



REPORT ON THE

Cooperative Fishery Movement in Bangladesh

K. S. PONNUTHURAI

Formerly of the Sri Lanka Administrative Service
and the Government Department of Cooperative Development



INTERNATIONAL COOPERATIVE ALLIANCE

REGIONAL OFFICE & EDUCATION CENTRE FOR SOUTH-EAST ASIA

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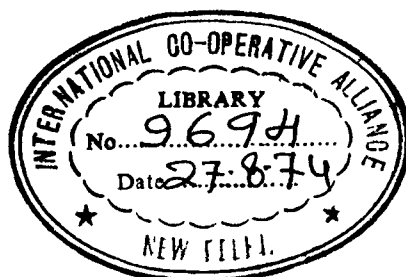
COOPERATIVE FISHERY MOVEMENT

IN BANGLADESH

by

K.S. PONNUTHURAI

Formerly of the Sri Lanka Administrative Service
and the Government Department of
Cooperative Development.



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Regional Office & Education Centre for South-East Asia

43, Friends' Colony, New Delhi-110014, India

R E P O R T

on the

COOPERATIVE FISHERY MOVEMENT IN BANGLADESH

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June 18, 1973

The Regional Director
International Cooperative Alliance,
43, Friends Colony,
New Delhi - 110014

Dear Sir,

I was requested by your letter dated 12th March, 1973, to study the working of the Cooperative Fishery Movement in Bangladesh. The objective of the Study was to find out the present situation regarding the fishery industry and the fishery cooperatives in Bangladesh and, on the basis of the Study, to indicate the ways in which fishery cooperatives could be developed and to ascertain the requirements of fishery cooperatives in the field of education and training and technical assistance.

2. Accordingly, I went to Bangladesh and spent 40 days from April 27 to June 5, 1973, visiting several primary fishermen's cooperative societies, Central Fishermen's Cooperative Societies, the National Fishermen's Cooperative Society, the National Cooperative Union, the National Cooperative Bank and a few central banks, district unions, agricultural primary cooperatives and Thana Central Cooperative Societies.

3. I also had discussions with the Government Officers at various levels in the Cooperative Directorate, Director, Bangladesh Academy for Rural Development; Principal, Bangladesh Cooperative College; Registrar of Cooperative Societies and his assistants at the Headquarters; Director, Bangladesh Fisheries Development Corporation and the Secretary, Ministry of Local Government, Rural Development and Cooperation. I also met several unofficial cooperators and had useful discussions with them.

4. The Report on the Study made in Bangladesh is submitted herewith.

Yours truly,

Sd/-

K. S. Ponnuthurai

Encl. as above

(Extract from Letter of Director (Education), ICA, New Delhi)

4.13.6

12 March 1973

Mr. K.S.Ponnuthurai,
9, Colombagam Road
Jaffna,
Sri Lanka

Dear Mr. Ponnuthurai:

1. I am writing this letter further to the discussion that Mr. Weeraman and I had with you in connection with the Study of Fisheries Cooperatives in Bangladesh. We are glad to know that you would be able to undertake this study.
2. The objective of the above study is to find out the present situation regarding the fishery industry and the fishery cooperatives in Bangladesh, and on that basis, to ascertain the requirements of fishery cooperatives in the field of training and technical assistance. The study should also indicate the ways in which fishery cooperatives in Bangladesh could be developed both through internal as well as external assistance.
3. You would be required to carry out the study for a period of one and a half months in Bangladesh starting from 23 April 1973. We suggest that after the field work in Bangladesh, you spend about two to three weeks at the ICA Regional Office and Education Centre for preparing the report of the study. Thus, in all you will have to spend a little over two months for the study.
4.
... ..
5. I shall be thankful to have your acceptance of the above offer. Also kindly send, as personally discussed with you, an outline of the Study on the basis of the objectives mentioned above.

