

Bay of Bengal Programme

Development of Small-Scale Fisheries

CREDIT FOR FISHERFOLK:
THE EXPERIENCE IN ADIRAMPATTINAM,
TAMILNADU, INDIA

BOBP/WP/38



SWEDISH INTERNATIONAL DEVELOPMENT AUTHORITY



FOOD AND AGRICULTURE ORGANISATION OF THE UNITED NATIONS

BAY OF BENGAL PROGRAMME
Development of Small-Scale Fisheries

BOBP/WP/38
GCP/RAS/040/SWE

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by R. S. Anbarasan
and
Ossie Fernandez

Executing Agency:

Food and Agriculture Organization
of the United Nations

Funding Agency:

Swedish International
Development Authority

Development of Small-Scale Fisheries in Bay of Bengal
Madras, India, March 1986

Mailing Address: Post Bag No. 1054, Madras 600 018, India.

Street Address: 91 St. Marys Road, Abiramapuram, Madras 600 018, India.

Cables: FOODAGRI. Telex: MS 311 FISH. Phones: 71294, 71296 71587, 77760

One of the prime needs of small-scale fisherfolk is credit. Under a “coastal village development project” initiated by the BOBP in Adirampattinam, Tamil Nadu, India, in 1981, the credit needs of fisherfolk were determined and a scheme was formulated under which a nationalised bank would lend Rs. 1,000 each to 100 fishermen for the purchase of nets. Fish marketing loans were given to fisherwomen by a voluntary organization, the Working Women’s Forum (WWF) and also by the Fisherwomen’s Extension Service of the Fisheries Department.

The project and its activities have been described in an earlier paper (BOBP/WP/19 – “Coastal village development in four fishing communities of Adirampattinam, Tamil Nadu, India” by F. W. Blase). The present paper evaluates the impact of the loans for fisherfolk (both project loans for fishermen and those provided for fisherwomen by the WWF and the Fisheries Department.) The paper studies the usefulness of the loans and the rate of loan repayment. It attempts to analyse the success of the strategy of “group formation” for loan distribution and for development.

The Coastal Village Development Project and the loan evaluation study which is the subject of this report are activities of “Development of Small-Scale Fisheries in the Bay of Bengal,” a project of the BOBP. It started in 1979. It is funded by SIDA (Swedish International Development Authority) and executed by FAO (Food and Agriculture Organization of the United Nations). Its main goals are to develop, demonstrate and promote appropriate technologies and methodologies to improve the conditions of small-scale fisherfolk in member countries – Bangladesh, India, Malaysia, Sri Lanka and Thailand.

This document is a working paper and has not been cleared either by the FAO or the Government concerned.

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SUMMARY

In January 1980 BOBP initiated a pilot project in four fishing villages of Thanjavur district in Tamil Nadu. Located in Adirampattinam about 40 kilometres from Thanjavur, the four villages are Karaiyur Street consisting of 334 families, Sunnambukara Street with 149 families, Tharagar Street with 88 families, Arumuga Kittangi Street with 46 families. In discussions with project personnel, fisherfolk of these villages described credit as their most urgent need. The men needed credit for buying nets; the women for fish marketing. Consequently the project organised loans from a nationalised bank in Adirampattinam for both fisherwomen and fishermen. In addition, loans for fisherwomen were also organised by the Fisherwomen Extension Service of the Tamil Nadu Department of Fisheries, through a cooperative society.

Late 1982, two studies were carried out on the impact of the loans given to the fishermen and the fisherwomen. This paper discusses the studies and their findings, which are summarized below.

Loans for fishermen: Around 67% of the debts normally incurred by fishermen are for the purchase of nets. Therefore credit for this purpose was a legitimate and appropriate aim.

The bank provided loans of Rs. 1000 each to 100 fishermen who belonged to nine groups, to be repaid in two years at 4% interest. The credit did not further the project's immediate objectives. Only 25% of the borrowers increased their fish catches and earnings; 55% secured a marginal increase while 25% recorded no increase at all. Several factors were responsible:

- Delayed supply of the desired net by the net factories – they arrived after the peak season; to make matters worse, the next peak season was a lean one.
- The fishermen normally buy good second hand nets; they could have bought many of these with the loan amount. But the bank insisted on the fisherfolk buying new nets to ensure that the loan was not diverted to other uses. Result: Very few of the new nets were brought.

Moreover, the fishermen failed to understand the objectives of group formation. Of the 100 members from nine groups, as many as 17 did not know the objective at all, 57 believed that the only purpose was to get loans or ensure that the loans were repaid; only 22 members had any concept of a larger purpose such as helping fishermen work together or improve their living conditions.

However, the group approach to credit did influence loan repayment. After 16 months of the stipulated 24-month repayment period, 48% of the repayments due had been made.

Loans for fisherwomen: Two agencies organised credit facilities for fisherwomen – the Working Women's Forum (WWF) and the Fisherwomen's Extension Service (FWES). Under the WWF, loans were provided by the local Canara Bank. Each loanee received Rs. 100 for fish marketing, to be repaid in six monthly instalments at an interest of 4 per cent. The FWES loans were provided by the Fisherwomen's Cooperative Society; each loanee received Rs. 200 for fish marketing, to be repaid in 26 weekly instalments at an interest of 15%.

The credit programme for fisherwomen was meant to increase the profitability of petty marketing operations, generate investment capital for them through their own savings, and step up the volume of marketing.

The study showed that the levels of credit provided to the target groups of fisherwomen were appropriate and that all borrowers found the loans advantageous since they did not have to pay exorbitant rates of interest.

However, it was not possible to infer whether the loans had led to higher incomes through expanded fish trade. In any case, this was unlikely to have occurred with a single loan. It was found, however, that 14 per cent of the women interviewed had used the loan for purposes other than fish marketing.

It was also not clear whether the formation of groups had any catalytic impact beyond the immediate credit objective. The groups never met for discussion; once the loans had been obtained, the members met one another only on the days when the instalments were due.

1. INTRODUCTION

Credit plays a vital role in contemporary society. The poor, the rich and those in between, all need it. Credit is particularly important to the several strata of small producers-cum-wage earners whose asset holdings are minimal. These groups often need resources to invest but may not even earn enough for their daily living.

Though several schemes have been mooted to boost credit to the poorest of the poor, the benefits have still to reach them. With institutional credit doors closed, the poor turn to non-institutional credit suppliers – such as moneylenders, traders, employers, friends and relatives. Some of them charge exorbitant rates of interest, which deprive the poor of their assets and create bondedness.

By and large, small-scale fisherfolk lead a life at the subsistence level. Their economic base comprises only physical labour; their living conditions can be improved only if they expand this base. When they are unable to do so they succumb to the process of pauperisation.

In June 1980, BOBP initiated a pilot project known as the Coastal Village Development Project (CVDP) in four coastal villages of Adirampattinam, about 40 km from Thanjavur, Tamil Nadu. The target groups selected by the project comprised manual labourers without assets and fisherfolk who owned only a few assets. Target group members described their priority needs as credit, water, education and land security – of which credit was accorded the highest priority.

The project considered it necessary to utilize existing credit facilities offered by nationalised banks. This would serve a two-fold objective: meeting the credit requirements of the target group; and tapping available government resources. Accordingly, loans to purchase nets were arranged for the fishermen through the nationalised Canara Bank in Adirampattinam, under the differential Rate of Interest (DRI) scheme. Together with this, a one-third subsidy on the loan amount was obtained from the government under the Integrated Rural Development Programme (IRDP). With the help of the Working Women's Forum – a voluntary organization with experience in mobilizing marketing credit for pettywomen traders – loans for fish marketing were arranged for the fisherwomen through the Canara Bank under the DRI scheme. The Fisherwomen Extension Service (FWES) of the Department of Fisheries, Government of Tamil Nadu, with which BOBP collaborates, formed a cooperative society for fisherwomen in the project area. The society granted loans to its members for fish marketing.

Starting late 1982, two separate studies were carried out, on loans to fishermen and loans to fisherwomen, to find out how far the objectives of the credit scheme had been achieved, and to document the experiences for the benefit of future credit programmes for fisherfolk.

The findings and recommendations of these two studies have been presented in this report, which contains five chapters including this chapter. Chapter 2 provides a brief description of Adirampattinam fishing communities and discusses the nature of fishing operations. Chapter 3 deals with the loans to fishermen and provides background information on the loanees, the pattern of indebtedness, the process of administering the loan, and the repayment pattern. The fourth chapter discusses the loans to fisherwomen and provides information on the Working Women's Forum and the Fisherwomen Cooperative Society (FWCS). The last chapter provides a summary of the findings and conclusions of the two studies.

2. THE FISHING COMMUNITIES IN ADIRAMPATTINAM

2.1 Location

Adirampattinam is a coastal town about 12 km south of Pattukottai in Thanjavur district, Tamil Nadu and 40 km from the district capital, Thanjavur. It is located in Palk Strait, a shallow bay between India and Sri Lanka. The fisherfolk of Adirampattinam live a little outside the town and about 1 km away from the sea. The area between the sea and the villages where they live is muddy and soft. There are two canals connecting the villages to the sea. Unfortunately, these often get silted. Owing to the distance between the villages and the sea, and the constant silting of the canals, the fishermen take time to reach the sea and return to the shore. Often, boats have to be pushed manually almost three-fourths the length of the canal. The time lost in this process results in spoiled catch and lost earnings, especially for the poorer fishermen.

2.1.1 *The four 'streets'*

There are four fishing villages in Adirampattinam. They are commonly referred to as 'streets', though they are more than that. Each of the streets forms a separate village, having its own village leader and village council or panchayat. The fishing operation and the marketing pattern of each street is different; so is the place of origin and the caste background of the villagers. All the four 'streets' are named after their most identifiable characteristics. The largest and most dominant street is called Karaiyur street, which means the street near the seashore. The next largest is called Sunnambukara street—the street of lime makers (the Tamil word 'sunnambu' means lime). Even today, we find women from this street collecting shells and making lime powder besides marketing fish. Then there is the Tharagar street, literally meaning the Street of the grain brokers. Probably there was active grain trading going on in this street many years ago. The smallest street is called Arumuga Kittangi street. 'Kittangi', in Tamil, means godown; 'Arumugam' is the name of the person who owned the godown.

The Karaiyur street fisherfolk constitute a large percentage of the total fishing population of Adirampattinam. Many of them are comparatively well equipped, with good quality gear and craft. They have good contacts with local politicians. Their children are better educated. They have fewer destitutes than the other streets. They claim to be the original fishermen of this area and they treat the residents of the other streets as newcomers and outsiders. There are two sub-castes among them, namely 'Neer Vellalla' and 'Meen Vellalla.'

In Sunnambukara street, there are three main groups. 'Kanjikalaiyathar' (also known as 'Udayarpurathar') are people from north Ramnad who claim to have settled here long ago. The 'Maruthaiyar' are from south Ramnad, and the 'Kanchiar' are from Kancheepuram in Chengalpattu district. There is constant tension between the two Ramnad groups due to the fact that the recent migrant fishermen from south Ramnad have managed to accumulate wealth and become moneylenders.

Fishermen from Arumuga Kittangi street are descendents of an agricultural community. They still prefer to get their children married into the agricultural community rather than the fishing community.

The population in Tharagar street is predominantly Muslim. More than 50% of the families have at least one member abroad, especially in the Arab countries, working as traders or contract workers. Moneylending is a thriving business; those engaged in direct fishing activity constitute less than 50% of the population and are mostly the poorer fishermen. The fishermen owning large mesh nets and large boats are comparatively well-to-do and some have even stopped fishing. They prefer to employ 'coolie' (wage) labour rather than go out fishing. These well-to-do men are also generally leaders of the panchayat and the cooperative society. They tend to take advantage of all developmental and credit resources meant for traditional small-scale fishermen.

2.1.2 Population

The male and female populations of the four streets, according to the Census Report on Marine Fisheries (1978) Department of Fisheries, Government of Tamil Nadu, are presented in Table 1.

Table 1: Population of the four 'streets'

Name of Village	No. of families	Male	Female	Total
Karaiyur street	280	670	702	1,372
Sunnambukara street	144	373	334	707
Tharagar street	52	133	125	258
Arumuga Kittangi Street	45	107	106	213
Total Adirampattinam fishing community	521	1,283	1,267	2,550
Total (Thanjavur district)	12,806	30,219	28,270	58,489

Source: Census Report on Marine Fisheries (1978) . Department of Fisheries, Tamil Nadu.

According to the BOBP survey conducted in 1981, the total number of fishing families is 617. Karaiyur street accounts for 334 families; Sunnambukara street, 149 families; Tharagar street, 88 families; and Arumuga Kittangi street, 46 families.

2.1.3 Religion

Muslims account for 60 per cent of the total population of Adirampattinam, but for only 13 per cent of the population in fishing villages. The entire population of both Karaiyur Street (1,372) and Sunnambukara street (707) are Hindus; 76 of the total population (213) in Arumuga Kittangi street, and the total population of Tharagar Street (258) are Muslims.

The relationship between the Hindu fishermen and the Muslim non-fisherfolk has not been cordial. A quarrel a couple of months ago between Hindu fishermen and Muslim merchants in the Muslim-controlled market located in Adirampattinam town resulted in fishermen from the three streets other than Tharagar street boycotting the Muslim-dominated market and setting up their own market near their villages.

2.1.4 Leadership

There is a caste panchayat in each of the four fishing villages, with a president (and other office bearers) elected by the members. Each panchayat has a minimum strength of 15; outgoing members nominate the new members. In nominating the panchayat members, every effort is made to maintain a balance between different groups. The duties of the 'panchayatars' (members, office bearers and the president of the caste panchayat) include adjudication of inter and intra-community disputes, settling disputes between traditional fishermen and mechanized boat owners, representing the interests of the poorer section of their community, securing aid from the government for housing, helping obtain loans to buy craft and gear, and organizing social activities like temple festivals. The meetings of the caste panchayat are held twice a month, generally on the full moon and new moon nights. Special meetings are held during emergencies.

Each street has its own code of conduct and punishment based on the nature of the offence or crime. Drinking inside the village is prohibited. A fight arising out of drunkenness can cost the person a fine ranging from Rs. 50 to Rs. 500. Anyone found gambling within the village is paraded with a pack of cards around his neck. A person guilty of rape is paraded with his head tonsured. Someone caught robbing is fined; the fine amount depends on the nature of the theft.

About a decade ago, nets were being frequently stolen at the canal. However, after stringent punishment was imposed the theft rate came down. Party politics inside the panchayat is strictly forbidden. No party flag is allowed to be hoisted within the village, and no arguments or clashes based on party differences are permitted to take place in the village.

Each village maintains a fund generated from sources such as contributions from villagers, fines, and the lease amount on the right to auction the fish in the village. Contributions from the villagers are made possible by a simple ruling of the panchayat that a particular day's catch be set aside for the village fund. The bulk of the village fund is spent on building temples and celebrating temple festivals.

Whenever there is a death in the village, or a clash between two streets, or between the traditional fishermen and the owners of mechanized boats, the fishermen are not permitted to go out fishing. Such a decision is taken by the 'panchayatars.' The fishermen refer to these decisions as 'voor kattu'. 'Voor kattu' is also enforced for two to three days during temple festivals and on days when important panchayat meetings are held. This system hits poor fishermen who, especially during the lean months, depend on the day's earnings for their survival.

2.2 Fishing operation

2.2.1 Boats

Fishing in Adirampattinam is traditional, and is built around a canoe-type boat called 'vallam,' made locally. The large-sized vallams are about 42 feet long with a beam of 7 to 8 feet and cost about Rs. 10,000. The small-sized vallams are about 18 feet long and ~~31~~ 3 feet in beam, and cost about Rs. 2,500.

All the 70 boats that operate from Karaiyur street are large. In Sunnambukara street, there are 25 large boats and 30 small boats. Tharagar street has four large boats and Arumuga Kittangi street three large boats.

