

REPORT OF REGIONAL
SEMINAR ON FISHERY
COOPERATIVES

HELD AT
ERNAKULAM KERALA
STATE INDIA
FROM
15TH-28TH FEB. 1965

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REPORT OF THE
REGIONAL SEMINAR ON FISHERY COOPERATIVES

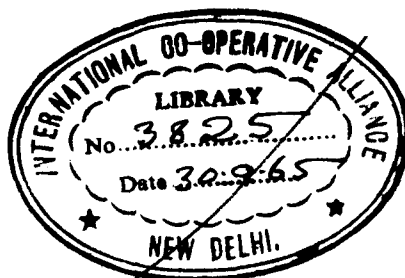
held at

Ernakulam, Kerala State, India

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June 30, 1965

REPORT OF THE REGIONAL SEMINAR ON FISHERY COOPERATIVES
Ernakulam, Kerala State, India : 15 - 28 February 1965

I. INTRODUCTION

The ICA Education Centre for South-East Asia organised a Regional Seminar on Fishery Cooperatives at Ernakulam, Kerala State, India, from 15th February to 28th February 1965. The Seminar was attended by participants from Ceylon, India, Japan, Malaysia, Pakistan, Philippines and the Republic of Korea and a few observers from India. The Seminar had also the benefit of expertise from the Food & Agriculture Organisation of the United Nations, Rome, the Canadian-Colombo Plan in Malaysia and the Indo-Norwegian Project in Ernakulam. A list of participants, observers and experts is enclosed. Mr. R. Prasad, Adviser to the Governor of Kerala State, India, inaugurated the Seminar on the 15th February 1965. The valedictory address was given by Mr. B.S. Murthy, Deputy Minister, Ministry of Community Development & Co-operation, Government of India.

2. In many countries of South-East Asia, fishery cooperatives are of recent origin and have reached varying stages of development. With a few exceptions in some countries, fishery cooperatives are faced with a number of problems which in spite of the great diversity of conditions of countries in the region, are common in nature and perhaps call for similar policy measures. The Seminar was organised with the object of providing a common platform to the cooperators in the Region for the exchange of experiences in the organisation and development of fishery cooperatives and discussion of their problems for the mutual benefit of the countries. A copy of the programme is enclosed.

3. Plan of the Report

The Report is divided into four Sections including the Introductory Section. A brief description of the status of the fishing industry in the countries of the region, is presented in Section II. Section III, which is the main part of the Report, presents the gist of discussions and suggestions made at the seminar. Section IV, finally, outlines the role of Government in the promotion and development of fishery cooperatives.

II. STATUS OF FISHING INDUSTRY IN SOUTH-EAST ASIA

4. The countries of South-East Asia are rich in fishery resources. However, except in Japan, fishing industry is not well developed and the production of fish has not been in commensurate with the potential resources which the countries possess. Due to low production and also because of an unsatisfactory distribution system, per capita consumption of fish is very low. In many countries in the Region, fish forms an important item in the

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diet providing the necessary animal protein. In improving the diet of the population, increasing the consumption of fish is regarded as an important national goal.

5. Various factors account for the inadequate exploitation of the fishery resources. The technique employed in fishing is in most cases primitive. Except in a few places, landing and harbour facilities do not exist. The warm climate of the Region makes storing, preservation and processing facilities of utmost importance. In recent years, ice factories have been installed and refrigeration and cold storage facilities are made available in some places. However, the facilities in this sphere are few and wherever available, they are very expensive. Transportation presents another bottleneck in the provision of an adequate and cheap supply of fish and fish products to the consuming population. The solution of the transport problem involves a great number of factors such as the construction and improvement of roads and railways, provision of insulated trucks and rail cars, as well as sea and river vessels, the supply of suitable containers etc. Obviously, there will be a long time gap before the countries can have a well organised transport system. Except in a few places, wholesale marketing facilities for fish are inadequate and the trade which is entirely in the hands of middlemen-traders is uncontrolled.

6. Perhaps one of the most important reason for the poor exploitation of fishery resources is the poverty of fishermen. There are no proper institutions for the provision of timely and adequate credit or supply of the needed occupational requirements to fishermen. These factors have created a favourable ground for a host of middlemen in the industry. The middlemen provide the required finance both for production and for consumption needs of the fishermen. Since the fishermen do not have adequate and acceptable security to offer, the fish catch is mortgaged to the financiers, who are also engaged in fish trade. The middlemen thus have control over the financing of the industry and also over the marketing of fish. The cost of the financial assistance given by the middlemen-traders is generally high. Besides, financing as well as trading activities of these private agencies are associated with an array of malpractice. These factors have not been conducive to the development of the fishing industry and to the improvement in the conditions of the fishermen.

7. Financing of the industry by the middlemen has another important limitation. Generally, the middlemen advance seasonal loans to the fishermen for meeting the working expenses of the industry. They have not evinced much interest in providing financial assistance for the modernisation of the industry. There are, however, a few exceptions. In Malaysia and India, some middlemen have extended financial assistance for the mechanisation of vessels and employment of improved gears. On the whole, however, the part played by middlemen in this sphere is negligible. The primary object of the middlemen in providing seasonal finance is to secure an immediate financial gain through the sale of mortgaged catch in the course of the season. It is because of this that, fish merchants are content in operating in a restricted market and have not made efforts in expanding the market for fish. Except in a few countries, the role of the middlemen in the processing of fish is limited. In Kerala State in India, a few private traders and companies operate fish processing units. Similarly, in the Philippines, some middlemen have installed modern processing

units. In general the limited market for fish and fish products does not offer incentive to the primary producer to augment his fish output. Thus, production is limited, not only because efficient production techniques are not known and proper equipments not available, but also because the traditional channels of distribution are inadequate.