Kind regards,

Yours sincerely,

sd/-
J. M. Rana
Director (Education)

Chapter - I

THE PRESENT POSITION REGARDING THE FISHERY INDUSTRY
IN BANGLADESH

1.1 Fish is one of the most important food items of the entire population of Bangladesh. It is estimated that the total production of fish in 1970 was 809,000 tons. The per capita daily consumption of fish is estimated at 32 grams but the need is much more. Even on this basis of 32 grams, the total quantity required by the population of 75 million as at present is 876,000 tons of fish. Hence there is already a gap of 67,000 tons without taking into consideration the present population growth rate of 3 per cent per annum. Due to the recent disturbed conditions in the country, no vital statistics regarding the growth and development of the fishery industry are available, more particularly in respect of the strength of the fishing fleet, mechanised and traditional craft, mechanised boats of higher tonnage and yield from marine and inland waters, yield by different species, fish population in the different belts of the Bay and inland waters, the total areas of inland fisheries, namely ponds, tanks, rivers and tributaries, the acreage that has gone under fish culture, the area lying fallow or producing low quantity of fish etc.

1.2 Of the total population of 75 millions in Bangladesh, it is estimated that 800,000 families are engaged in fishing as their main occupation. The per capita income of the fishermen is about Takas 1000 per annum (one US Dollar = 7.25 Takas approximately). The fishermen are a special community of people in this country and they are being exploited by all possible agencies. They are continuing to remain in distressful poverty.

1.3 It is estimated that nearly 90% of the fish production comes from the inland fisheries and the other 10% from the marine fishery in the Bay of Bengal. The Bay of Bengal bordering Bangladesh is rich in fishery resources, but hitherto this region has not been exploited.

This is mainly due to the lack of proper survey to locate resource areas in the Bay. The boats now used in the Bay do not generally go far into the Bay and fishing is confined to the surface and mid-water fish in the coastal areas. The fish resources in the bottom layers have not been exploited. It is estimated that the estuarine area in Khulna and Sunderbans alone is 683 square miles. It is also estimated that there are about 189,000 acres of fresh water ponds in Bangladesh. These are big national assets.

1.4 Inland fisheries are owned by private individuals as well as by the Government. It was the practice to lease the fisheries to the highest bidder at the annual auctions except the closed fisheries where auctions are held once in 3 or 4 years and this is a source of revenue to the Government. The traders and merchants obtain the inland fisheries on lease and generally sublet them in portions to individual fishermen at exorbitant rates. Cooperative societies too had the right to bid at auctions but most of them did not have the financial resources to compete with the traders. Recently cooperative societies were given preferential treatment as regards the lease. Even in such cases the well-to-do fish traders who have found their way into the fishery cooperatives obtain the lease with their own money in the name of the societies and dictate the terms of offer to the rest of the members. In the past, the government appeared to be more concerned with revenue than with the welfare of the fishermen or the promotion of fishery industry or the proper maintenance of the ponds and tanks. As a result, not only the fishery industry is relatively stagnant but the fish ponds are getting derelict with water hyacinth. A number of lakes and ponds are also silted up which, if reclaimed, are capable of producing larger quantities of fish.

1.5 The fishermen are ignorant of fish culture and there is no planned effort for the development of fishery resources. There is neither the technical expertise in this field nor the dissemination of the technical know-how of fishery resource development. Fish farming or fish culture is not widely practised and therefore the yields are very low.

1.6 There are also inland ponds and tanks owned by individuals or by groups of individuals. In fact, every household has a pond of one kind or other which is a source of fish supply to the village population. These ponds are being used to obtain whatever fish is available in the normal course without any trouble being taken to maintain the ponds with the required stock. The inland fisheries estimated at 6,000 in number are not properly looked after.

1.7 The causes for this stagnant state may be summarised as follows :-

- (1) Inadequacy of organised extension services,
- (2) General paucity of trained fish farmers,
- (3) Lack of integration of the component parts of pond culture development,
- (4) The government policy of auctioning inland fisheries which was more income oriented than production oriented,
- (5) Absence of inducement to private individuals to undergo training in pisciculture,
- (6) Lack of financial assistance to individuals for fish farming,
- (7) Non-reclamation of derelict water areas,
- (8) Lack of establishment of the needed seed farms and nurseries,
- (9) Depletion of stocks or non-extension of good species, and
- (10) Non-observance of the law prohibiting catching of fish less than 9 inches long during breeding periods.

