and solar storage systems. It can develop a supply chain model with minimal investment and low risk by directly partnering with manufacturers and distributors. Additionally, it can cater to the growing demand in the ecotourism sector by supplying

fishing equipment for recreational and sporting use. FISHCOPFED can also serve as a national distributor for fish nets produced by MATSYFED, creating mutual benefit.

3. Online Fish Marketing Support

FISHCOPFED can assist state federations in developing online fish marketing systems, leveraging primary societies and independent vendors. This would improve market access and price realization.

4. Support for Research on Innovative Technologies

FISHCOPFED can facilitate research on technologies applicable across marine, brackish water, and inland fisheries. The findings can be shared with state federations for adoption by cooperatives.

5. Implementation of Government Schemes

FISHCOPFED previously implemented the Government's insurance scheme, which was discontinued in 2019–20. It can be re-engaged by NFDB and MoFAH&D as an implementing partner for relevant schemes, particularly those requiring coordination with state-level structures.

6. Promotion and Strengthening of Fisheries Cooperatives

Despite being a national-level apex body, FISHCOPFED currently plays a limited role in promoting or establishing fisheries cooperatives or FFPOs. It should actively participate in the promotion and formation of cooperatives across states, in partnership with NCDC and state departments.

As per NCDC's Annual Reports 2022–23 and 2023–24, FISHCOPFED has received cumulative support of Rs. 1.13 crore, indicating ongoing trust and collaboration.

(References: [NCDC Annual Report 2022–23](#), [NCDC Annual Report 2023–24](#)).⁸

7. Development of MIS and M&E Systems

FISHCOPFED can support the development of MIS and M&E systems for state federations with support from the Ministry of Cooperation and MoFAH&D. A standardized national format should be designed with scope for state-wise customization.

Key indicators may include membership, share capital, working capital, net profit/loss, and annual revenue.

Support should also include:

- Digitization of federation offices
- Capacity building of staff through computer training

⁸ (https://www.ncdc.in/documents/annual-report/2113190324Annual-Report_Eng_2022-23.pdf; https://www.ncdc.in/documents/annual-report/2917201224NCDC-AR-2023-24_Eng.pdf)

8. Promotion of Digital Monitoring & Reporting Tools

FISHCOPFED can introduce digital tools for catch monitoring, cooperative reporting, and compliance tracking. Collaborations with tech partners can help pilot these tools across zones to improve transparency, data accuracy, and decision-making.

9. Capacity building Target Groups

To reverse the decline in training programme assignments, FISHCOPFED should engage fisheries and cooperative experts to deliver capacity-building initiatives in collaboration with NCUI, RICMs/ICMs, and technical institutes.

Suggested Target Groups:

- MDs/CEOs, Managers, Secretaries, Accountants of cooperatives
- Officials from cooperative and audit departments
- Non-official leaders and members of fisheries cooperatives
- Trainers and educators in cooperative training
- Project staff and promoters of cooperatives
- Youth, students, and potential fishery entrepreneurs

10. Establishing a Certification & Capacity-Building Hub

FISHCOPFED can evolve into a national center for training, certification, and knowledge exchange. It may develop and offer structured programs on:

- Sustainable fishing practices
- Co-management and governance
- Legal and regulatory compliance

This shift would reinforce FISHCOPFED's leadership role and enhance human resource development in the fisheries cooperative sector.

11. Exposure Visits for Capacity Building

FISHCOPFED is well positioned to organize inter-state exposure visits for officials, cooperative leaders, and members to successful fisheries projects. These visits, based on the principle of "seeing is believing", can enhance learning and replication of best practices.

An annual training and exposure calendar should be developed in coordination with state federations. Financial support may be sought from the **Cooperative Education Fund (Ministry of Cooperation)** and ministries such as **Fisheries**, and **Skill Development & Entrepreneurship**.