8. Fishing industry became important mainly during the Second World War as a measure to solve the acute problem of food shortage faced by several countries of the region. In recent years, in an effort to increase fish production and to improve the economic position of the fishermen, these countries have launched upon further fishery development plans. In all the countries, emphasis is laid on the implementation of the development plan programmes through cooperatives. Accordingly, intensive efforts are being made to organise fishery cooperatives and develop them on a systematic basis. The cooperatives are encouraged through provision of technical and financial assistance for various purposes such as purchase of transport vehicles, ice and cold storage equipment, processing facilities and for the appointment of trained technical persons to manage the societies. They are also exempted from some of the taxes and receive preferential treatment in many ways, such as in the import and distribution of fishery occupational requirements, export of fish products etc. The development plans are comprehensive in their approach. They include construction of harbour facilities, development of roads, erection of marketing sheds, and regulation of private money-lending and trading activities.

9. History and Structure of Fishery Cooperative Movement

In most countries in the region, fishery cooperatives have been in existence for less than two decades. An exception is Japan, where fishery cooperatives have a history starting in 1856. Among the countries in the region, only Japan and the Republic of Korea have special legislation for the development of fisheries and organization of fishery cooperatives. In Japan, the Fishery Cooperatives Association Law was first enacted in 1856 and was subsequently amended a number of times; the Act now in force was passed in 1949. In the Republic of Korea, the Fishery Cooperative Law was promulgated in 1962. In other countries, there are no special legislations and the fishery cooperatives are being organised under the general cooperative legislation.

10. The structure of the fishery cooperative movement in most countries of the region is three-tiered. Primary cooperatives covering one or a group of fishing villages form the base. These are organised into federations at the district or the regional levels which in turn are federated into apex organisations at the state or national levels. In some countries, there are also specialised cooperatives at the regional or district (prefectural) levels engaged in processing of fish or for undertaking specialised fishing operations.

11. Primary Fishery Cooperatives

Some data regarding the number and membership of primary fishery cooperatives in the countries of the region are indicated in the statement presented below. In the Philippines, during 1957-58, 10 Fishermen's Cooperative Associations were organised. However, by 1960, due to severe competition from

middlemen and other difficulties, all the societies disintegrated and were therefore dissolved.

Primary Fishery Cooperatives - Number and Membership[§]

Country	Year	No. of societies	No. of membership
Ceylon	1963	239 ^{§§}	5,405
India	1963	2,729	278,709
Japan	1962	5,422 ^{§§§}	Not available
Republic of Korea	1963	1,968	112,342
Malaysia	1963	77	5,675
East Pakistan	1963	503 ^{§§§§}	88,912

§ Data relate to both Marine and Inland Fisheries.

§§ Of these, 89 were Cooperative Fishing Societies, 67 were Fishermen's Co-operative Credit and Sales, 91 Fishermen's Cooperative Production and Sales Societies.

§§§ Of these, 4009 were Local Fishery Cooperatives, 345 Special Type Fishing Co-operatives, 832 Fishery Production Cooperatives, and 236 Marine Product Processing Cooperatives.

§§§§ Majority of these are in the field of inland fisheries.

12. The main activities of the primary cooperatives include, provision of credit, supply of occupational requirements, assembling of fish catch, transportation and marketing. However, very few of the cooperatives have undertaken all these functions at the same time. There are great variations from the point of view of membership coverage and the extent to which the different functions are undertaken by cooperatives. In India, for example, the societies are primarily engaged in the provision of loans to the fishermen. In the Republic of Korea, the functions of the societies are mainly training and education of fishermen. In some countries, cooperatives have undertaken certain other activities besides those indicated above. In Ceylon, about 89 fishing societies operate fishing vessels. In India and Ceylon, some cooperatives operate ice and cold storage plants. A few societies in India process fish and a few others have undertaken construction of fishing vessels. By and large, the functions of fishery cooperatives in Japan appear to have the most comprehensive coverage.

13. Secondary Level Organisation

District (Prefectural) and/or Regional Federations have been organised in all the countries in the region. However, it is only in Japan and the Republic of Korea, that most of the primary fishery cooperatives have affiliated

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themselves as members of the federations. In these two countries there are also a few regional cooperatives mainly engaged in the processing and export of fish. In other countries, few federations have been organised and the number of primary fishery cooperatives covered by these federations is small. Data regarding the number and membership of federations are indicated in the statement presented below.

District/Regional Federations - Number and Membership

Country	Year	No. of district/ regional federations	Number of member societies
Ceylon	1963	1	12
India	1963	24	Not Available
Japan	1962	224 [§]	3,056 ^{§§}
Republic of Korea	1963	111 ^{§§§}	Not available
Malaysia	1963	2	44
East Pakistan	1963	1	12

§ Of these, 37 were prefectural federations of fishery cooperatives, 138 county and other federations of fishery cooperatives, 35 credit federations of fishery cooperatives, 13 are federations of marine products processing cooperatives, and 1 credit federation of marine product processing cooperatives.

§§ Relates to 37 Prefectural federations of fishery cooperatives.

§§§ Of these, 93 were regional cooperatives, 2 manufacturers' cooperatives and 16 business type cooperatives.

14. Apex Level Organisations

At the State or National levels, apex societies have been organised in all countries except in Malaysia. In Malaysia, the structure of the movement is yet to be finally evolved. In India, apex societies are organised only at the State level. At present, state level organisations of this type exist in three States, viz. Maharashtra, Gujarat and Bihar. In Japan and the Republic of Korea, all the district (prefectural) and regional federations and primary fishery cooperatives are members of the apex federations. In other countries, the coverage of apex societies is limited and a good number of district federations and primary societies are not members of the apex organisations.

