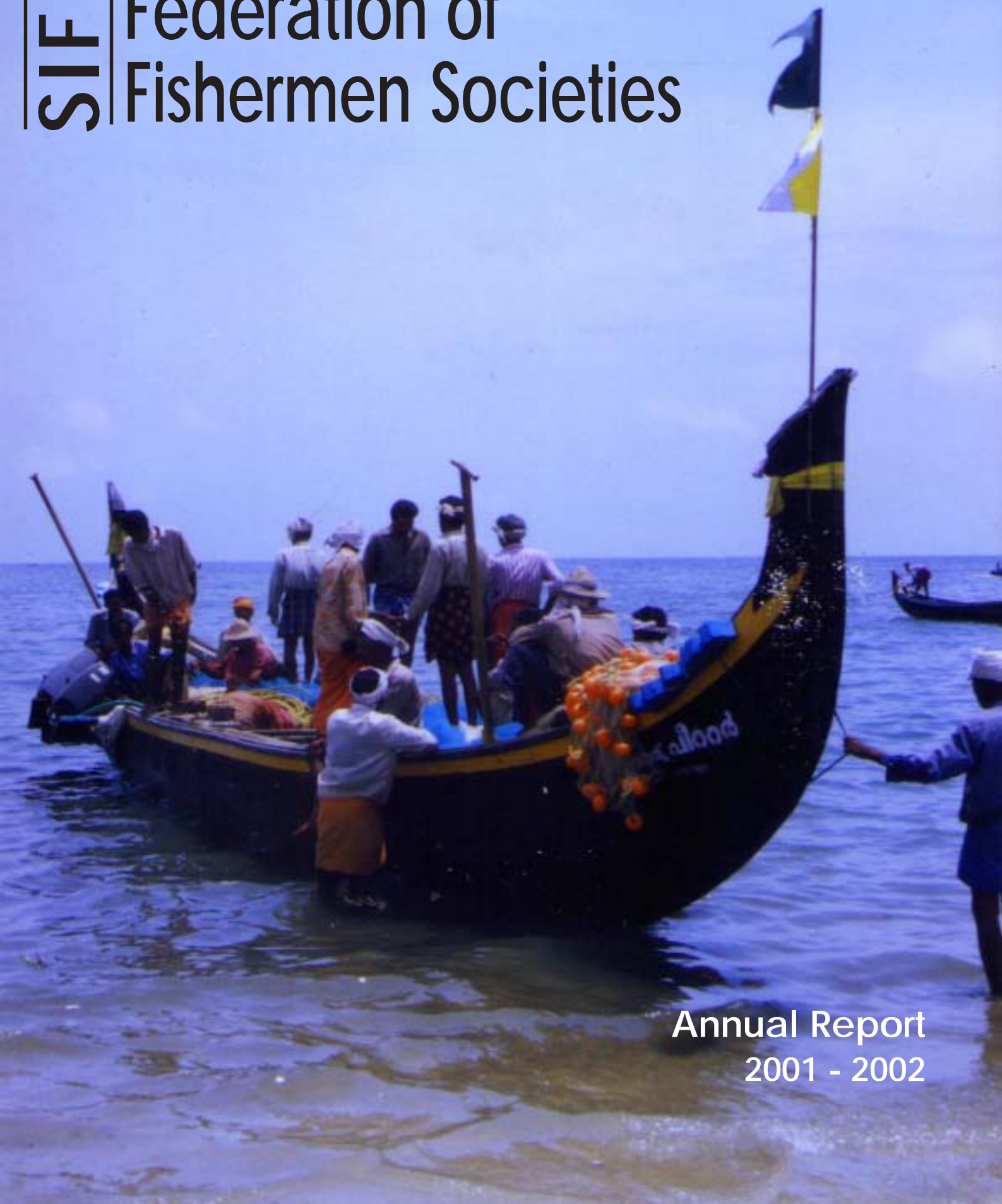


# SIEFS | South Indian Federation of Fishermen Societies



Annual Report  
2001 - 2002

# South Indian Federation of Fishermen Societies

ANNUAL REPORT  
2001 - 2002

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South Indian Federation of Fishermen Societies  
Karamana (P.O)  
Thiruvananthapuram - 695 002  
Kerala, India

Tel: (91) 471- 234 3711, 234 3178

Fax : (91) 471 - 234 2053

Email : admin@siffs.org

Website : <http://www.siffs.org>

**Designed by**

C.R.Aravindan, SIFFS Computer Centre

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## Introduction

The year 2001-2002 will be remembered for the ban on shark fishing, our first export of frozen cuttlefish, the start of a new funding cycle, and our continuing brush with the authorities on sales tax issues. It was an eventful year with new initiatives in many spheres. These include the launching of a new plywood kattumaram for Srikakulam, significant capacity building in micro-credit, our first boat yard on the east coast, the start of a major costs and earnings study, a first operational society in Andhra Pradesh, lobbying for a new cooperative law and the major enhancement of our computer infrastructure for information processing.

The new four year planning and funding cycle brought with it a new classification of our activities, which will be followed, in this report. During the last few years, the activities of SIFFS had increased in response to new needs and opportunities and they remain unclassified. Activities like release of Sri Lankan fishermen in Indian prisons, provision of services to member federations, support to women's groups, etc., had developed but were not included in our annual plans or budget allocation. Hence a new classification of our activities became essential. The new categorisation is based on grouping the existing programmes into larger categories that convey a better idea of what is intended by those programmes. All programmes are now classified under the following broader categories:

### **Technological Services:**

-  Boat Building
-  Out Board Motors and
-  Research & Development.

**Information Services:**

- ☞ Policy research and documentation
- ☞ Dissemination
- ☞ Information technology and
- ☞ Advocacy.

**Post harvest and Marketing:**

- ☞ Ice plants
- ☞ Fish marketing

**Membership/Cooperative Services:**

- ☞ Expansion of society network
- ☞ Credit/financial services
- ☞ Strengthening members federations.

**Other Services:**

- ☞ Training for alternative employment
- ☞ Support to fisherwomen's organisations.

Now we present the details of the developments during 2001-2002 as per the new classification.

**TECHNOLOGICAL SERVICES*****Boat Building*****Overcoming the tax handicap**

If it was our Out Board Motor (OBM) division that had problems with sales tax last year, it was now the turn of Boat building to get into tax problems. Ever since the sales tax exemption for charitable organisations were withdrawn by the Kerala Government, we have been trying to get marine plywood boats exempted from sales tax as they are crucial for the development of the artisanal fisheries sector and the prices have to be kept as low as possible. We realised that our

requests to the Government were falling on deaf ears and decided that we had to collect sales tax from the fishermen who purchased boats from us. The tax rate is also high at 8% and this straight away puts up the price for a typical plywood vallam by Rs.5000. Such a big hike in our price would affect fishermen adversely and most would be forced to go to private yards. The private yards operate in the informal sector copying the SIFFS designs and technology and charge prices competitive with the SIFFS boat yards by cutting corners in material quality and workmanship. If SIFFS prices shoot up on account of the sales tax, then they will have a field day as they can avoid paying taxes. This was a grave threat to the survival of a boat yard network put up with great difficulty over a 20-year period.

SIFFS decided not to make any abrupt price hike and upset the market. We decided to keep prices the same for six months and absorb the tax amount. Even after six months the price was increased by only 2.5%. This was made possible by the following methods:

1. We divided the boat building activity into two separate ones with an independent materials store and a separate fabrication unit that only had a labour component. As sales tax is payable on the materials rather than labour, we were able to reduce the tax to effectively around 5% of the total boat price.
2. We bargained with our suppliers, using our size, to get better discounts on materials.
3. We also worked to reduce wastages and other costs in the boat yard

This set of measures was successful and we have managed to breakeven at the end of the year despite paying a sales tax of around 4 lakhs to the Kerala Government.

### **Production and Turnover**

The overall turnover of the SIFFS boat yards reached a new high of 1.15 crores which was an increase of 11% over the previous year. However, the number of boats produced went up from 112 to just 113. This statistic is misleading, as there is a change in the pattern of demand in Trivandrum district where the Vizhinjam fishermen are going for larger 34'- 38' "stay fishing" craft introduced by SIFFS. The 14 stay fishing boats built during the year were equal to at least 28 regular plywood boats built by SIFFS. Thus the actual production increase is over 10%. It is important to note that the production increase has taken place in the existing units and not due to new units coming up. Additional land had been purchased for the new yard at Neendakara but production facilities have not yet been enhanced. The new yard at Tarangambadi started operations only in March 2002 and had not recorded any sales by year-end.

The following table gives details of the overall performance of the yards.

<b>Parameter</b>	<b>2000-2001</b>	<b>2001-2002</b>	<b>Increase/ Decrease</b>
No. of boats produced	112	113	1%
No. of boats repaired	457	402	-12%
Boat sales turnover	85.82 lakhs	98.14 lakhs	14%
Boat repair turnover	22.07 lakhs	17.16 lakhs	-22%
Total turnover	1.07 crores	1.15 crores	11%
Profit	1.05 lakhs	0.06	-94%

There has been a decline in repair work and repair turnover, but there seems no special reason for this. Normally all the

minor work is done on the beach by workers of private yards or freelancing workers. It is only major repairs that come to the SIFFS boat yard. Perhaps this year there was a decline in fishermen doing major repairs to their boats.

### **Boat yard network expansion**

SIFFS directly manages a number of boat yards and the member organisations manage a few more yards. During the year the following expansion took:

A new boat yard came at Thonikadavu in Anjengo with SIFFS assistance and under the management of the Trivandrum federation. This yard was originally visualised as an extension centre of the Anjengo boat yard of TDFF concentrating on repairs. However, given that the Anjengo Boat yard is currently under the control of the Anjengo society which has a dispute with TDFF, the Thonikadavu boat yard is functioning as a separate yard.

The Tharangambadi boat yard was commissioned in March 2001 as the first SIFFS boat yard on the east coast. Tharangambadi near Karaikal on the Bay of Bengal coast, is an important fishing centre and fishermen have been coming to SIFFS to buy OBMs and boats during the last few years. Recently, the fishermen here have started to prefer a 24' fibreglass decked boat called the "Maruti" as a substitute for their kattumaram for use with diesel longtails. Hence this boat yard has started with its own version of the "Maruti kattumaram" and is hoping to capture the local market.

The second boat yard at Neendakara near the harbour is highly congested and lacking in space. To create adequate facilities, we acquired another 10 cents of land adjacent to the boat yard. The development of this yard is yet to be taken up.



At the end of the year the total number of boat yards under SIFFS management has gone up to 9 and when the 5 yards run by the members are added, the total yards in the network now stands at 14. It must be noted that the 9 yards of SIFFS constitute 8 business units and the 5 member yards constitute 4 business units as there are two pairs of boat yards at Neendakara and Quilon that operate as single business units. It must be noted that we are also associated with a new boat building yard at Kaviti in Srikakulam district of Andhra Pradesh, where ARTIC, a local NGO, has set up a yard with our technical collaboration to manufacture the new SIFFS designed plywood kattumaram or "teppa". SIFFS trained the manpower for this yard and also sent its staff to initiate the production activities. If this yard is also taken into account, the total number of yards that are part of the SIFFS network increases to 15.

#### **Other Developments/Activities**

For long there has been only one manufacturer of white veneer plywood and has commanded a premium price. This year we were successful in motivating another manufacturer to produce a similar product and supply at a significantly lower price. This was one of the reasons for our managing to reduce the boat cost and absorb the sales tax amount.

The Veli boat yard played a useful role in training carpenters for the ARTIC boatyard in Andhra as well as the new SIFFS boat yard at Tharangambadi. As it is not realistic for our existing staff to work in far flung locations on the east coast due to language barriers and difficulties in managing within our limited emoluments, we are forced to recruit locals for the east coast and give them specialised training. During the year we trained two groups of carpenters for Andhra and Tarangambadi for periods of 3 months each.

### **Staffing and Administration**

The return of Francis Xavier to SIFFS after a long gap as Technical Consultant has strengthened our boat building team. His FRP expertise ensures that we will cope with the ongoing transition from plywood to FRP on the west coast. Pradeepan, the long serving Foreman of our flagship, the Veli Boat Yard, was promoted as Technical supervisor. The total workforce in the SIFFS managed yards was 70 at year-end, including 7 supervisory staff, 8 storekeepers, and 18 trainees. To this is to be added another 5 staff members who work at head office and regional offices. A boat yard executive, an asst. manager and a technical consultant complete the team at head quarters. The headquarters team also spends part of its time of R&D work. In addition, we have in Mangalore, a manager who handles boat building as well as OBM servicing. In Calicut also we have a supervisor who takes care of both boat building and OBMs.

## **RESEARCH AND DEVELOPMENT**

R&D continues to be a major activity at SIFFS. This year the focus was clearly on new boat models with lot of achievements to mention. In addition a lot of effort went into search for new ideas and products for improving the safety of small boats at sea. Some attention was also given to ice boxes. Here are the details of the work done.

### **Plywood "teppa" for northern Andhra**

ARTIC an NGO working in Srikakulam district in northern Andhra approached us with a technical problem. The traditional fishermen in northern Andhra have in recent years shifted from the traditional boat kattumaram to a newly fabricated "katla teppa". The study conducted by our chief executive

and two others, which first documented this craft in 1996, called it a "sandwich kattumaram" in view of the fact that wooden planks are loosely stitched in a boat shape and stuffed with thermocol (polystyrene) sheets for buoyancy. This cheap craft (costing around Rs.5000) is not very durable and is based on cheap timbers illegally cut from the forests. The Orissa cyclone of 1999 had also affected the Srikakulam district and a rehabilitation programme with the support of the District Rural Development Agency (DRDA) was underway. The rehabilitation programme in which ARTIC was also active, was not keen on distributing a non durable item like the "katla teppa" and wanted to give the fishermen something more durable using the best use of subsidies meant for rehabilitation. After experimenting with improvements to the "katla teppa", ARTIC learnt about SIFFS and approaches us.