Two focus groups are suggested:

- Existing members (fishers/fish farmers)

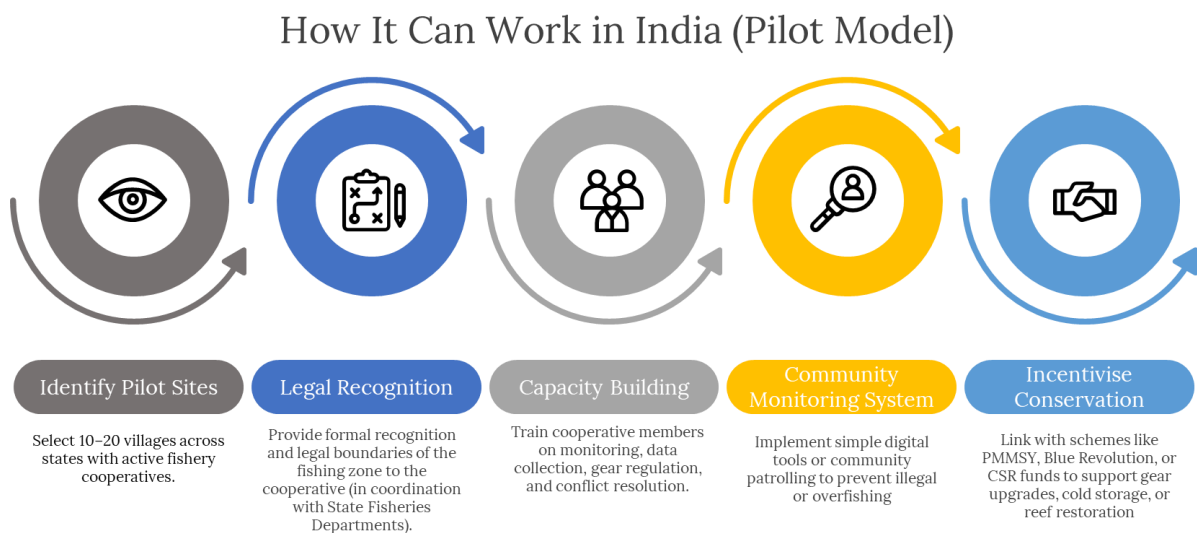
- Potential members (unemployed youth/women with cooperative potential)

FISHCOPFED may function as a **nodal agency** for coordinating these programmes, in collaboration with institutions like **NCUI** and state fisheries departments.

12. Advocate for Community-Based Resource Rights

FISHCOPFED can promote **Territorial Use Rights in Fisheries (TURFs)**—a globally proven model where cooperatives manage defined water bodies. This promotes sustainable fishing, reduces conflict, and strengthens accountability.

International models (e.g., Chile and Japan) show that fishers empowered with defined rights act as stewards rather than competitors. India can adopt similar frameworks through cooperatives.



13. Position FISHCOPFED as a National Advocate for Resource Rights

FISHCOPFED should engage with central and state governments to advocate legal reforms that allow cooperatives to co-manage marine and inland fisheries. This would position FISHCOPFED as a national-level voice in sustainable fisheries governance.

14. Anchor Pilot Projects on Community Fisheries Rights

FISHCOPFED should lead and coordinate pilot projects across selected coastal and inland states where fishery cooperatives are granted exclusive or preferential rights to manage and harvest within specific zones. These pilots would allow FISHCOPFED to test models of decentralized governance, build local cooperative leadership, and create templates that can be scaled nationally. Serving as the nodal agency for such pilots would enhance FISHCOPFED'S relevance on the ground and demonstrate its ability to innovate within the sector.

15. Strengthen Value Chain Integration

FISHCOPFED can link the fishery rights-based pilots to value chain improvements by supporting cooperatives in accessing cold storage, ice plants, hygienic landing centers,

processing units, and direct marketing platforms. It can also facilitate branding, packaging, and retailing under cooperative-owned labels. This expanded role in market linkage would help maximize the value of the catch for small-scale fishers and make FISHCOPFED a central player in building a cooperative-led blue economy ecosystem.

16. Promote Fisheries Ecotourism

Several federations in states like Kerala, Chhattisgarh etc. are doing some ecotourism activities utilizing the water bodies they are having. FISHCOPFED in collaboration with some experienced tourism company, can come out with some standardized model of fisheries Ecotourism at a national level. In states, state federations can manage the value chain.

17. Build A National Cooperative-Based Sustainability Certification

To further strengthen its institutional brand, FISHCOPFED can develop and promote a sustainability certification model specifically for fisheries managed by cooperatives practicing responsible harvesting and community resource stewardship. This certification could be linked to domestic and international markets, allowing cooperatives to access premium pricing and niche consumer segments.