15. The main functions of the secondary and apex level organisations include provision of loans to primaries, procurement and distribution of occupational requirements and marketing of fish catch. Some of them also provide transportation facilities to the primary cooperatives. A few of the federations operate

ice and cold storage plants and processing units. In Japan, in addition to the functions indicated above, the Prefectural and National Federations provide facilities for mutual insurance and undertake export of fish products. Similarly, in Ceylon and India, some of the federations have recently undertaken export of processed fish.

16. Employee Training

The countries in the region have also initiated programmes for providing training to employees and office-bearers of the fishery cooperatives. In most of the countries there are no specialised institutions for employee training in the fishing industry. In Japan, the Fishermen's Cooperative Association School in Tokyo, managed by the Fisheries Education Foundation, trains employees of the fisheries cooperatives for one year in a course covering the basic principles of Law and Economics necessary for the management of fishery cooperatives. The candidates also receive practical training in accounting. The students to be admitted to the School are selected from among the graduates of high schools and from among employees who have served in fisheries cooperatives for more than five years. In the Republic of Korea, employees are trained by the Central Federation of Fisheries Cooperatives. The training covers accounting and other aspects of the fishing industry, such as improvement in the techniques of production etc. The Federation has a few Instructors who visit the societies to guide and train employees in their work. Facilities are also given to some of the employees to take advantage of short-term training courses and seminars organised by other institutions.

17. In the Philippines, the Agricultural Credit Administration maintained a staff of Educational Information Officers for the training of officers and members of cooperatives through regular in-service training. Such in-service training was conducted regularly in various fishing areas in order to solve local problems peculiar to the locality. Other Government agencies, such as the Bureau of Fisheries (Now Philippine Fisheries Commission), the Bureau of Agricultural Extension (now Agricultural Productivity Council), the Presidential Assistant for Community Development and Cooperative Administration Office, also cooperated to some extent in such programmes. At present employee training is mainly the responsibility of the Philippine Fisheries Commission.

18. In Ceylon, East Pakistan, Malaysia and India, there are no specialised institutions for training of employees of fishery cooperatives. In some of these countries, the employees receive training at the centres established to meet the needs of the cooperative movement in general.

19. Member Education

Along with the training of employees, attempts are also being made to develop cooperative member education among fishermen. In Japan, cooperative education to members is provided through the so-called "Master" or "Leader" groups in fishing villages. The groups organise meetings under a trained leader for the exchange of information, knowledge and experience. These groups are steadily increasing and in 1964, there were 1,310 groups comprising about 53,840 members.

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20. In the Republic of Korea, considerable educational activities are undertaken by the primary societies. Occasionally, these societies also organise recreational activities to promote membership relations. In addition, the Central Federation of Fishery Cooperatives has about 103 trained employees engaged in extension service in the fishery villages.

21. In Ceylon, the Department of Fisheries under the Assistant Commissioner in charge of Education, provides cooperative education to fishermen. This activity is carried on through the help of trained cooperative Instructors. Recently, a number of study circles have been organised among the fishermen.

22. In the Philippines, till recently, cooperative education of members was mainly the responsibility of the Agricultural Credit Administration. The ACA carried out this work through a few trained educational Information Officers who toured the fishing villages. The Philippine Fisheries Commission will now be in charge of the further development of this activity.

23. In Malaysia, till recently no systematic efforts had been made in the field of cooperative education. In recent years, the Publicity and Education Section of the Cooperative Department has been expanded through the recruitment of more officers who will be specially trained to work with cooperative education among the fishermen.

24. In East Pakistan and also in India, there are no separate arrangements for cooperative member education among the fishermen. In East Pakistan, the Extension Cells of the Cooperative Department, which are working in each of the districts, are in charge of cooperative member education of all types. In India, cooperative education to fishermen is imparted by the peripatetic Instructors working with the State Cooperative Unions under the over-all guidance of the National Cooperative Union of India.

25. Problems of Fishery Cooperatives

Among the countries in the region, the development of fishery cooperatives has been most impressive in Japan. The Japanese Fishery cooperatives can claim a large membership and have undertaken a variety of functions. In other countries, with the exception of a few isolated areas, the coverage of the societies both from the point of view of membership and range of activities, is rather limited. The fishery cooperatives in these countries are faced with a number of problems. The main problems relate to lack of adequate financial resources, extreme poverty, illiteracy and ignorance among the fishing community regarding the value of cooperative efforts, lack of loyalty, absence of competent persons to manage the societies and competition from middlemen. The financial and technical assistance provided by the Government has on the whole not been in commensurate with the needs of the cooperatives. In a few others, Governments have not given the needed support in the matter of giving preferential treatment to cooperatives such as in the import of equipment and distribution, lease of fishery rights etc. These are some of the factors which have contributed to the limited progress of fishery cooperatives.

III. ROLE OF COOPERATION IN THE MODERNISATION OF FISHING INDUSTRY

26. Concept of Modernisation

The programme of modernisation of the Fishing Industry to be effective, should be comprehensive and cover all aspects from production to distribution. In the sphere of production, modernisation comprises use of mechanised vessels, introduction of improved types of fishing gears, construction of harbour and landing jetties, boat-building yards etc. It also includes improved techniques of fish handling both at sea and on land and better methods of processing. Installation of ice factories and cold storage plants for chilling and freezing fish, establishment of fish curing yards, canning factories and fish-meal plants, is important for the modernisation of processing methods. In improving the marketing system, quick transport facilities including insulated and refrigerated road and rail vans, and construction of markets for the wholesaling of fish, will be necessary.

27. Basic Problems in Modernisation

There are a few basic problems to be solved in connection with programmes of modernisation of the industry. Fishermen are by and large illiterate, conservative and show great resistance in accepting new techniques of production and processing. The major problem in initiating technological improvement is, therefore, how to re-orientate the attitudes of the fishermen to the modern methods of production, processing etc, and subsequently how to train them in the application of the new techniques. Introduction of improved tools of production and processing and provision of other necessary facilities would require large financial resources. The fishermen themselves lack these resources. Due to poverty, the ability of the fishermen to risk and experiment with new techniques is greatly restricted. The superiority of the new tools will therefore have to be convincingly demonstrated.