A SIFFS team visited the Kaviti mandal where the rehabilitation project was on and took measurements of the local craft. Subsequently, 2 plywood models were developed at the Veli boat yard. One was a 18 footer and the other was a 21 footer. The Kerala Fisheries Minister Prof. K.V.Thomas launched the new prototypes in September 2001. These were subsequently given for trials in Kaviti and the response of the fishermen was good, especially for the 18-footer. ARTIC decided to manufacture these boats with the financial assistance of the DRDA and technical assistance of SIFFS. Around 100 boats are to be built as part of the rehabilitation project. The boats are being distributed by ARTIC with subsidy and loan components through self help groups. SIFFS boats have so far been commercialised through open market mechanism without tying up with Government subsidies. This is the first experience when a SIFFS model is being pushed with Government subsidies. Whether the model will have takers once the subsidy programme is over is to be watched.

### **“Maruti” boat for Tarangambadi**

While we were planning to set up a base in Tarangambadi in central Tamil Nadu, we realised that a FRP boat is becoming a popular substitute to the Madras raft- Kattumaram that is the traditional craft on the Bay of Bengal coast from Point Calimere (Kodikkarai) in the south to Krishna river mouth in the north. This boat called the “Maruti” kattumaram is a decked 24’ boat and is used with the Greaves diesel long tail. The actual originator of this model is not clear, though a Madras based NGO called Waves has worked on an improved design. We decided to make our own version of this boat and produced a prototype for trials at Tarangambadi. It appears to be a far superior boat to the locally available ones in terms of construction and finish. However, the V-hull design we have used to give it better performance at sea, has created some unease among the fishermen who are used to a flat bottomed boat. We shall modifications required and proceed to commercialise the boat after the trial period.

### **“Stay fishing” or “off shore” Boats**

Last year we had introduced a 32’-34’ stay fishing craft at Vizhinjam in Trivandrum where the existence of a fishing harbour ensures anchorage of larger boats. The fishermen of Vizhinjam, who spend a large part of the fishing trip in just travel to an from fishing grounds, decided that they will stay for more than one day and spend more time on actual fishing. This resulted in demand for larger boats with greater facilities for storing ice, fish, fuel and water. As experience was gained in using these boats, the demand was for a boat that could endure at sea for up to 5 days at sea. Though we started the year with 34 footers, we eventually shifted to 36 footers and eventually 38 footers. This appears to be the optimum size when used with OBMs.

However, the use of fuel guzzling OBMs running on kerosene for stay fishing is a bit dubious and fishermen have started thinking of diesel in boards. At year end we have started work on a 45 footer which will have an engine room and wheel house so that the fisherman can install a large diesel engine in it. Very clearly a new technology change is occurring in Trivandrum, especially in the south where the fishermen have the Vizhinjam harbour to depend upon. For SIFFS, the implication is that it will have to acquire inboard diesel related expertise if it wants to ensure proper development of stay fishing. That stay fishing is profitable and growing is indicated by the middlemen being ready to finance it in Vizhinjam. Obviously, it is a new niche that is emerging and is not applicable for all fishermen.

The 20-year plywood boat saga has resulted in the small fishermen of Vizhinjam, who were originally using sailing kattumarams, going for deep sea fishing through a steady and incremental process of up-scaling. This is perhaps the second group of artisanal fishermen to end up in the deep sea after the shark fishermen of Thoothoor who did it in a less incremental manner, jumping from the plywood boats to mechanised gill netters. It is remarkable that this entire process has taken place without significant Government subsidies or encouragement. It shows how local innovation and increased pressure on inshore fish resources are gradually leading to the establishment of a viable and low cost deep sea fishing, something that the Government of India's deep sea fishing policies have failed to achieve in all these years. However, the jubilation of sending small fishermen successfully to the deep sea is tempered with the realisation that a few boats going deeper cannot solve the problem of increased pressure on inshore fish resources. The protection of employment in

inshore fishing needs sound fisheries management, which is currently absent.

### **Other Boat Models**

Based on the demand of fishermen of Chaliyam in Calicut and Marianad in Trivandrum, we have made modifications to the plywood vallam to suit their respective needs. The boat yards at these locations are now manufacturing the Chaliyam and Marianad models respectively. A small plywood "thoni" was also made for fisherman operating in Veli lake.

Our work on kattumaram look-alikes continues even though it is a limited market and there is no evidence that replicas of the kattumaram made of plywood or fibreglass are going to succeed in a big way. The plywood teppa for Srikakulam can be seen as an exception, but (as noted earlier) whether it will continue to be in demand after the DRDA programme comes to an end needs to be seen. Fishermen of southern Kanyakumari still retain the strong preference for the kattumaram and have motorised it. The rough surf makes them reluctant to shift to the decked GK model or the plyvallam. We have produced some plywood kattumarams for them. While they are happy with the performance at sea, the problem is one of maintenance, which is expensive. Small leaks lead to high repair costs. So we are now working on developing FRP kattumarams for the southern Kanyakumari fishermen.

### **Safety at Sea**

Our search for ideas and products that will enhance the safety of fishermen at sea continues. The previous year we had done a survey of life saving appliances available in the market, especially for larger vessels like ships. We had collected samples of these items for exposure to fishermen. This year we organised a one-day consultation with selected fishermen

at Veli and exposed them to the devices and products. The response was encouraging. Two more exposure meetings were held at Vizhinjam and Anjengo and the response was once again good. The items that fishermen felt were relevant to them were selected and put together as a "life saving appliances kit". To popularise this kit we distributed subsidised kits to the stay fishing boats of Vizhinjam.

An important demand of the fishermen with regards to safety is a low cost communication system between the vessel and shore. As existing systems have been developed for larger vessels, or are too expensive for the motorised plywood boat fishermen, it is difficult to come up with something appropriate. We conducted trials with citizen band radios, walkie-talkies and VHF systems. The VHF systems appeared to have advantages over the other system, but will need the installation of relatively long antennas on the small plywood boats. We did not proceed further with our experiments as the Government of Kerala has started a new intervention in this field. It is setting up shore stations and distributing wireless hand sets to selected boats. Since large investments are going into this system we decided to wait and watch. If the Government succeeds our intervention is perhaps unnecessary. Maybe our role could be to work on how to increase the adoption of the technology.

We are working on a sea safety manual that puts together all the relevant information for use by the fishermen. This is being prepared in Malayalam and will be after testing prepared in other languages.

### **Ice Boxes**

During the year we developed new ice boxes use PUF as insulating material at the demand of our regional office in

Kakinada as they were not satisfied with the boxes available in the market. Two prototypes were developed and tested.

We also put up a permanent ice box at Ramanthurai in Kanyakumari district. The permanent ice box is an old idea that was introduced by the post harvest fisheries project of the BOBP more than 10 years back. However, there continue to be problems of ergonomics that make the actual utilisation of the ice boxes very low. We supported the efforts of the Kanyakumari federation in redesigning the permanent ice box and installing one new box at Ramanthurai. Further work will be taken up after getting feedback.

#### **R&D Team**

Surprisingly there is at the moment no full timer for R&D. The Boat yard executive X.Joseph took additional charge of R&D when S.Priyavrathan left us. Francis Xavier as technical consultant provides most of his time for R&D in new boat models, though he does help in the boat yard management also. Other staff from the boat yards are roped in for R&D work from time to time. Staff from other departments who are connected with the field are also roped in for extension work. Some of our field staff like Lordon were involved this year in the costs and earnings study. V.R.Sabu, our ex-Technical Manager, who now teaches in a nearby engineering college, has been kind enough to help us out whenever mechanical engineering skills are needed.

#### ***Out Board Motors***

Overall it was a very satisfactory year for OBM sales and servicing, even though at year-end we were facing many uncertainties and threats to the business. The sales tax problem remained unresolved, even though we had high hopes at the start of the year. The financial crisis in the Government



made it difficult to talk about any tax concession, however discriminatory the tax was. So SIFFS and its members continued to bear the burden of the discriminatory sales tax of 12% on OBMs.

### **OBM: Turnover and profitability**

This year our sales turnover touched a new record high of Rs.4.5 crores. OBM sales accounted for Rs.3.6 crores based on the sale of 606 Suzuki OBMs. The service network and spare parts stores accounted for a turnover of Rs.91 lakhs. The following is the summary of the business during the year with figures corresponding to the previous year.

<b>Parameter</b>	<b>2000-2001</b>	<b>2001-2002</b>	<b>Increase/ Decrease</b>
OBM sales (25 hp)	46	46	0%
OBM sales (9.9 hp)	495	549	11%
OBM sales (others)	7	11	57%
OBM repair jobs	3653	4788	31%
OBM Sales Turnover	3.26 Crores	3.61 Crores	10%
OBM Spare Turnover	73.63 Lakhs	83.76 Lakhs	12%
Total Turnover	4.02 Crores	4.45 Crores	10%
Profit	8.13 Lakhs	21.42 Lakhs	62%

The total profit for the year was Rs.21.42 lakhs. It is important to note that the profits were made despite a sharp reduction in our margin. We managed to supply Suzuki 9.9 HP OBMs at a price competitive with the 9.9 HP Yamaha OBMs supplied by Matsyafed, which does not have the 12% sales tax that we have. This is once again a reminder that Matsyafed, despite being a cooperative, is overcharging the fishermen and resents our presence as our prices expose this clearly. (For greater details on the SIFFS-Matsyafed feud and the sales tax problem see previous annual report)

### **OBM Service Network**

New workshops came up at Thangassery in Quilon and Ambalapuzha in Alleppey district. In addition our OBM workshop at Tarangambadi started operations in full swing. The overall turnover of the service centres and spare parts shops increased by 15% during the year. The total number of workshops now stands at 14 along with four spare parts shops. It is easily the largest network in the country and has the widest coverage (from Mangalore on the west coast to Tarangambadi on the east coast).

### **Warranty Problems**

During the year severe warranty problems arose especially with the 25 HP motors. The Suzuki Motor Company was had difficulties in diagnosing the problem and sort it out. SMC even suspected that the failures are the result of our wrong service practices. That the entire kero line production line is being wound up is perhaps the reason for the increase in service problems. The fishermen were acutely unhappy and so were we. Managing irate fishermen who even reacted by closing down one of our workshops, became a tough task.

### **New Business Threats**

The last quarter of the year brought us new problems. SIFFS had been given the exclusive dealership in the previous year by Hydra the distributor of Suzuki OBMs in south India. As per the renewed agreement in October 2001, SIFFS continued to enjoy that privilege till December 2002. However, inexplicably, Matsyafed was able to get a consignment of Suzuki OBMs towards the end of the year. Despite the protestations of Hydra that it had no role in this, we had no option but to opt out of our agreement to import a certain number of motors till December 2002, as it would not have been possible to sell such numbers with the sales tax handicap we have. Our sales

took a beating in the last quarter and we missed our internal sales target of 700-750 motors for the year. Very clearly we shall be doing much less business in the coming year unless there is a breakthrough on the sales tax front.

The Suzuki Motor Corporation had decided in the previous year that December 2002 will be the last month for production of its current 2 stroke models including the kerosene versions. The last shipment will be March 2003. This decision is the result of the campaign in the USA by certain environmental groups against 2 stroke OBMs. This will completely upset the OBM market in south India where Suzuki is currently the leader. Suzuki will push their new four stroke petrol OBMs, but these will be cost more and also have higher operating costs. The economics of OBMs is already poor due to non-availability of sufficient kerosene under the fishermen quota. The Yamaha may have an interim advantage in the market, but it is also likely to shift to four stroke motors in view of the US market sentiments. The 2 stroke kerosene version is today being manufactured only for use in India and Sri Lanka. The market size is not big enough to warrant continuation of this production line. The best hope lies in the conversion of the four stroke motors to run on cheaper fuels like kerosene or LPG. However, no plans have been made for this by the Suzuki at the moment.

Thus there is considerable uncertainty on what will happen in 2003 to the availability of OBMs running on kerosene and the business activities of SIFFS. We are making a number of contingency plans.

### **Staffing and Management**

The OBM service centres have a total of 30 staff. At Head office, one Executive, Manager and an Asst. Manager form

the management team that supervises the network and handles the imports and sales.

## **INFORMATION SERVICES**

### ***Policy research and documentation***

#### **Costs and Earnings Study**

This study is intended to monitor around 200 fishing units in 9 centres of Kerala for a full year period and to collect detailed information on the costs and earnings of different types of fishing units as well as a number of other operational parameters like fuel consumption, operating times, depth of operations, fish species caught and prices of fish. This study is part funded by the Kerala Research Programme for Local Level Development (KRPLLD) of the Centre for Development Studies, Trivandrum. This is the third in the series that was started by the Programme for Community Organisation (PCO) and the FAO in 1980. The second study had been conducted by the PCO and SIFFS jointly in 1989. The significance of the study is that it will provide vital information to assess the health of the fishery and will provide useful policy inputs for management of the sector. The inclusion of mechanised boats at Cochin in the study is worth mentioning.

Preparatory work has started in the previous year and more work was needed before daily data collection could be started in July 2001. Tito D’Cruz helped us with the initial sample selection, questionnaire, enumerator recruitment and training. A consultation was held with a number of sector experts before finalising the methodology. In particular Shri V.J.Iyer, a statistician, Dr.K.T.Thomson of the Cochin University and Shri Ramachandran Nair (who had earlier coordinated the 1989 study) helped in working out the detailed methodology and sampling scheme.