Such an initiative would also reinforce FISHCOPFED'S commitment to environmental sustainability and ethical value chains, boosting its profile in both government and private sector platforms.

18. Promote Organic Fisheries

FISHCOPFED can lead the promotion of **organic fisheries**, developing training modules and guidelines to build awareness and certify practices at national and state levels.

19. Tap into Carbon Credit Markets

FISHCOPFED can potentially tap into carbon markets and make carbon credits a viable source of income by promoting climate-positive initiatives across fisheries cooperatives. Although fisheries are not traditionally associated with carbon finance like forestry or renewable energy sectors, several emerging activities within the blue economy offer substantial carbon sequestration and emission reduction potential. For instance, seaweed and seagrass cultivation are gaining global recognition for their ability to absorb large quantities of atmospheric carbon dioxide.

20. Scale Seaweed Farming

FISHCOPFED can facilitate the adoption of **seaweed farming** in coastal states such as Tamil Nadu and Gujarat, and integrate these projects with **voluntary carbon markets** and the broader blue economy framework.

21. Mangrove Restoration

FISHCOPFED can facilitate community-led mangrove restoration projects by mobilizing fisheries cooperatives in collaboration with State Forest Departments and NGOs. These initiatives can generate Verified Carbon Units (VCUs) while improving coastal resilience. Carbon credits from restored mangroves may be sold to offset corporate emissions, creating a sustainable revenue stream.

22. Promotion of Low-Carbon Fishing Practices

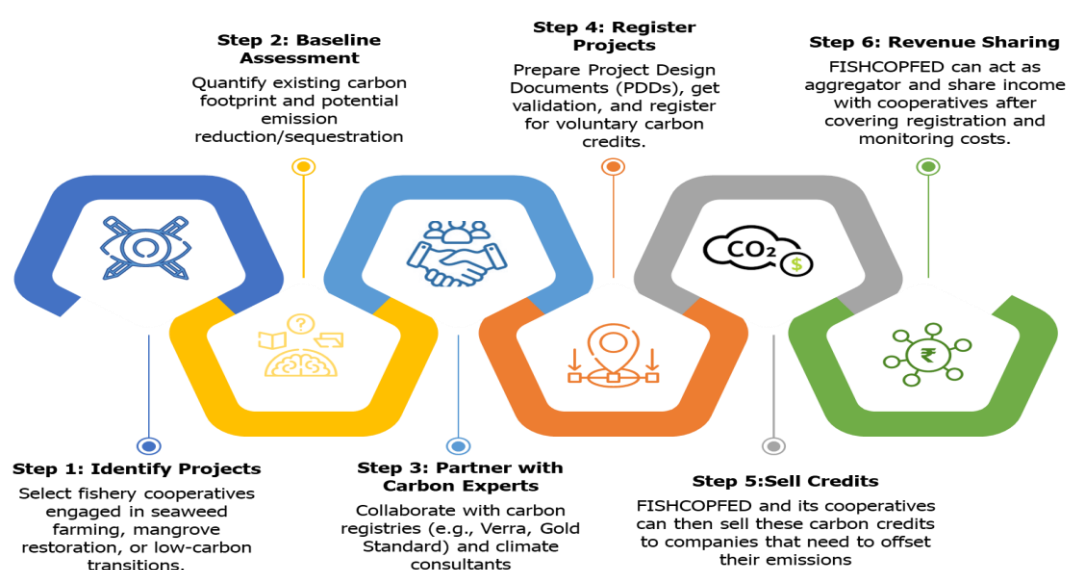
FISHCOPFED can pilot the transition from traditional diesel-powered boats to hybrid, solar, or electric alternatives. These efforts will reduce emissions and operational costs while qualifying for carbon credits. Emission reductions can be tracked and monetized, supporting both environmental and economic objectives.

23. Circular Economy Initiatives

Fishery cooperatives could engage in **circular economy initiatives like fish waste composting or low-energy drying methods, which reduce methane emissions and energy use, further qualifying for emission reduction credits.**

To make this economically viable, FISHCOPFED can play a pivotal role as an aggregator and facilitator—identifying potential projects, conducting baseline assessments, and coordinating with climate finance experts and certification agencies such as Verra or Gold Standard.