28. Role of Cooperatives

The seminar discussed the part played by different agencies in the modernisation of the industry and observed that cooperatives are the appropriate agencies for implementing the programme of modernisation of the fishing industry. At present, the fishing industry is characterised by individual small-scale operations. Fishermen, therefore, cannot derive the advantages of economies of scale. In a cooperative, fishermen can join on the basis of equality and can achieve significant economic and social benefits beyond the reach of an individual. Some of the important benefits are :

i) Fishermen can secure economies of scale by organising either a production or a service cooperative. In the former, an individual can join the society and carry on production and marketing under an unified management. In the latter, fishermen can secure a number of services such as credit, supply of occupational requirements, etc. The societies might in turn group themselves and organise federal societies for undertaking certain functions of a specialised nature involving larger resources.

ii) Cooperative technique brings the fishermen into direct contact with the market forces. The impact of market forces would induce the fishermen to make necessary alterations in production in response to changes in consumer demand. This mechanism will help in bringing favourable attitudes among the fishermen for acceptance of new techniques in production and marketing.

iii) The change in attitude will partly be achieved by the method of operation of a cooperative. A cooperative society is a democratic institution and is owned and controlled by the members themselves. The method of operation of the society, calls for an active participation of members. The cooperative movement places considerable emphasis on education and training of members to enable them to manage their society efficiently. These factors contribute to fostering progressive attitudes among the fishermen. The education and training in the field of management also helps in the gradual development of leaders in the fishing community.

A cooperative cannot function properly without an enlightened membership. In view of the lack of enlightened membership in many of the fishery cooperatives, the governments might defer the establishment of cooperatives and instead set up so called "Automatic Convertible Corporations". The corporation should undertake fish marketing and provide all other services to the fishermen. This kind of corporation is "at the beginning a pure state enterprise which is automatically converted into a cooperative with full ownership and control in the hands of fishermen-members. The proven ability of governments to organise and manage successful business enterprises and that of adult education to produce progressively enlightened fishermen make the 'Fish marketing automatic convertible corporation' the adequate solution to the problem. And, even if the 'State convertible corporation' stayed unconverted, its creation would be more than justified by the liberation of the fishermen from their present economic bondage".¹

iv) In a cooperative, fishermen are in charge of marketing of fish. Through their collective action their bargaining position is strengthened, and consequently, their returns increased. The increased income is not appropriated by any other agency but goes to the fishermen and thus provides an economic inducement for further modernisation of the methods of production.

v) At present the cooperatives do not play a very significant role in the financing of the purchase of new tools and equipment or in providing other modern facilities in the industry. This, as indicated earlier, is due to the general poverty of the fishermen and the inability of the cooperatives to raise capital from the members. However, cooperatives could mobilise existing savings from the fishermen, and on the joint liability of all the fishermen, could secure additional finance from outside sources. When the industry becomes better organised, the capacity of the movement to provide for the capital needs will be strengthened. If, at this stage, a rapid progress is desired, there is a need for the governments to provide financial assistance to the movement.

1. For details, please see Background Paper No.7, "Fish Marketing Automatic Convertible Corporation - a suggested solution to the problem of Cooperative Fish marketing in emerging countries and in under-developed areas of developed countries" by Prof. Louis Berube, Consultant, Planning & Research, Ministry of Agriculture & Cooperatives, Kuala Lumpur, Malaysia; paper presented at the Regional Seminar on Fishery Cooperatives, Ernakulam, Kerala State, India.

29. Functions of Primary Cooperatives

The seminar suggested that the societies at the primary level should, as far as possible, be multipurpose in nature and undertake all activities which could contribute to the development of the fishing industry and the improvement of the conditions of the fishermen. The functions of the primary society could be :

- i) Supply of credit on the basis of production plans. Credit and marketing should be integrated and loans should be advanced on the condition that fish catch is sold through the cooperative marketing society. This also facilitates recovery of loans.
- ii) Provision of technical assistance and guidance to fishermen in drawing up production plans.
- iii) Supply of occupational requirements and domestic necessities. As far as possible, credit should be supplied in the form of occupational requirements.
- iv) Supervision of the utilisation of loans.
- v) Assembling of fish catch and transporting it to the marketing centre.
- vi) Societies should also extend their activities in some of the social fields such as education including cooperative education, guiding the fishermen in reducing expenses on social ceremonies etc.

30. The multipurpose society has many advantages vis-a-vis the single-purpose society. Fishermen are used to procuring their production and domestic necessities from a trader or a middlemen and also to dispose of their catch through the same agency. Old habits will, therefore, not be interrupted if the fishermen can procure all their requirements from one agency and market their catch through the same. The varying margins of profit earned in various transactions would also contribute to the stability of the societies. Scarcity of suitable managers in the fishing villages would be more easily overcome if one multi-purpose society can take care of the various requirements of the fishing village.

31. The multipurpose concept of cooperation at the primary level should not include activities which require technical knowledge and involve financial risk. Such activities could be better handled by specialised societies or federations which have larger resources and can employ qualified personnel. Marketing of fish, for example, should generally be entrusted to federations. Besides, as the federations can secure fish from many cooperatives, they will have greater bargaining power in the marketing of fish. The seminar suggested that the primary societies near the local market might undertake marketing, if they find it advantageous. In such cases, the accounts of the marketing and credit activities should not be combined, as any losses in the marketing activity will have their repercussions on the credit and other activities. Similarly, processing of fish should preferably be handled by the secondary organizations. This activity needs large financial investment and an assured supply of fish. In terms of financial investment and supply of fish, the primary cooperatives are too small and therefore not suited to undertake processing.