2.2.2 Nets

Adirampattinam fishermen use different types of gillnets. They can be broadly classified as (a) bottom set nets and (b) surface driftnets. 'Kala valai'* and 'kallu valai' are bottom set nets. 'Pentha valai', 'koi valai', 'tho valai' and 'chippy valai' are surface driftnets. The larger boats use kala valai which has a 4-inch mesh (knot to knot). This net is used to catch Indian salmon, jew fish, lates, perches, etc., of large size. These fishes are considered a luxury in many households and fetch relatively high prices. This type of net is in use especially in the months of January-March and August-October. Koi valai, which has a one inch mesh (knot to knot) is the main source of livelihood for a large percentage of the poorer fishermen of Adirampattinam. This net is operated near the shore in 3 to 5 fathoms of water to catch Indian shad, mackerel, small pomfrets, etc. These fishes fetch a relatively low price. The koi season is between November and March. Among the other nets, pentha valai is used between April and October for catching large fish. Income earned is less than from the kala valai, but much more than from the smaller nets. Tho valai and kallu valai are small nets; they are used to catch small fish, prawns and crabs from shallow waters near the shore. Chippy valai is a nylon net with inch mesh (knot to knot) operated near the shore in to 1 fathom, mainly to catch prawns. This net is not cast from a boat. A fisherman uses an inflated car tube and just walks into the sea casting the net, carrying a pot to collect the catch.

* The Tamil term 'valai' means net. The nets are named according to their mesh size, overall dimension or type of fish caught.

2.2.3 *Ownership pattern*

Adirampattinam fishermen own more than one type of net. The pattern of net ownership is complex and consists of several combinations. Koi valai is the main type of net. Those owning only koi nets are largely from Karaiyur street. Several of those from other streets who own koi nets possess at least one more type of net. However, the number of nets owned per fisherman is much higher in Karaiyur street than in others. Some well-to-do fishermen from Karaiyur street own a combination of kol valai and pentha valai. Those who own a large number of koi valai manage to fish with these nets even during the lean seasons for koi (April-October). But those who own only a few koi valai are forced to work as labourers on kala valai boats.

The fishermen of Sunnambukara street attach much importance to owning more than one type of net. During the lean season for kol, these fishermen use tho valai and kallu valai, and usually avoid going out as labourers on kala valai boats.

The fishermen of Arumuga Kittangi street and Tharagar street, unlike their counterparts in Karaiyur street, depend less on kol valai. During the lean session for koi they supplement their income, either by using chippy valai and koi valai, or chippy valai and kallu valai. Several of those who use only chippy valai are Muslims from Tharagar street owning a few nets. They are very poor and are forced to earn a living by doing some petty jobs during the non-chippy season.

Thus, one can classify fishermen into three groups on the basis of net ownership pattern. At one extreme are those who own koi valai and pentha valai and enjoy a fair income-earning ability. At the other extreme are those who own only a limited number of koi valai and are forced to work as labourers, or those who have only chippy valai and are forced to earn through means other than fishing. Between these two categories are those who own a fair amount of tho valai, kallu valai and chippyvalai.

Generally, kala valai owners also own a boat and the necessary amount of koi valai or pentha valai. At least four persons are required for a kala valai crew. Normally, two of these would be net owners and the other two would be engaged as labourers. The labourers are paid Rs. 25 per trip (two fishing days). For this fishing, the boat will have to start around 10 a.m. and return around 2 p.m. the next day. The income from one boat is between Rs. 300 and Rs. 1,000 per trip, at times reaching even Rs. 2,000. This is shared among the net owners on the basis of the number of nets they provide for fishing. One share is set aside for the boat owners. He also operates as a crew member and invariably brings as many nets as possible, to obtain a major share of the catch.

Fishermen who own only a few nets can take to koi fishing only during the peak koi season. Koi fishing during the lean season requires a large number of nets to compensate for low catch per net. During this season, poor fishermen take loans from boat-owners either for sheer survival, or for replacing worn out koi valai for the next koi season. Further, the poor fishermen have to depend on the boat owners for their boats during the next koi season. Under such circumstances, boat owners take advantage of the poor fishermen and employ them as labourers for kala fishing. If the kala season commences before the end of the koi season, the boat owner stops koi fishing and uses the boat for kala fishing. This is advantageous to the boat owner because his earnings increase. But the poor fisherman who works as a labourer loses money: what he earns from three kala valai trips (Rs. 75 per week) is less than what he would earn from koi fishing on four days a week.

2.2.4 *Marketing*

Generally, the fish is auctioned on arrival at the landing site. The right to auction the fish on shore is conferred on a person from within the community who bids the highest lease amount. The lease amount, which ultimately goes to the village fund, ranges from Rs. 2,000 to Rs. 5,000 per month, depending on the season and the landings. This lease amount is in lieu of the auctioneer collecting a toll on the bullock carts which transport the fish from the landing site, and a toll on cycle traders. The auctioneer also takes his share of fish from all those who bring

fish to be auctioned, and from the fish traders who bid in the auction. Large fresh fish is auctioned piece by piece. The smaller-sized fish are auctioned in baskets.

Until a few years ago, Adirampattinam was famous for its dry fish processing trade. There was very limited scope for sale of fresh fish owing to inadequate transport facilities. The commission agents-cum-traders of today were dry fish processors dealing mainly with large fish. Adirampattinam fish were bought regularly by two traders from Villupuram (about 160 km from Madras) through an agent in Muthupet (about 10 km from Adirampattinam) to whom they advanced large sums of money. The Muthupet agent in turn engaged 12 sub-agents from Adirampattinam giving each of them an advance. These sub-agents bought koi fish from the fishermen at low prices (Rs. 2 to Rs. 3 per 100 fish) during the koi season.

Poor fishermen owning koi valai received advances from the sub-agents and were bound to sell the catch to them. This arrangement assured these sub-agents of a good quantity of fish at very low rates. They then salted and dried the fish in processing units they owned before sending the fish to Villupuram.

The practice described above changed with the advent of Kerala traders in recent years and the consequent increase in demand for fresh kol fish. The dry fish sub-agents of old became fresh fish commission agents for the Kerala traders. They are paid a commission at the rate of Re. 1 per 100 fish. In view of the advance they have given the fishermen, the commission agents get fresh fish at a lower price (Rs. 5 per 100 fish) than the cycle traders (Rs. 7 per 100 fish) do. They ice and pack the fish before loading it on to a lorry. At times, when the agents feel that they will not get a lorryload from a day's catch, they permit fishermen to sell fish to the cycle traders. Apart from regularly supplying fresh fish to the Kerala traders, these commission agents-cum-traders continue supplying dry fish to the Villupuram traders. One day's catch a week is set aside for dry fish processing to be sent to the Villupuram traders. Thus, these commission agents-cum-traders serve as the most important channel for marketing koi fish. It is largely because of this system and the lack of alternate marketing channels that poor fishermen have little chance of getting better prices for koi fish.

Cycle traders too play an important role in fish marketing. They buy koi fish directly from the fishermen, offering them a better price (Rs. 7 per 100 fish) than agents. For other types of fish, they bid in the auction. As one fisherman's catch is not sufficient, a cycle trader bids for the catch of at least 3 or 4 fishermen. Payment is normally made in the town in the evenings. The entire transaction is very informal and is based on mutual trust. Cycle traders market the fish in surrounding villages up to a distance of 30 km. They either sell it house to house, or retail it in surrounding village markets.

In Adirampattinam, prawns are caught primarily through chippy valai, and are marketed by cycle traders and wholesale traders. While the smaller prawns are bought by the cycle traders, the larger prawns are bought by the wholesale traders. At times the fishermen take the prawns themselves to the local market and auction the catch.

In Sunnambukara street, there are about 20 women traders who deal in fresh fish. They compete at the auction with cycle traders. They sell the fish in local markets, some of them sell the fish at busy street corners.

At times the fisherman himself takes the fish to the local market or even to Pattukottai market (13 km away) and gets it auctioned. Or the mothers/wives of fishermen take the fish and sell it in local markets or process it for dry fish, or sell it in shandies (village weekly sale).

Women involved in the dry fish trade can be broadly classified as processors and traders. There are nearly 15 women engaged in dry fish processing. Most of them are either wives or mothers of commission agents-cum-traders. Each woman has her own dry fish processing shed. In all the four streets put together, there are about 125 women who sell dry fish. They purchase the dry fish from the women processors, mostly on a weekly credit basis, and sell it at the weekly shandies held in adjoining towns, namely, Pattukottai, Madukkur, Thiruvarur and Mannargudi. Some women are able to sell the entire quantity of dry fish they carry at one shandy. Those women who invest more (between Rs. 200 and Rs. 1,000) and are able to carry more, sell at two or more shandies in a week, moving from one village to another. There are some women traders who sell the dry fish in one shandy, buy another type of fish from that shandy and sell it in the next shandy. A few women sell at the local market or at street corners. These women deal with smaller quantities valued at less than Rs. 200.

3. FISHERMEN LOANS

During the initial phase of BOB P's pilot project in Adirampattinam, when credit was identified as a vital need of fisherfolk, efforts were made to arrange loans through the nationalised bank for purchasing fishing gear. In order to determine the loan amount, a fishermen's income chart (Figure 2) was prepared, classifying Adirampattinam fishermen into 10 groups according to their productive asset ownership.

On the basis of this income chart, it was assumed that an increase in investment level of Rs. 1,000 would lead to an average increase of Rs. 500 in fishermen's income per year. Accordingly, the Canara Bank in Adirampattinam was approached to grant loans of Rs. 1,000 each at 4 per cent interest (DRI) to be repaid in 14 instalments spread over a period of two years. Efforts were made to avail of the one-third loan subsidy offered by the government under its Integrated Rural Development Programme (IRDP). The bank accepted the proposal and agreed to grant loans to 100 fishermen. The loans were given in batches from December 1981.

The social worker at the Adirampattinam project and a BOBP official jointly evolved the criteria for selecting the 100 loanees. According to the criteria, the prospective fisherman loanee should:

- not earn an income exceeding Rs. 2,400 per annum,
- not own a boat or any large mesh size net, e.g. kala valai
- not have an outstanding loan with the bank
- not have any prospects of going to the Gulf in the near future,
- be socially acceptable and not be a drunkard or wastrel or gambler
- be hard-working and willing to take responsibility for repayment.

3.1 The study on fishermen loans

At the time of drawing up the proposal for obtaining loans, an evaluation study was envisaged. The study was to be carried out on completion of two years, by which time the loan amount would have been repaid. It was felt that such a study would help determine the impact of this loan on the living standards of poor fishermen and also analyse the repayment pattern. The study on fishermen loans commenced mid-February 1983. Data collection for the study concluded mid-April.

3.1.1 *Objectives of the study*

The objectives of the study of fishermen loans were:

- to determine the extent to which the loans have helped the fishermen increase their earnings and whether this has generated an improvement in their standard of living;
- to find out the pattern of repayment and the factors influencing it;
- to analyse the group process/technique as a vehicle for better repayment;
- to evolve recommendations for future action related to credit programmes.

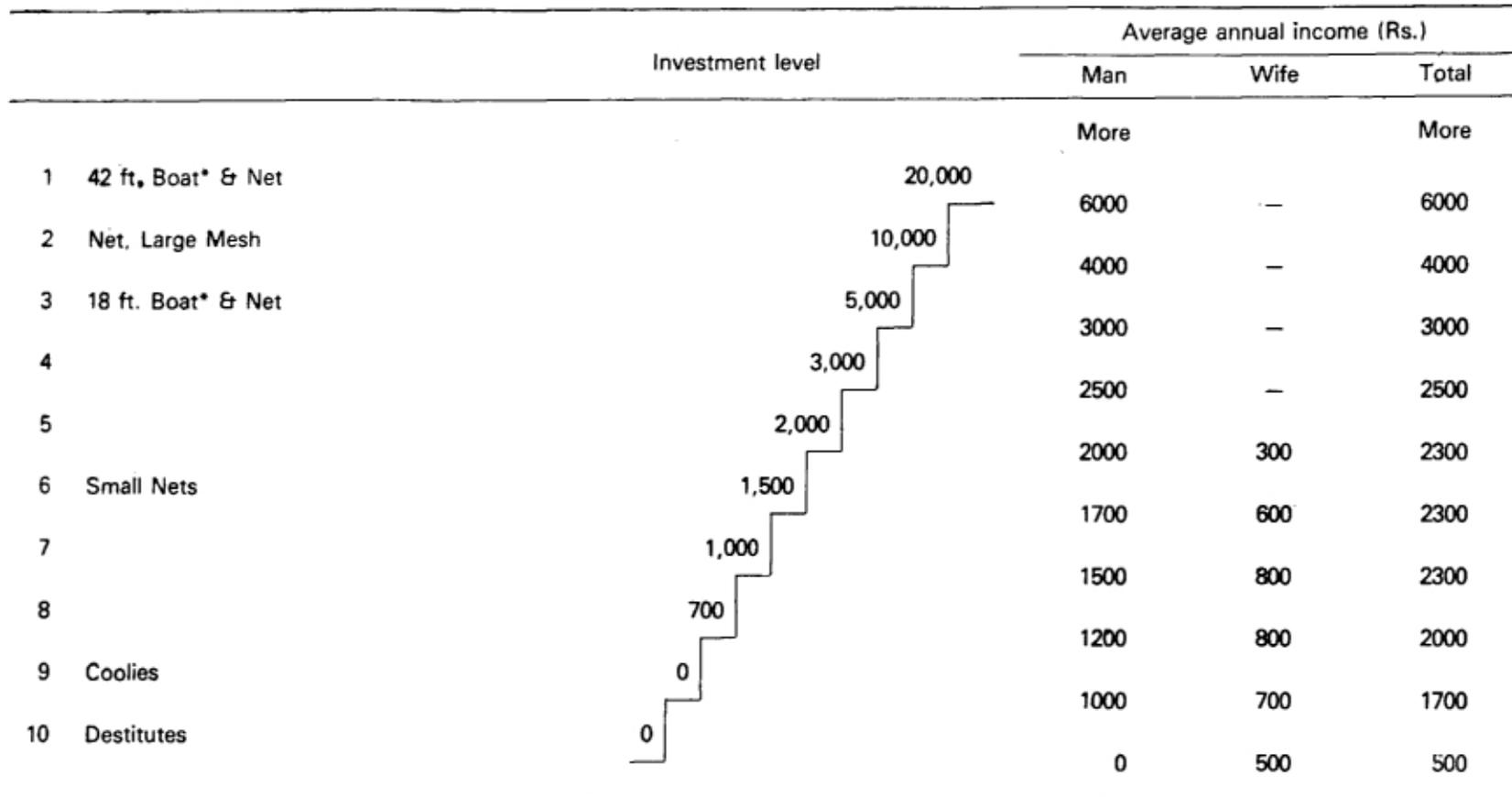
3.1.2 *Methodology of the study*

An interview schedule was drawn up with a view to collecting information on fishing operation, indebtedness pattern, group formation, loan administration, repayment pattern, and preferences for types of loan in the future.

Initially, a 10% sample of the loanees was selected for field testing, after which the interview schedule was modified and finalized. Interviews were conducted with all the 100 loanees, the social worker, and the sub-inspector of fisheries based at Adirampattinam. Discussions

Figure 2

INCOME CHART OF 600 ADIRAMPATTINAM FISHERFOLK (MARCH 1981)



- 42 ft. Boat Costs Rs. 10,000
 18 ft. Boat Costs Rs. 2,000

were held with the wives of a few loanees and a few fishermen other than the loanees. Various fishing activities were observed to understand the problems of the fishermen.

3.2 Background information on the loanees

3.2.1 Distribution

Of the 100 fishermen who received the loan, 44 were from Karaiyur street, 32 from Sunnambukara street, 16 from Arumuga Kittangi street, and eight from Tharagar street.

3.2.2 Age

Seventy-seven per cent of the loanees were in the 25-54 age group. More specifically, 27% were in the 24-34 age group, 26% in the 35-44 age group, and 24% in the 45-54 age group. Ten per cent of the loanees were 55 and above, and 13% were in the 18-24 years age group.