It can guide cooperatives through project documentation, validation, and carbon credit registration. Once issued, these credits can be sold to corporations seeking to offset their emissions under ESG mandates, creating a new and sustainable revenue stream. A portion of the credit income can be retained by FISHCOPFED to fund future initiatives, while the rest is distributed to participating cooperatives.



24. Promotion of Non-Conventional Energy in Fish Infrastructure

FISHCOPFED can guide states in adopting renewable energy for ice plants and storage facilities at landing centers. It can collaborate with agencies offering green energy solutions and support pilot projects on solar or hybrid systems.

25. Facilitation of Microfinancing

FISHCOPFED can serve as a national facilitator for microfinance by collaborating with NGO-MFIs such as Sanghamithra and routing credit through State Federations. Drawing from models like MATSYAFED in Kerala, fisheries cooperatives can access funding from institutions such as NCDC, NMDFC, and NBCFDC for microfinance, term loans, and self-employment schemes.

Under NBCFDC schemes, 85% of the project cost is funded by the agency, 10% by the State Government, and 5% by the beneficiary. For NMDFC term loans, the contribution pattern is 90% by NMDFC, 5% by the State Government, and 5% by the beneficiary.

FISHCOPFED can coordinate between these national agencies and State Federations to scale up credit access in underserved states, promoting financial inclusion and enterprise development among fishers.

26. FISHCOPFED as a National Knowledge-Sharing Platform

FISHCOPFED can establish a dedicated national platform for knowledge exchange in the fisheries cooperative sector. This can be implemented in collaboration with institutions like NCUI or Tribhuvan University and modeled on the UN's Solution Exchange initiative. A Community of Practice (CoP) on Fisheries Cooperatives can be created, with State Federations acting as knowledge hubs at the state level.

27. Activities under Knowledge Services

Key activities under the knowledge platform may include:

- **E-discussions & Query Resolution** on value chains, policies, training materials, and sectoral challenges
- **Action Research Groups** focusing on Inland, Marine, and Brackish Water Fisheries

Development of Hybrid Knowledge Products, such as compendiums, **ready reckoners, and policy briefs**

28. Face to Face Knowledge Events

FISHCOPFED can organize:

- ✓ **Roundtables / Thematic Workshops** (regional/national level)
- ✓ **Annual Forums** for stakeholder interaction, collaboration, and feedback

- ✓ **Knowledge Melas** to showcase innovations, technologies, and success stories in fisheries cooperatives

29. Special Drive to Strengthen Cooperative Movement

In line with its mandate, FISHCOPFED should actively engage with State Governments to promote and strengthen fisheries cooperatives from the grassroots to the national level.

30. Enhancing Digital Presence and Information Updates

While FISHCOPFED has a website and social media presence, regular content updates are lacking. A dedicated digital communication strategy should be developed. Additionally, FISHCOPFED can assist State Federations (e.g., Chhattisgarh) in establishing and maintaining their websites.

Institutional and Policy Enablers for Sustainable Growth

31. Promoting Cooperative Principles

To improve awareness of the seven cooperative principles, FISHCOPFED should:

- Publish multilingual posters for distribution to all cooperative levels
- Encourage federations to organize events (quizzes, painting competitions, cooperative runs) during Cooperative Week and beyond
- Seek funding support from ICA and relevant Ministries for publicity initiatives

32. Development of Model Bye-Laws

FISHCOPFED can compile and analyze state-level bye-laws to create model bye-laws for various types of fisheries cooperatives. These can guide states in revising and harmonizing their legal frameworks.

33. Strengthening Institutional Relationships

To foster better coordination, FISHCOPFED must maintain strong, supportive relationships with State, District, and Primary Cooperatives. It should regularly pursue state-specific issues at the central level and facilitate dialogue across tiers.

34. Contribution to Fisheries Policy Development

As a national apex body, FISHCOPFED should play a strategic role in shaping fisheries policy. It can assist the Ministry in disseminating the National Fisheries Policy 2020 and support states in drafting or updating their fisheries policies to align with cooperative principles and sustainability goals.

4.5 Strategies for Development of Fisheries Cooperatives Sector in 'Amrit Kaal'

Figure 17: Development Triad for Fisheries Cooperatives



4.5.1 Strengthening Institutions, Structure and Collaborations

A key strategy for enhancing the fisheries cooperatives sector involves fortifying institutional linkages, promoting business incubation, leveraging information systems, and expanding outreach through digital tools.