32. Size of a Primary Fishery Cooperative

So far, no definite policy has been developed in the region with regard to the size of local societies. In many cases, the societies cover only one fishing village and, as a result, the membership of the societies is rather low. Because of low membership and limited business volume, many societies are weak. Consequently, they are not in a position to appoint qualified personnel. Merger of small societies is a way out of this dilemma. In Japan, for example, amalgamation of small and economically weak societies has become an important problem confronting the movement. In the light of these considerations, the seminar suggested that the primary societies should be of large size covering an appropriate group of fishing villages, so as to ensure a sufficient business turn-over. It was also observed that if the societies become too large, they might lose the cooperative character of mutual knowledge among the members.

33. Secondary and Apex Level Organisations

For providing guidance and support to the primary cooperatives and also for undertaking activities which are of a very specialised nature, there is a need to organise federations at the secondary and higher levels. In many countries, a large number of primaries are not covered by any of the existing federations. These primaries operate independently and their activities are not coordinated. The seminar suggested that measures should be undertaken for the organisation of federations at secondary and apex levels to cover all primary cooperatives. These secondary organisations should undertake the following functions :

- i) Act as balancing centres in collecting deposits, raising resources and in supplying credit to primaries.
- ii) Purchasing of occupational requirements and domestic necessities in bulk and distributing to the primaries.
- iii) Marketing of fish. This should also include allied activities such as grading, packing and transportation.

The seminar suggested that in the present circumstances, the federations should restrict their marketing activity mainly to the wholesaling of fish. Only if there is a specific need for the operation of retail outlets to stabilize fish prices, should the federations involve in retail trade.

- iv) Processing of fish, including freezing, canning curing etc.

With regard to this activity, opinions were divided. Some of the delegates felt that processing of fish is a specialised function, and it is therefore necessary to organise separate societies for undertaking this activity. Some other delegates suggested that processing forms part of marketing and strengthens the bargaining power of the society. It was therefore considered advantageous to combine both processing and marketing in the same society.

- v) Export of fish and fish products and import of occupational requirements. This should be the exclusive responsibility of the apex organisations.
- vi) Technical help and guidance in fields such as accounting, education and technical advice.

34. Capital Requirements of the Fishery Cooperatives

Inadequate financial resources has been one of the factors contributing to the poor progress of the cooperatives in the region. The problem of financial resources assumes greater importance in the context of modernisation of the fishing industry.

35. The sources of finance of the fishery cooperatives are : share capital contributions of members, deposits, both of members and non-members, and borrowings from outside agencies. At present the capital raised by the cooperatives from within the movement in the form of share capital and deposits, is rather limited. This is largely due to the general poverty and consequent absence of any substantial saving potential among the fishing community. In fact, for a few years to come, it may not be possible for the cooperatives to raise adequate capital from within the movement. This problem is dealt with in a later part of the report.

36. Fishery cooperatives have not succeeded in any significant way in raising the required capital through borrowings from other sources either. A considerable share of the capital in use comes from regular government allocations. The funds at present provided by the governments do not adequately meet the needs of the cooperatives.

37. Except in Japan, there are no specialised institutions in South-East Asia for providing funds to the fishing industry and fishery cooperatives. In Japan, the Central Bank for Agriculture and Forestry and the Agriculture, Forestry and Fisheries Finance Corporation supply funds to the fishery cooperatives on a considerable scale. In Pakistan, the State Bank of Pakistan provides funds to fishery cooperatives, though on a restricted scale. In other countries none of the government agencies have ventured to finance this sector of the cooperative movement. Commercial banks and Insurance companies are usually not favourably inclined to finance the fishermen and their cooperatives. Even the federations of agricultural cooperatives are in many cases unwilling to finance fishery cooperatives. The disinclination of these institutions to finance the fishery cooperatives is due to the uncertainties and risks inherent in the industry. Besides, the nature of securities demanded by these institutions and the terms and conditions of loans do not meet the peculiar conditions of the fishing industry.

38. In raising the required capital through borrowings, the seminar suggests the following measures :

- i) Governments should consider the possibility of establishing specialised institutions, as in Japan, for financing fishery cooperatives.

ii) Ways and means should be worked out to enable the Central Bank of the country to supply funds to the fishery cooperatives as it is being done by the State Bank of Pakistan and the Reserve Bank of India in respect of agricultural cooperatives.

iii) Governments should consider the possibilities of contributing to the share capital of primary and secondary cooperatives. This would help in increasing the borrowing power of the societies and also generate confidence among the commercial institutions in financing the fishery cooperatives.

iv) Governments should guarantee the loans extended by the commercial institutions. In providing funds to the cooperatives, the commercial institutions should as a matter of course satisfy themselves about the capacity of the cooperatives to utilise and repay the loan.

39. Thrift and Cooperation

For the effective working of the fishery cooperatives, external financial assistance in the initial stages, is no doubt essential. The seminar, however, felt that it is neither advisable nor practicable for the cooperatives to depend entirely upon Government or other agencies for financial help for a long time. It was suggested that the cooperatives should attempt to raise the needed resources from within, through intensive propaganda and encouragement of thrift among the fishing community. Increasing contributions by members to the resources of the societies would also help in creating greater interest among the members in the society. Some of the methods for encouraging thrift among the fishing community are indicated below.

i) Increasing the share capital contribution of members. This could be done either by

- a) enhancing the value of each share and/or
- b) by keeping the value of each share at a low sum and encouraging fishermen to purchase more shares.

Some of the delegates preferred the latter method as it would also enable the poorest fishermen to participate fully in the society.

ii) Encouraging fishermen to deposit their surplus money in the society. This may be made compulsory either through small deductions from sales proceeds or from the dividends payable to the fishermen. The attractiveness of the savings should be increased through adequate rates of interest. It was also suggested that, wherever possible, the deposit amount should remain with the society for at least 5 years.

iii) Fishermen should also be induced to creating deposits to meet specific needs such as purchase of equipment or for meeting social and other non-productive expenses.