3.2.3 Education

Sixty per cent of the loanees were illiterates and had never been to school. All the 16% who had studied up to the third standard, had lapsed into illiteracy. Nineteen per cent had studied up to the sixth standard. Only 5% completed the ninth standard.

3.2.4 Religion

Only 8% of the loanees were Muslims, while 92% were Hindus. The Hindus were from Karaiyur street, Sunnambukara street and Arumuga Kittangi street. The Muslims were predominantly from Tharagar street; a few were from Arumuga Kittangi street.

3.2.5 Family size

Sixty per cent of the households have 3 to 5 members in the family (husband, wife, children). In a few cases, the father or mother of the fisherman also live in the same house. Twenty-eight per cent of the households have 6 to 9 members. Three per cent of the households have as many as 10 members and 7% have only 2 members (husband and wife). Two per cent of the households are single member households.

3.2.6 Asset ownership

The assets owned by the fishing families are mainly confined to nets. Koi valai is the predominant type of net used by the loanees. Eighty of the 100 loanees own kol valais. A large number of them are from Karaiyur street. Most of the loanees own more than one type of net. The most prevalent combinations are koi valai +penthala valai; koi valai +kallu valai; kallu valai +thovalai; and koi **valai** valai.

Fifty one of the 80 fishermen who own koi valai, own between 10 and 20 nets each. Only six of them own more than 20 nets. Kallu and tho valai are supplementary nets and are owned in fewer quantities. Most of the loanees own between 5 to 10 kallu valai, and about 8 to 10 own tho valai. Very few who have both these types own more than 15 nets. Discussions with the fishermen revealed that in order to have a fairly good catch, a fisherman in Adirampattinam using pentha valai should own not less than 15 nets. But the few loanees who use pentha valai own around 10 nets. Those who use chippy valai own between 5 and 10 nets.

Besides nets, the assets owned by the loanees are largely limited to jewels and utensils. Fifty-three loanees, mostly from Karaiyur street, have patta (title deeds) for their houses/huts. Most of the poor fishermen live in thatched huts, while a few in Karaiyur street live in old tiled houses. The loanees who do not have pattas for their huts fear that their huts could be pulled down at any time.

3.2.7 Education level and occupation of wives

Ninety-five per cent of the wives of loanees have not had formal schooling. However, a few of them can sign their names. Even those who have been to school have lapsed into illiteracy. Sixty-three per cent of the wives of loanees do only household work. The remaining, besides

taking care of household work, are also involved in the fish trade. Most of them sell fresh fish. A few sell both fresh and dry fish. Women from Sunnambukara street and Arumuga Kittangi street carry food for family members to the landing site; help transport fish from the landing site to the auctioneer, or to the market; clean nets; and at times, help carry nets back to the huts. All this is part of their 'household work'. In contrast, women from Karaiyur street and Tharagar street confine their labour to cooking and managing the house.

3.3 Pattern of indebtedness

3.3.1 Sources of credit

The four main sources of credit for the poor fishermen are: commission agents-cum-traders, boat-owners, money lenders and pawn brokers. Two other sources of credit available are the bank and the fishermen cooperative society.

The commission agents-cum-traders give loans (called 'advances') without interest to fishermen who own kol valai. This arrangement is particularly popular during the koi seasons. A fisherman who takes an advance is bound to sell his catch to the concerned commission agent-cum-trader. By this device, the agent gets an assured supply of fish and the fisherman a guaranteed sale of his catch, though the price offered by the agent is relatively low. The agent keeps track of fishermen owning a large number of nets and offers them a higher advance.

Boat owner: Though fishermen possess their own nets, they depend on the boat owner for the use of a boat. At least three fishermen join together and hire a boat. Ten per cent of their catch goes to the boat owner as hire charge for the boat. A boat owner prefers to hire out his boats to the best fishermen or to fishermen equipped with good gear so that his 10% fee amounts to something. He agrees to advance money to them for obtaining more nets. There is no interest on this type of advance but the fisherman is expected to be loyal, i.e., he is temporarily bound and is prevented from using anyone else's boat. These advances are to be repaid in full and not in instalments.

Those who work as labourers for the boat owners during the kala season are also given loans. This binds them to the same boat owner every season.

Money lenders and pawn brokers: There is no distinct class of money lenders and pawn brokers in Adirampattinam fishing villages. Money lending and mortgaging against goods is done by some of the well-to-do fishermen. Poor fishermen mortgage their utensils, nets, and jewels with better-off fishermen and obtain loans at high rates of interest. The money lender, more often than not a fisherman himself, has a good idea about prospective borrowers, their assets, ability to repay and the amount that can safely be loaned. The interest rate is 10% per month and has to be paid regularly. The principal amount is invariably accepted only in full.

Bank: The local branch of the Carana Bank had, in the past, given Rs. 300,000 as loans to Adirampattinam fishermen. Many of those who availed of these loans were the better-off fishermen of Karaiyur street. Most of the loans were taken more than five years ago and have not been repaid in full, though the period of repayment was only 3 years. Among several well-to-do fishermen, largely from Karaiyur street, there is a strong belief that if the loans are not repaid for a long period, the government would finally write them off. Considering that the repayment record of rich fishermen is poor, the bank authorities think that it is irrational to expect poor fishermen to repay regularly. As a result, the bank is very hesitant to provide credit to poor fishermen.

The fishermen's cooperative society gives loans to its members for the purchase of nets and boats. The leadership of the society, decision-making and resources are controlled by the elite of Karaiyur street. The fishermen cooperative society is at present implementing a scheme whereby 28 boats are to be given to small groups of fishermen, each group consisting of three fishermen below the poverty line who do not own any boats.

The sources of credit least used by the loanees are more formal institutions, like the bank and the fishermen's cooperative society. While only two loanees have taken loans from the bank, none has availed of the credit service of the cooperative society. Very often, loanees borrow

money from more than one source. Of the 100 loanees, 32 have taken loans from only one source, predominantly the commission agents-cum-traders. Fifty-nine loanees have borrowed from more than one source. The remaining nine have not obtained any loans.

The sources and purposes of credit obtained by the loanees are given in Table 2. The table reveals that different sources of credit are tapped for different purposes. Fishermen mostly take loans to buy new or second-hand nets. Sixty-nine of the 73 loanees who are indebted to the trader have taken loans for purchasing nets. Similarly, 33 of the 47 who have taken loans from the boat-owner, and 16 of the 33 who have borrowed from money lenders, have used the loans to buy nets. Another important reason for taking loans is family expenses. Friends, relatives, boat-owners and money lenders are the primary sources of credit for this purpose.

Of the 91 loanees who have borrowed from other sources, 47 have debts of less than Rs. 1,000 and 21 have debts ranging between Rs. 1,000 and Rs. 2,000. Debts of 15 loanees range from Rs. 2,001 to 3,001 and that of 8 loanees between Rs. 3,001 and 4,000. These amounts included advances from boat-owners and commission agents-cum-traders.

Though only a few fishermen avail of credit facilities provided by banks, 59 of the 100 loanees preferred banks to other sources of credit. In contrast, of the 73 loanees who had obtained credit from agents/traders, only 16 preferred them; of the 47 people who had taken loans from boat-owners, only five were happy with this source and of the 29 who had borrowed from money lenders, only two gave them preference. The main reasons for preferring banks to other sources of credit are the low interest rates charged and a flexible repayment schedule. Banks normally do not enforce repayment during poor seasons and hardly ever insult or fight with the loanee if repayment is delayed—something that is very common with the more informal credit sources.

The loanees, however, have strong reservations about banks. They generally seem to feel that bank procedures are too formal and too complex for the poor, banks insist on security for loans which is difficult, if not impossible, to provide. The loanees would like banks to be more flexible in allowing them to choose the type, number and quality of gear purchased when loans are made available for this purpose. They feel that informal sources of credit display more flexibility than banks in this regard.

3.3.2 *Income-expenditure pattern*

The main reasons for the indebtedness of these fishermen can be sought from their income-expenditure pattern. It is difficult to calculate the monthly income of a fisherman, mainly because of the immense diversity of fishing operations. The income earned per trip varies according to season and the number and quality of nets owned. Fishermen in Adirampattinam go fishing for a maximum of 15 days in a month. This is so because only four days a week are meant for small-scale fishermen using traditional boats, while the remaining three days are for those who operate mechanized boats. Added to this is the loss of a few days of work due to “voor kattu.”

Because of the diversity of fishing operations, the incomes of loanees by net type have been calculated for the peak season alone. Of the 80 loanees who go for koi fishing, 27 earn As. 20-29 per trip, 21 earn As. 30-39 and 11 earn Rs. 40-49 per trip. If Rs. 30 is taken as an average earning per trip, a fisherman using koi valai would earn As. 450 in a month (Rs. 30x15 days) during the peak season. Of course, there are a few who earn a little more. Given the expenditure pattern, even during the peak koi season, loanees owning koi valai are just able to make both ends meet. During the lean season, when the income level falls, the loanees are forced to borrow to meet their expenses.

Fishermen who own about 15 penta valai can earn a minimum of Rs. 75 to Rs. 100 per trip. There are 11 loanees who own penta valai. But fishermen generally own a smaller number of nets and they are mainly second-hand nets. They earn between As. 40-80 per trip. During the peak season, they earn a surplus. This surplus, however, is not sufficient to prevent indebtedness during the lean season when their earnings are low.

Table 2

Sources and purposes of credit

Purpose	Sources	Money lender	Boat owner	Trader/ Commission Agent	Relatives	Friends	Mortgaging of jewels, utensils, etc.	Bank	Boat-maker	Village fund	Total
Net purchasing, net repair		16	33	69	3	1	9	1	—	—	132
Family maintenance, food, clothes, festivals		7	8	4	3	8	11	—	—	—	41
Marriage/death		1	2	—	—	—	3	—	—	1	7
Child birth		1	—	—	—	1	—	—	—	—	2
Medical expenses		1	1	—	—	1	1	—	—	—	
Debt repayment		1	2	—	—	—	1	—	—	—	
To buy a boat		—	—	—	—	—	—	—	1	—	1
To build/repair house/hut		—	—	—	1	—	1	—	—	—	2
Son's education		1	—	—	—	—	—	—	—	—	1
To set up a shop		—	—	—	—	—	—	1	—	—	1
To send someone abroad		—	—	—	1	—	—	—	—	—	1
For buying land		—	1	—	—	—	—	—	—	—	1
To pay for a chit		1	—	—	—	—	—	—	—	—	1
Total		29	47	73	8	11	26	2	1	1	198

Note: Nine loanees do not have any debts at present. No loans were taken from the cooperative society.

During April-October, most of the fishermen from Sunnambukara street, Arumuga Kittangi street and Tharagar street depend on smaller nets like tho valai, kallu valai and chippy valai for their earnings. The income earned from these nets is not as much as that earned from koi valai or pentha valai, but is less erratic and more dependable. Loanees using tho valai and kallu valai earn As. 20-40 per trip during the peak season. These earnings enable the fishermen to balance their income and expenditure.

There are 22 loanees who own a chippy valai. They earn Rs. 20 per trip on an average. The advantage with this type of fishing is that the fishermen can go fishing daily. In spite of this, many are unable to earn more than Rs. 300 a month and, therefore, incur debts.

3.3.3 Savings

When a fisherman claims to have a saving of say, Rs. 2,000, it does not necessarily mean that he has actually saved the amount. More often than not, he would be a member of a chit with a total value of Rs. 2,000. Chits are the primary mode of savings among fishermen. The chit amount is paid in weekly or monthly instalments and the organiser of the chit himself collects the instalments regularly. In times of need, loans or advances against the chit amount are easily obtained. Savings go mainly towards purchase of nets, family expenses, repayment of earlier debts and marriage expenses.

Apart from these, savings are also for the purpose of paying for village festivals or for important festivals like Pongal, Deepavali and Bakrid. Whenever there is an excess of income over expenditure, it goes to repay old debts or is put into a chit. Banks, however, play no part in this scheme of things as the fisherfolk find bank procedures too cumbersome. Further, they associate banks with large savings.

Sixty of the 100 loanees had no savings; 30 had savings below Rs. 1,500; 10 of them, sums above Rs. 1,500 (Table 3).

Table 3
Amounts saved by loanees

Amount (Rs.)	No. of respondents
No savings	60
500 less	12
501—1000	11
1001 —1500	7
1501 —2000	1
2001 – 2500	—
2501 – 3000	3
3001 —3500	1
3501 —4000	2
above 4000	3
Total	100

3.4 The process of administering the loan

3.4.1 Preliminary work

The social worker commenced his work in Adirampattinam in July 1981 and spent most of his time trying to get acquainted with the fisherfolk and their problems. A detailed list of the needs of fisherfolk and the problems faced by them was drawn up. These included titles for

house plots (pattas), loans for building houses, educational facilities, road repairs, better means to preserve/dry fish, better marketing facilities, additional water taps and a larger number of boats. Credit was the most immediate and vital need felt by the fishermen. They needed loans to buy additional gear. With this immediate credit need in mind, the local branch of the Canara Bank was approached. The social worker began his task of identifying fishermen eligible for the loans. He also had to determine the possibility and feasibility of forming loanees into groups.

3.4.2 Role of the bank

In the beginning, the local bank manager was very reluctant to finance this programme as loan defaults from fishermen — especially, the well-to-do fishermen of Karaiyur street — amounted to Rs. 250,000. He made every effort to slow down the finalisation of the proposal. After a while, he was transferred to another branch. The new manager was briefed about the project and its loan proposal. He asked for help in collecting pending repayments. This was difficult as he was reluctant to furnish a list of defaulters, fearing repercussions. Finally, when he did come up with a list, it was not of much help as it did not mention the amounts outstanding.

The social worker broached the possibility of the prospective loanees persuading the defaulters to repay. This, however, was firmly rejected by the loanees who felt that any such action on their part would create problems in the village. They further felt that since they had nothing to do with the defaulters obtaining credit, they could not take an active interest in repayment. They felt that a decision on the proposed loans should be based on the merits of the case; they were confident of their ability to repay on schedule, especially if the loans were made available before the ensuing peak season. The bank was finally convinced about providing the loans but wanted the social worker to confirm the availability of a IRDP subsidy from the District Rural Development Agency (DRDA). The social worker accordingly sought the assistance of the fisheries sub-inspector at Adirampattinam and the Block Development Officer (BDO). Things became complex at this stage with the DRDA authorities wanting an assurance from the bank about the latter's willingness to provide credit and the bank wanting a similar assurance from DRDA on subsidies. Eventually, the bank agreed to make the loans available, but there were a number of DRDA formalities to be completed. The BDO wanted the Gram Sevak (village worker) to interview the loanees to ascertain their income and assets. The Gram Sevak was not available. The social worker pointed out that the required information was already on record and could be produced on demand. This satisfied the bank authorities but not the DRDA. Ultimately, the Gram Sevak certified that the list of 100 loanees comprised only fishermen who were below the poverty line and thus eligible for the one-third subsidy available under IRDP.

Two photographs of each loanees had to be produced before the bank. Each of the loanees also had to open a bank account. It was only after the completion of all these formalities that the bank decided to sanction the loans.

3.4.3 The net-making companies

The bank insisted that all the loanees should purchase only new nets and that the money for the nets would be paid directly to the net manufacturers. Net-making companies were invited to tender. M/s Panchanathan & Co., Madras, the fish net company in Peravoorani near Adirampattinam, and a government unit in Guindy sent in their quotations.

The government unit wanted the loanees to wait for at least three months for the nets and insisted that two-thirds of the cost be paid in advance. The bank was not willing to accept this proposition. This ruled out the possibility of purchasing nets from the government unit. Panchanathan & Co. quoted a much higher rate than the other two companies. The leaders of Sunnambukara street had initially proposed the Peravoorani company since it was near Adirampattinam and they could, therefore, keep a constant check and pressurize the company to speed up the manufacture of nets. The decision to choose the Peravoorani company was made jointly by the group leaders, the local fisheries sub-inspector and the social worker.