1. Collaboration with CIFE and FISHCOPFED

The Central Institute of Fisheries Education (CIFE), established in 1961, serves as a premier institution in fisheries education and research. It has trained over 4,000 fisheries professionals who contribute significantly to sustainable aquaculture practices. CIFE plays a pivotal role in capacity building by disseminating scientific knowledge, improving fish production techniques, minimizing post-harvest losses, and advancing innovations in fish health and nutrition. Strengthening collaboration with

CIFE will further reinforce technical capacity among cooperatives and fisheries entrepreneurs.

2. Expansion of LIFIC through State Federations

The LINAC-NCDC Fisheries Business Incubation Centre (LIFIC), established in 2021 under PMMSY, is India's first dedicated fisheries sector incubator. Located in Gurugram, it supports entrepreneurial development, access to finance, and business planning. State Federations, in collaboration with FISHCOPFED, should replicate this model to establish incubation centres across states. These centers will assist in developing new fisheries entrepreneurs, forming and strengthening Fish Farmer Producer Organisations (FFPOs), and upgrading Primary Fisheries Cooperative Societies (PFCS) into commercially viable business entities. Dedicated training wings should be set up with ICAR institutions, and tailored skilling programmes should be designed—such as FishPreneur, FishCoop Leaders, and Women in Aquaculture. Integration with NSDC, Skill India, and local colleges is also recommended.

3. MIS based Monitoring and Data Base Management

A unified Management Information System (MIS) is essential to ensure accountability and informed decision-making across all tiers—from primary societies to national-level federations. Standardized formats and indicators should be adopted. A one-time comprehensive census of fisheries cooperatives must be conducted and periodically updated, jointly by State Federations and respective Fisheries Departments. This will help map affiliated and unaffiliated societies, as seen in Kerala where only 700 societies are formally affiliated.

4. Digital Outreach through Websites and Social Media

FISHCOPFED should support federations in IT enablement, including website development and social media utilization. For instance, federations like Chhattisgarh currently lack their own digital platforms. A central initiative may facilitate the creation of websites, online presence, and digital marketing strategies for all federations.

5. Promotion of Fish Farmers Producer Organization (FFPOs)

National Cooperative Development Corporation (NCDC) has empaneled MATSYAFED to act as Cluster Based Business Organization (CBBO) for promoting FFPOs under PMMSY. However, in some states such as Chhattisgarh, the opportunity to engage State Fisheries Federations as CBBOs remains untapped. Efforts should be made to empower these federations to act as CBBOs. FISHCOPFED may also take a leading role in scaling up FFPO formation and capacity building.

4.5.2. Specific Strategies, Policy Support, and Government Programmes

1. Tailored Strategy for Himalayan States

Cold water fisheries in Himalayan states hold significant potential. High-value species like trout offer employment opportunities and export value. Cooperatives should be

actively promoted in this region with support from institutions such as the Directorate of Coldwater Fisheries Research (DCFR), Bhimtal.

2. Policy Development Support via FISHCOPFED

FISHCOPFED can support states in developing or strengthening fisheries cooperative policies. It should conduct analytical reviews of best-performing states to provide policy recommendations to others, facilitating knowledge exchange and policy harmonization.

4.5.3 Diversification, Upscaling and Innovations

1. Saline Water Aquaculture

Conversion of saline-affected lands in Haryana, Punjab, Rajasthan, and Uttar Pradesh into productive aquaculture zones offers a transformative growth avenue. Policy and infrastructure support should focus on expanding this practice.

2. Pearl Farming Assam and Other Feasible States

In Assam, innovative cooperatives of Aquaculture - Pearl farming is becoming a successful model if supported further and expanded. It involves cultivating pearls within freshwater or saltwater oysters in controlled environments. This practice leverages the natural process where mollusks secrete nacre, the material that forms the pearl, around an irritant. The technology promotion and training needs are to be supported by state and central government.

3. Ornamental Fisheries – Linking Rural to Urban Markets

Ornamental fisheries are gaining traction in urban areas. MATSYAFED's public aquarium and integrated ornamental unit in Thenmala, Kerala, serve as replicable models. FISHCOPFED can utilize retail spaces such as the Hauz Khas shop in Delhi to promote ornamental fish and awareness campaigns.