Daily monitoring started in July 2001 and by and large the data collection went off smoothly. We had some problems in the northern centres and Cochin. We had to change a couple of enumerators mid way and even one centre had to be changed mid way. The first month's data was also not up to the mark and we have decided to extend the study by another month and ignore the data for July 2001. The data entry has been properly synchronised this time so that there is no significant time lag between data collection and entry as last time. Shri Ramachandran Nair has been helping us with the data scrutiny and analysis. Lordon our field supervisor has been coordinating the data collection and he has three regional supervisors under him including Shibu who came on deputation from TDFF.

The study will come to end only in August 2002 and the report ready by December 2002.

### **Studies on Post harvest Related Issues**

SIFFS is part of a series of policy studies on post harvest issues funded by the British Government agency DFID and executed by U.K based organisations. The Institute for Marine Management (IMM) and the Natural Resources Institute (NRI) of the U.K are the two agencies that have taken up specific study projects in India. Both have enrolled SIFFS as one of the Indian partners in their respective studies. The studies are inter-related and are aimed at understanding the changes that are taking place in post harvest aspects and their impact on the poor. They are based on the new livelihood framework developed by DFID to understand rural poverty.

Last year we had taken up a study of the "Changing fish utilisation patterns and their impact on the poor in Kerala" under the supervision of IMM. The study was coordinated on

the SIFFS side by Karthikeyan who had come on deputation from Dhan foundation, Madurai. The report was finalised and submitted this year. It was a useful contribution to an all-India study covering seven maritime states.

ICM, Kakinada, who were coordinating the study from the Indian side undertook follow up research on the subject and we collaborated with the data collection in Kerala.

This year, a new study was launched by the NRI to study the "Impact of Globalisation and Sea food legislation on the poor" in three Indian states: Orissa, Andhra and Kerala. SIFFS took up the responsibility to cover Andhra and Kerala while the Catalyst Management Services (CMS), Bangalore, took up Orissa. A workshop was organised at Visakhapatnam to work out the study theme and methodology. It was decided to concentrate on the changes that have occurred in India as a result of the new regulations of the EU and other countries on import of sea food. It may be recalled that the EU had banned Indian seafood in 1997 for not complying with its standards. This had lead to a new regime of EU approved processing plants that have invested substantially in improving their infrastructure. An implication of the EU recognition is that the processing plant needs to do all the pre-processing activities like peeling inside its own premises. This potentially can put out of work a large number of women working in peeling sheds and small businessmen running these sheds.

Girish Simon, an Irma graduate, took up the study for SIFFS which involved a desk study followed by a field study. The study report is expected by mid 2002 will be presented in a final workshop organised by NRI to finalise and integrate the study of three states.

### **Ashtamudi lake study**

SIFFS had been part of a major study on the Ashtamudi lake near Quilon last two years. The study funded by the New Zealand ODA was executed by ASR of New Zealand under the direction of renowned scientist Prof. Kerry Black. The main Indian partner in the study was the Centre for Earth Science Studies (CESS), Trivandrum. SIFFS and the CDS were the other partners. The study involved the collection of scientific information on the ecology of the Ashtamudi lake which is Kerala's second biggest brackish water lake and the socio economic aspects of those living around the lake. SIFFS was specifically roped in as the fishing community is a major stakeholder in the resources of the lake and must be a major beneficiary of the development plans for the lake. While CESS took up responsibility for a number of scientific studies on the lake, SIFFS was responsible for the socio economic study with the help of Prof.Sivanandan of CDS. The study had been completed in the previous year itself. However, a number of brainstorming sessions were needed to finalise the study and work out a management plan for the lake. The management plans included the improvement of the water quality of the lake, and projects for enhancement of the fish resources including a fish sanctuary. The final report was submitted this year to the Government of Kerala after a series of workshops and meetings with the stakeholders and Panchayat representatives. An Ashtamudi Management Authority was also proposed for implementing the management plan with a representative of SIFFS to be on the authority. The Government is yet to take a decision on the proposal

### **Other Studies**

SIFFS continued its regular monitoring of arrivals and prices of all species in the Pangode and Kaliyakavilai wholesale fish markets. A few other minor studies were conducted from time

to time when some field information was needed. These included a base line study of the fishing community at Budagotlapalem where SIFFS has started its first society in Andhra.

## ***Dissemination***

### **Publications**

During the year we were a little behind in bringing out many planned publications due to lack of time to finish some of the pending documents. The two publications we brought out are the "The introduction and spread of plywood boats on the lower south west coast of India" by our chief executive and a model Mutually aided cooperative societies act for Kerala. The former partially filled the big gap in documentation of SIFFS activities. It relates the 20 year history of the SIFFS boat building programme and its impact. The model cooperative bill had been prepared in English by the Cooperative Development Foundation (CDF), Hyderabad. SIFFS got it printed in Malayalam and distributed it widely among those interested in the cooperative movement.

### **Workshops/Seminars**

SIFFS organised and participated in a number of workshops during the year. These include workshops on current issues in fishing, and training workshops on specific subjects like cooperative law. SIFFS joined hands with the Kerala Swatantra Matsya Thozhilali Federation to organise workshops on issues like the proposed coastal development authority and the proposed cargo harbour at Adimalathura. SIFFS staff also participated in many workshops and presented SIFFS view points on various issues based on the studies and documentation available with SIFFS. The regional office in Andhra also organised a workshop for fishermen from different



parts of Andhra to develop an agenda for fisheries development and management.

### **Exchanges**

SIFFS was involved in a number of exchanges of fisherfolk. Society members from Malabar visited the societies in south Kerala and Kanyakumari to get a direct feel for the functioning of mature societies. Groups of fishermen from Cochin-Alleppey area also visited societies of SIFFS in the southern districts. A team of fishermen and activists from Orissa also visited SIFFS societies to understand the operations and to explore the possibilities of organising similar societies in Orissa. This exchange was supported by CARE. We also had fisherfolk from Andhra visiting us. Staff from many NGOs visited us and studied our activities.

We had also organised exchange programmes for our district federation staff and sister organisations. The Kanyakumari federation staff visited Self Help Groups organised by NGOs like RASTA and Shreyas in Wyand district. The Sthree Niketh Vanitha Federation staff and committee members visited Dhan foundation, Madurai for exposure and training on running federation of SHGs. Our Board members and credit staff visited the CDF and cooperatives associated with it in Andhra.

## ***Information Technology***

### **SIFFS Computer Centre**

The SIFFS computer centre with two full timers (one programmer and one DTP/Computer operator) has been functioning as SIFFS's nerve centre with wide range of information processing taking place all the time. Inventory control, study data processing, report preparation, DTP for all our publications, software development for various in house

needs, e-mail service, maintenance of the SIFFS web site, computer training for SIFFS staff and district federation staff, etc., are just some of the things that the computer centre does regularly. During the year our hardware and software were both upgraded significantly to enhance our data processing capabilities.

### **Computer Hardware and Software**

While there was already an internal network of the computers in the SIFFS office, it was simple and did not have a powerful applications server. Our opting for a Oracle based software for microcredit lead us to acquire a good IBM server (X220 series). A separate email server based on Linux was also set up using an ordinary PC. With our accounting now completely computerised additional computers were given to the accounts department. A low powered system was also provided for the new fish shop that we have started in the Trivandrum.

On the software side we acquired "Credit wise", a specialised microcredit software developed by the Microcredit Consulting Group (MCG) of Madras. This software was subsidised by SIDBI and comes with a five-user licence. We had to acquire a original copy of Oracle 9i as a result. We also had to acquire a multi-user windows software for the internal network. Internal software requirements like billing system for the fish shop, cost and earnings study data entry forms, staff movement register, etc. were developed in house. The SIFFS website which was incomplete for long was completed and uploaded using in-house expertise. This website is now linked to the portal of One World which is a leading international portal for NGOs.

### **Management Information System**

Given the high level of computerisation of SIFFS operations, we have a fairly good computerised information in place.

However, an integration of the various information sources is yet to take place. During the year, the computer centre developed a common software to enter the MIS information relevant to each department. However, this has not been successful as departments find it difficult to make a separate data entry for the MIS package in addition to their own databases and applications. Very clearly we have to have a common package that will ensure that only one-time data entry is needed and the operational needs of the departments and the MIS requirements can both be met. We are working on this and will seek some external help for this next year.

### **IT at District and Village Levels**

We have also been working on enhancing the use of computers at the district federations in order to improve their efficiency and decision making processes. During the year we assisted all the federations to upgrade their computer systems and helped with their software requirements. Regular computer training was provided to staff of all the federations. As a result all our member federations are increasingly becoming computer savvy and most staff have started using computers for their work rather than depend on computer specialists.

An interesting project was to develop software for the village society so that the accounting system can be computerised. This will give rich information for the federations and SIFFS on fish catches, incomes, savings and loan repayments. At present the dispersed data in the 100 village societies is difficult to access and only some basic information trickles upward. However, many issues remain on computerisation of village society accounts. Whether the societies will be able to sustainably adopt computerisation and bear the costs is an important question. We decided to try the concept of back end computerisation for a cluster of societies. Three potential

clusters have been identified in Quilon, Trivandrum and Kanyakumari districts.

A start was made in Quilon with the help of Inapp, a software firm run by our ex-Chief Executive, Satish Babu. Being a votary of the free software and open source code movements, Satish recommended the use of my-SQL, a free database, for the accounting package. An elaborate system study was followed by a trial installation. After many rounds of corrections and customisation, the software is now operational in Quilon where one society's accounts are now fully computerised and four more will get computerised in the coming year. After evaluating the performance for some more time, the concept will be taken to clusters in Trivandrum and Kanyakumari. A problem is that fresh code will have to be written as the Quilon societies follow a very different system of accounting. SIDBI is subsidising this work also as part of its capacity building support to Micro finance institutions (MFIs).

There are other village level applications that are under discussion in SIFFS, but work pressure has not let us pursue these ideas so far.

### ***Advocacy and Campaigns***

The role of SIFFS in advocacy is increasing year by year. As our profile is increasing it is becoming difficult not to get involved in many issues affecting the fisheries sector. Earlier our role was limited and the advocacy work was expected to be taken up by the fishermen trade unions like the National Fishworkers Forum (NFF) and its state units. However, the complexity of the issues and the technical know how needed to tackle the new issues has lead to the unions themselves seeing SIFFS as an important resource centre for the various

issues. Without usurping the unions' role we are also taking nowadays an active role in advocacy and campaign on fisheries issues. The following are some of the advocacy and campaigns undertaken during the year.

### **Campaign Against the Shark Ban**

The sudden ban on the fishing and trade of 60 different items harvested from the sea including all types of sharks, rays and skates under the wild life protection act came as a shock to the fishing communities of India. Based on a western style lobbying by certain environmental groups the Ministry of Environment and Forests (MOEF) announced the ban without any consultation with fishermen groups, trade and surprisingly even the state fisheries departments and the central scientific institutions. The ban did not appear to be based on any scientific evidence and seemed to depend entirely on anecdotal evidence. The Government of India's official catch and potential catch figures themselves indicated that the total production of sharks and other elasmobranchs was below the danger level.

The consequences to the fisheries sector, if the ban continued for long, would have been very serious. Thousands of livelihoods were at stake. In particular, one group of fishermen who were worst affected and had temporarily lost their livelihood was the shark fishermen of Thoothoor in Kanyakumari district. As SIFFS had organised, ten years back, this group of shark fishermen into AD SGAF, a specialised association affiliated to SIFFS, the stakes were also very high for SIFFS. At the insistence of the shark fishermen's association, SIFFS took an active role in bringing the NFF into the picture and co-organised a meeting in Nagercoil on 1<sup>st</sup> November 2001 of all those concerned about the ban. It was at this meeting that a Joint Action Council was formed to fight the

ban. The paper presented by our Chief Executive on the ban became the basis for the decision and also the basic material for the negotiations with the Government of India.

Once the struggle started, SIFFS took the back seat and the leadership was provided by the NFF. The AD SGAF, whose chief executive was the convener of the Joint Action Council, provided the administrative and mass base for the campaign. It worked closely with the NFF and other trade organisations. It was the active role played by its members and leaders that led to a large contingent landing in Delhi in the third week of November to campaign against the ban. The sustained campaign in a short period led to many MPs and MLAs raising the issue in the Parliament and State Assemblies. The presence of a few hundred fishermen agitating against the ban in Delhi put enormous pressure on the MOEF. Finally on the 29<sup>th</sup> November, the MOEF succumbed to the pressure and removed a large number of species from the banned list including all commercially important shark species. This is a rare instance of a campaign at this level bearing fruit in just one month.

### **Campaign for a new Cooperative Act**

The first society of the SIFFS network at Marianad was a registered cooperative. So were the next few that came up in Trivandrum district. However, the stoppage in registering fishermen coops by the Kerala Government in 1976 led to subsequent societies getting registered under the Societies Registration Act. Even SIFFS when it was first formed, tried to get a cooperative registration and failed. Since then we have found the societies registration act a safe haven and have seen how the cooperative act has been misused by outside interests to take over what should be member run organisations. This misuse of the cooperative act is a national phenomenon and there have been many who have been

fighting this for a long time. The struggle intensified after the recommendation of the Bhram Prakash Committee for cooperative reform. However, the Governments were reluctant to let go the cooperatives as they had high stakes in them have invested considerable share capital and provided enormous grants. Many of the cooperatives themselves do not want independence from the Government as they cannot survive without Government patronage. It is only since the legislation of the Mutually Aided Cooperative Societies Act by Andhra Pradesh in 1996 (in parallel to the old the old cooperative act), that a new solution to the problem is emerging. Instead of asking the Government to give freedom to all cooperatives, something that appears unlikely, the idea is to ask for a parallel act that will allow genuine coops to function without taking any Government equity. The movement for a parallel cooperative act has gained momentum and many states have this act in place now. Kerala and Tamil Nadu, unfortunately do no have this act.