The Peravoorani company originally quoted only for single knot nets. However, the company later accepted the demand of the group leader and the fisheries sub-inspector for double knot nets.

3.4.4 Granting the loan

Once the subsidy was sanctioned and the bank had received intimation, it credited the loan amount to the fishermen's accounts. The loanees were asked to sign a form authorising the bank to pay for the nets directly to the net manufacturer. The money left after paying for the net was withdrawn by the loanees to buy other accessories for the nets, like ropes and floats.

The bank loan carried an interest of 4% per year and was to be repaid within 24 months in 14 instalments of Rs. 50 each. It was thus assumed that the non-subsidised part of the loan (As. 666) together with the 4% interest, would be repaid by the end of 1983. The 100 loanees were formed into nine smaller groups. Forty-four loanees were from Karaiyur street and they formed four groups. **Thirty-two loanees were from Sunnambukara street and they formed three groups.**

Arumuga Kittangi and Tharagar streets each had only one group of 16 and 8 loanees respectively. Loans to all the 100 fishermen were not given at the same time as the factory delayed delivering the nets. Details of distribution of loans by streets and dates of disbursement are provided in **Table 4.**

Table 4

Distribution of loanees by street and dates of disbursement of loans

Date of loan disbursement	No. of persons who received loans	Street-wise distribution of loanees
10-12-81	10	Sunnambukara
11 -12-81	11	Sun nambukara
14-12-81	6	Arumuga Kittangi
15-12-81	12	Arumuga Kittangi and Tharagar
08-01 -82	22	Karaiyur
01-02-82	10	Karaiyur
10-02-82	10	Karaiyur
12-02-82	2	Arumuga Kittangi
13-02-82	2	Karaiyur
15-02-82	2	Sunnambukara
16-02-82	4	Tharagar
23-02-82	1	Sunnambukara
25-03-82	6	Sunnambukara
13-05-82	2	Sunnambukara
Total	100	

Though the subsidy had been sanctioned and loan amounts credited to the respective accounts the first batch of fishermen who wanted double knot kol nets received their nets only by February 1982, more than a month after receiving the loan. This batch consisted mainly of fishermen from Sunnambukara, Arumuga Kittangi and Tharagar streets. Only the single knot nets (tho and chippy) produced by the Peravoorani company were ready in December 1981.

3.5 Functioning of groups and group leadership

The reasons for forming the loanees into groups were to foster participatory decision-making and collective responsibility for loan repayment. Accordingly, the groups were to meet periodically and discuss issues related to the loan. Before the loans were granted, the groups met regularly and discussed the type of net to be purchased and the manner of repayment. Unfortunately, the effectiveness of the groups deteriorated in course of time.

According to 84 loanees, no group meetings were held after the nets were distributed. Even if these were held, they were not aware of such meetings. On the other hand 16 loanees – mostly group leaders – say that meetings were held occasionally.

In the formation and functioning of groups, it was Karaiyur street which worked the best. The leaders of the groups in this street initially took the initiative, with constant guidance and support from the social worker. Several meetings were held prior to the disbursement of the loans. However, the groups hardly met after the loans were given. The social worker had placed much responsibility on the leaders of Arumuga Kittangi street and more particularly on those of Sunnambukara street. Very few meetings were held in either street.

The reason the groups were ineffective was the inadequate understanding of the group concept by the loanees. This is evident from Table 5. Most of the loanees think the groups were meant only to arrange for loans. It is probably owing to this misconception that the group members did not come together after they received the loan. Moreover, the experience was new and the responses were diverse. The time gap between forming groups and disbursing loans was inadequate to educate the loanees about the basic objective of group formation and functioning.

Table 5

Purpose of the groups as understood by the loanees

Purpose	Responses
To get loans/nets	30
To insist on/collect loan repayment	27
To help poor fishermen improve their standard of living	10
Help group members undertake responsibility and be united	12
Combined check on each other to repay	4
Better functioning as a group	5
For the leader to take initiative, to collect repayment	6
To facilitate local meetings of officials and visitors	2
To prevent sale of nets obtained through loans	2
To secure more loans	1
Do not know why the groups were formed – – purpose not explained	17
Total responses	116*

* Multiple answers

When the social worker started working in Adirampattinam, a few young fishermen assisted him regularly in collecting data on the village, identifying those in need of fishing gear, etc. He depended on the same persons for identifying probable loanees and initiating the process of group formation. When the groups were formed, the members selected these very persons as group leaders—out of gratitude for getting them into the credit scheme, rather than for their leadership potential.

Initially these leaders did try to organize group meetings, but gradually they started facing difficulties. Several of the leaders were themselves irregular in repayment and this set a very bad precedent for the group members. Once the leaders and the groups became almost non-functional, the social worker began to concentrate only on collection of loan dues. The whole idea of using this credit programme as an entry point to community action for development had to be abandoned.

Different views exist among the loanees about the leaders' role. According to Table 6, 28 loanees think that the primary role of a leader is to help them get more facilities to better their lives such as loans and nets. Thirteen loanees believe that the leader should command the respect of the group – listen to suggestions, provide advice and act upon these suggestions. Further, according to the loanees, the leader should be someone superior, he should work with commitment for the general development of the fishing community, help in regularising loan collection, help build group unity and responsibility, and know how to approach various government authorities. It seems probable that many of the leaders lacked most of these attributes, thus leading to their being ignored by the group members.

Panchayat leaders can effectively influence the minds of the villagers on various issues. Evolving new village-level leadership is indeed a positive and necessary decision for village-level development work but it is also necessary that a credit programme of this nature invokes and sustains the sympathy, concern and support of panchayat leaders. The panchayat leadership itself cannot and should not be allowed to implement or control a scheme for community development, as the benefits of the programme will obviously be cornered by the well-to-do. But when the groups have not been through any systematic process of awareness building it is necessary that a credit programme of this nature should gain the support of the village panchayat rather than its antipathy.

3.5.1 *Process of organizing groups*

There are two different approaches to organising the poor into groups. One approach would be to identify an immediate need (e.g. credit) and organize a group to solve the problem. It is expected that in the process of problem-solving, members of the group would build up their awareness and get used to group participation and decision-making and would, therefore, be motivated to tackle other community needs/problems. The second approach emphasizes the need to build up critical awareness, motivation and leadership potential before a group can implement any action programme.

The project adopted the first approach. Any programme which adopts this approach for its implementation may not succeed fully, especially if the programme objective is credit. In the project, the fishermen saw themselves as 'objects' of the process and did not appreciate the need for effective group participation and functioning. Most of the ground work had to be done by the social worker and not by the target group.

Any programme in community development has to synthesize the positive aspects of both the approaches. The emphasis should be on critical education, leadership training and motivation rather than on money *per se*. At the same time, action for community development must be interwoven with the necessary training, as community action is the best means of building awareness, and developing leadership, community consciousness and motivation.

Table 6

Role of the leader as visualized by the loanees

Role of the leader	No. of responses
Should help fisherfolk get more facilities by way of loans and nets	28
Should command the respect of the group. Should advise and inform group members and listen to their suggestions	13
Should work for the well-being of the community	11
Should know how to approach banks and other offices	4
Should help collect loan repayments	9
Should build up group unity	4
Should help group members to become responsible	3
Should be efficient and discharge his duties earnestly and impartially	5
Should be like the panchayat leaders	2
Should communicate his decisions to the group and the group's decisions to others	1
No idea/do not know	25
Total responses	105*

* Multiple answers

3.6 Repayment of loans

As a result of delays in supply of nets by the net manufacturing company, the dates on which loans were disbursed to each fishermen varied. For calculating the loan amounts and the rates of repayment, the respective months in which loans were received by the fishermen have been taken into consideration. Accordingly, at the time of the loan study (May 1983), 39 loanees had received loans 17 months earlier, 22 had completed 16 months of repayment and 31 had completed 15 months. Six loanees had been repaying for the last 14 months and two had completed 12 months.

The original assumption on loan repayments was that the total amount of about Rs. 700, made up of the subsidised loan (Rs. 666) and interest, could be repaid in 14 instalments of As. 50 each, over a period of 24 months. But the actual pattern of repayment was different. While some paid their instalments even during lean periods, many were unable to repay the required Rs. 50 instalment even during the peak season.

Given this experience, a possible alternative is for the loanees to repay in smaller instalments over a period of 24 months, as against the 14 months originally agreed upon. When the total amount repayable is divided into 24 equal instalments, a loanee will need to repay As. 30 a month: in 12 months, he would repay As. 360.

Accordingly, by the end of May 1983, 39 loanees should have repaid Rs. 510 each, 22 loanees should have repaid As. 480 each, 31 should have repaid As. 450 each, 6 should have repaid As. 420 each, and 2 should have repaid Rs. 360 each.

Table 7
Loan repayments by “street” (As of May 1983)

Amount repaid (Rs.)	Number who had repaid in each street				Total
	Karaiyur Street	Sunnam- bukara street	Arumuga Kittangi street	Tharagar street	
Lessthan50	1	—	—	—	1
50—99	4	2	—	—	6
100—149	12	5	2	3	22
150—199	10	8	6	—	24
200—299	10	4	5	2	21
300—399	3	7	2	2	14
400—499	2	4	—	1	7
500—599	1	1	1	—	3
600—649	—	—	—	—	—
Amount closed	1	1	—	—	2
Total	44	32	16	8	100

According to Table 7, nearly 50% of the loanees have repaid about a third of the loan amount, **25% have repaid more than half the loan amount, and 12% have repaid more than two-third** of the loan. Of the 47 loanees who have repaid above Rs. 200, 17 (38%) are from Karaiyur street, 17 (53%) from Sunnambukara street, 8 (50%) from Arumuga Kittangi street, and 5 (63%) from Tharagar street. Two of the loanees, one each from Karaiyur street and Sunnambukara street, have repaid the entire loan.*

Of the 26 loanees who have repaid approximately more than half the loan (As. 300 and above), 7 (16%) are from Karaiyur street, 12 (38%) are from Sunnambukara street, 3 (19%) from Arumuga Kittangi street, and 3 (37%) from Tharagar street. When we consider those who have repaid from nearly a third to more than half the loan amount, the loanees from Sunnambukara street and Tharagar street show a better repayment rate, while the repayment from Karaiyur street is the lowest.

A glance at the loan amount given to each street and the total amount repaid also points to more or less the same conclusion.

* This does not indicate systematic repayment on their part. One of them sold his net and repaid a major portion of the loan. The other bought nets worth only Rs. 600; the balance was paid into the bank in two instalments.

As of May 1983, after approximately 16 months, the street-wise repayments and outstanding loan amounts were as follows:

Name of street	Amount repayable (Rs.)	Amount repaid (Rs.)	Amount outstanding (Rs.)	Outstanding amount as % of amount repayable
Karaiyur street	29,304	8,718.40	20,585.60	70.24
Sunnambukara street	21,303	8,635.63	12,676.37	59.47
Arumuga Kittangi street	10,656	3,765.00	6,891.00	64.60
Tharagar street	5,328	1,890.00	3,438.00	64.52

A probable reason for the low repayment rate in Karaiyur street is the fisherfolk's dependence on the koi valai alone. Because of this over-dependence, they have to work as labourers for the boat-owners during the non-koi season.

On the other hand, in the other streets there is a lot of emphasis on smaller nets like the tho valai, kallu valai and chippy valai. The repayment rate is relatively better because fishermen use these nets during the non-koi season, earning a low but regular income. Again in streets other than Karaiyur, the village custom and the fish marketing pattern enable women to work in marketing fresh fish or dry fish. Besides, many of the poor fishermen from Karaiyur street were given to believe that they could delay repayment of loans to banks and that loans under the DRI scheme would be written off after a period of time. This belief perhaps affected the rate of repayment. In contrast the loanees from Sunnambukara street have a general fear of coercive action by bank officials and the government if the loans are not repaid within the stipulated time.

According to a circular dated 14-9-1979 from the Northern India Bank Staff Training College, New Delhi, "Repayment should not normally exceed 5 years. Roughly, instalments should be of the order of 2% to 4% of the amount of advance, i.e., *25 to 50 monthly instalments* be stipulated. While fixing the instalments, the following factors should be taken into account:

1. Profit
2. The size of the family and the borrower's sustenance requirements
3. The general increase in cost of living."

When compared to this view on repayment, the plans and expectations of the bank and BOBP were unrealistic.

According to the government, a loan of As. 1,000 (the amount to be repaid would be around Rs. 700, after deducting the subsidy) could be paid in 36 monthly instalments of Rs. 20 each, over a period of 3 years. In fact, the monthly repayment chart of this loan scheme (Appendix) reveals that a large percentage of the instalments paid are around Rs. 20 per month.

According to the government instalment rate, the amount of loan that should have been repaid at the end of 16 months is Rs. 320 per Toanee, or As. 32,000 of the total loan amount, inclusive of interest, and Rs. 29,600 exclusive of interest. The actual amount that has been repaid by the 100 loanees is As. 23,009 or 78% of the amount to be repaid. The rate of repayment has been high considering the recurring failure or unfavourable seasons and depleting catch with the consequent decrease in income levels and increase in indebtedness. This reveals that if the period of repayment had been fixed realistically, these fishermen would probably have repaid the loan.

3.6.1 Factors influencing repayment of loan

To identify the factors that influence repayment of loans, factors like net ownership pattern of loanees, their income from catch, seasonal influence, and the pattern of their indebtedness, have been compared with the pattern of loan repayment.

3.6.1.1 Pattern of net ownership and repayment

Table 8 indicates the main patterns of net ownership and their relationship with the loan amount repaid. Only 37% of the loanees, owning koi valai, have repaid Rs. 200 or more, while 64% of the loanees owning a combination of koi and pentha valai, 62% of those having koi and chippy valai, 56% of those owning koi and kallu valai, and 50% of those having a combination of koi, kallu and tho valai have repaid Rs. 200 and above.

It can, therefore, be inferred that the greater the number and types of nets, the higher will be the rate of repayment. If a fisherman owns different types of nets, and also a considerable number of each type, he would be in a position to use different nets during different seasons. This would fetch him a steady and reasonable income. This, in turn, will enable him to repay better. Whatever be the combination of nets, koi valai must be part of that combination. Owning koi valai alone, however, will not yield adequate income and it is necessary to own at least one more type of net in addition.

Table 8

Pattern of net ownership and loan repayments

Net ownership pattern	No. of loanees	Less than 50	Amount repaid (As.)							Account closed
			50—99	100—149	150—199	200—299	300—399	400—499	500—599	
Koi	41	1	5	10	10	5	5	1	3	1
Koi+pentha	11	—	—	3	1	6	—	1	—	—
Koi±kallu	9	—	—	2	2	2	2	1	—	—
Koi+kallu+tho	4	—	—	1	1	—	1	1	—	—
Koi+kallu+tho+chippy	2	—	—	—	—	—	—	2	—	—
Kallu+tho	10	—	1	1	4	2	2	—	—	—
Kallu+tho+chippy	1	—	—	—	—	—	—	—	—	1
Kallu+chippy	1	—	—	—	1	—	—	—	—	—
Koi+chippy	13	—	—	2	3	5	2	1	—	—
Chippy	5	—	—	2	1	—	2	—	—	—
Nil	3	—	—	1	1	1	—	—	—	—
Total	100	1	6	22	24	21	14	7	3	2

Table 9**Indebtedness and repayment of loans**

Indebtedness (As.)	Amount repaid (Rs.)									Total
	Less than 50	50— 99	100— 149	150— 199	200— 299	300— 399	400— 499	500— 599	A/c closed	
250 and less	—	2	2	1	—	1	—	—	—	6
251 —500	1	—	2	5	3	2	2	—	1	16
501—1000	—	2	4	8	5	5	1	—	—	25
1001 —1500	—	—	3	1	1	2	2	—	—	9
1501 —2000	—	1	2	1	4	2	1	1	—	12
2001 —2500	—	1	4	1	2	—	1	—	—	9
2501 —3000	—	—	—	3	1	1	—	—	1	6
3001 —3500	—	—	1	—	2	—	—	—	—	3
3501—4000	—	—	—	—	1	—	—	—	—	1
4001 —4500	—	—	1	—	—	—	—	—	—	1
4501 —5000	—	—	—	—	—	—	—	1	—	1
Above	—	—	—	—	—	1	—	—	—	1
No debts at present	—	—	3	4	2	—	—	1	—	10
Total	1	6	22	24	21	14	7	3	2	100

3.6.1.2 Indebtedness among the loanees and repayment

Less indebtedness does not necessarily mean a better economic status. On the contrary, the higher the economic status (better quality and greater quantity of nets), the more the debt and the better the repayment. Those who possess better quality nets in good number borrow more as they are confident of their ability to repay. Table 9 indicates that 6 loanees who have debts of Rs. 250 or less have repaid Rs. 200 and more. Of those who have debts of Rs. 501 – 1,000, 25 have repaid Rs. 200 and more, while 12 loanees with debts between Rs. 1501 – 2,000 have repaid As. 200 and above. Thus, those who have larger debts also repay more often.