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iv) Cooperatives should consider the possibility of charging a price, slightly above the open market, on the occupational requirements supplied to the fishermen. This method is particularly easy to follow in respect of goods where cooperatives have monopoly in distribution. The additional amount thus collected should be credited to the individual fishermen's accounts and retained with the society for some years.

40. Cooperative Insurance

The fishing industry is subject to many uncertainties and risks. Some of these arise due to natural hazards and are therefore inherent in the industry. Storm and fire, for example, might result in damages or loss of vessel and gear or even life. Uncertainties in fish catch and price fluctuations might put the fishermen to great hardships. In many cases, fishermen who are the victims of these risks have been rendered completely destitute. It is therefore highly desirable to provide facilities for insurance against such risks. At present, it is only in Japan, that Fishery Cooperative Insurance has been developed. There are specialised cooperatives undertaking insurance of fishing vessel and gear, and life of fishermen etc.² These cooperatives are given financial assistance by the government. To provide stability to the fishing industry and to protect the fishermen against the natural calamities, the seminar suggested the organisation of institutions which could extend insurance facilities to fishermen. The governments should enact necessary legislation and also extend adequate financial help to such cooperative insurance institutions.

41. Management of Cooperatives

The importance of efficient personnel to manage the societies need not be over-emphasised. This problem was discussed at the seminar and it was suggested that as a rule, the cooperatives must appoint technically trained persons as managers. The scales of remuneration should be adequate so as to attract efficient persons to work in the societies. In view of the limited resources, in the initial stages, governments should provide the required financial assistance to the societies for the appointment of trained personnel. Alternatively, governments should depute some of their personnel for the management of the societies for a few years.

42. Functions of Management and Board of Directors

Policy formulation and its implementation rests with the Board of Directors and Management. It is necessary to demarcate clearly the functions, rights and responsibilities between these two bodies. The activities of cooperatives have been hampered and in some cases paralysed because of the absence of proper division of responsibilities between these two bodies. The seminar suggested the broad division of functions between the Management and Board of Directors, as follows.

43. Functions of Management

- i) To advise and assist the Board of Directors in the determination of sound objectives, policies, programmes and budgets.
- ii) Direct and coordinate the implementation of the programmes.

2. For details, please see "Outline of Fishery Cooperative Association in Japan" - revised in April 1964, by National Federation of Fishery Cooperative Associations, Tokyo, Japan, pp.37-40.

- iii) For the General Manager in particular, select and hire the personnel required for the business of the cooperative.
- iv) Supply the board with the information needed for appraising the operations of the cooperative.
- v) Assume the responsibility for carrying on the business of the cooperative in conformity with the general approval of the Board.

44. Functions of the Board of Directors

The functions of the Board of Directors should comprise the following :

- i) Supervision of day-to-day administration and management. This mainly consists of scrutinizing reports on operating results and analysis of financial statements and of checking their conformity with objectives and policies of the cooperative. It will also be the duty of the Board to take measures for correcting and improving the management of the societies.
- ii) The Board should plan for the future development of the society. In the development process, many problems arise and it should be the endeavour of the Board to anticipate the problems and eliminate them through appropriate measures.
- iii) Policy formulation. This consists of providing guide-lines for the day-to-day management of the society so as to ensure that the society functions in conformity with the objectives and goals decided upon by the General Body.
- iv) Finally, the Directors should ascertain that the society is run on co-operative lines. It is their duty to ensure that professional and cooperative education is organised, whereby an understanding of the cooperative and democratic character of the society is created among members and employees.

45. Employee Training

The seminar emphasised the importance of employee training to enable the employees to discharge their functions efficiently. So far, the training of employees has not received the attention it deserves. Fishing industry operates under conditions different from those in agriculture or other industries. The training programmes formulated for the employees must therefore take cognisance of the special needs of the industry. To attend to these special needs, the seminar suggested the creation of specialised training institutions for fishery cooperative employees.

46. Cooperative Member Education

The seminar observed that member education activities in fishery cooperatives are on the whole insufficient and should therefore be further developed. The objective of cooperative education ought to be,

- i) To create an awareness among the fishermen regarding their social and economic conditions and the value of cooperative action in bringing about improvements in these conditions.

contd....16

- ii) To create an enlightened membership which would be prepared to give its sustained loyalty and support to the cooperative.
- iii) To maintain continuous discussions on the structure of the movement, its democratic operation, its goals and problems. Such discussions could also be carried on in the periodicals and other publications issued by the movements.
- iv) To provide a steady supply of leaders for the cooperatives at all levels.

47. Educational Methods

The choice of specific educational techniques would depend upon the audience towards which cooperative education programmes are directed. The members can be broadly divided into two categories, namely :

- i) Ordinary members, and
- ii) Elite members.

48. The term elite members refers to those who take active interest in the working of the cooperative. Such members are usually willing to put in time and effort for their own education. Normally leaders of the cooperatives e.g. members of the Board of Directors, come from among such active member groups. In view of this, it would be worthwhile to provide for an intensive education to elite members.

49. An important consideration in the selection of training methods for the active member groups should be the possibility of conducting the education programmes through democratic methods involving the participants in the education process. This consideration is important because adult people possess a fund of knowledge and can contribute to the education process, if they are enabled to participate actively. Some suitable methods for the elite member education are : group discussions, seminars and study circles.

50. Ordinary members may not have much time for cooperative education. Educational methods should therefore not require a heavy effort or input of time on the part of members. General body meetings, cooperative periodicals, study tours and mass media such as films, radio and exhibitions³, have proved to be suitable methods in general member education activities of cooperative societies.