The Cooperative Initiative Panel, based in Anand and the Cooperative Development Foundation, Hyderabad have been spear heading the movement for a parallel act at the all India level. SIFFS joined hands with both CIP and CDF to organise a series of workshops for cooperators and NGOs on the need for a parallel act. A model act drafted by CDF was also circulated in English and Malayalam. The results have been encouraging and the current Government is committed to bringing the legislation soon. We had also organised a workshop for NGOs in Malabar on this issue at Wynad.

### **Alliance for Release of Innocent Fishermen**

An important work that SIFFS has been undertaking since 1997 is the support for the early release of Indian fishermen in Sri Lankan jails and the Sri Lankan fishermen in Indian jails. At

the initiative of SIFFS an Alliance for the Release of Innocent Fishermen (ARIF) is functioning with the involvement of all party trade unions, NGOs and fishermen organisations. SIFFS provides the administrative back up to ARIF and our Chief Executive is the convener.

During the year we were involved in the release of 81 Sri Lankan fishermen from Cochin and 13 fishermen and their boats from Tuticorin. Simultaneously, our Sri Lankan counterparts helped in the release of 12 Tamil Nadu fishermen from Sri Lankan jails. We have now engaged the service of an advocate in Cochin to help us with the cases. As the Government of India is proceeding legally with the Sri Lankan fishermen, we are providing a legal defence.

At the policy level, our work to get the two Governments to come to some understanding that will reduce or eliminate hardship to genuine fishermen, continued. Our chief executive presented a paper in an international conference on the Indian Ocean organised by the ICSF and the International Oceans Institute at Madras. This paper outlines five different options that the Governments can have to solve the problem.

An offshoot of the ARIF work was our success in rescuing a group of Trivandrum fishermen who drifted from Vizhinjam in their plywood boat to Negombo in Sri Lanka. As the fishermen had gone missing for more than a week, they were assumed dead. However, at the suggestion of the Vizhinjam parish priest we sent an enquiry to our friends and the Indian High Commission in Sri Lanka. To everybody's surprise they were safe and in local police custody. With our efforts, and the help of the Indian High commission and NAFSO, the local NGO, we were able to bring back the fishermen and their motor from Sri Lanka. The boat had to be sold locally as it was too expensive to bring back.



### **Other Issues**

SIFFS did get involved in other local issues like the proposal to have a Coastal Development Authority and the proposed cargo port at Adimalathura, which it is feared, will displace fishermen and affect many livelihoods.

## **POST HARVEST/MARKETING**

### ***Ice Supply***

The two SIFFS ice plants at Enayam in Kanyakumari district and Vizhinjam in Trivandrum district were fully operational during the year. The Vizhinjam plant had been commissioned in the previous year but had full commercial operations only this year. However, the first few months there was a water shortage and we had to buy water from outside adding to the costs. Though there was some doubt about the availability of adequate ground water, we were lucky that the bore well we sunk has become productive and is providing adequate water for the plant.

While the Enayam plant is providing a vital service to fishermen in the area, it suffers from inadequate demand due to the extreme seasonality in the area caused by fishermen migration to other areas. Vizhinjam on the other operates in an area with good demand round the year. However, the problem is the intense competition from private plants that can undercut us by malpractices in use of electricity that is the main cost of ice production. As a new entrant we had to offer low prices for ice. Starting with Rs.16 for a block of ice we have slowly increased the price to Rs.20 by year-end. Still the pricing is uneconomical and we are making a loss.

Entry into ice production was largely due to strategic reasons and it is clearly an area that cannot be expected to provide

profits. However, we need to ensure that at least a break even is achieved by appropriate marketing strategies.

### ***Fish Marketing***

A massive effort went into developing fish marketing activities at SIFFS level. At the beginning of the year we decided to work on three different lines of action:

- (i) Start export of frozen cuttlefish caught by members as the starting point for export of frozen seafood
- (ii) Continue with the experiment of sending chilled fish of selected species to Europe under the social labelling initiative
- (iii) Start a domestic fish shop in Trivandrum as an outlet for premium fish that will help take care of excess procurements for the chilled fish exports and also to support future marketing ventures.

#### **Export of Frozen Cuttlefish**

Based on an understanding with the Oceanic company in Quilon, we decided to start procurement of cuttlefish from a cluster of 14 societies in Enayam and process the same at the Oceanic plants at Quilon or Pandanthalumoodu. The marketing would be based on orders that Oceanic passed on to us. For the procurement and peeling, we planned to use the Oceanic company's infrastructure and manpower.

A series of discussions prior to the start of the season took place with the societies of KDFSF in the Enayam belt. The societies agreed to supply all the member catches of cuttlefish once the season started till we got around 20 tonnes of material needed to send a trial consignment for export. After that the

societies would switch back to their regular purchasers. At this stage, the key decision was the pricing system. As the members were taking a risk by ditching existing buyers and supplying SIFFS, a competitive price needed to be guaranteed to members. We had the prevailing prices in the European markets at that time and the expectation based on previous years experience was that the price would go up during the season. So we felt safe in offering the highest possible procurement price given the prevailing export price. The fishermen also felt the offer was reasonable Thus we went into the season with a pre-fixed procurement price.

However, once the season started in September, many things went wrong. The prices went down, especially post 9/11. We purchased at the committed price and found that we had over paid by around 10-15% when compared with the rest of the market. The procurement was however successful despite many problems. The Oceanic company's infrastructure for procurement and peeling did not respond in time and we had to make our own arrangements. The marketing department staff as well as others got involved in procurement to ensure that the material was not wasted. A total of 20 tonnes of cuttlefish was procured in a period of 10 days with the last two days bringing in 5 and 8 tonnes respectively.

The material was processed at the Oceanic plants but a new problem arose. Due to the recession in Japan and other markets, the demand for the larger sizes U/1 and 1-2 per kilogram was poor. These sizes formed the bulk of the material procured from our societies. To sell the other smaller sizes, we needed more material to fill up a container. Rather than set up procurement operations once again, we decided to buy the additional material from other suppliers. The demand also for the higher priced IQF products declined and we had

only orders for block frozen cuttlefish. Some reprocessing had to be done to meet this demand. We finally exported 686 cartons of whole frozen cuttlefish and 316 cartons of frozen cuttlefish fillets in two consignments to Hong Kong. The total value of the exports was Rs.29.9 lakhs. Though the initial idea was to export to Europe, the September 11<sup>th</sup> incidents had made the freight to Europe and the West high and unattractive.

At year-end we were left with 8 tonnes of frozen cuttlefish as stock. We expect to sell this stock to other exporters rather than directly as more material will be needed to match any order.

Thus the cuttlefish export was an interesting learning experience. Some of the tentative conclusions that can be drawn are:

- (i) We now have enough experience and knowledge to handle the procurement. Yet it needs to become a routine operation rather than a high-tension fire fighting operation. Subcontracting the procurement operations with SIFFS staff only supervising the operations, deciding prices and arranging payments to societies, is a good option.
- (ii) The processing is not a problem as there exists considerable over capacity in the sector and processing can be done on fee basis by existing processing plants. However, deciding on the product mix (whole cleaned vs. fillet; IQF vs. block frozen) is a problem and will need good market understanding.

- (iii) The marketing side is a problem. Even though getting orders per se is not difficult, the ability to predict prices and understand market trends is important. Having direct links with buyers is essential for this and we are very weak at the moment in this.
- (iv) To achieve a breakthrough, we need an assured price from some source before entering into procurement. Some edge is needed in the market like a sympathetic buyer or a premium label that will help us offer competitive prices for procurement. It seems difficult to simultaneously manage uncertainties in marketing and procurement.

We shall be further analysing our experience before proceeding with exports. However, this is the activity that has the maximum potential for helping members. The problem is not that much of price but of payments. All societies get into serious financial difficulties during the squid and cuttlefish season due to delayed payments by the merchants and agents and some of them also default occasionally. Thus the stakes of the societies are high in this business.

#### **Chilled fish export to Europe**

We have been sending a few trial consignments of chilled fish to Europe under a social labelling initiative by some European NGOs. There has been a problem of logistics and procedure as the fish caught in Trivandrum or Kanyakumari has to reach Europe in 48 hours. We had more or less got a working system last year itself. However, not much progress was achieved this year as the prices and species we offered were not satisfactory for the buyers in Europe. The species we are in a position to offer include the seer fish, reef cod, carangids and bullet tuna. However, the demand was for yellow fin tuna,

which though available, is difficult to procure as per the quality requirements of the European buyers. The prices for the fish we offered were also not attractive to the buyers this year as apparently cheaper supplies were available from some Latin American countries.

So the chilled fish export remained in suspended animation during the year with many offers and counter offers, but no results. We are interested in this activity mainly because it is the best option available at the moment to test the concept of social labelling wherein the product is sold at a premium and a bonus is paid to the producer group in addition to the market price. Ideally we would like to do this with frozen seafood items like squid and cuttlefish and help a majority of our members.

It is important to note that social labelling for fish is still a new concept in Europe and our friends in Europe like Martin Kunz and Joerg Rodrieger are working hard to get the trade to accept the concept. Leading labelling initiatives are still unwilling to touch fish. Hence getting a suitable labelling initiative to back our venture is also proving difficult. Last year, we had a visit by representatives of IMO (Institute for Market Ecology) for studying our operations in behalf of Naturland a leading eco labelling initiative. The IMO appears to have given a favourable report, but the final decision is yet to be taken.

### **Chilled Fish Shop**

We started a fish shop in a departmental store in an up market area in Trivandrum. The initial objective was to use this as a channel to sell the surplus fish procured for the chilled fish exports. However, as the chilled fish exports did not take off this year the shop became a business by itself. The significance

of this shop is that there is a slow but definite trend in the market for premium quality fish sold in hygienic surroundings. There are already chilled fish shops with fish displayed on a bed of ice in Cochin and Calicut. With the new supermarket culture that is developing in the urban areas, SIFFS needs to strategically position itself to benefit from the change.

The shop was a reasonable success in the first few months of operation and will break even only next year. However, procurement operations for selling just 70 kgs per day is difficult. If the shop's procurement cannot be tied with chilled fish export, it will be necessary to look at the possibility of a chain of 3 to 4 shops that will bring down procurement costs. It is also worth noting that the consumers in the area we operate have a very limited species preference and this has very little overlap with the chilled fish export market as well as member catches. Perhaps, other locations with consumers having a wider species preference also need to be considered.

### **Conclusion**

Thus this was a year when we gave a big push to marketing activities and had a rich experience as a result. While the anticipated successes did not materialise, the efforts were also not failures. The vital breakthrough needed for a viable marketing programme is still some distance away. Very clearly this requires more strategising and sustained efforts.

## **MEMBER SERVICES**

### ***Expansion of society network***

#### **Andhra operations**

Our regional office at Kakinada got a boost with Shri Sharma, Asst. Director of Fisheries (Retd.) joining us on a full time basis. His long stint in the fisheries department and close

association with the Beach landing craft project of the Bay of Bengal Programme (BOBP) of the FAO has given him a sound technical background as well as good understanding of the fishermen. Many new initiatives have been taken up this year due to his presence. Trials of new boats, ice box trials, studies on specific issues, etc., have started and it will give us a stronger base in Andhra for cooperative formation.

### **First society at Budagotlapalem**

Last year we had reported the formation of a society at Budagotlapalem in Srikakulam District of Andhra Pradesh. We had started a savings programme and were planning to start marketing operations this year when the prawn season starts in July. As a preparation for the marketing, we provided 26 out of the 29 members with debt redemption loans for a total sum of Rs.1.37 lakhs. With this the members became free from the local middlemen and could sell their fish through the society.

The marketing intervention was basically aimed at the fishes going for distant internal and export markets where the middlemen exercise control and which contribute to a high percentage of the fishermen's income. Based on detailed planning with the local fishermen, it was decided to take the fish to Visakhapatnam that was about — km from the village and sell it directly to export companies. Venkatesh, our Regional Representative, has good contacts with exporters from his BOBP days and he had arranged for purchase by one of the exporters.

When the season started in July, the society pooled together the prawns and pomfret catches of members and took them to Vizag and sold them to the company. Two members would go with the catch to the company every day using public



transport when the catches were low. Ice was procured by auto rickshaw from the nearest point on the highway, some 13 km away from the village. The marketing proved to be a success, at least initially, and the members got a higher price than local even after deducting the operational costs like ice and transport. However, this state of affairs did not last long. The fish availability declined and the marketing activities could not continue. We learnt that fishermen in many parts of Srikakulam are going through a very bad spell and catches and incomes have declined. Competition from trawlers and over-fishing by them is a likely reason for this state of affairs. A large number of fishermen have migrated from the district to far away places like Gujarat, Bombay and Goa.