These facts do not mean, however, that indebtedness does not affect repayment. For the poorer fishermen, especially those owning very few nets, large debts are a very serious impediment to repayment. The poor fishermen generally try to keep their debts as low as possible. For them, loans of this type are not something continuous. Their life is more dependent on the other local sources of credit. Hence, additional income is often used to repay other debts (except boat-owners' and traders' advances). Repayment of a bank loan is accorded a lower priority compared to repayment of other loans. This is so because the other repayments are a must for survival; without regular repayments future loans would be difficult to get.

3.6.1.3 *Loanees' income and repayment*

The income the loanees get from each type of net they own and their repayments are given in Tables 10, 11, 12, 13 and 14. Though a certain amount of correlation is seen between higher incomes earned from different types of nets and higher amounts of repayment, there is no clear trend. This is probably due to several factors, such as family size, numbers of earning members, amount of saving, and extent of indebtedness. Even though incomes are high, these factors will tend to reduce the surplus available for repayment. Thus, an increase or a decrease in income can act either as a motivation or an obstacle to repayment.

Considering the catch of pentha valai (Table 11), only 33% of those who earn Rs. 20—39 per trip have repaid Rs. 200 and more. But this percentage rises to 50 for those who earn As. 60—79 per trip. Similarly, for koi valai catch (Table 10), 33% of those who earn Rs. 20—29 per trip during the peak season have repaid As 200 and more. This percentage increases to 72 for those who earn Rs. 60—69 per trip. Again, among those who own chippy valai (Table 14), and earn As. 10—14 per trip, 43% have repaid Rs. 200 and more. The percentage rises to 80 for those who earn As. 25—29 per trip. It is only with the kallu valai catch (Table 13) that no correlation is found between the income per trip and the amount of repayment.

Table 10

Income from koi valai catch and repayment of loans

Value of catch per trip (As.)	Amount repaid (Rs)									
	Less than 50	50— 99	100— 149	150— 199	200— 299	300— 399	400— 499	500— 599	A/c closed	Total
10—19	—	—	3	—	2	1	—	—	—	6
20—29	1	3	7	7	7	1	—	1	—	27
30—39	—	1	5	5	5	2	2	1	—	21
40—49	—	—	1	2	4	3	—	1	—	11
50—59	—	1	2	1	—	1	—	—	—	5
60—69	—	—	—	1	—	2	5	—	1	9
70—79	—	—	—	1	—	—	—	—	—	1
Total	1	5	18	17	18	10	7	3	1	80

Table 11

Income from pentha valai catch and repayment of loans

Value of catch per trip (As.)	Amount repaid (Rs.)								Total
	Less than 50	50—99	100—149	150—199	200—299	300—399	400—499	A/c closed	
20—39	—	—	1	1	1	—	—	—	3
40—59	—	—	1	—	1	—	—	—	2
60—79	—	—	1	1	2	—	—	—	4
80—99	—	—	—	—	1	—	—	—	1
100 above	—	—	—	—	—	—	1	—	1
Total	—	—	3	2	5	—	1	—	11

Table 12

Income from the valai catch and repayment of loans

Value of catch per trip (Rs.)	Amount repaid (Rs)								Total
	Less than 50	50—99	100—149	150—199	200—299	300—399	400—499	A/c closed	
15—19	—	—	—	1	—	—	1	—	2
20—24	—	—	—	1	—	—	1	1	3
25—29	—	—	1	1	—	1	1	—	4
30—34	—	—	—	1	—	—	—	—	1
35—39	—	—	—	—	1	—	—	—	1
40—44	—	1	—	—	—	1	—	—	2
45—49	—	—	—	1	—	—	—	—	1
50 and above	—	—	1	—	1	1	—	—	3
Total	—	1	2	5	2	3	3	1	17

Table 13

Income from kallu valai catch and repayment of loans

Value of catch per trip (Rs.)	Amount repaid (As.)							A/c closed	Total
	Less than 50	50—99	100—149	150—199	200—299	300—399	400—499		
10—14	—	—	—	—	—	—	1	1	2
15—19	—	—	—	1	1	2	—	—	4
20—24	—	1	1	1	1	1	2	—	7
25—29	—	—	1	3	—	1	—	—	5
30—34	—	—	1	1	—	—	—	—	2
35—39	—	—	—	1	1	—	—	—	2
40—44	—	—	1	1	1	1	—	—	4
45—49	—	—	—	—	—	—	1	—	1
50andabove	—	—	—	—	—	—	—	—	—
Total	—	1	4	8	4	5	4	1	27

Table 14

Income from chippy valai catch and repayment of loans

Value of catch per trip (Rs.)	Amount repaid (Rs.)							A/c closed	Total
	Less than 50	50—99	100—149	150—199	200—299	300—399	400—499		
5-9	—	—	—	—	—	—	1	—	1
10—14	—	—	1	3	1	2	—	—	7
15—19	—	—	2	2	3	—	—	—	7
20—24	—	—	—	—	—	1	—	—	1
25—29	—	—	—	—	1	1	2	1	5
30andabove	—	—	1	—	—	—	—	—	1
Total	—	—	4	5	5	4	3	1	22

3.6.1 .4 Repayment in relation to increase in earnings of loanees

Twelve of the 20 loanees who say that they obtained a reasonable increase in their earnings (Table 15), and 23 of the 55 loanees who say that they have had only a minimal increase in their earnings, have repaid Rs. 200 and more. Of the 25 loanees who say their earnings have not increased, 12 have been able to repay As. 200 or more. This suggests that an increase in earnings alone does not assure higher repayment. In many cases, high repayment was probably due to other factors like reduction in repayment of other debts, quantity of nets, good catch, desire to get rid of a debt, and the efforts of the social worker.

A similar pattern is more or less repeated in Table 16. Twenty-eight of the 49 loanees who claim that the loan was useful, and 6 of the 22 Toanees for whom the loan was only marginally useful, repaid Rs. 200 and more. A total of 34 of the 71 loanees who feel that the loan was useful, paid up Rs. 200 and above. Of the 29 loanees who say that the loan was not useful, as many as 13 repaid Rs. 200 and above. This shows that the 'usefulness' of the loan did not necessarily influence better repayment; there is no significant difference in repayment between those who found the loan useful and those who did not.

Table 15

Increased earnings and repayment of loans

Increased earnings (Type of response)	Amount repaid (As.)									Total
	Less than 50	50—99	100—149	150—199	200—299	300—399	400—499	500—599	A/c closed	
Those whose earnings increased marginally	—	1	3	4	7	3	1	—	1	20
Those who had a reasonably good increase in earnings	1	4	12	15	10	6	5	2	—	55
Those whose earnings did not increase	—	1	7	5	4	5	1	1	1	25
Total	1	6	22	24	21	14	7	3	2	100

Table 16
Usefulness of the loans vis-a-vis loan repayments

Usefulness of the loan (Type of response)	Amount repaid (As.)									
	Less than 50	50—99	100—149	150—199	200—299	300—399	400—499	500—599	A/c closed	Total
Those to whom the loan was useful/helpful	—	1	9	11	15	8	4	—	1	49
Those to whom the loan was of minimal help/use	1	4	6	5	1	2	1	2	—	22
Those to whom it was of no help/use	—	1	7	8	5	4	2	1	1	29
Total	1	6	22	24	21	14	7	3	2	100

3.6.1 .5 *Seasonal influence on repayment*

A notable relationship is found between the fishing season and the rate of repayment, as shown in Table 17. In Karaiyur street, when earnings are good during the koi season (mid-November to mid-February) the amount repaid is high, so are the number of persons who repay; whereas in the lean season for koi (mid-May to mid-October), the amount repaid and the number of persons who repay remain low.

In Arumuga Kittangi street, the pattern seems to be more or less the same. A few work as coolies, but many of the poor fishermen own chippy nets and engage in prawn fishing (mid-January to mid-October). This enables them to earn a little income even during the lean months like May, August and October, and they can repay a reasonable amount. However, during the time of this study (1983), the prawn catch was very low and the loanees belonging to this street who depended on the prawn catch found it difficult to repay even Rs. 40 in the month of March. Their repayments remained nil in the months of April and May.

Tharagar street also shows a similar pattern with regular repayment during the koi season and irregular repayment during the lean season for prawns.

In Sunnambukara street, the fishermen possess tho and kallu valai besides koi valai. They use these nets during the non-koi season. The peak season for kallu valai is between April and May, though a normal good season may extend from mid-February to mid-June. Due to the ownership of different types of nets, though not in large numbers, repayment has been consistent and regular. Of the 9 loanees who repaid in May 1983, 8 were from Sunnambukara street.

The catch from all types of nets during 1983 was generally poor in terms of both quantity and quality of fish caught. However, the poor repayment from December 1982 to February 1983 cannot be attributed solely to this factor. According to many loanees, the effectiveness and efficiency of loan collection had dropped to very low levels towards the end of 1982. The figures for February, March and April 1983, compared to the figures for 1982, tend to support this contention. From February to April 1982, the total amount collected was Rs. 8,228.69 from 138 loanees, whereas from February to April 1983 the total amount collected was only

Table 17

Monthly repayment pattern by street (February 1982—May 1983)

Name of the Street	Karaiyur		Sunnambukara		Arumuga Kittangi		Tharagar		Total	
	44		32		16		8		100	
Month	Amount repaid (Rs.)	No. of persons	Amount repaid (Rs.)	No. of persons	Amount repaid (Rs.)	No. of persons	Amount repaid (Rs.)	No. of persons	Amount repaid (Rs.)	No. of persons
February 1982	100	2	1470	20	795	12	450	5	2815	39
March 1982	930	18	475	12	440	10	375	6	2220	46
April 1982	1228.60	18	955	15	760	14	250	6	3193.6	53
May 1982	140	4	270	6	210	7	130	3	750	20
June 1982	—	—	60	2	—	—	20	1	80	3
July 1982	1253	33	730	14	215	8	100	2	2298	57
August 1982	587	19	265	8	300	11	65	2	1217	30
September 1982	295	10	1205	15	35	2	170	2	1705	29
October 1982	170	7	200	8	360	4	—	—	730	19
November 1982	80	4	555	2	30	1	—	—	665	7
December 1982	1405	35	820	24	240	10	135	6	2600	75
January 1983	716.78	7	390	17	190	9	125	5	1421.7	38
February 1983	709.03	17	210	9	150	6	20	1	1089.03	33
March 1983	384.03	12	720.63	17	40	4	50	3	1194.6	36
April 1983	700	10	155	4	—	—	—	—	855	14
May 1983	20	1	155	8	—	—	—	—	175	9

Rs. 3,138.63 from 83 loanees. By the middle of 1982, the groups and the group leaders almost stopped functioning. The group leaders failed to make any effort to collect the loan dues. On the other hand, the high repayment amount during early 1982 was the result of not merely a better season than 1983, but also of the combined effort of the social worker, the group leaders and the group members in loan collection.

Table 17a
Monthly repayment pattern (Summary)

	Karaiyur street	Sunnam-bukara street	Arumuga Kittangi street	Tharagar street	Total
Amount or loan repaid (Rs.)	8718.40	8635.63	3765.00	1890.00	23009.00
Percentage of loan repaid	29.75%	40.53%	35.33%	35.48%	34.55%
Amount of loan outstanding (Rs.)	20585.60	12676.37	6891.00	3438.00	43591.00
Percentage outstanding	70.25%	59.47%	64.67%	64.52%	65.45%
Amount of loan to be paid in 16 months (Rs.)	21120.00	15360.00	7680.00	3840.00	4800.00
Percentage rate of repayment	41.2%	56.22%	49.62%	49.21%	47.93%
Total loan amount	29304.00	21312.00	10656.00	5328.00	66600.00

3.6.2 *Loan collection*

Generally, fishermen paid in instalments when they were able to get a good catch that facilitated higher income. A few loanees paid some of the instalments from their wives' earnings, or from money borrowed from other sources for a different purpose. Repayment was very irregular, especially during the lean seasons.

At times, amounts of Rs. 10 or Rs. 20 were paid as instalments to avoid other expenses. At other times, small amounts were saved and when around Rs. 40 was accumulated, it was paid as an instalment. There were also occasions when a good catch fetched Rs. 50 and above, which was paid in full as an instalment.

Loanees occasionally paid their instalments to the fisheries sub-inspector or the group leader or directly into the bank. The primary mode of repayment, however, was through the CVDP local assistants who were entrusted with the collection. The dependence on these local assistants rather than on group leaders generated suspicion and doubt among the loanees about whether their money was being paid correctly into the bank. Added to this, no proper records were maintained by the social worker on the repayment amount, etc., especially for the earlier months. The signatures of the loanees or of the loan collectors were not obtained, and this resulted in a few loanees accusing the CVDP local assistants of misappropriation. A probable impact was loanees' reluctance to repay through the CVDP local assistants; only 41 loanees prefer to do so; as many as 56 loanees prefer to pay directly to the bank. None of the 100 loanees prefers to pay through the group leaders.

The main reasons loanees prefer to pay directly to the bank are:

- (a) They feel confident that the money is remitted into their account, and not misused.
- (b) They can get to learn more about the functioning of the bank and about bank procedures for obtaining loans.

- (c) They can pay as and when they have saved up some money—they need not wait for local assistants to collect the instalment amount.

However, the loanees acknowledge two limitations about paying directly to the bank. These are also the main reasons advocated by those who prefer the CVDP local assistants to collect the money:

- (i) They prefer someone who will advise, convince and remind them to keep repaying regularly.
- (ii) Their fishing hours are often the same as banking hours, making it difficult for them to pay their instalments personally.

3.7 Effectiveness of the loans

3.7.1 Increased earnings

The original project assumption was that an additional investment of As. 1,000 on nets would generate an increase in income of Rs. 500 a year. And this increase in monthly/yearly income would motivate the loanees to repay the loan systematically. It was also assumed that this increase in earnings would help the fishermen move a step higher in the economic ladder.

While 20% of the loanees admit to an increase in catch/earnings from the new nets, and 55% say that there has been only a marginal increase, 25% of the loanees state that there was absolutely no increase in their earnings in spite of the new nets.

Seventy-six per cent of those who said that their earnings had increased, registered increases of less than Rs. 10 per trip. The increase in income per trip was mostly between Rs. 4 and As. 8. Of those who said that their additional earning was about Rs. 10, many were fishermen who purchased the smaller nets like tho, since they could buy as many as 6-8 nets. An addition of 6 to 8 nets means almost doubling the existing stock of nets, thereby also increasing the earnings considerably.

The main reasons put forward by the loanees for no increase or very marginal increase in catch/income after the purchase of new nets are:

- The mesh size was wrong, and inferior twine was used in making the net.
- Nets were given after the end of the peak koi season of 1981 -82.
- The number of nets supplied was low; second-hand nets could have been given instead.
- Very poor season/catch this year.

The mesh size was decided together with the fishermen themselves; but instead of the superior Garware twine, an inferior variety was used.