1.8 Marine fishing is done around the Bay of Bengal along the coast from the Indian border at Khulna in the west to the Burmese border at Cox's Bazar in the east. The fishermen go up to a distance of 50 to 60 miles into the sea. The fishery potentialities in this region are very promising but the exploitation of the resource is thoroughly inadequate to obtain satisfactory results. It may be observed that during

the years prior to 1965 fresh fish to the value of Rs.50 to 80 million was exported annually to the Calcutta market but in 1971 the export had dwindled to 20 million Takas.

1.9 The present state of the marine fishery in Bangladesh may be attributed to :

- (1) Low productivity due to non-utilisation of modern methods of fishing,
- (2) Under exploitation of the fishery resources,
- (3) Inadequate mechanisation and a lack of the know-how of advanced fishing technology,
- (4) Lack of training to fishermen in the latest techniques of fishing, utilisation of craft and gear, engines and other electronic equipment,
- (5) Lack of adequate capital for investments,
- (6) Inadequate ice production,
- (7) Unsatisfactory system of institutional credit facilities,
- (8) Poor storage, marketing and distribution system,
- (9) Lack of proper processing establishments,
- (10) Insufficient provision of fishery infra-structure such as landing ports, harbours, ice plants, cold storages, freezing plants,
- (11) Inadequate supply of fishery equipment and requisites,
- (12) Lack of quick transport with refrigeration facilities,
- (13) Very low socio-economic standard of the fishing community as a whole, and
- (14) Lack of fishery research until recently.

1.10 Broadly speaking, the measures necessary for increased production programmes are :-

- (1) Acceleration of mechanisation,
- (2) Expansion of local boat building industry (timber and fibre glass),
- (3) Establishment of more broad-based repair workshops to hulls and engines,
- (4) Fishermen should be encouraged to use modern fishing craft and gear. They could be assisted in this programme by the establishment of Maritime Training Centres for training in deep sea fishery. Training Schools at suitable centres could also be established for coastal fishery operations. There should also be organisations for field training in the villages where fishing is done. These measures would help to increase the catch per vessel in the marine waters and the yield per acre of inland water. Fish culture should be undertaken on a large scale. Some attempts were made for the breeding of carps in ponds but they were not followed up.
- (5) Accelerated development of inland fisheries,
- (6) Establishment of fishery harbours and anchorages,
- (7) Installation of more ice plants, cold stores, freezing plants of adequate capacity and construction of buildings at important centres for the auctioning of fish,
- (8) Social and environmental conditions of the fishermen to be improved by providing subsidised housing, construction of roads for easy access to fishing centres and markets, organising better rescue systems, modern methods of communications and insurance schemes for fishermen and craft,

- (9) Appointment of District Fishery Development Committees to carry out development work in collaboration with fishermen's organisations,
- (10) Processing, marketing and distribution of fish to be organised according to modern standards; Quality control to be emphasised,
- (11) A comprehensive financing scheme to fishermen's organisations to be formulated,
- (12) Education of fishermen to be undertaken in a large way,
- (13) Research and extension schemes to be introduced,
- (14) There should be an effective system of coordination between the several agencies connected with fishery development e.g. Department of Cooperation, Department of Fisheries, Financing Bank or other financing institutions, Fisheries Development Corporation, Fisheries Development Committees, Fisheries Advisory Councils and the National Apex Body of the Fisheries Cooperative Structure.
- (15) Comprehensive national production plans to be prepared for specific periods and targets fixed for achievement, and
- (16) Maximum utilisation of the existing fishery cooperatives at the primary, district and national levels.

CHAPTER - IIPRESENT CONDITION OF FISHERY COOPERATIVES
IN BANGLADESH

2.1 The fishery cooperatives are of relatively recent origin in Bangladesh. They came into existence during the last two decades, though other types of cooperative organisations were functioning from the early part of this century. The fishery movement began with the registration of primary societies. Later on, the primary societies federated themselves into Central Cooperative Fishermen's Societies and the areas of operation of the latter varied from district to district according to the concentration of primary societies. In the mean time, a National Fishermen's Cooperative Society called the Bangladesh Jatiya Matshyajibi Samabaya Samity Limited was registered in 1960 to which the then existing primary societies and the Central Fishermen's Societies were affiliated.