Our preliminary analysis indicates the following problems:

1. Budagotlapalem does not have the minimum level of fish productivity and surplus needed for a fish marketing society to succeed, at least this year. Quite possibly, this is a problem affecting many villages of Srikakulam. For the SIFFS model to succeed, we may have to look for more productive areas. Perhaps, this is one of those bad years and things may improve next year.
2. The sharing system in Budagotlapalem is complicated. The catch is divided rather than the income. This means that every crew member has his own fish to sell rather than the owner have the right of sale over the entire catch. Unless the owner and the crew of a fishing unit are all members of the society, then the entire catch of that unit will not come to the society. As the group was largely self selected, this factor was not taken into account at society formation time. We have 13 owners and 16 crew members in the society. No fishing unit is fully represented in the membership.

3. The locally consumed fish is sold on the beach without any intermediary or auction. This makes it difficult for the society to include the local sales in its turnover. The idea was to have a clerk cum salesman who could record the local sales on the beach. A separate salesman would push up the overheads given the low productivity and make the society unviable. However, this did not work out, as the clerk selected based on educational requirements was a girl and was not able to take up beach sales.
4. The level of literacy is abysmal and below 10%. This creates difficulties in finding staff and for members' ability to understand and supervise accounting and other transactions.

We have decided to give Budagotlapalem more opportunities to redeem itself. However, we are not putting all our eggs in the same basket. The regional office is scouting around for more promising villages in north coastal Andhra taking into account fish productivity, sharing system and market structures. In particular, we are looking for centres between Kakinada and Vizag.

Thus the adaptation of the SIFFS village society model to Andhra has therefore not clicked so far. Only when a successful village society can be set up in one location can further spread be discussed. Meanwhile the various Government agencies in Srikakulam like the DRDA and the DPIP (District Poverty Initiative Programme) are showing interest in our work and are keen to support if we can show results.

### **Opportunities in Tamil Nadu**

There are considerable opportunities for expansion of the society network in Tamil Nadu, north of Tuticorin. We have

been visiting selected areas and conducting studies on the local situation. Areas visited include the Bay of Bengal area around Tarangambadi and the Tuticorin-Rameswaram belt in the Gulf of Mannar coast. More active work will start next year.

### **Work in Malabar (North Kerala)**

The Regional office in Malabar has been functioning with skeletal staff and part timers after the promotion-transfer of Teelar to Head Office. However, due to the commitment of the staff, the work has been going on smoothly. Since last year we have decided not to start many new societies but to go slow on starting new societies and to concentrate on strengthening the existing units so that they become viable and stronger. Only one new society was started at Chaliyam, but the quality of the existing societies has gone up as evidenced in the dramatic increase in fish sales by Rs.73 lakhs (over 40% increase) of the nine old societies. This can only partially be attributed to a better fishing season. The idea at the moment is not to expand beyond Tellicherry on the north and Parappanangadi in the south, but to increase coverage in the villages within this belt.

## **CREDIT/FINANCIAL SERVICES**

The SIFFS microcredit programme has been one of the fastest growing activities in the organisation and also the most vital for the member federations and societies. Started as the fourth channel for credit after (i) local banks, (ii) federation level revolving funds and (iii) society own funds, this channel has now become the biggest and is the source for more than 50% of the loans given to member fishermen. This year, other than the growth of the credit portfolio, was noted was intensive work on understanding our weaknesses and to develop

approaches to overcome them. It was a year of search and enquiry for our credit team and we interacted with many experts in the field of microcredit to find solutions to our problems.

### **Credit outflow during the year**

During the year we distributed 1680 loans for a total sum of Rs.1.85 crores. The following table gives the details of the loans distributed.

(Rs. in Lakhs)

Federation	No. of loans disbursed		Loan amount		Loan outstanding 31 <sup>st</sup> March	
	00-01	01-Feb	00-01	01-Feb	00-01	01-Feb
Kanyakumari	368	247	34.91	42.19	41.15	54.67
Trivandrum	100	132	27.77	46.87	31.11	55.38
Quilon	312	692	15.52	39.89	19.47	40.49
Malabar	77	115	19.79	32.18	23.44	37.68
Nellai					13.41	6.34
Shark fishermen's assn	12		2.40		2.77	2.16
SNVF (Women's fedn)	237	468	11.50	22.79	7.96	16.88
Andhra		26		1.37		1.32
<b>Total</b>	<b>1106</b>	<b>1680</b>	<b>111.90</b>	<b>185.30</b>	<b>139.34</b>	<b>212.93</b>

No loans were given to the Nellai federation during the year in view of the default of loans given in the beginning and the collapse of a majority of societies. However, the federation is currently giving loans from own funds on a limited basis and has been able to instil credit discipline in the societies that have survived.

The following table indicates the different purposes for which loans were distributed.

Loan purpose/product	Number during year	Amount during year	% Share
Production (fishing equipment)	583	1,50,49,100	81
Labour loans (consumption)	596	11,00,000	6
Fisherwomen loans (working capital)	501	23,81,000	13
Shark fishermen loans			
<b>Total</b>	<b>1680</b>	<b>1,85,30,100</b>	<b>100</b>

The source of the loans was a fresh loan of Rs.1.25 crores from SIDBI and the amount available for recycling from previous loans after repayment of loan instalments to SIDBI.

#### **Loan repayment and portfolio quality**

The following table gives the details of the loan repayments federation-wise and the respective figures for Portfolio at Risk (PAR).

Federation	Cumulative repayment rate (31-3-02)	PAR-90 (31-3-02)	PAR-180 (31-3-02)
Kanyakumari	83%	28%	22%
Trivandrum	86%	25%	17%
Quilon	95%	14%	7%
Malabar	90%	25%	16%
Nellai	66%	100%	100%
Shark fishermen	84%	89%	66%
SNVFA	91%	13%	4%
Andhra	25%	100%	100%
<b>Total for SIFFS</b>	<b>87%</b>	<b>26%</b>	<b>18%</b>

The indicator that is considered the most important to assess the portfolio quality is PAR and it is clear that all member federations except Quilon have a serious problem and have to make substantial improvements. What masks the problem is the considerable amount of prepayments that we receive. 43% of the loans were prepaid at year end.

### **New Loan Products**

During the year we introduced a new category of loans called "labour loans" for the crew members who need consumption loans. This is currently applicable for our Quilon societies only as crew have membership status in Quilon only. The loan amount is Rs.2000 and the term is 12 months. The repayment is a fixed monthly instalment even though the societies deduct a percentage of the catch for repayment. As the Trivandrum federation is developing SHGs for crew members outside the society format, we are likely to offer labour loans eventually in Trivandrum also.

For the women fish vendors of Trivandrum we developed a new product for those women who need larger amounts during certain months when they go to distant landing centres (Neendakara, Cochin, Tuticorin and even Mangalore) for procurement. We are offering them a larger loan which has to be repaid at the end of the fourth month in one instalment. Only interest has to be paid every month.

### **Profitability and Sustainability**

Our members are still looking at the credit programme of SIFFS as a service to be provided and are reluctant to see it also as a business. For long, the societies and the district federations did the service of helping members access bank loans. Neither the society nor the federation had any share of the interest payable to the bank even though they did the hard work of identifying beneficiaries and collecting the repayment. However, under the new microcredit system, banks are seen as wholesalers and microfinance institutions like SIFFS are seen as retailers. The retailer is expected to operate on banking principles and take and share of the interest and cover all administrative costs as well as risks.

SIFFS takes loans at 11% from SIDBI and retails it at 16% (declining balance basis). Of the 5% spread, SIFFS passes on 2% to district federations for their critical role in the process. SIFFS is not only the MFI with the lowest interest rate in the country, it is also the one that operates with the lowest interest spread. However, SIFFS has the advantage that it is a multi activity organisation and can keep overheads down. The larger loan size also ensures that SIFFS has less transaction costs. On the other hand risks are perhaps higher due to the nature of fishing.

During the year SIFFS made a loss of Rs.66,500 after making a provision of Rs.2.2 lakhs for bad debts and (for the first time) contributing 90,000 for the SIFFS administrative costs. However, the actual loss would have been Rs.2.97 lakhs but for the fact that SIFFS covered the costs of the staff salaries and allowances from its grant funds. An important reason for the relatively poor financial performance was that our actual yield was only 12.6% indicating a substantial loss of interest income due to poor performing loans as well as a mistake made in not clearing interest arrears before allocating repayment to principal. That our yield was poor was brought out by Sanjay Sinha's study (see below) and we are taking corrective action.

### **Study by Sanjay Sinha**

Sanjay Sinha, the foremost microcredit consultant in India, took a few days off from his busy schedule to personally spend time at SIFFS to study our credit programme and recommend changes. His advice to attain sustainability: (i) bring PAR-90 down to 8 or 10% (ii) access loans from cheaper sources to reduce cost of funds and increase spread (iii) access donor grants for boosting own funds as percentage of total portfolio

(iv) find mechanisms to ensure greater effectiveness of the supervisory role played by the district federations.

### **Credit rating by M-Cril**

At the instance of SIDBI we had our second credit rating done by M-Cril in December 2001 based on data up to September 2001. Though we have been steadily improving since the first rating in 1999, our portfolio quality is perhaps not satisfactory as per overall standards of the micro credit sector in India. M-Cril have also indicated that their ratings have become more conservative based on the experience gained in rating a number of MFIs. Hence our credit rating has come down from alpha minus to beta plus. We did not take the downgrading seriously as we were already working on systems and procedures to improve our portfolio quality. However, the downgrading might affect the amount of loan that we can get from SIDBI in the coming year.

### **In house Portfolio Analysis**

Ever since PAR calculations were done for the first time at the time of the credit rating in 1999, we have found it difficult to relate to the different analysis made by outsiders. The standards and benchmarks used were difficult for us to accept in view of the differences in the micro credit system we are following. When PAR-60 was used in the rating and we felt that it was unfair given the seasonality in fishing and the longer term of our loans. Our loans are larger, and for longer terms (mostly 36 months). Also our clients are expected to pay a fixed percentage of their fish sales value as loan repayment rather than fixed monthly or weekly instalments. A major problem with our system was that there was no proper definition for delinquency. Hence we launched a in-house analysis of our portfolio with the idea of developing our own definitions for delinquency and benchmarks for PAR. Girish



Simon, who is working with us on a rolling assignment basis, took up the analysis.

The analysis proved to be very useful. It brought out the enormous variations between fishermen and societies in repayment performance. The high degree of fluctuations in income on a day to day and season to season basis was also obvious. An important finding was that fishermen who fall into arrears for 3 to 4 months due to seasonality and migration, normally bounce back afterwards. The same is the case with societies also. Societies, during the off season for their members, can have a high PAR-90 and still bounce back when the season is good. The monthly fluctuation of PAR is itself an interesting feature, indicating seasonality effects. A problem with the seasonality however, is that it cannot be generalised and used to fine-tune our demand formula (like fixing lower demand for off season and higher demand for peak season). Seasonality varies from society to society, and even fishermen to fishermen, based on fishing techniques and livelihood strategies. We found that for the societies, the seasonality effects are less pronounced for PAR at 180 days. Also for individual fishermen, it is difficult to classify any one as delinquent unless he is in arrears by 6 monthly instalments or more.

The study helped us to define delinquency as being behind by 6 monthly instalments or more. For societies we decided that PAR at 180 days as the best indicator of repayment performance. Unfortunately, these results were not ready when Sanjay Sinha visited us or when the credit rating took place and could not be used for both exercises. Our results indicate that it may not be possible to bring PAR-90 down to 8% as suggested by Sanjay Sinha and some of the calculations for our sustainability will have to be accordingly reworked.

### **A rating system for societies**

Based on the above analysis we developed a rating system for societies using two indicators: PAR-180 and the percentage of borrowers of a society who are delinquent. The societies are rated from A to D and our lending policies have been tailored to the rating. A separate category where PAR-90 is zero was created and called A-plus that will bring a cash award to the society.

Though introduced only in January 2002, the rating system has taken root and the federations have grasped the idea quickly. It has introduced an element of competition and some society leaders are already working on improving their society's rating. This has highlighted to us the importance of having some internal standards and benchmarks that are clear to all. However, more time will be needed for the rating system to have a proper impact as some of the societies that are poor performers (C and D grade) are suspicious of the rating and feel uneasy about it.

### **Loan from Rabobank Foundation**

The good news at the end of the year was that the Rabobank foundation in Netherlands has sanctioned a loan of 25 lakhs for our microcredit programme with the repayment being in rupees in India without any exchange risks. However, this is technically an External Commercial Borrowing (ECB) and needs RBI's approval for which we are waiting. It is said that we are eligible for the automatic route, but we are awaiting RBI's confirmation of this. If this clicks, it will help our microcredit programme access cheaper funds and improve our sustainability.

### **New Software for Microcredit**

Since the beginning of our credit programme in 1996 we have kept computerised records using a fox-pro based software

that was developed in-house. Despite its limitations, it has served us well. Even a modified version of it was supplied to another leading NGO in microfinance. However, when SIDBI offered assistance to acquire the new oracle based software developed by the microcredit consulting group (MCG), we were among the first to acquire it. It is a state-of-the-art software with many advance features. The software was installed by year end but could not be used as our past data in foxpro had to be converted for use by the new software. This appears to be a tedious and time consuming task and only when it is finished we can effectively use the new software. We hope that it will be operational early next year.

### **Capacity Building activities**

The SIDBI foundation for microcredit (SFMC) has started providing grants for capacity building of MFIs that are its partners. Based on the assessment done the previous year by a SIDBI team, a grant of Rs.9 lakhs was sanctioned for a set of activities that will enhance the capacity of SIFFS in microcredit. It included an number of training activities and exposure programmes.