Secondly, though the loans were given in January and early February, the koi season was nearly over by the time the koi nets were received, especially in Karaiyur street. Initially, the fishermen had plans to repay at least one third of the loan during the koi season (December 1981 – February 1982). However, they lost all enthusiasm to repay with the delivery of the nets being delayed.

Thirdly, the bank's insistence on the purchase of new nets reduced the number of nets they could purchase. For most fishermen, new nets are a luxury. Most often, only good second-hand nets are bought, whether it be to increase one's stock of nets, or to replace worn out nets. As many as 27 loanees feel that poor fishermen should be allowed to buy good second-hand nets. They argue that if they had not been compelled to buy new nets, they could have bought twice the quantity of second-hand nets and probably even two different types of nets. This would have naturally increased earnings two-fold, thereby allowing for sufficient savings from which to repay. Under this credit programme, the increased earnings were not high, and so many fishermen paid up their instalments from their normal earnings.

The reasons given by the loanees for the recurring poor seasons and catches are: no rainfall during the past two years, and destruction of fish resources and fishing gear by mechanized

boats. The fishermen argue that because of lack of rainfall there is no inflow of fresh water into the sea. Together with the flow of fresh water from the rivers and canals comes a lot of food which draws fish closer to the shore and makes fishing much more profitable. Further, those areas in the sea where fresh water flows in, are said to be very conducive to fish breeding. Thus in the absence of rain, a few high-priced varieties are said to have moved further away into the sea where the small traditional boats find it unprofitable to fish.

3.7.2 *Usefulness of the loans*

Seventy-one per cent of the loanees feel that the loan was useful to them. They measure usefulness by

- Their ability to pay up instalments within the stipulated time;
- Fewer visits to the money-lender, trader and boat-owner;
- Low rate of interest and high subsidy;
- Liberal attitude of the loan collection machinery; and
- An increase in asset holding consequent to the loan even if it did not necessarily increase earnings immediately.

The 29 loanees who say that the loan was not useful to them, give the following reasons:

- In case of koi nets a loan of Rs. 1,000, meant solely to buy new nets, is not enough.
- The loan has increased debts rather than income. With a loan of Rs. 1,000 taken from other sources, a large number of second-hand nets could have been bought to suit the particular season. This would have helped generate more income, and even after regular repayment, at least some money could have been saved.

The purpose of this credit programme, as envisaged by the project, was that more nets would mean more earnings and a higher standard of living for artisanal fishermen, leading to higher rates of repayment.

In practice, however, while the repayment rate and amount were fairly high, and 75% of the fishermen acknowledged an increase in earnings, there was no strikingly positive correlation between increased earnings, high repayment and loan usefulness. Loan 'usefulness' is a concept influenced not merely by 'increase in earnings' as is generally expected, but also by several other factors such as the number of nets fisherfolk are able to purchase, the total quantity and type of nets, the subsidy, the rate of interest, ability to pay off other debts, period of repayment, and the ability to save more because of the loan. Thus, a mere increase in earnings does not necessarily make a loan 'useful'. It is one criterion for usefulness, but not the only one.

Finally,, higher repayment is influenced not merely by higher earnings but also by factors such as pattern of net ownership and rise in cost of living.

3.8 Future loans

3.8.1 *Type of net desired in future*

The loanees were asked about the type of net they would like to acquire in the future. Of the 81 loanees who were given koi valai, only 38 expressed their desire for koi. Many of those from Karaiyur street and Sunnambukara Street who were given koi valai, opted for the pentha valai and tho valai respectively. The pentha valai is costlier but more profitable than koi, and 50% of the loanees from Karaiyur street (19 loanees) opted for it. They perhaps wanted to avoid exclusive dependence on koi valai, which would constrain them to work as labourers during the kola season. The loanees from Arumuga Kittangi street prefer to have koi valai, while those from Tharagar street prefer chippy valai. In Sunnambukara street, the major emphasis is on tho and kallu valai rather than on koi valai. Twenty-four loanees opted for tho valai and six for kallu valai.

3.8.2 Amount of loan desired

According to Table 18, the majority of loanees would in future prefer a loan exceeding As. 1,000. Twenty-seven out of 38 (71%) of the loanees who opt for koi valai, 18 out of 24 (75%) who ask for tho valai and all those who ask for pentha valai, want a loan of Rs. 2,000 or more. The percentage of loanees who desire this amount (Rs. 2,000 and above) is comparatively lower among those who opt for chippy valai (3 out of 17, i.e. 43%) and kallu valai (1 out of 6, i.e. 17%).

Table 18
Type of nets owned by the loanees and the amount of loans
desired in the future

Type of net	Desired loan (Rs.)						Total
	500— 999	1000— 1999	2000— 2999	3000— 3999	4000— 4999	5000 & above	
Koi	2	9	13	9	2	3	38
Pentha	—	—	6	3	3	7	19
Kallu	1	4	1	—	—	—	6
Tho	1	5	15	3	—	—	24
Chippy	2	2	3	—	—	—	7
Do not want a loan	—	—	—	—	—	—	6
Total no. of loanees	6	20	38	15	5	10	100

The loanees argue that with a credit of Rs. 1,000 only about 6 kg (roughly 3 nets) of koi valai can be purchased, which would hardly increase earnings. Even though the investment is much higher on pentha valai, many fishermen are willing to go in for it by taking a large loan, since it is more profitable than koi valai. In fact, a good part of a pentha valai loan can be returned in a single season, provided a fisherman has at least 30 kg of nets.

3.8.3 Instalment amount

Only those who want loans above Rs. 5,000 (mainly loanees who asked for pentha valai) say that they can pay instalments of As. 100 or more per month. Of the 20 loanees who want between Rs. 1,000 and Rs. 1,999, 12 say that they can pay an instalment of As. 20-30 per month and seven are willing to repay in instalments of Rs. 50-75. Thus, most of those who take loans between Rs. 500 — 2,000 are willing to pay instalments not exceeding As. 40.

Only those who want loans above Rs. 2,000 are willing to pay instalments of Rs. 50 and more. Of the 58 loanees who prefer loans between Rs. 2,000 and Rs. 5,000, 31 are willing to pay instalments ranging from Rs. 50 to Rs. 75 and 17 say that they can pay instalments above As. 100. Only 11 of the 58 say they will be able to pay instalments less than Rs. 50, and 9 of those 11 want a loan of Rs. 2,000 — 3,000.

What are the possible factors that help fishermen decide on the amount to be borrowed and the type of net to be bought? Fishermen generally tend to buy a type of net for which the season is about to commence. Besides this, two important long-term factors that condition their decisions are:

- quality and type of nets presently owned and
- amount of indebtedness.

Table 19 provides information on the type of net the loanees own at present and the type of net they desire to have in the future. According to this table, of the 41 loanees who own koi valai, 13 – mostly from Karaiyur street – prefer to buy pentha valai. Of the 9 loanees from Sunnambukara Street who presently own koi valai and kallu valai, 7 prefer the tho valai.

Similarly, all those who own kallu and tho valai prefer to opt in future for tho valai which can be used all the year round.

Table 19
The type of net owned at present and the type of net desired

Type of nets owned	No. of persons owning nets	Type of net desired					
		Koi	Pentha	Tho	Kallu	Chippy	Do not want a loan
Koi	41	21	13	2	1	1	3
Koi + Pentha	11	6	4				1
Koi+kallu	9			7	2		
Koi + kallu + tho	4		1	2			1
Koi + kallu + tho±chippy	2	—	—	2			
Kallu + tho	10	—	—	10			
Kallu + tho + chippy	1				1		
Kallu chippy	1	1					
Koi + chippy	13	6	1		1	4	1
Chippy	5	2			1	2	
Sold new nets	3	2		1			
Total	100	38	19	24	6	7	6

N =1 00

There is no significant shift in preference among those who own koi and chippy valai and those who own only chippy valai. Thus, the preference for nets is by and large within the already existing pattern of gear in each street. Karaiyur street prefers koi and pentha; Sunnambukara street prefers tho; Arumuga Kittangi street and Tharagar streets prefer koi and chippy.

Another factor that conditions the decision on the amount to be borrowed and the type of net to be purchased, is the amount of debt. Table 20 indicates that the higher the debt burden, the lower the additional credit the fishermen would like to take, and conversely the lower the indebtedness the higher the amount of loan desired. However, the debt of many loanees is below Rs. 2,000 and most of them want a minimum loan of Rs. 3,000. Their contention is that it will be possible to improve their living standards only with additional nets worth Rs. 3,000. Of 72 loanees who have debts of Rs. 3,000 and less, nearly 70% do not want loans exceeding As. 3,000.

In brief, indebtedness does not inhibit loan ambition. However, even those with fewer debts always plan with foresight, keeping the extent of debts incurred under check. It is for this

reason that all the 72 loanees who have debts of Rs. 3,000 and less do not want loans exceeding Rs. 3,000.

It is, therefore, obvious that though the fishermen desire fairly high loans of Rs. 3,000, they amply weigh profitability. They prefer to avail of such loans in future from banks. They believe that bank loans with their low interest rate, subsidy and long repayment period, are advantageous and suitable for their needs.

Table 20
Extent of indebtedness and loan amounts desired for the future

Extent of indebtedness (Rs.)	Loan amount desired (As.)							Total
	500—599	1000—1999	2000—2999	3000—3999	4000—4999	5000 and above	Do not want another loan	
250 and less	1	1	2	1	—	1	—	6
251 —501	—	4	5	4	2	—	1	16
501 —1000	2	4	10	2	2	3	2	25
1001 —1500	2	1	3	3	—	—	—	9
1501 —2000	1	4	4	1	1	—	1	12
2001 — 2500	1	2	4	1	—	1	—	9
2501 — 3000	—	—	3	1	—	1	1	6
3001 — 3500	—	2	—	1	—	—	—	3
3501 — 4000	—	—	1	—	—	—	—	1
Above 4000	—	—	—	1	—	2	—	3
No debt at present	—	3	5	—	—	1	1	10
Total	7	21	37	15	5	9	6	100

4. FISHERWOMEN LOANS

The life of the average Adirampattinam fisherwoman is tough. She has to do all the household chores, assist in removing fish from nets at the landing site and, more often than not, carry headloads of fish for selling in nearby markets and villages. Most women in Adirampattinam engage in fish handling and marketing. This involvement is out of necessity and is in addition to the burden already shouldered by fisherwomen. On an average, if a woman invests Rs. 50 in buying fish, she is able to earn Rs. 5 per day. She is usually able to sell fish three days in a week. Given their financial difficulties, fisherwomen find it difficult to invest even Rs. 50 in buying fish. Consequently, they are forced to borrow the required sum from informal sources of credit at high rates of interest. They would like to obtain low interest loans repayable in instalments over longer periods of time, so that they can invest in fish marketing facilities without having to borrow money every time they buy fish.

4.1 Working Women's Forum

While planning its intervention methods for the fishing communities in Adirampattinam, BOBP tried to identify avenues through which maximum assistance could be provided to the fisherfolk to meet their credit requirements. During this period, the Working Women's Forum (WWF), an organization based in Madras, was implementing its credit programme. The forum's target group comprised poor employed women. Whatever be their petty trade, be it selling vegetables or fruits, fish or snacks, the WWF gave them a small initial loan of Rs. 100.

As mentioned in the earlier section, the local bank had always been hesitant to grant small loans, particularly at a low rate of interest. However, owing to continuous pressure from the WWF and the understanding that most of the work would be done by WWF field personnel, the bank agreed to provide loans amounting to Rs. 100 per person at a 4% rate of interest, to be repaid in six monthly instalments. By and large, Rs. 100 was found to be the minimum working capital required by fisherwomen and was, therefore, decided as the loan amount. The first set of loans was disbursed in July 1981 to 100 women.

The WWF aims at starting credit programmes which help organize women into groups and develop leadership skills and cooperation, so as to prepare them for social transformation. With this as purpose, the women were formed into groups of about 10 members each before obtaining the loan, and each group selected its leader. These leaders were expected to collect repayments from loanees of their own group and hand them over to the two locally posted WWF organizers—who in turn, could deposit the money in the bank. The leaders were also held responsible for proper repayment of the group as a whole. As an incentive, the leaders received higher loan amounts than other members. Overall supervision of the loan was done by the WWF organizers in Adirampattinam, one of whom belonged to Adirampattinam village. Both of them assisted the fisherwomen in filling up the loan application forms, accompanied them to the bank to receive loans, reminded loanees when they delayed repayment, and helped them fill the pay-in slips. A register containing details of the loan and of repayments was maintained by them. They were also responsible for conducting group meetings.

4.2 Fisherwomen cooperative society

With the overall objective of improving the socio-economic conditions of fisherwomen and thereby their families, a cooperative society for the fisherwomen was formed towards the end of 1981 by the Fisherwomen Extension Service of the Fisheries Department, Government of Tamil Nadu. The society, named after Karaiyur street (Karaiyur street Fisherwomen Cooperative Society), was registered on October 16, 1981. At the time of registration the society had a strength of 180 members, the majority of whom hailed from Karaiyur street.

To become a member of the society, a fisherwoman had to buy a share costing Rs. 10, and pay an entrance fee of Re. 0.50 for each share bought. One person can purchase a maximum of 20 shares. When the society was registered, its members' paid-up share capital amounted to Rs. 2,110. The government provided a sum of As. 5,000 towards share capital. This amount had to be repaid and no interest was charged on it. The government also provided a working capital of Rs. 25,000 at 11.5% interest.

The ultimate authority concerning the activities of the society lies with the Board. A President, a Vice-President and three committee members constitute the board. Board members are elected by the society, and their term of office is three years.

4.2.1 *Activities of the Society*

The society commenced its activities in January 1982 by distributing Cooptex handloom sarees on credit to its members. Each member was entitled to buy sarees worth Rs. 100 and repay them in four monthly instalments. A 20% discount was provided on the actual cost of each saree. One hundred and seventy-two members made use of this scheme and all of them repaid the loan.

The society launched its credit scheme in April 1982. It started giving loans of Rs. 200 for the purpose of marketing fresh/dry fish. The loan, carrying an interest of 15%, was to be repaid

in 26 weeks (6 months). An additional 3% interest was collected from those who did not repay within the stipulated period of 6 months. Ten per cent of the loan amount was collected from each loanee as a thrift deposit.

The society's board members and the field staff of the FWES (one inspector of fisheries and one senior inspector of cooperatives) are responsible for ensuring regular repayment. A loan register, containing the following particulars, is maintained by the field staff: loanee's name, membership number, age, occupation, street, loan amount, date of loan, rate of interest, loan collection date, principal paid and balance, interest paid and balance.

In February 1982, nylon twine for making nets was distributed to 12 members. One kg of No. 3 twine and 1 kg of No. 1 twine were given to each of them. The beneficiaries were paid wages at the rate of Rs. 20 per kg for No. 3 twine and Rs. 40 per kg for No. 1 twine. The finished product was sold at a profit margin of Rs. 2 per kg. Since this experiment was not profitable and resulted in problems of marketing, it was not repeated.

In response to demand from members, the society started a fair price shop in March 1982 to sell essential commodities like rice, sugar, wheat and kerosene. The fair price shop is located in Karaiyur street and caters to the entire population of the four streets and not to society members only.

4.3 The study on fisherwomen loans

BOBP aimed at getting a feedback on the impact of the credit programme on the loanees. Hence, a study was planned with the following objectives:

- to find out the usefulness of the loan
- to know the pattern of repayment
- to find out the implications of the loan, so as to help draw up guidelines for effective loan administration in the future.

Interviews were based on a structured schedule which was modified after field testing.

4.3.1 Sample size

From the list of loanees provided by the WWF, a 10% sample was taken. Accordingly, 28 loanees, who received bank loans with WWF help were interviewed. All the 19 fisherwomen who had obtained loans from the FWCS at the time of the study, were interviewed. In addition to the interviews, discussions were held with the field workers of WWF, FWCS and CVDP. Background information was gathered from the records maintained by FWCS and WWF.