2.2 As on 31.3.1973, the membership of the National Fishermen's Cooperative Society consisted of 35 central societies and 388 primaries. Taking into consideration the socio-economic conditions prevailing in this country and the travelling and transport difficulties, a three tier organisation will be appropriate for the fishermen cooperatives. Though it has been decided by the National Society not to enrol any other primary society as a member, yet assistance is being rendered directly to the existing member primaries though Central Fishermen's Societies are functioning in the respective areas. In the interest of organisational discipline and management efficiency, the primaries should have direct business dealings only with the Central Society and not with the National Society. It is recommended that the membership of the primaries which are already affiliated with the National Society be terminated and the societies be advised to affiliate themselves with the Central Societies of their respective areas.

2.3 The total number of fishermen's primary societies (as at 18.6.1973) was 2529 and the membership in these societies totalled 283,138. It is, however, estimated that the families solely dependent on fishing in this country are 800,000 in addition to 200,000 others who do fishing as part-time vocation besides small-scale farming. Hence, it could be seen that only 28.3% of the total number of fishery families are in the cooperative fold. The middle tier societies, namely central cooperative fishermen's societies, as at 18.6.1973 are 40 with a membership of 1,366 primary societies.

2.4 The persons eligible for membership in a primary society are bonafide fishermen, i.e. those who are actively engaged in the vocation of fishing. While examining the members' registers of a few societies and on interrogating the members present, it was observed that a number of members are not active fishermen in that they do not go out into the sea or inland fisheries for fishing. In fact, they are fish traders owning one or more boats and are not engaged in the vocation of fishing and they are the persons who are largely controlling the destinies of the real fishermen and the cooperative fisheries movement by getting into the committees of not only the primary societies but also the central societies and the National Society as well. It was observed that even small savings effected by the primary societies for capital formation have been frittered away by the non-fishermen in their committees for unnecessary purposes. These trader members control the societies mainly for their own benefit. The loans, inputs, services and other facilities meant for the fishermen generally do not reach the real fishermen in adequate measure. The latter are not assertive and articulate due to deep-rooted illiteracy and ignorance and age-long domination over them by the traders. The fishermen take for granted all that the dominating traders say and do in the societies as true and correct for fear of reprisals if questioned. Analysis of many balance sheets of the primary societies and in several cases of the central societies shows that the societies are not so credit-worthy as depicted in the balance sheets. Overdue loans are heavy and a major part of the

outstandings is likely to prove bad. Critical analysis and dissections of the balance sheets are seldom done and the true position presented to the general bodies at the general meetings. The true fishermen, in dire need of assistance, are in the background and mostly left in the lurch. Their living conditions are appalling. They have to be rehabilitated and they are the people who need the cooperative most.

2.5 It is highly desirable that the members who are not actively engaged in actual fishing be disenrolled and weeded out of the societies. So long as the traders and middlemen dominate the societies, there is no scope for this down-trodden community of genuine fishermen to emerge from their present miserable condition. The members of the fishing community cannot participate in the societies' activities under the present system of membership enrolment. From the discussions I had with various societies and other unofficial and official cooperators, it is clear that the vested interests cannot be easily and quickly eliminated from the societies unless very firm steps are taken by the Government. In fact, during the final stage of my itinerary in Bangladesh, I was informed by the Assistant Registrar of Barisal that a circular had been received very recently from the Registrar to the effect that the societies should disenrol the non-fishermen who are already members. The response to the circular should be assessed and suitable follow-up action taken wherever response has not been satisfactory.

2.6 In the recent past, consequent to the government's declaration of its policy to give preference to the cooperatives in the matter of leasing of inland fisheries and the supply of fishery requisites there had been a rush for registrations of new fishermen's cooperatives. These societies contain a large number of actual fishermen but still their committees are dominated mostly by middlemen and traders. Thus non-fishermen control these societies. There have been hasty registrations and the number of societies have swelled up to 2,529 as at 31.12.1972. In regard to the registrations, sufficient consideration has not been given to economic feasibility and viability. Norms and standards have not been

followed to assess the viability of the proposed societies. The usual pre-registrational probationary period of six months was also not observed.