As part of the exposure programme, our Board members and the credit teams at the member federation level visited the CDF's field activities. The highlight was a visit to the Mulkannoor paddy growers' cooperative society, one of India's best known cooperatives that has many similarities with our society system. We also visited the new generation of thrift and credit cooperatives that CDF has organised after the coming of the MACs Act. The exposure visits of SNVF to the Dhan foundation and the visits of Kanyakumari federation staff to Wynad, mentioned earlier, were also part of this capacity building support.

A major input for capacity building was the four day training conducted by EDA Rural on financial management for our staff at the animation centre at Kovalam. Attended by a group of 20 staff dealing with credit in SIFFS and member federations, this course was crucial in creating a solid base of knowledge in SIFFS and member federations on microcredit. This training helped us put in place the society rating system. The federations have started calculating the PAR for their own revolving funds after this.

### **Insurance**

SIFFS has enrolled all willing members into the LIC's Janshree Bima Yojana. The annual premium is Rs100 per head and the benefits are Rs.50,000 in the case of accidental death and Rs.20,000 in the case of natural death. The members of SNVF were also included in the scheme. The earlier scheme with LIC had a Rs.25 annual premium, but the benefits were less. Though we had an option of renewing the earlier policy, we went for the new scheme.

This year 1539 members enrolled in the scheme. During the year, we settled claims for Rs.2 lakhs. The lack of interest of the members of our largest federation, the KDFSf, in the scheme is worth mentioning. Apparently a Tamil Nadu Government welfare scheme offers better benefits. We hope they will also join the scheme and strengthen our insurance programme.

### **Old Age Savings Scheme**

We introduced a new savings scheme for the members from the beginning of this year based on the detailed discussions we had last year with fishermen. This is a long term savings scheme wherein a member saves Rs.50 or multiples every month. It will be returned with interest at the time of retirement

of the fishermen from fishing after the age of 60 or 65. There is an option for withdrawal after 5 years as well as the continuation of the savings by a son. The interest rate will be decided each year and will be half a percent more than the rate offered by commercial banks on recurring deposits. This year the rate is 9.5%.

The response has been somewhat slow and only 303 members have joined in the first year. The savings are deployed in our microcredit programme. In the long run this could become an important source of funds for our microcredit programme.

### **Networking**

We are a member of the INAFI network for the last few years. The India chapter that was dormant for some time has become active with the appointment of a full time Chief Executive. We participated in many meetings and programmes of INAFI. INAFI-India has launched a self regulation exercise and is working on developing standards and benchmarks for this. We are active in this process. Towards year-end our Chief Executive participated in the INAFI global assembly at Mombassa in Kenya. INAFI looks set to become an important player both nationally and internationally.

We are also associated with Sa-dhan, the leading national network of MFIs in India. However, we have not taken formal membership in Sa-dhan as we feel it will be difficult to do justice to more than one network membership. As microcredit is the "in thing" in development at the moment, there are just too many events and programmes all over the place. It is difficult to decide on which to attend and given the small size of our credit team, we have to limit our outside involvements.

**Management aspects**

The Credit department is headed by an Executive who also handles other responsibilities. An Assistant Manager works full time to help him with the credit activities. This year we added a data entry operator to the team to ensure that all information is available without time lag.

As part of the requirements of SIDBI we have a project advisory committee (PAC) with a SIDBI nominee on it. Shri Babu and subsequently Shri Madhavan Nair, both DGMS have been attend the PAC meetings and providing useful inputs. We have added Shri. Sashdharan Thampi (retd. Manager, IOB) and Shri Udayshankar (Chief Executive, IASC, Marthandam) as members. Our ex-Chief Executive Satish and our Chairman are the other members of the PAC.

**STRENGTHENING MEMBER  
FEDERATIONS**

SIFFS has been over the last few years involved in various ways to help member federations get out of trouble and has provided need based support. Due to the fact that the SIFFS system evolved over time and each federation has different problems, we adopt different strategies towards each. As far as the associate members are concerned where they do not have independent fund raising capability we have not been averse to providing them with operating subsidies and capital support till they can stand on their own feet. In the case of the full members it has always been clear that they have to raise their own funds and aim for self reliance. Our job in their case has always been to provide emergency support and to build their capacities.

During the year we provided various kinds of support to the member organisations including training and exposure programmes of various kinds. The following is a brief description of the developments in each member federation during the year along with the nature of support provided by SIFFS. Before that a quick look at the sales figures of the societies of the district federations.

(In Crores)

Federation	Fish sales	Fish sales	Increase / decrease %
	2000-2001	2001-2002	
Kanyakumari	10.66	12.77	20.10%
Trivandrum	5.09	5.96	17%
Quilon	4.8	4.32	-10%
Malabar	1.78	2.9	63%
Nellai-Tuticorin	0.77	2.06	160%
<b>Total</b>	<b>23.11</b>	<b>28.01</b>	<b>21%</b>

Overall, it has been a year of growth for our societies as a combination of better fishing season in some areas and membership growth/society improvement in others. The FWS, Quilon has a bad year as far as catches are concerned and here the membership is more or less static and annual fluctuations are entirely due to inter season fish catch fluctuations.

#### **Kanyakumari District Fishermen Sangams Federation (KDFSF)**

This is our largest federation in terms of fishermen membership. It is also the only district where we can claim that the majority of the artisanal fishermen belong to our societies. In addition to doing the usual job of monitoring societies, this federation has a sizeable revolving fund for its own credit programme. It also runs an OBM workshop at Enayam with SIFFS assistance and has a shop to sell fishing nets. Currently the fishnet shop is not functioning regularly as

the federation finds that mere trading in nets is becoming highly competitive without having net manufacturing capacity.

During the year, KDFSF recovered from the previous year's setback due to the quitting of its previous coordinator who also started a smear campaign and legal cases against it. It streamlined some its administrative procedures and governance aspects. It has developed a greater awareness on the need to attain self sufficiency and generate revenue to cover overhead expenses. This has lead to changes in the operation of the revolving fund. Having a large membership base, it takes time to build a consensus among members for any major change. Therefore the changes are still slow.

During the year SIFFS helped the federation with training support and some critical financial support, especially for maintaining their office building. We have also been helping them in their computerisation efforts. After lagging behind other federations in the matter of computer usage, KDFDF is now fast catching up.

#### **Fishermen Welfare Society (FWS), Quilon**

This is the strongest of our federations in terms of self-generation of resources. Operating in a small area rather than an entire district, it has a strong presence in its area but can no more claim majority membership due to the competition with the Matsyafed. Interestingly, in Pallithottam village, it faces competition from its own parent organisation the Fishermen Community Development Programme (FCDP) which supports a break away group of fishermen. The FWS runs its own boat yard but has handed over the OBM workshop to SIFFS. It is the only federation that successfully runs a business of supplying fuel (kerosene) to its members and finds it lucrative too. FWS is the federation with the lowest PAR on



SIFFS loans. Its main problem has been the relatively small gap in generating resources to cover its costs. Unlike other federations, it no more has donor support for operating expenses. This has forced it to borrow from informal sources to cover the deficit.

Last year SIFFS had helped FWS get out of the debt trap by advancing money to clear its outside debts. A reasonable plan for viable operations had been drawn up for this year by FWS. However, the decline in fish catches has led to a failure of this plan and FWS seems to have got into debt again. This year also SIFFS provided some emergency assistance to FWS to overcome some of its problems. A more long-term solution is yet to emerge as it may require the pumping in of additional capital into FWS. With Kerala being low on the priority of most donors, this is a challenge for FWS. FWS is trying out some innovations to increase its revenue from members. It is offering larger loans on the lines of the local Matsyafed societies and in turn charging a higher commission on fish sales. It is also trying to increase its kerosene sales and improve its revenue. SIFFS is helping FWS in its planning and strategies.

#### **Trivandrum District Fishermen Federation (TDFF)**

TDFF is the federation with maximum growth potential among our full members as its coverage in its area of operation is very low. In the last three years it has started growing steadily after declining drastically in the mid 90s and then rebuilding itself in the late 90s. TDFF's area is a lot more heterogeneous with substantial variation in level of motorisation and variations in incomes and profitability. This has resulted in a mix of very strong and very weak societies. The loan repayment is also therefore variable with some societies having a perfect record and some others having chronic repayment problems. The TDFF runs a boat yard and OBM workshop at Anjengo where it

has the highest concentration of members. It also manages a small revolving fund for loans.

During the year TDFF continued its growth with two more societies coming up and most existing societies growing in sales. The external debts of TDFF, accumulated in the mid 90s, especially with institutions like FWWB and RMK, have been a big problem. This year TDFF managed to clear the FWWB loan and redeem its reputation in the outside world. It has made an offer to clear the principal outstanding with RMK, but the offer is yet to be accepted. The growth of societies and their sales has also increased the contribution from members for TDFF's overheads. However, TDFF still has a long way to go in achieving self sufficiency. A major initiative of TDFF during the year was to form SHGs for crew members in order to widen its base among the poorer fishermen. Despite the upbeat performance of TDFF, it went through a great deal of internal instability. There have been frequent changes in office bearers and internal problems. A lot of effort was wasted due to this.

SIFFS has been helping TDFF mostly through providing the services of its Chief Executive. He continues to associate with TDFF's management as its Director and helps them in their external relations.

#### **Malabar Federation of Fishermen Societies (MFFS)**

The strategy of slowing down new society formation and concentrating on strengthening the existing units paid rich dividend with improved performance by almost all societies and substantially higher sales. This was perhaps helped by a better fish catch, especially prawns. SIFFS took a lot of effort to streamline the accounting system of MFFS societies which did not provide timely information for effective decision making

by the committees. Last year when our Board members has visited MFFS societies, a large number of them were in loss despite good sales and this was largely due to lack of timely financial information to the decision makers. This all round improvement by MFFS during the year has lead to meeting all the conditions put by SIFFS for granting full membership.

The societies of MFFS are spread over three districts, Calicut, Kannur and Malappuram. However most societies are in Calicut with just one each in the bordering areas of Kannur and Malappuram. There is substantial scope for growth for MFFS but this is slowed by the problem of debt redemption that has to precede society formation. The fishermen of Malabar expect an interest free loan for this and we are unable to provide this on substantial scale.

SIFFS has been supporting MFFS by providing the services of Siddique as its Chief Executive. As MFFS has funding support from Misereor, SIFFS largely limits its support to managerial and strategic aspects.

#### **Nellai-Kattabomman Chidambaranar Fishworkers Development Society (NKCFWDS)**

The Nellai federation that covers Tirunelveli and Tuticorin Districts is another associate member, which was on the verge of collapse a couple of years back. A large number of societies had gone out of business and had defaulted on bank loans as well as SIFFS loans. Caught in a dilemma on whether to continue support or not, we had decided to continue to give the federation another chance to get its act together. The conditions were tougher and we decided not to give any further loans till improvements are visible. The federation decided to concentrate on only a few societies that were manageable.

This year the improvements made by the 8 societies exceeded our expectations. The overall sales has gone up by 160%, undoubtedly because sales has touched rock bottom the last year. Since SIFFS had decided not to give fresh loans and no bank would touch them, the federation decided to take its grant for operating expenses from SIFFS in advance and use it for giving loans. The loan amounts were made smaller and the monitoring very strict. The result has been encouraging. Credit discipline has been built up to some extent. Credit and its failure was the main reason for the collapse of the societies earlier. The loan amount had been higher than warranted by the sales. The members were in a position to demand loans failing which they would go to competing sources for loans. With the entire bank credit now frozen in the area due to the large-scale default, the leverage of members has gone and they have no option but to listen to the societies and federation and accept tougher conditions. Both the federation and SIFFS have now breathing space and can plan their initiatives at their own pace.

Another encouraging development was the restart of the marketing activities by the federation. It was the only federation to directly procure fish from members and take it to far-off wholesale markets for sale. Mostly the sales was in the southern Kerala markets. This year with a marketing advance provided by SIFFS, the federation did daily marketing runs to Kerala for 3 months. Though there was a nominal loss of Rs.3000 on a turnover of Rs.20 lakhs, the activity was extremely useful in ensuring a good price for fish for the members and made the rationale for joining the societies something more than for a loan.

### **Association of Deep Sea Going Artisanal Fishermen (ADSGAF)**

This is another associate member, which has a different mandate and orientation. Formed exclusively for the benefit of shark fishermen of the Thoothoor area of Kanyakumari District, close to the Kerala border. Using mechanised boats they do long lining for shark and gillnetting for other species in the deeper waters. As fishermen migrating all over India's west coast, they have unique problems. The ADSGAF is involved in providing a variety of support for pursuing their livelihood. Registration of boats with the appropriate authorities, savings and credit, a risk fund for covering loss of boats, support to the wives, etc., are some of the regular activities of ADSGAF. It also has to get involved in advocacy work from time to time to protect the interests of its members. Its members have also formed a separate trade union to take up struggles on their behalf.

As mentioned earlier in the report, the ban on shark fishing by a notification of the central Government was a great shock and a struggle to get the ban revoked became a matter of life and death for ADSGAF members. They rallied support from the local parishes, external organisations like SIFFS and NFF, trading communities, and other fishermen groups in the country affected by ban. Though support and even leadership came from many quarters, the Delhi struggle was largely sustained by the ADSGAF members. The success of the struggle has given ADSGAF a good image among the shark fishermen and its membership is growing.

SIFFS provides a administrative subsidy and also provides a Chief Executive on deputation. SIFFS also provides technical support as well as integration of the shark fishermen in its credit programme.

## **OTHER SERVICES**

### ***Alternative Employment***

The rigorous carpentry training for fishermen youth at our Veli training centre was continued during the year. A batch of 16 youth completed their 2-year course during the year. The second year was an advance training that involved actual production of furniture items for sale so that the trainees get an actual feel for the market and will also be in a position to enter the market place with a certain minimum confidence. The trainees also got some exposure to fibreglass hand lay-up operations that will stand them in good stead if they get into boat building. Some of the trainees will of course be absorbed by our own boat yards in the coming year.