51. Agency for Employee Training and Member Education

Cooperative employee training and member education programmes must be formulated in the light of the requirements of the movement. To achieve this coordination, cooperatives should be made responsible for developing training and education. Such activities might be taken up either by the cooperative unions or the secondary or higher agencies, with the active support and financial

3. For a detailed description of the various member education techniques, see "Cooperation", Cooperative Member Education Seminar No. July-December 1962, pp.22 to 30, issued by the East Pakistan Cooperative Union, 9-D Motijheel Commercial Area, Dacca-2, East Pakistan.

contribution from primary and other cooperatives. The cooperatives might set aside a part of their surplus for education purposes. At present, on account of the limited financial resources of the cooperatives in South-East Asia, governments might have to provide financial support.

The seminar suggested that universities and other educational bodies could also be involved in the cooperative training and education programmes.

IV. ROLE OF THE GOVERNMENT IN THE PROMOTION AND DEVELOPMENT OF FISHERY COOPERATIVES

52. In all countries in the region, governments play a prominent part in the development of fishery cooperatives. Government assistance is provided in the fields of legislation, finance, technology and education. While appreciating the government assistance in different fields, the seminar suggested as follows :

Legislation

The general legislation on cooperatives does not always meet the special requirements of the fishing industry. Neither does it give necessary protection to the small fishermen. The governments should therefore enact special legislations which would meet these requirements. (Such legislation already exists in Japan and the Republic of Korea).

Finance

Governments should provide increased financial assistance to fishery cooperatives. This is particularly important to enable the cooperatives to play an active role in the modernisation of the fishing industry. Government assistance should be in the following ways:

- i) State participation in the share capital of the fishery cooperatives at different levels.
- ii) Funds to meet short, medium and long-term credit requirements of the societies.
- iii) Loans and subsidies for the mechanisation of fishing vessels, purchase of gears, transport vehicles and other equipment aimed at modernising the industry such as for the establishment of adequate processing industries and storage plants.
- iv) Adequate financial support for organising insurance facilities.
- v) Funds to meet the cost of the appointment of trained persons in the societies in the initial stages. Alternatively, governments should depute from their own ranks qualified personnel for the management of the societies.

53. The seminar felt that though in the initial stages state assistance is necessary in the development of fishery cooperatives, measures should be worked out to make the fishery cooperatives self-reliant and independent after the initial development stage is over.

54. Oceanographic Research

In many of the South-East Asian countries, oceanographic research is in its very infant stage. The problem has so far not received the attention it deserves. The seminar emphasised the importance of oceanographic research in the development of the fishing industry. Such research would help in adopting policies for conserving fishery resources, in forecasting the fishing seasons, location of fish etc. Oceanographic research would facilitate investment in the fishery industry, reduce operational costs, minimise risks and contribute to the stabilisation of fish prices. The programme of modernisation of fishing industry can hardly succeed unless simultaneously oceanographic research is undertaken, and the results disseminated to the fishermen. In view of the importance of this research, the seminar suggested that the Governments in the region should collaborate in the preparation and implementation of a comprehensive oceanographic research programme.

55. A well organised extension service is important in this context so that the results of the research can reach the fishermen. These extension services might suitably be organised through cooperative channels with adequate support from the government.

56. Cooperatives and the Infra-structure of the Economy

The extent to which the fishery cooperatives can play **their** role in the modernisation of the fishing industry further depends upon the improvement of certain external conditions. These relate to the development of the infra-structure of the economy, such as construction of fishing harbours and landing jetties, improvement of roads and development of transport and communication facilities, construction of markets for wholesaling fish, regulation of trade etc. These are the legitimate functions of the governments and not of cooperatives. In recent years attempts have been made to bring about improvements in many of these fields. The progress achieved so far is not significant. The seminar emphasised the need for the governments to involve themselves more actively in the development of infra-structure facilities which are a necessary basis for the further progress of the fishing industry.

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International Cooperative Alliance
Regional Office & Education Centre
for South-East Asia
6 Canning Road, New Delhi-1, India

REGIONAL SEMINAR ON FISHERY COOPERATIVES
Ernakulam, Kerala State, India
(15th February - 28th February, 1965)

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contd...iv

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I.C.A.

37. Mr. Marian Radetzki
Director

38. Mr. J.M. Rana
Joint Director

39. Dr. P.R. Baichwal
Specialist in Agricultural Cooperation

40. Mr. B.P. Joshi
Secretary.

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International Cooperative Alliance
 Regional Office & Education Centre
 South-East Asia
 Connaught Place, New Delhi-1, India

REGIONAL SEMINAR ON FISHERY COOPERATIVES

Ernakulam, Kerala State, India
 (15th February - 28th February, 1965)

PROGRAMME

Day, 15th February

10 a.m. Inauguration by Mr. R. Prasad, Adviser to the Governor
 of Kerala State, India.

Introduction to ICA Activities.

Working Methods and the Programme of the Seminar
 Presentation of National Background Papers.

5 p.m. - 5.00 p.m. Discussion on Problems of Fishery Cooperatives.

SECTION - I NEED AND BASIS OF FISHERY COOPERATIVES

Day, 16th February

10 a.m. - 10.30 a.m. Structure of Fishery Industry Organisation in South-East
 Asia - A Case Study

Introduced by Dr. P.R. Baigwal
 Specialist in Agricultural Cooperation
 ICA Regional Office & Education Centre
 New Delhi.

11 a.m. - 11.00 a.m. Discussion

11 a.m. - 11.30 a.m. Tea break

12 a.m. - 12.30 p.m. Essential Features of a Cooperative Enterprise and Role of
 Cooperation in the development of Fisheries

Introduced by Mr. J.M. Rana
 Joint Director
 ICA Regional Office & Education Centre
 New Delhi.