4.4 Background information on the loanees

A majority of the beneficiaries of the FWCS credit programme were from Karaiyur street. Of the 19 women who received loans from the FWCS, 16 belonged to Karaiyur street, as against 2 from Arumuga Kittangi street, 1 from Sunnambukara street, and none from Tharagar street. As for fisherwomen who received bank loans with the assistance of WWF, 19 of the 28 loanees interviewed were from Sunnambukara street, while 4 belonged to Karaiyur street, 3 to Arumuga Kittangi street and 2 to Tharagar street.

Both young and older women have availed of the loans. The youngest among them is 24 years old and the oldest is 72. Seventy-seven per cent of the loanees are below 50 years of age, as against 23% who are aged 50 years and above. The loanees are predominantly Hindus. Only 2 loanees are Muslims. The average family size of the households varies between 3 and 5 members. Fifteen per cent of the loanees are widows and live alone.

In all the four 'streets' put together, there are more women selling dry fish than those marketing fresh fish. While 66% of the loanees are involved exclusively in the dry fish trade, only 2% are involved exclusively in fresh fish. Thirty-two per cent of the loanees sell both dry and fresh fish. Loanees who purchase dry fish are fewer (40%) in number than those who process it themselves (60%). The quantity of fish purchased by these women varies from person to

person and time to time, depending on the availability of financial resources and the demand for fish in the market. Fifty-one per cent of the loanees invest a minimum of Rs. 50 each time in purchasing fish for sale, and 53% invest a maximum of As. 300. There is no uniform pattern in paying for the fish purchased. A few pay the entire amount at the time of purchase. In most cases, an advance is paid by the loanees at the time of purchase and the balance is paid either after the sale of fish the same day, or within a week. The number of days varies, depending on the relationship between the buyer and the seller, the distance the woman needs to travel for marketing the fish, and the time taken by her to sell the quantity of fish purchased.

The fisherwomen sell the fish, both fresh and dry, in different villages and markets. There are women who sell in the Adirampattinam market itself and there are also those who travel as far as Mayuram (now known as Mayiladuthurai), about 120 km away from Adirampattinam. Some fisherwomen sell in the town markets and some sell in the village 'shandies.' There is yet another group selling door to door in the neighbouring villages. The loanees sell their fish mostly at Madhukkur, Pattukottai, Muthupet and Thiruthuraipoondi (Table 20).

Table 21
Places where the loanees sell fish

Place of sale	Approximate distance from Adirampattinam (km)	Number of loanees
Mayuram (Mayiladuthural)	120	1
Aranthangi	65	1
Thiruvarur	60	3
Thiruthuraipoondi	40	10
Poovanur	40	1
Mannarkudi	32	2
Peravoorani	26	1
Madhukkur	16	32
Muthupet	10	11
Pattukottai	13	29
Adirampattinam market	—	11
Villages within a 20 km radius	—	21

The barter system is followed to a significant degree by women involved in fish marketing. The most commonly bartered product is rice. Tamarind, coconut, groundnut and ragi are among the other products bartered. Twenty-eight per cent of the loanees, especially those who sell fish door to door in and around the neighbouring villages, barter fish (both fresh and dry) for other products. Only a small number of loanees (21%) save regularly. Their savings are through utensil and auction chits. They also save in small mud pots called 'hundies.' A majority (79%) of the loanees are unable to save because they do not earn enough.

4.5 Loan administration

The Canara Bank in Adirampattinam disbursed loans of Rs. 100 each to the group members and Rs. 200 each to group leaders, while the FWCS gave loans of Rs. 200 each. The loanees

did not receive the loans all at the same time. Of the 29 WWF loanees interviewed, 10 received the loan in July 1981, 3 in October 1981 and 4 in December 1981. In the following year (1982), 4 women were given the loan in January and 7 in March. All those who repaid the first loan were eligible for a second loan. Accordingly, 16 women received a second loan of Rs. 200 each, and 2 women (group leaders) received Rs. 300 each. In the case of FWCS loans 15 received the loan in April 1982, 1 in May and 3 in July 1982.

4.6 Repayment pattern

4.6.1 WWF loans

The loans disbursed by the bank to 28 loanees totalled Rs. 2,900 (Rs. 100 x 27 loanees + Rs. 200 x loanee). At the time of the study the loanees had repaid Rs. 2,540 (88% of the loan amount). The amount outstanding was only Rs. 360 (12%). Though the recovery rate is quite high, the repayments were not made within the stipulated time. The loan was to be repaid in five monthly instalments of Rs. 20 each. Only 13 out of the 25 loanees repaid within the repayment period. While six took six months to repay, the remaining nine took seven months and more for repayment. It is evident from the repayment register that it is mostly those who have been repaying Rs. 20 every month (there are a few who have skipped payment for a month or two in between) that have repaid the loan totally. Only those who have been repaying in instalments of Rs. 10 have not been able to repay the loan. There is no relation between the family size of loanees and the repayment (Table 21). On the other hand, a definite relationship can be seen between the amount earned by the loanee and the repayment (Table 22). All the loanees who have a minimum monthly income exceeding Rs. 100 have repaid the loan, whereas of the nine loanees whose minimum monthly income is Rs. 100 and below, only two have repaid the loan. Four have repaid between 26 and 50% and less, and three have repaid between 57 and 75%.

4.6.2 FWCS loans

The FWCS loans were to be repaid over a period of 6 months. At the time of the study, the repayment period for all the 19 loanees had not been completed. This poses a limitation in presenting a complete picture of the repayment pattern. However, on the basis of information available on the repayments made till October, the following picture emerges.

Table 22

Family sizes of the loanees vis-a-vis loan repayments (WWF)

Family size	Repayment (%)				Total
	Up to 25	26 —50	51 —75	76 — 100	
1	—	—	—	3	3
2	—	1	—	3	4
3	—	—	2	4	6
4	—	—	—	5	5
5	—	2	—	3	5
6	—	—	1	2	3
7	—	—	—	—	—
8	—	1	—	—	1
9	—	—	—	—	—
10	—	—	—	1	1
Total	—	4	3	21	28

Table 23

Monthly incomes of the loanees vis-a-vis loan repayments (WWF)

Minimum monthly income (As.)	Repayment (%)				Total
	Up to 25	26 – 50	51 – 75	76 – 100	
Up to 50					
51–100		4	3	2*	9
101 —150				4*	4
151 –200				8*	8
201 –250				3*	3
251 –300				1*	1
301 –350				2*	2
above350				1**	
Total		4	3	21	28

* Repaid 100%

** Rs. 850

A total of Rs. 3,800 was given as loan by the society. Until October 1982, the loanees had repaid As. 2,293. In order to arrive at the recovery rate, it is necessary to calculate the amount due from each loanee till the end of October 1982, taking into consideration the month in which they had received the loan. The amount due from the loanees by the end of October 1982 is As. 3,466. The amount actually recovered from the loanees is Rs. 2,293 (68% of the total loans given). The amount outstanding is Rs. 1,173 (34%). Considering the stipulated repayment period, all the 15 loanees who received the loan in April 1982 should have repaid the total loan amount by the end of October 1982. However, only four of them have repaid the total amount. Six have repaid more than 50% of the loan. The only person who received the loan in May 1982 should have repaid 83% of the loan. She has repaid 65%. The three women who received the loan in July 1982 should have cleared 50% of the loan. All three of them have paid a little less than the amount due. Though the loanees were expected to repay in weekly instalments, it is evident from the repayment register that they have not strictly followed this requirement. None of the loanees has paid in regular intervals. There are very few instances of weekly repayments. Most repayments have been made at intervals of 15 – 30 days.

Another aspect of repayment is that the amount repaid in each instalment varies from one loanee to another; even in the case of the same loanee, the amount repaid in each instalment is not uniform. The loanees were expected to pay a weekly instalment of approximately As.7.70. However, in practice, very few loanees have paid this amount. More often Rs. 10, As. 15 and Rs. 20 have been paid, though not in regular instalments. On the contrary, instalments below As. 7.70 (as little as As. 2.62 in some cases) have also been paid, indicating that though the earnings of the loanees are meagre, they have shown the right attitude towards repaying the borrowed amount. There are a few who have paid instalment amounts varying from As. 40 to Rs. 100. It is possible that some would have been able to pay higher amounts whenever their profits were larger. It is also possible that some preferred to clear the loan against them at the earliest so as to avail of another loan. (Already at that time there were talks about a second loan of Rs. 500 each to be given by the society.) One other reason could be the pressure applied by the staff and society office bearers. A bulk of the repayments have come in a short span of time towards the conclusion of the stipulated repayment period. The time

gap between the receipt of the loan and the first instalment repaid and also between subsequent repayments, exceeds one week, and in a few cases, there has been no repayment for three months at a stretch. The variations in the repayment amount per instalment are attributed to fluctuations in the earnings of loanees.

When the loanee's family size is compared to repayment (Table 23) no direct relationship is found between the two factors. There are instances of good repayment by loanees with large families and poor repayment by loanees with smaller families. While comparing the amount earned by the loanee with repayment (Table 24), the repayment pattern of those who earn Rs. 200 and below is found to be comparatively better than that of those who earn more than As. 200.

It clearly indicates that for proper repayment, it is essential for loanees to not merely have better earnings, but also the attitude to repay.

4.6.3 *Usefulness of the loans*

The loanees of both the groups, namely, WWF and FWCS, state that in general the loans have been useful to them. The loan has helped them avoid borrowing at high rates of interest and has also ensured the continuity of their trade. Some loanees (6 out of 47) have spent the loan amount for purposes other than fish marketing – such as medical treatment, religious rituals, repayment of petty loans, and food purchases.

4.6.4 *Future loans*

The loanees were asked to state their option on the amount of any future loan, interest on the loan and the number of instalments. Their responses are given in Tables 25 and 26.

Seventy-three per cent of the loanees prefer a loan of Rs. 500. They feel that this amount would help boost their trade. Thirteen per cent of the loanees opt for a loan of As. 1,000 or more. They would like to buy nets for their menfolk. With regard to repayment, 57% of the loanees are willing to pay a 4% interest. All of them are WWF loanees who have obtained the loan at 4% interest. A majority (74%) of the FWCS loanees, who have received the loan at 15%, would prefer to pay the same rate of interest for the future loan as well. Tables 27 and 28 reveal that the loanees prefer longer repayment periods so that the instalment amounts are smaller and well within their ability to pay. Seventy-four per cent of the FWCS loanees opting for a future loan of Rs. 500, prefer to repay it in 18 or more monthly instalments (Table 27), and 43% of the WWF loanees opting for a future loan of Rs. 500, prefer to repay in 18 or more monthly instalments (Table 28).

5. CONCLUSIONS

The present study has discussed different aspects concerning the availability, awareness and utilisation of credit facilities through institutions such as banks and cooperative societies by fishermen and fisherwomen. The subject is relevant for planners, administrators and funding agencies, and merits discussion.

The background

As part of its village-level extension activities in South India, the BOBP initiated a pilot project in June 1980 through its Coastal Village Development Project (CVDP) in four fishing villages in Thanjavur district, Tamil Nadu. Located in Adirampattinam about 40 km from Thanjavur, these four coastal villages are: Karaiyur street consisting of 334 families; Sunnambukara street comprising 149 families, Tharagar street with 88 families and Arumuga Kittangi street with 46 families. Though commonly referred to as 'streets', each of them is a separate village. These villages, adjoining one another, are about 1 km away from the sea. The land in between is slushy. Two canals connect the villages to the sea. Frequent silting of these canals constantly hinders the navigation of boats.

Locally built large (48 ft) and small (20 ft) canoe-type boats called 'vallam' are used by the Adirampattinam fishermen. Their fishing gear comprises different types of gillnets, the main types being bottom set nets such as kala valai, and surface drift nets such as koi valai, tho valai, pentha valai and chippy valai. Kala and pentha are large mesh nets, owned mostly by the better-off fishermen. Kol is the most commonly owned net. The pattern of net ownership is complex, comprising various combinations.

Most of the catch is marketed through commission agents-cum-traders and cycle traders. Women too take an active part in marketing fish (fresh as well as dry). Women, mainly belonging to the commission agents-cum-trader families, process dry fish in the processing sheds owned by them.

Discussions between the village-level workers of the project and the fisherfolk confirmed that the latter regarded credit as their most urgent need. The men needed credit for purchasing nets and the women needed credit for fish marketing.

With the two fold objective of meeting the credit requirements of the target group and tapping available government resources, the project negotiated with the nationalised bank in Adirampattinam and arranged for loans to fishermen for purchasing fishing gear and to fisherwomen for fish marketing. The Fisherwomen Extension Service (FWES) of the Department of Fisheries, through its Fisherwomen Cooperative Society in Karaiyur street, gave its members loans for fish marketing.

Starting late 1982, two separate studies were carried out, of the loans given to the fishermen and to the fisherwomen, to find out how far the loan objectives have been achieved.

Fishermen loans

The bank provided loans to 100 fishermen who were formed into 9 smaller groups. The loan amount of Rs. 1,000, given under the Differential Rate of Interest scheme, carried an interest of 4% and was to be repaid within 24 months in 14 instalments of As. 50 each. A one-third subsidy on the loan amount was obtained from the government under its Integrated Rural Development Programme.

The immediate purpose of providing credit for purchase of nets for fishermen was to increase their income. This was sought to be achieved by means of cheap credit, utilizing the low DRI rate of interest (4%) and the IRDP subsidy (33%).

The study on the working of the fishermen's group included an analysis of the members' pattern of indebtedness. It showed that around 67% of the debts normally incurred by them are for the purchase of nets, and therefore confirmed the appropriateness of credit for this purpose.

The credit provided did not, however, lead to the achievement of the immediate objectives; only 25% of the borrowers admitted to an increase in catch/earnings due to the new nets; 55% admitted to a marginal increase, while 25% claimed that there was no increase at all. Several factors were responsible. The majority of the borrowers (80%) had decided to purchase a particular type of net ('koi' net of 1" mesh). Delayed supply of the net by net factories resulted in the nets arriving only after the peak koi season had ended. What's worse, the peak season that followed turned out to be a lean one.

The fishermen's normal practice is to buy good second-hand nets—they could have bought a good quantity of these with the loan amount, but the bank insisted on their buying new nets, to ensure that the loan was not diverted to other uses. Consequently, very few new nets could be bought.

Thus the credit scheme was plagued by ill-luck. But certain unsatisfactory features of the target groups also limited its effectiveness.

The study showed that the objective behind group formation was not well understood by the members – or sometimes even by the group leaders. Of the 100 members, as many as 17 did not know the objective at all. Fifty-seven members believed that the purpose was only to get loans or to ensure repayment of loans. Only 22 members had any concept of a larger purpose, such as helping fishermen work together or improve their living conditions.

When the social worker engaged by BOBP started working in Adirampattinam, he was regularly assisted by a few young fishermen in collecting village data, conducting field workshops, identifying those in need of fishing gear, etc. He depended on the same persons for identifying the beneficiaries of the credit programme and for initiating the process of group formation. When the groups were formed, the members selected these same persons as group leaders, out of gratitude rather than out of respect or any belief in their capabilities. When interviewed during the study, 25% of the group members said they did not know what the role of the leaders was. In fact, the leaders themselves did not seem to have a real understanding of their role beyond the initial function of getting the group organised. Due to these factors, the groups met only a few times before the loans were sanctioned. At these meetings, the discussions were mainly about the type of nets to be purchased. There were hardly any meetings after the nets were acquired.

Despite so many adverse factors, however, the group approach does appear to have had a positive influence on the repayment of loans. After 16 months of the stipulated 24 month repayment period (at the time of the study), 48% of the repayments falling due had been made. The repayment period allowed to the groups was shorter than the five years allowed under the DRI scheme. On the basis of the normal repayment period, the amount repaid is equivalent to about 72% – a figure that compares very favourably with the national average of 29.6% recoveries under the DRI credit scheme – particularly when the misfortunes attending the purchase of nets is considered.