We intend to diversify the alternate employment programme in the coming years with the inclusion of training in computers and information technology being added.

## **SERVICES TO WOMEN'S ORGANISATIONS**

SIFFS relates at present to four women's organisations and provides need based services. These are the Sthree Niketh Vanitha Federation (SNVF), SEWA of Quilon, DPIP-Kundra and the newly formed SHGs of KDFDF. The following is a brief description of these organisations and our services to them.

### **Sthree Niketh Vanitha Federation (SNVF)**

The SNVF has over the years developed into the biggest client organisation among women for our microcredit programme. The SNVF is the federation of women's societies for savings and credit formed by the TDFF in the early 90s. These societies

which originally had membership in Tdff started operating independently since 1996 as part of the restructuring of Tdff which had become unwieldy. This separation of the women's groups has helped improve the focus of both the men's and women's organisations and has helped them grow rapidly and solve their respective problems. However, the down side has been that SNVF is literally on their own, especially after their patron Eugene Culas quit in 1998. They lack the internal capacity to raise funds, deal with the outside world (especially the English speaking one!) and bring state-of-the-art practices in their activities and management. Tdff, which has its own problems, has not been able to provide much support. At the suggestion of Tdff, our Chief Executive, also helps the SNVF as an advisor guiding them on management aspects, planning and helps them with their external relationships.

Since the main service provided by SNVF to the members is credit, the credit made available from SIFFS has helped SNVF grow rapidly after a slow initial start. A lot of the membership was only on paper with many members inactive due to lack of services. Now the societies are all vibrant and new units are coming up. The present strength of SNVF stands at 2200 members organised into 28 mahila samajams and a few SHGs. Despite competition from the Church groups, Panchayats and other NGOs that are also organising the women, SNVF is fast emerging as the largest fisherwomen's organisation in Trivandrum.

SIFFS has in addition to providing credit to the members has also been supporting SNVF with training and exposure programmes. The visit to Dhan foundation has already been mentioned. SIFFS also has helped in the computerisation efforts of SNVF. The SNVF members are also covered under our

insurance scheme and their members have benefited from this.

### **SEWA, Quilon**

SEWA, named after the illustrious SEWA of Ahmedabad and inspired by the SEWA of Trivandrum, is an organisation of the wives of the members of our Quilon men's federation, the FWS. It had come up with a large savings and credit programme in the mid 90s and SIFFS had been giving their members loans. However, as there was another women's organisation the Theeradesa Mahila Sangam (TMS) working in the area and there developed unhealthy competition between the two, FWS decided to reduce the activities of SEWA and concentrate only on a few activities. One of these is the kerosene supply to members of FWS. The kerosene supply unit is supported by loans under the SIFFS micro credit programme.

### **Malabar Theeradesa Vanitha Federation (MTVF)**

The MTVF is the federation of fisherwomen's groups organised by the Beach Blossoms Project of the Socio Religious Centre of the Jesuits in Calicut. The first fishermen's societies in Malabar had also been organised by the Beach Blossom project before it was decided that strategically it is better for SIFFS to take over that task. The MTVF operates independently and has access to donor funds. SIFFS has MTVF as one of its client organisations for its microcredit programme in the beginning. However, as their needs were limited and they were able to raise their own revolving fund, they no more access credit from us. However, we maintain good links with them and integrate them in our programmes wherever possible.

During the year we had organised an Entrepreneurship development programme for members of MTVF for a period



of one month. This was done in collaboration with Entrepreneurship Development Institute of India (EDI), Ahmedabad. Jimson in SIFFS is an accredited trainer of EDI and we are supported by EDI to run such courses. This course was the second one organised for the MTVF. The first course was quite successful with a number of women who attended it subsequently starting small businesses. This current training batch of 30 also has been quite enthusiastic about the training and a good percentage of them are planning to start some business activity. SIFFS will be part of the follow up with EDI's office in Bangalore. It is important to note that the fisherwomen of Malabar, mostly Muslim, do not have a tradition in fish vending and are not used to go for work outside their homes.

#### **Women's groups of KDFSF**

The KDFSF has started organising women SHGs for the benefit of wives of the members of the societies. SIFFS decided to get involved in the process from the early stages so that the rich experience from other areas can be incorporated. SIFFS organised an exposure programme to the organisers so that they could learn from successful SHGs in Wyand district of Kerala. Subsequently a workshop was organised to help the KDFSF decide on the rules and regulations that will govern the new SHGs.

The initial results have been encouraging and we have integrated some of the groups into our credit programme advancing a loan of Rs.5 lakhs.

#### **Development Programme for Inland Fishing Communities, Kundra**

The DPIFC, is a NGO working with the fishing communities in the Ashtamudi backwaters. Among other things, they have organised a number of women's groups for undertaking a

variety of activities. Among these is a programme for self-employment. Many groups are undertaking business activities like the manufacture of bags, etc. The women's groups of DPIFC were among our early clients for the microcredit programme. However, due to failure of some of the small enterprises set up by the groups, the lending declined. As DPIFC itself faces survival problems, the fate of the groups appears uncertain. We do hope that things will improve and we can continue our collaboration with the women's groups.

## **ADMINISTRATION**

After shifting of our office to the partially built-in new building near Neeramankara, we could not continue the construction work due to various hurdles in obtaining permission from the Trivandrum Corporation. However, the situation has changed and we have completed the initial formalities to start the construction work. We hope by December 2002, we can complete the building work.

A number of improvements were made in the operations of our finance department. The software for development accounts, which was tried out last year, was made fully operational and manual accounting discontinued. With this, the entire SIFFS accounts are now computerised using customised software. In another development our auditors have now started auditing our accounts on a monthly basis so that there is a timely check on the accounts and this helps us get the statutory audit completed early.

During the year we have received grants worth Rs.1,76,52,250 of which Rs.1,71,76,837 was from HIVOS, Rs.3,36,430 from

MISEREOR, Rs.69,225 from University of Greenwich and Rs.69,758 from the Institute of Marine Management, England.

The total staff strength of SIFFS is around 150 including trainees and contract staff. No senior level fresh appointments were made during the year except that Mr.Antony Benchilas (who was working with TDFF) joined as Manager (Extension Services). Mr.P.K.Krishnan, Senior Office Secretary, is back from TDFF after a three year deputation.

The Board of Directors of SIFFS was composed of Mr.N.Alexander (Chairman), Mr.T.Sebastian (Vice Chairman), Mr.Soosamarian (Director), Mr.S.Anthoni Adimai (Director), Mr.Soosanayakom (Director), Mr.Albert Joseph (Director) and Chief Executives of three district federations. The Board met 11 times during the year.

**Summary Financial Statements**

**(2001-2002)**

**SOUTH INDIAN FEDERATION OF FISHERMEN SOCIETIES, TRIVANDRUM**  
**Receipts and Payments Account for the Period ended 31st March 2002 (DEVELOPMENTAL ACTIVITIES)**

Receipts	Amount	Payments	Amount
<b>To Opening Balance</b>		<b>TECHNOLOGICAL SERVICES TO FISHERMEN</b>	
Cash	12,655.50	Boat Building	1,607,327.12
Bank	1,857,712.95	Research & Development	1,288,368.51
<b>Foreign Contribution</b>		Out Board Motor Programme	2,906,511.15
HIVOS	17,176,837.00	<b>INFORMATION SERVICES</b>	
MISEREOB (Malabar Federation)	336,430.00	Policy research & Documentation	852,950.26
University of Greenwich, London	69,225.00	Dissemination	268,143.60
IMM (Post - Harvest Overview Study)	69,758.00	Information technology	1,132,176.50
Contribution(Byd) - Existing Network	107,088.39	Advocacy and Campaign	633,705.15
Contribution(Byd) - Other Crafts	185,000.00	<b>POST HARVEST / MARKETING</b>	2,375,842.55
Contribution(OBM) - New Workshops	106,388.77	<b>MEMBERSHIP/ CO - OPERATIVE SERVICES</b>	
Contribution - ICM , Kakinada	14,400.00	Expansion of Society Network	1,939,271.12
Contribution - KRPLLD, Trivandrum	128,000.00	Credit / Financial Services	1,250,729.31
Contribution - EDII , Bangalore	15,000.00	Strengthening Member Federations	2,187,686.51
Contribution - CDF/CJP - Hyderabad	108,244.87	<b>OTHER SERVICES</b>	
SIDBI (Capacity building grant)	260,000.00	Training for Alternative Employment	246,537.27
Income from Plantation	219,895.00	Support to Fisherwomen's Organisations	377,000.00
Miscellaneous Income	1,958.00	<b>ADMINISTRATION</b>	
Bank Interest	106,392.70	General Administration - (Running & Capital Expenses)	3,273,301.32
Interest from Loan & Advances	10,290.77	Cuttle Fish Export Expenses	3,817,698.65
Sale of Motorbike	14,000.00	Loans and Advances	526,359.44
Service Charges	60,000.00	Return of Grant - Macarthur Foundation , U.S.A.	1,651,890.00
Contribution - Administration Revenue Expenses	300,000.00	Grant to Member Federations (MFFS, Kozhikode)	336,430.00
Sale of Fresh fish	89,812.00	Advance to Member Federations	916,975.00
Export of Cuttle fish	2,851,779.00	Cash Transfers (Commercial Departments)	3,071,224.07
Loans and Advances	660,717.45	Net Salary (March - 2001)	313,126.27
EPF & ESI Payable (March 2002)	131,503.00	<b>CLOSING BALANCE</b>	
Advance to Member Federations	436,380.00	Cash	36,511.43
Cash Transfers (Commercial Departments)	6,042,214.19	Bank	361,917.36
<b>Total</b>	<b>31,371,682.59</b>	<b>Total</b>	<b>31,371,682.59</b>

**SOUTH INDIAN FEDERATION OF FISHERMEN SOCIETIES**  
**Income and Expenditure Account for the year ended 31st March 2002 (Boatyards)**

To	Expenditure	Amount	Income	Amount
	Opening Stock	3,133,211.13		5,547,003.00
	Purchase of Raw Materials	7,599,955.94	Fabrication Charges (Labour) received	3,897,426.60
	Purchase of Consumables	33,810.71	Repair Charges received	1,720,410.50
	Carriage Inwards	81,739.10	Service Charges Received (R&D)	531,576.00
	Loading and Unloading	61,544.25	Service Charges Received (Byd Development)	107,088.39
	Salaries & Allowances	2,966,106.19	Logo Painting Charges (SUZUKI)	85,000.00
	Staff Welfare	113,160.06	Interest Received (Bank)	9,324.80
	Staff Incentive	109,209.60	Interest Received (Staff Loan)	3,143.20
	Travelling Expenses	53,384.77	Miscellaneous Income	2,361.00
	Printing & Stationery	14,224.50	Cancellation Fee Received	1,250.00
	Telephone, Postage and Telegram Expenses	32,939.67		
	Rent	18,000.00		
	Rates & Taxes	41,555.61		
	Insurance	23,625.00		
	Legal Expenses	23,250.00		
	Books & Periodicals	6,280.20		
	Water & Electricity Charges	27,195.00		
	Bank Charges	6,526.00	Closing Stock	3,063,639.44
	Repairs & Maintenance	41,675.89		
	Subsidy	24,150.00		
	Guest Expenses	1,843.00		
	Guarantee Repair	42,162.50		
	Donation	4,251.00		
	Meeting Expenses	1,805.00		
	Miscellaneous Expenses	7,651.00		
	Interest Paid	1,973.00		
	Depreciation	108,025.28		
	Contribution - Existing Yard Development	107,088.39		
	Contribution to SIFFS Administration	275,000.00		
	Excess of Income over Expenditure	<b>6,880.14</b>		
	<b>Total</b>	<b>14,968,222.93</b>	<b>Total</b>	<b>14,968,222.93</b>

**SOUTH INDIAN FEDERATION OF FISHERMEN SOCIETIES**  
**Income and Expenditure Account for the year ended 31st March 2002 (OBM Department)**

To	Expenditure	Amount	Income	Amount
	Opening Stock	13,225,537.63	Sale of OBM	36,195,133.10
	Purchase of Engines	25,239,909.00	Sale of Spares	
	Purchase of Spares	4,150,637.07	Taxable	7,053,632.56
	Customs Duty	8,433,184.00	Non - Taxable	1,323,106.99
	Commitment Charges	1,745,390.00	Labour Charge Received	742,101.86
	Carriage Inwards	967,214.75		
	Loading and Unloading	9,029.50		
	Pre - Delivery Expenses	121,236.24	OBM - Spares Warranty Claims	1,110,570.94
	Purchase of Consumables	20,533.26	Interest Received (Bank)	128,727.60
	Salaries & Allowances	2,122,073.14	Interest Received (Staff Loan)	4,738.36
	Gratuity	75,856.49	Miscellaneous Income	1,000.00
	Staff Tour/ Welfare Expenses	117,210.90	Service Charges Received	106,388.77
	Travelling Expenses	163,353.86		
	Printing and Stationery	19,262.05		
	Books and Periodicals	1,257.00		
	Telephone, Postage and Rent	256,825.20		
	Water & Electricity Charges	78,619.50		
	Bank Charges	396,064.30		
	Legal Expenses	14,300.00		
	Rates & Taxes	54,667.23		
	Insurance	107,672.80		
	Repair & Maintenance	109,041.34		
	Interest Paid	24,135.00		
	Advertisement Expenses	87,000.00		
	Subsidy / Discount	8,907.00		
	Guest Expenses	7,111.00		
	Donations	4,050.00		
	Miscellaneous Expenses	1,981.53		
	Service Charges Paid	60,000.00		
	Depreciation	99,142.51		
	Contribution - Setting up New Workshops	106,388.77		
	Contribution to SIFFS Administration	210,000.00		
	Excess of Income over Expenditure	<b>2,142,521.39</b>		
	<b>Total</b>	<b>60,180,112.46</b>	<b>Total</b>	<b>60,180,112.46</b>