4. Promoting Fisheries Ecotourism through Cooperatives

Fisheries-based ecotourism holds strong potential for income diversification and community engagement. In Chhattisgarh, sites like Dudhwa, Dhamtari, and Hasdeo Bango are being developed alongside cage fisheries for tourism activities. Kerala's MATSYAFED has successfully implemented eco-aqua tourism at Njarakkal, Malippuram, and Palaikkari, offering boating, angling, eco-huts, and local cuisine through SHG-run canteens.

State federations can replicate such models by engaging primary societies and district federations in ecotourism initiatives, strengthening their role in the fisheries value chain.

5. Drone Technology for Fish Transport

A pilot initiative has been launched to develop drones with a 70 kg payload capacity for transporting live fish across difficult terrains, connecting aggregators to distribution points. To scale this innovation, there is a need to establish standard operating procedures (SOPs) and introduce a supportive subsidy framework.



Drone-based transportation is also being explored in conjunction with the development of smart harbors and markets. State federations, with support from district federations and capable primary societies, can adopt this technology—creating new income streams and improving supply chain efficiency.

6. Chitin and Chitosan⁹ Production

Fish waste management offers a high-value opportunity through the production of chitin, chitosan, fish meal, and manure—transforming waste into wealth. MATSYAFED in Kerala has demonstrated success in this domain.



There is significant potential for cooperatives in other coastal states to adopt chitosan production. Exposure visits to Kerala can be facilitated to understand the extraction and processing techniques, enabling replication and scale-up through the cooperative network.

7. Replication of Fish Net production Model of Kerala (MATSYAFED)

MATSYAFED operates three fish net manufacturing units in Trivandrum, Cochin, and Kannur with a combined annual capacity of 1,250 tons. These units produce a range of products including fish nets, sports nets, safety nets, hapas, and aquaculture cages.

Other states can replicate this model to meet local demand and reduce reliance on private suppliers. State federations may either act as distributors of MATSYAFED nets or establish their own factories where demand justifies investment.

⁹ Tiens Chitosan capsules are a dietary supplement derived from chitin, a natural substance found in the exoskeletons of crustaceans like crabs and shrimp. Chitosan, the derived form of chitin, is touted for its potential to reduce cholesterol and fat absorption, as well as its potential benefits for liver function and weight management. Chitin is a complex polysaccharide, and chitosan is a derivative of chitin with modified properties.

8. Statewide Fisheries Input Stores

Inspired by MATSYAFED Vyasa Stores, federations can open dedicated outlets supplying essential inputs like nets, ropes, floats, and engine parts, creating a steady revenue stream and supporting traditional fisherfolk.

9. Fish Manure Production Plants

Fish waste-based manure production presents a viable business opportunity for fisheries cooperatives. MATSYAFED operates two such plants in Azheekode (Thrissur) and West Hill (Kozhikode), with a combined annual capacity of 10,000 tons.

Other states can explore similar initiatives, and exposure visits to these plants, facilitated by FISHCOPFED, can help in understanding operations and replicating the model effectively.

10. Franchisee-Based Fish Marts

Franchisee fish retail models—such as those operated by Service Cooperative Banks under MATSYAFED—should be adopted by other states to improve market access and cooperative branding.

11. Online Fish Marketing Platforms

Digital platforms such as www.matsyafedfreshmeen in Kerala allow consumers to order fish online. FISHCOPFED should support other states in setting up similar e-commerce platforms and logistics systems.

12. Frozen Dressed Fish Market

MATSYAFED has introduced a range of ready-to-eat (RTE) and ready-to-cook (RTC) value-added products under the brands MATSYAFED Fresh, Eats, and Treats. These include frozen dressed fish, prawn pickles, fish cutlets, curry mixes, and masalas. Similar product lines can be promoted by other state federations to meet evolving consumer preferences and enhance market outreach.

13. Promotion of Organic Fisheries

India's first organic fisheries cluster was launched in Soreng, Sikkim, promoting eco-friendly, chemical-free aquaculture. Organic fisheries can be expanded in other states, particularly in controlled inland systems. FISHCOPFED can guide primary societies on best practices and compliance through awareness campaigns and technical support.