2.7 The fishery inputs that are available to the fishermen, viz. limited supply of nylon twine, ropes, coal-tar and in some cases loans for the purchase of boats and engines, touch only a fringe of the total needs of the fishermen. For a boat to be operated to the maximum efficiency, there should be a full set of nets and a set costs Taka 5,000 to 6,000. To make these nets, 110 pounds of nylon twine and 160 pounds of nylon ropes are required. Wherever I went, the largest number of complaints were regarding the inadequate supply of nylon twine. It appeared to me that the fishermen, ignorant as they are about the functions of a primary cooperative and the modern methods of fishing, would be highly satisfied if at least adequate supplies of nylon twine are made available to them. But at present the fishermen are able to obtain only one pound and in some societies a little more than one pound of nylon twine for one year. This is due to the unsatisfactory manner of import and distribution of nylon twine. Licence to import this essential requisite is given to the Bangladesh National Fishermen's Society and to several private parties. The quota given to the National Society is very limited but the private parties declaring that they are engaged in net manufacturing industries have obtained import licences. In the recent past, with the government's new policy declaration of preferential treatment to fishermen's cooperatives in every respect, there has been a rush for membership in the existing cooperatives and it is learnt that about 60% of the true fishermen and in some districts even more, have become members of the cooperatives. Because of the inadequacy of import by the National Society, the fishermen of the primary cooperatives are driven to the traders who are in a position to sell nylon twine, imported apparently for industrial purposes, at Taka 25-30 per pound, whereas the societies sell at Taka 12 per pound. The fishermen get entangled with the traders due to the scantiness of the assistance available to them

distribution should be strictly adhered to by the central societies which in turn should notify their member-societies. The latter too should exhibit notices in their respective notice boards giving the scheme of distribution for the information of their members. If this scheme is adopted in practice, there will be confidence among the members that whatever inputs are available in the country for the cooperatives are being distributed equitably.

2.10 The present system of the Bangladesh National Fishermen's Cooperative Society borrowing from the government and the Bangladesh National Cooperative Bank and re-lending to the primaries through the central societies is not a desirable practice. The central cooperative banks should be given the responsibility of lending the approved credit direct to the primaries but the Central Cooperative Bank may request that the applications for loans from the primaries be forwarded through the central fishermen's societies wherever necessary. The National Cooperative Bank, as the apex bank for the cooperatives, should procure the necessary funds from the various sources. To ensure the financing of the correct amount at the correct time, pre-planning and programming of the proposed activities of the primaries, secondaries and the National Society well in advance is necessary. Once the total amount of the required capital for a year is ascertained by this pre-planning method, it is the duty of the National Cooperative Bank to procure the required funds. In respect of planning, haphazard methods should be avoided. Through suitably devised documentation the relevant data should be collected and collated and a comprehensive advance plan prepared. The plan should be based on priorities. The representatives of the Central Cooperative Fishermen's Societies, the Bangladesh National Fishermen's Society, the Bangladesh National Cooperative Bank and the Directorates of Fisheries and Cooperatives should be associated in the formulation of the plan.

2.11 There should be proper coordination and integration between the three tier structure established for the Fishery Cooperative Movement. The areas of authority and activities of the

from their own societies. The traders/money lenders also advance money for the purchase of nylon twine or readymade fishing nets on an agreement that the fishermen supply 25% of the daily catch to them. The accounts are finalised at the end of the season by fixing an average rate for the entire catch and by other manipulatory devices. The amount accruing to the fishermen at the end of the season is practically nothing and they always continue to remain in debt and liability to the trader. There is yet another class of money-lenders who lend large sums to fishermen on condition that they supply 50% of the daily catch. Sale of fish generally takes place in the presence of the money lender. There are still some other small money-lenders who grant small advances to fishermen for making nets and hiring boats on condition that the capital should be repaid in instalments along with 12% of the sale proceeds as interest on loans.