**SOUTH INDIAN FEDERATION OF FISHERMEN SOCIETIES**  
**Income and Expenditure Account for the year ended 31st March 2002 (Credit Programme)**

Expenditure	Amount	Income	Amount
To Interest paid to SIDBI	1,705,745.25	By Interest from Loans	2,198,580.80
Service Charges to Federations	266,791.00	Other Charges	11,348.00
Interest Paid (RABO BANK)	17,121.00	Interest - Short term Advance	50,576.00
Interest Paid(ADSGAF)	12,088.00	Service Charges (Design of Credit System)	231,646.68
Interest - Deposits (Societies)	1,338.00	Contribution - Administration Network	90,000.00
Interest - OASS	6,381.00	Bank Interest	24,880.65
Interest - FWS ,Kollam	59,056.00		
Salaries Wages & Allowances	231,646.68		
Printing & Stationery	5,365.00		
Travel Expenses	3,772.05		
Vehicle Expenses	2,123.75		
Bank Charges	34,126.00	Excess of Expenditure over Income	<b>66,588.62</b>
Provision for Bad Debts	220,773.05		
Miscellaneous Expenses	3,913.10		
Other Administrative Expenses	90,000.00		
Depreciation	13,380.87		
<b>Total</b>	<b>2,673,620.75</b>	<b>Total</b>	<b>2,673,620.75</b>



**SOUTH INDIAN FEDERATION OF FISHERMEN SOCIETIES**  
**Income and Expenditure Statement for the Period ended 31st March 2002 (Ice Plants)**

Expenditure	Amount	By	Income	Amount
To Opening Stock				
Purchases -				
Fuel & Oil	17,655.00		Sale of Ice blocks	881,007.47
Ammonia	14,750.00		Crushing charges received	11,160.00
Electricity Charges	678,084.00		Miscellaneous Income	
Water Charges	16,820.00		Subsidy Received	
Carriage Inwards	1,779.00		Interest Received - Staff Loans	35.09
Loading & Unloading Charges	622.00		Interest Received - (Bank)	102.00
Salaries	136,110.40			
Leave Encashment	6296.40			
Travelling Expenses	3,755.57		<b>Closing Stock</b>	
EPF Contribution	7,068.00			
ESI Contribution	2,017.00		Salt	640.00
Sales Promotion Incentive	21,043.50			
Staff welfare expenses	4,938.07			
Staff Incentive	46,483.96			
Books & Periodicals	1,186.80			
Printing and Stationery	301.50			
Telephone Charges	800.00			
Rates & Taxes	145.00			
Bank Charges				
Repairs and Maintenance	31,827.04		<b>Excess of Expenditure over Income</b>	<b>488,131.64</b>
Consumables	2,443.46			
Miscellaneous expenses				
Depreciation	386,949.50			
<b>Total</b>	<b>1,381,076.20</b>		<b>Total</b>	<b>1,381,076.20</b>

**SOUTH INDIAN FEDERATION OF FISHERMEN SOCIETIES, TRIVANDRUM**  
**Registration No. 1199/1980**  
**Balance Sheet as at 31st March 2002**

Liabilities	Assets
GENERAL FUND	21,872,677.86
ADVANCE FOR PLY VALLOM, OUT BOARD MOTOR (OBM) AND REPAIRS	3,208,660.28
FUNDS - MICRO FINANCE PROGRAMME	21,293,005.20
CREDIT DEVELOPMENT RESERVE	
LOANS	568,268.61
ADVANCE PAYABLE	401,750.00
PROJECT FUNDS	8,363,502.88
BUILDING FUND	17,501,782.63
SUNDRY CREDITORS	2,110,993.00
SECURITY DEPOSIT	
MEMBER FEDERATION DEPOSIT - SIDBI LOAN	3,116,404.00
OTHERS	4,581,770.09
	848,645.34
<b>Total</b>	<b>83,867,459.89</b>
	<b>Total</b>
	<b>83,867,459.89</b>

**Information on Membership and  
Fish Sales of Member Societies**

**(2001-2002)**

**MEMBERSHIP AND FISH SALES IN THE SIFFS NETWORK  
(2001- 2002)**

Sino.	Name of Federation	No.of Societies	No.of Members	Fish Catch
1	KDFSF	45	2341	12 75 20 504
2	TDFP	20	650	5 95 95 680
3	FWS	6	1322	4 30 65 680
4	MFFS	10	284	2 76 29 717
5	NKDFSF	8	185	2 05 86 636
	<b>TOTAL</b>	<b>89</b>	<b>4782</b>	<b>27 83 98 217</b>

## KANYAKUMARI DISTRICT FISHERMEN SANGHAMS FEDERATION

### Details of Members and Landings for the year 2001 - 2002

Sl No.	Name of Society	Members	Fish Catch				Total
			Prawns	Cuttlefish	Fish (Wt.)	Fish(Auct.)	
1	Arockiyapuram	23	669,847	75,645		1,153,302	1,898,794
2	Chinnamuttom	36	1,207,342				1,207,342
3	Sahayamatha	63	48,393	596,343	1,186,210	240,285	2,071,231
4	Antony Street	49	46,077	1,220,777	1,264,352	85,071	2,616,277
5	Vavathurai	50	587,781			1,247,880	1,835,661
6	Kovalam I	29	101,261		216,150	663,059	980,470
7	Kovalam IV	14	36,879			211,272	248,151
8	Keel Manakudy	44	1,299,503	451,274		4,267,203	6,017,980
9	Manakudy I	98	667,951	480,937		4,992,519	6,141,407
10	Manakudy II	21	64,853	86,631		990,878	1,142,362
11	Annai Nagar	75	1,031,595	165,208	308,810	1,660,725	3,166,338
12	Pallam I	94	427,975	636,806	272,917	3,551,456	4,889,154
13	Pallam II	61	394,415	412,288	13,712	1,887,365	2,707,780
14	Puthenthurai	26		260,631	213,717	126,343	600,691
15	Rajakkamangalam	50	674,353	13,006	176,388	1,102,933	1,966,680
16	Nadu Muttom	51	459,975	469,587		3,036,760	3,966,322
17	Colachel I	23	172,204	600,411		517,008	1,289,623
18	Kottilpadu	26	207,088	293,688		493,888	994,664
19	Colachel II	30	450,228	1,736,610		1,539,995	3,726,833
20	Kodimunai	59	3,183,323	301,629		1,152,972	4,637,924
21	Keel Kurumbanai	58	331,010	152,265		1,111,297	1,594,572
22	Mel Midalam	69	50,243	768,830		8,384,268	9,203,341
23	Enayam I	179	802,579	2,797,798		8,395,191	11,995,568
24	Enayam II	117	771,620	1,821,454		4,677,690	7,270,764
25	Enayam III	70	565,192	599,960		337,643	1,502,795
26	En Puthenthura I	109	89,968	933,755		4,253,986	5,277,709
27	En Puthenthura II	85	11,808	738,997		1,974,986	2,725,791
28	En Puthenthura III	45		217,482		539,424	756,906
29	En Puthenthura IV	49	9,701	275,671		291,104	576,476
30	En Puthenthura V	74	21,186	456,498		1,769,062	2,246,746
31	Ramanthurai I	33		467,827		1,832,984	2,300,811
32	Ramanthurai II	40		949,562		1,250,977	2,200,539
33	Ramanthurai III	47		1,006,586		1,218,580	2,225,166
34	Ramanthurai IV	28		340,556		619,774	960,330
35	Mulloothurai	46	151,952	236,937		373,451	762,340
36	Chinnathurai	16		36,265		1,143,305	1,179,570
37	Eravi Puthenthurai	22		71,179		1,013,285	1,084,464
38	Vallavila I	42	4,250	51,241		3,069,171	3,124,662
39	Vallavila II	45		83,136		1,529,288	1,612,424
40	Marthandamthurai	28		90,123		152,572	242,695
41	Neerody	50				1,410,377	1,410,377
42	Mel Muttom	42	100,147	1,380,014		3,368,791	4,848,952
43	Mel Muttom II	53	35,683	2,325,976		5,455,493	7,817,152
44	Enayam Helen Colony	41	158,188	768,830		118,048	1,045,066
45	Mel Muttom III	31				1,449,604	1,449,604
	<b>Total</b>	<b>2341</b>	<b>14,834,570</b>	<b>24,372,413</b>	<b>3,652,256</b>	<b>84,661,265</b>	<b>127,520,504</b>

## TRIVANDRUM DISTRICT FISHERMEN FEDERATION

### Member, Catch details for the year 2001 - 2002

S/no.	Name of Sangams	No.of Members	Fish Catch
1	Thoothoor	46	1,458,945
2	Eravi Puthenthurai	56	137,528
3	Vallavila	69	4,659,961
4	Puthiyathura	36	346,805
5	Eraimenthurai	20	1,084,040
6	Vizhinjam Fvds	32	3,521,950
7	Vizhinjam Fss	18	1,498,550
8	Poonthura I	24	1,210,455
9	Poonthura II	42	868,720
10	Kochuveli	45	1,205,740
11	Mariyanad	29	6,679,456
12	Thonikkadavu	31	5,681,545
13	Vadikkakom	45	6,046,915
14	Mampally	29	5,915,305
15	Poovar	22	3,901,780
16	Mariyanad II	22	6,315,027
17	Valiyapally	28	4,504,322
18	Poovar II	21	2,269,883
19	Vallavila II	16	1,450,353
20	Velimukku	19	838,400
	<b>Total</b>	<b>650</b>	<b>59,595,680</b>

**FISHERMEN WELFARE SOCIETIES, KOLLAM**  
**Member, Catch details for the year 2001 - 2002**

<b>Sino.</b>	<b>Name of Sangams</b>	<b>No.of Members</b>	<b>Fish Catch</b>
1	Pallithottam	280	10,131,700
2	Port Kollam	184	5,304,310
3	Moothakkara	109	7,142,235
4	Vaddy	339	10,070,730
5	Thangassery	252	10,260,675
6	Kovil Thottam	158	156,030
	<b>Total</b>	<b>1322</b>	<b>43,065,680</b>

**MALABAR FEDERATION OF FISHERMEN SOCIETIES**  
**Member, Catch details for the year 2001 - 2002**

<b>Sino.</b>	<b>Name of Sangams</b>	<b>No.of Members</b>	<b>Fish Catch</b>
1	Mahe	38	6,656,145
2	Chaliyam	20	6,272,570
3	North Kuriyadi	32	1,369,230
4	South Kuriyadi	27	2,929,270
5	Thikkodi	24	545,480
6	Nainan Valappu	33	46,025
7	Madakkara	28	2,196,465
8	Thalassery	19	2,826,422
9	Parappanangadi	27	2,206,845
10	Chaliyam North	36	2,581,265
	<b>Total</b>	<b>284</b>	<b>27,629,717</b>

**NELLAI KATTABOMMAN CHIDAMBARANAR DISTRICTS  
FISH WORKERS DEVELOPMENT SANGAM**

**Member, Catch details for the year 2001 - 2002**

<b>Sino.</b>	<b>Name of Sangams</b>	<b>No.of Members</b>	<b>Fish Catch</b>
1	St. Antony's Kootappanai	36	5,091,622
2	Annai Velankanni, Uvari	34	4,704,803
3	St. Xaviers, Uvari	24	2,897,611
4	St. Mudiyyappar, Periathalai	27	2,887,344
5	St. Valanar, Uvari	21	2,881,151
6	Ulaga Ratchagar, Uvari	19	1,832,852
7	St. Antony's Uvari	4	255,417
8	St. Antony's Kulasai	20	35,836
	<b>TOTAL</b>	<b>185</b>	<b>20,586,636</b>



**Members of the SIFFS Board of Directors  
as on 31st March 2002**

**Mr. N. Alexander (Chairman)**  
Beach South Ward, No. 54  
Slum Clearance Colony, Moothakkara, Kollam

**Mr. Antony Augustin (Vice Chairman)**  
Vadikkakam Kochuputhen Veedu, Anjengo (PO)  
Trivandrium 695 309

**Mr. Robert**  
Thyvalakom House, Mosco Nagar  
Kochuveli, Titanium P.O, Trivandrum

**Mr. Albert Joseph**  
Kalicherry Purayidom  
Pallihottam, Kollam - 691 006

**Mr. Anthoni Adimai**  
6/52/E7, Puthugramam  
Kanyakumari District – 629 702, Tamilnadu

**Mr. Susanayakam**  
Secretary, Meenavar Sangam, 1<sup>st</sup> Unit, Enayam  
Enayam Post, Kanyakumari District

**Mr. S. Merad**  
Kattakazhi Purayidam  
Kaikulangara, Kollam – 691 013

**Mr. S. Benjamin**  
32/68E, St. Antony's Street  
Vallavilai P.O, Kanyakumari District

**Mr. T. Nelson**  
Annie Bhavan, Kottappuram P.O  
Vizhinjam, Trivandrum

**Mr. V. Vivekanandan**  
"Brindavan", 43, Asan Nagar  
Vallakadavu P.O., Trivandrum – 691 008