Fisherwomen loans

The fisherwomen were extended a credit facility through two agencies – the Working Women's Forum (WWF) and the Fisherwomen Extension Service (FWES). The WWF loans were provided by the local Canara Bank. Each loanee received Rs. 100 for fish marketing under the Differential Rate of Interest scheme, which carried an interest of 4%, to be repaid in six monthly instalments. The FWES loans were provided by the Fisherwomen Cooperative Society. Each loanee received Rs. 200 for fish marketing, which she had to repay in 26 weekly instalments. The loan carried an interest of 15%.

The immediate aim of the credit programme for fisherwomen was to increase the profitability of petty marketing operations, generate investment capital for them through their own savings, and ultimately step up the volume of marketing through increased investment, by replacing their normal high interest loans from private sources with low-interest bank loans.

The study elicited the following facts regarding the daily marketing operations of fisherwomen.

- The targeted credit levels were appropriate. Women in the target groups were engaged in both fresh and dried fish marketing, with a larger number being engaged in the latter.
- The majority took their fish by bus or train to various markets situated at distances varying from 5 to 60km from their villages, while some carried headloads of fish on foot to neighbouring villages to 8 km away.
- For a single operation, the investment level was of the order of As. 50—200 for fish purchases. The operational costs for the majority (for train/bus fare, market fee, cart hire) ranged from Rs. 2.75 to Rs. 7.00 depending on the distance, and the profit was of the order of Rs. 10 for every As. 1 00 invested; the majority incurred a loss in the operation about once a month.
- All borrowers asserted that they found the loans advantageous since they did not have to pay exorbitant interest, and although the repayments were not made in uniform instalments, or within the stipulated period of 6 months, the record of recoveries was high.

It was not possible to conclude from the study whether higher incomes through expanded fish trade had been achieved — it was, in any case, unlikely to have occurred with a single loan. It was found, however, that 14% of the women interviewed had used the loan for purposes other than fish marketing.

There was also no indication that the loan groups had any catalytic impact stretching beyond the immediate credit objective, It was in fact found that the groups never met for discussion, and that once the loans had been obtained, the members met one another only on the days when the instalments were due.

Table 24**Family sizes of the loanees and repayment of loans (FWCS)**

Family size	Repayment (%)				Total
	Up to 25	26 —50	51 —75	76 — 100	
1	1	1	1	1*	4
2	1	1	—	2*	4
3	—	—	1	—	1
4	—	2	—	1*	3
5	1	—	1	—	2
6	—	—	1	—	1
7	—	—	1	—	1
8	—	1	1	1*	3
9	—	—	—	—	—
10	—	—	—	—	—
Total	3	5	6	5	19

* Repaid 100%

Table 25**Monthly incomes of the loanees and repayment of loans (FWCS)**

Minimum monthly income (Rs.)	Repayment (%)				Total
	Up to 25	25 — 50	51 — 75	76 — 100	
Up to 50	1	—	—	1*	2
51—100	2	1	4	2*	9
101—150	—	1	—	1*	2
151—200	—	1	1	1*	3
201—250	—	—	—	—	—
251—300	—	2	—	—	2
301—350	—	—	1	—	1
above350	—	—	—	—	—
Total	3	5	6	5	19

* Repaid 100%

Table 26**Amounts expected as loans in future**

Amount (Rs.)	No. of respondents		Total	Per cent
	WWF	FWCS		
200	1	—	1	2.1
300	5	1	6	12.8
500	17	17	34	72.3
1000	4	1	5	10.6
2000	1	—	1	2.1
Total	28	19	47	100

Table 27**Rate of interest the loanees are willing to pay**

Rate of interest (%)	No. of respondents		Total	Per cent
	WWF	FWCS		
4	27	—	27	57.4
10	1	5	6	12.8
15	—	14	14	29.8
Total	28	19	47	100

Table 28**Number of instalments in which the loanees are willing to repay (FWCS)**

Loan amount required (Rs.)	Number of monthly instalments					Total
	12 (%)	15 (%)	18 (%)	20 (%)	25 (%)	
300	—	—	1	—	—	1
	(↔)	(↔)	(5.26)	(↔)	(↔)	(5.26)
500	1	2	4	9	1	17
	(5.26)	(10.53)	(21.05)	(47.37)	(5.26)	(89.47)
1000	—	—	—	—	1	1
	(↔)	(↔)	(↔)	(↔)	(5.26)	(5.26)
Total	1	2	5	9	2	19
	(5.26)	(10.53)	(26.32)	(47.37)	(10.53)	(100)

Table 29

Number of instalments in which the loanees are willing to repay (WWF)

Loan amount required (As.)	Number of monthly instalments								Total (%)
	10 (%)	12 (%)	15 (%)	18 (%)	20 (%)	24 (%)	25 (%)	40 (%)	
200	— (—)	1 (3.57)	— (—)	— (—)	— (—)	— (—)	— (—)	— (—)	— (3.57)
300	2 (7.14)	— (—)	3 (10.71)	— (—)	— (—)	— (—)	— (—)	— (—)	5 (17.86)
500	1 (3.57)	2 (7.14)	2 (7.14)	8 (28.57)	3 (10.71)	1 (3.57)	— (—)	— (—)	17 (60.71)
1,000	— (—)	— (—)	— (—)	— (—)	1 (3.57)	— (—)	2 (7.14)	1 (3.57)	4 (14.29)
2,000	— (—)	— (—)	— (—)	— (—)	— (—)	1 (3.57)	— (—)	— (—)	1 (3.57)
Total	3 (10.71)	3 (10.71)	5 (17.86)	8 (28.57)	4 (14.29)	2 (7.14)	2 (7.14)	1 (3.57)	28 (100)

[47]

Appendix (Continued)

Name of the Street	Sl. NO.	Date of Loan	1/82	2/82	3/82	4/82	5/82	6/82	7/82	8/82	9/82	10/82	11/82	12/82	1/83	2/83	3/83	4/83	5/83		
Karaiyur Group I	33	08-01-82			50				75										400		
	34	08-01-82							25												
	35	08-01-82							10	10	10	20		20		20	20				
	36	08-01-82			50				20		30	20		30	70	20	15				
	37	08-01-82							50			10	10	20		16		10			
	38	08-01-82							20					30							
	39	08-01-82			50	20			10	30	15			40	50	10	25				
	40	08-01-82			50				10	20				20	50	15			20		
	41	08-01-82			35				10	10						20					
	42	08-01-82				100		20	25					100	466.78						
Karaiyur Group II	43	08-01-82				57.60			20	25	30										
	44	08-01-82				40	10		90		50			20							
	45	08-01-82			100	118			28	25				40				50			
	46	08-01-82			50	66			50	75			25	5	10		30		30		
	47	08-01-82							100					50		100		30			
	48	08-01-82			60	61				25				65							
	49	08-01-82							20	65	20			50							
	50	08-01-82				74			25	25				50							
	51	08-01-82				72								20				80			
	52	08-01-82			50				30	20				50				20			
Karaiyur Group III	53	08-01-82				68				32				25							
	54	08-01-82				82				30				50							
	55	01-02-82			50				50					50							
	56	01-02-82				100			30					50	20						
	57	01-02-82			40				20	20						20					
	58	01-02-82				30	70														
	59	01-02-82		50	50						50			50							
	60	01-02-82		50					20	50		50		100		30	30	50			
	61	01-02-82										50		10							
	62	01-02-82			100					50				50		50	50				
Karaiyur Group IV	63	01-02-82								50				75			10	20			
	64	01-02-82							100						79.03	79.03					
	65	10-02-82							30	20		20		30			20				
	66	10-02-82				50								15		50	75				
	67	10-02-82			25						25			60	50	10	20	10			
	68	10-02-82			50									20							
	69	10-02-82			20							20	20								
	70	10-02-82				50				25						50					
	71	10-02-82								40				20							
	72	10-02-82				50				20				20	10						
Total amount repaid per month				100	030	1228.60		140		1253		587	295	170	80	1405	716.78	709.03	384.03	700	20
					2	18	18	4		33		19	10	7	4	35	7	17	12	10	1

Appendix

MONTHLY REPAYMENT CHART (FISHERMEN LOANS)

Name of the Street	Sl. No.	1/82	2/82	3/82	4/82	5/82	6/82	7/82	(Amount in Rupees)										
									8/82	9/82	10/82	11/82	12/82	1/83	2/83	3/83	4/83	5/83	
Sunnanbukara Group I	1	10-12-81	5050			25		25					20	15					
	2	10-12-81	50			30					25	20	50						
	3	10-12-81	100	25		55			80		25	25	20	5			10		
	4	10-12-81	50	25				35	50				50				50		
	5	10-12-81	100	50		50													
		10-12-81	100	100		25	40		40				30		20	10			
		10-12-81	100			50									80				
	8	10-12-81	50			75			25						15			10	
	9	10-12-81	50	40							50				20			15	
	10	10-12-81	50	20		70	35			30	50	20		35	20			50	
Sunnanbukara Group II	11	11-12-81	50				50										20		20
	12	11-12-81	50	70		20		25	110	30		30		30			50		55
	13	11-12-81	100	20					135				25	26	50	10	30	16	
	14	11-12-81	100			75	100		20					30	40	10	20	20	10
	15	11-12-81	50	46		70	20							30	10	10	25		10
	16	11-12-81	120	10		250				20		15			10				10
	17	15-02-82							35						30	10	20	20	10
	18	15-02-82									125				75			50	25
	19	25-03-82							15	15	100	10			25		10	10	15
	20	13-05-82									100		530						
Sunnanbukara Group III	21	11-12-81	100			50												15	
	22	11-12-81	100	50		80			15		50			15	10				
	23	11-12-81							100						50	50			
	24	11-12-81	50	20		40				40	40			50				50	
	25	11-12-81	50			15								25	10				20
	26	23-02-82							10	20	50								
	27	25-03-82								100	350				25			210.63	
	28	25-03-82							70		100				50	40		50	
	29	25-03-82									20				20	20			
	30	25-03-82									70				10				
	31	25-03-82								10	50				40	20	20	45	
	32	13-05-82													50	50		60	
Total amount repaid per month			470	475	955	270	60	730	265	1205	200	555	820	390	210	720.63	155	155	
No of Persons who repaid per month			20	12	15	6	2	14	8	15		2	24	17	9	17	4	8	

Appendix (Continued)

Name of the street	SI. No.	Date of Loan	1/82	2/82	3/82	4/82	5/82	6/82	7/82	8/82	9/82	10/82	11/82	12/82	1/83	2/83	3/83	4/83	5/83
Arumgam Kittangi Group I	77	15-12-81			100	20				15					30				
	78	14-12-81		50	50	25													
	79	14-12-81		100	20	30	10		10	50				20					
	80	14-12-81		100		70	50		30	30			30			20	10		
	81	14-12-81		25		80	20					10		10	45	50			
	82	14-12-81		50	10	50					15	15			40				
	83	14-12-81		50	20	50			50	20					50		10		
	84	15-12-81				30	120				20				20	5		10	
	85	15-12-81		50	30	70					40	20			10	10		10	
	86	15-12-81		50		40	10								20	30			
	87	15-12-81		50		55				25					20		40		
	88	15-12-81		50	50	100	50			20	20		20		20		10	10	
	89	15-12-81		50	30	30				20	20								
	90	15-12-81		170									300			30			
91	12-02-82				100		50		20	20		30		50					
92	12-02-82					20	20		40	50				20		20			
Total amount repaid per month				795	440	760	210	-	215	300	35	360	30	240	190	150	40		
No. of persons who repaid per month				12	10	14	7	-	8	11	2	4	1	10	7	6	4		
Tharagar Group	93	15-12-81		100	20	60								20					
	94	15-12-81		100		25													
	95	15-12-81		100	75				50		150			20	30				
	96	15-12-81		100						15									
	97	16-12-82		50	120	70	60	20	-		20			15	15		10		
	98	16-02-82				20	25	20						10	10		10		
	99	16-02-82				50	50				50			50	50				
	100	16-02-82				90	20	50		50				20	20	20	30		
Total amount repaid per month				450	375	250	130	20	100	65	170			135	125	20	50		
No. of persons who repaid per month				5	6	6	3	1	2	2	2			6	5	1	3		

Publications of the Bay of Bengal Programme (BOBP)

The BOBP brings out six types of publications:

Reports (BOBP/REP/...) describe and analyze completed activities such as seminars, annual meetings of BOBP's Advisory Committee, and projects in member-countries for which BOBP inputs have ended.

Working Papers (BOBP/WP/...) are progress reports that discuss the findings of ongoing BOBP work.

Miscellaneous Papers (BOBP/MIS/...) concern work not originated by BOBP staff or consultants — but which is relevant to the Programme's objectives.

Newsletters (*flay of Bengal News*), issued quarterly, contain illustrated articles and features in non-technical style on BOBP work and related subjects.

Information Documents (BOBP/INF/...) are bibliographies and descriptive documents on the fisheries of member-countries in the region.

Manuals and Guides (BOBP/MAG/...) are instructional documents for specific audiences.

A list of publications follows.

Reports (BOBP/REP/...)

1. Report of the First Meeting of the Advisory Committee. Colombo, Sri Lanka, 28–29 October 1976. (Published as Appendix 1 of IOFC/DEV/78/44.1, FAO, Rome, 1978)
2. Report of the Second Meeting of the Advisory Committee. Madras, India, 29–30 June 1977. (Published as Appendix 2 of IOFC/DEV/78/44.1, FAO, Rome, 1978)
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4. Role of Women in Small-Scale Fisheries of the Bay of Bengal. Madras, India, October 1980.
5. Report of the Workshop on Social Feasibility in Small-Scale Fisheries Development. Madras, India, 3–8 September 1979. Madras, India, April 1980.
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9. Report of the Training Course for Fish Marketing Personnel of Tamil Nadu. Madras, India, 3–14 December 1979. Madras, India, September 1980.
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16. Report of the Seventh Meeting of the Advisory Committee. New Delhi, India, January 17–21, 1983. Madras, India, March 1983.
17. Report of Investigations to improve the Kattumaram of India's East Coast. Madras, India, July 1984.
18. Motorization of Country Craft, Bangladesh. Madras, India, July 1984.
19. Report of the Eighth Meeting of the Advisory Committee. Dhaka, Bangladesh, January 16–19, 1984. Madras, India, May 1984.
20. Coastal Aquaculture Project for Shrimp and Finfish in Ban Merhok, Kedah, Malaysia. Madras, India, December 1984.
21. Income-Earning Activities for Women from Fishing Communities in Sri Lanka. Edeltraud Drewes. Madras, India, September 1985.
22. Report of the Ninth Meeting of the Advisory Committee. Bangkok, Thailand, February 25–26, 1985. Madras, India, May 1985.

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1. Investment Reduction and Increase in Service Life of Kattumaram Logs.
R. Balan. Madras, India, February 1980.
2. Inventory of Kattumarams and their Fishing Gear in Andhra Pradesh and Tamil Nadu.
T. R. Menon. Madras, India, October 1980.
3. Improvement of Large-Mesh Driftnets for Small-Scale Fisheries in Sri Lanka.
G. Pajot. Madras, India, June 1980.
4. Inboard Motorisation of Small G.R.P. Boats in Sri Lanka. Madras, India, September 1980.
5. Improvement of Large-Mesh Driftnets for Small-Scale Fisheries in Bangladesh.
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11. The Possibilities for Technical Cooperation between Developing Countries (TCDC) in Fisheries.
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14. Three Fishing Villages in Tamil Nadu. Edeltraud Drewes. Madras, India, February 1982.
15. Pilot Survey of Driftnet Fisheries in Bangladesh. M. Bergstrom. Madras, India, May 1982.
16. Further Trials with Bottom Longlines in Sri Lanka. Madras, India, July 1982.
17. Exploration of the Possibilities of Coastal Aquaculture Development in Andhra Pradesh. Soleh Samsi, Sihar Siregar and Martono of the Directorate General of Fisheries, Jakarta, Indonesia. Madras, India, August 1982.
18. Review of Brackishwater Aquaculture Development in Tamil Nadu. Kasemsant Chalayondeja and Anant Saraya of the Department of Fisheries, Thailand. Madras, India, September 1982.
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