3 p.m. - 3.00 p.m. Discussion

4 p.m. - 4.00 p.m. Legislative Framework and Role of the State and other Public
 Bodies in the Promotion and Growth of Fishery Cooperatives.

Introduced by Mr. J. Gudmundsson
 Food & Agriculture Organisation of the U.N.
 Rome, Italy.

contd...vii

4.00 p.m. - 4.30 p.m. Tea Break

4.30 p.m. - 5.00 p.m. Discussion

Wednesday, 17th February

9.30 a.m. - 10.30 a.m. Capital Requirements of a Fishery Cooperative Movement

Introduced by Mr. K. Chidambaram
Deputy Fisheries Development Adviser
Department of Food, Ministry of Food
& Agriculture, New Delhi-1.

10.30 a.m. - 11.00 a.m. Discussion

11.00 a.m. - 11.30 a.m. Tea Break

11.30 a.m. - 12.30 p.m. Talk on Indo-Norwegian Fisheries Project

Introduced by Mr. Per Sandven
Director, Indo-Norwegian Project
Ernakulam, Kerala State, India.

12.30 p.m. - 1.00 p.m. Discussion

2.30 p.m. - 5.30 p.m. Group Discussion on Section I

Thursday, 18th February Field Visits

Friday, 19th February

9.30 a.m. - 12.00 noon Plenary on Section I

SECTION II MODERNIZATION OF FISHING INDUSTRY AND MARKETING
AND SUPPLY PROBLEMS

2.00 p.m. - 3.00 p.m. Some Basic Elements in the Modernization of the Fishing Industry in Development Areas.

Introduced by Mr. Sivert Rindhau
Fisheries Leader
Indo Norwegian Project
Ernakulam, Kerala State, India.

3.00 p.m. - 3.30 p.m. Discussion

3.30 p.m. - 4.00 p.m. Tea Break

4.00 p.m. - 5.00 p.m. Oceanography - survey and study of Fishery Areas

Introduced by Dr. S. Qasim
Asstt. Director
Oceanographic Laboratory
Ernakulam.

Saturday, 20th February

- 9.30 a.m. - 10.00 a.m. Discussion
- 10.00 a.m. - 10.30 a.m. Cooperative Supply of Fishery Requirements and other Services
- Introduced by Mr. Justo R. Montemayor
Philippine Fisheries Commission
Manila, Philippines.
- 10.30 a.m. - 11.00 a.m. Cooperative Insurance Facilities for the Fishermen
- Introduced by Mr. Noboru Azami
National Federation of Fishery
Coop. Association
Tokyo, Japan.
- 11.00 a.m. - 11.30 a.m. Tea Break
- 11.30 a.m. - 12.00 noon Discussion
- 2.00 p.m. - 3.00 p.m. Cooperative Marketing of Fish : Cooperative Organisational Structure, Sales Organisation and Marketing Methods etc.
- and
- 3.00 p.m. - 4.00 p.m. Cooperative Processing and Distribution Problems : (Refrigeration, deep-freezing, storage, transport, export, etc.)
- Introduced by Mr. T. Thankappan Asari
Asstt. Director
Bureau of Economics & Statistics
Trivandrum-10
Kerala State, India.
- 4.00 p.m. - 5.00 p.m. Discussion

Sunday, 21st February

- 9.30 a.m. - 12.30 p.m. Group Discussions on Section II
- Afternoon Free

Monday, 22nd February

Field Visits

Tuesday, 23rd February

Field Visits

Wednesday, 24th February

Field Visits

Thursday, 25th February

10.00 a.m. - 1.00 p.m. Plenary on Section II

SECTION - III BUSINESS ORGANISATION AND RELATED PROBLEMS

2.30 p.m. - 3.30 p.m. Cooperative Organisational Structure with particular reference to management aspects of the Primary and Federal Societies

Introduced by Prof. Louis Berube
Consultant,
Planning & Research Division
Ministry of Agriculture & Coops.
Kuala Lumpur, Malaysia.

3.30 p.m. - 4.00 p.m.

Tea Break

4.00 p.m. - 4.30 p.m.

Discussion

Friday, 26th February

9.30 a.m. - 10.30 a.m.

Management Accounting and Cost Accounting as Aids to Efficient Management

Introduced by : Mr. Salim Anwar
Cooperative Institute of Managemen
Lahore
West Pakistan.

10.30 a.m. - 11.00 a.m.

Discussion

11.00 a.m. - 11.30 a.m.

Tea Break

11.30 a.m. - 12.00 p.m.

Thrift and Credit Cooperation for Fishermen

Introduced by Dr. P.R. Baichwal

12.00 p.m. - 12.30 p.m.

Discussion

2.30 p.m. - 3.15 p.m.

Member Education

Introduced by Mr. J.M. Rana

3.15 p.m. - 4.00 p.m.

Employee Training for the Fishery Cooperative Movement

Introduced by Mr. J.P.E. Siriwardena
Deputy Commissioner for Cooperati
Development
Colombo-1, Ceylon.

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4.00 p.m. ÷ 4.30 p.m.	Tea Break
4.30 p.m. - 5.15 p.m.	Discussion
<u>Saturday, 27th February</u>	
9.30 a.m. - 12.30 p.m.	Group Discussion on Section III
2.30 p.m. - 5.00 p.m.	Plenary on Section III
<u>Sunday, 28th February</u>	
9.00 a.m. - 11.00 a.m.	Final Plenary
11.00 a.m. - 11.30 a.m.	Tea Break
11.30 a.m. - 12.30 p.m.	Valedictory address by Hon`ble Mr. B.S. Murthy, Deputy Minister for Community Development & Cooperation, Ministry of Community Development & Cooperation, Government of India, New Delhi.
12.30 p.m. - 1.15 p.m.	Evaluation of the Seminar.

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