14. Export Linkages and Global Certifications

To position cooperative fishery products in international markets—including Southeast Asia, the Gulf, and Europe—PFCS should be supported in obtaining FSSAI, HACCP, and EU certifications. Partnerships with APEDA and MPEDA can facilitate exports. Liaison offices or MoUs with cargo hubs in the Northeast and trade exposure visits will further enhance export readiness.

15. Establishment of Sea Food parks

Seafood parks can serve as integrated facilities for processing and value addition of fish for both domestic and export markets. These parks should offer shared infrastructure such as cold storage, freezing units, retail outlets, and seafood cafés, supporting cooperatives, startups, and small enterprises under one umbrella.

16. Financial Convergence & Cooperative Banking

Federations can act as intermediaries to deliver credit, subsidies, and insurance to PFCS, improving their financial sustainability. FISHCOPFED, in collaboration with microfinance institutions like Sanghamithra and government agencies such as NBCFDC and NMDFC, can expand access to microfinance and term loans. States should actively leverage these schemes, with FISHCOPFED playing a catalytic role in coordination and implementation.

4.6 Financial Outlook for Fisheries Cooperatives During 'Amrit Kaal'

4.6.1 Macro-economic context to 2047

India's *Amrit Kaal* vision—articulated in the national "Vision @ 2047" framework—targets the following milestones:

- **USD 30 trillion economy** with per-capita income of USD 18,000–20,000 and a robust, tech-driven financial sector.
- World-class infrastructure in both rural and urban India, supported by seamless digital governance.
- Creation of three to four globally competitive champions in every major sector, backed by intensive R&D and innovation.
- A green-growth trajectory that sharply expands renewable energy capacity and cuts carbon intensity.
- A skilled, employable youth cohort and universal access to quality education and healthcare.
- Transition from lower-middle-income to **upper-middle-income** status, with poverty rates falling below five per cent and India entering the "high" Human Development Index category.
- Accelerated urbanization (≈ 60 per cent population urban by 2047), deeper formalization of the economy, and a modernized, diversified agricultural base employing less than one-fifth of the workforce.

These macro trends provide the enabling environment for an ambitious expansion of cooperative fisheries.

4.6.2 Assumptions and data gaps

Cooperative typology: marine, inland, and brackish-water societies (as defined under Section 24 of the Multi-State Cooperative Societies Act).

Baseline data (FY 2022–23): 28,144 societies and 3.97 million members, sourced from FISHCOPFED.

Business-volume gap: national statistics do not separately record cooperative turnover. For projections, it is **assumed that 70 per cent of India's fisheries output flows through cooperatives**. Using the sector's 2021–22 GVA (Rs. 2,32,620 crore), the cooperative share is estimated at **Rs. 1,62,834 crores**.

Growth parameters (Assumptions)

Number of Societies and Membership: Estimated to grow by approximately 10% every 10 years, based on trends from the baseline year 2022–23.

Business Turnover: Assumed to increase by about 25% every five years, in line with sectoral targets under national fisheries development programs.

Fiscal support: Department of Fisheries budget for FY 2024–25 is Rs. 2,584.5 crore (15 per cent higher year-on-year). PMMSY targets doubling aquaculture exports to Rs. 1 lakh crore and generating 5.5 million jobs.

4.7 Projected cooperative trajectory to 2047

Table 29: Projections of Fisheries Cooperatives from 2021-22 to 2047

Particulars	Baseline year	Year of 'Amrit Kaal' Period		
	2021-22/ 2022-23	2030- 2031	2040-41	2047
Number of Societies (Growth Percentage 10%)	28,144	30,958	34,054	37,459
Membership (Growth Percentage 10%)	39,66,572	43,63,229	47,99,552	52,79,507
Estimated Business Turnover* (Growth percentage 25%) (In crores) Quantity 162.48 Lakh Tonnes	1,62,834.00	2,03,542.50	2,54,428.12	3,18,035.15

Source of baseline data on number of societies and Membership of 2022-23: FISHCOPFED

*Turnover assumes 70 % cooperative share of national fisheries output and 25 % growth for each planning block.

Interpretation

Scale expansion: roughly 9,300 additional societies and 13 Lakhs new cooperative members by 2047.

Value expansion: cooperative turnover expected to double in real terms, outpacing population growth and reflecting a shift toward high-value, value-added products.

Job creation & inclusivity: alignment with PMMSY employment targets and rural income diversification.