2.8 On the face of the above facts, it is necessary that the system of issuing licences to import nylon twine should be reviewed by the government. Government is presently encouraging the formation of fishery cooperatives in order to canalize all assistance to bonafide fishermen through the cooperatives and that is the very reason why cooperatives should have the sole right to import the country's requirement of nylon twine. If, however, there still remain a few fishermen, here and there, who have not become members of the cooperatives, they too could be adequately served by the cooperatives. The Bangladesh National Cooperative Society is the competent agent for the grant of licences to import nylon twine.

2.9 In the course of my itinerary in Bangladesh, there were also complaints expressing dissatisfaction about the manner in which the nylon twine imported by the National Society was being distributed. The National Society should employ non-discriminatory methods in the distribution scheme. A fair and equitable basis of distribution should be evolved. The National Society should publicise among its member-societies from time to time the arrival of stocks, the quantity received by it and the basis of distribution to the societies. This scheme of

societies at the three levels should be well defined. There should be no encroachment by the society at one level on the activities of the societies at another level. The primary societies should accomplish the duties and obligations expected of them and from that point the secondary societies should take over and fulfil their own obligations and functions and from that point the National Society should take over. The duties and obligations of the primary society would be :-

- (1) To admit individual fishermen in its area as members. It should be the endeavour of the society to enrol all bonafide fishermen as members,
- (2) To prepare economic statements of the members and assess their needs to carry on their vocation,
- (3) To prepare a five-year plan of work for the society with due attention to priorities and to send copies of such plans to its secondary society,
- (4) To prepare a budget for the first year on the basis of the plan. The budget should also include the estimated net income,
- (5) On the basis of the plan and the budget for the first year to arrange for the necessary finance both from internal and external sources,
- (6) To indent upon its secondary society for the supplies needed by the society,
- (7) To supply the members the needed fishing equipment and requisites in kind on a strictly non-discriminatory basis. If the supplies are limited, every member should be notified of the stock position and each member should await his turn,

- (8) To take delivery of the catches from the members and make advance payments against stocks taken over.
- (9) To render proper final accounts to each member relating to his fish deliveries.
- (10) To transmit improved technical know-how on fishing to the members. This know-how should be obtained from time to time from the secondary society.
- (11) To evolve a system of capital formation by introducing schemes of compulsory and voluntary savings by members, and
- (12) To undertake training and education of members.

2.12 The duties and responsibilities of the secondary society would include :-

- (1) To prepare on the basis of the development proposals and programmes submitted by the primaries an overall comprehensive plan for the area of the secondary society and to send copies of same to the Bangladesh National Fishermen's Society. This plan should also include the proposals of the secondary society as regards construction and provision of infrastructural facilities for the primary societies such as harbours, fish preservation facilities, carrier vessels, ice plants, motor vehicles etc.
- (2) To prepare a budget for the first year and each succeeding year on the basis of the plans.
- (3) According to the approved plan, to arrange for supplies to the member societies of such items as boats, engines, nylon twine, nylon ropes, coal-tar etc. on a strictly non-discriminatory basis.

- (4) To explore markets and to organise and undertake the marketing of fish delivered by the member societies.
- (5) To provide fish preservation facilities according to the approved plan.
- (6) To organise education and training of the fishermen.
- (7) To prepare a cadre of staff required and arrange to recruit and train them, and
- (8) To assist, guide, direct and control the member societies in order to fulfil their aims and achieve the targets fixed.

2.13 The duties and functions of the Bangladesh National Fishermen's Society would be :-

- (1) To act as the spokesman of the Bangladesh Fishery Cooperative Movement both at the National and International levels.
- (2) To prepare a Five Year National Plan for the development of fisheries in the country based on the plans of the central societies and its own plan. The plan should include a reasonable scale of mechanisation of fishing vessels, construction of infra-structure facilities, such as an adequate number of fishery harbours, landing jetties, ice plants, cold storage and freezing plants.
- (3) To present the National Plan to the Government and obtain financial assistance from the government for the implementation of the plan.
- (4) To keep a time schedule for activities according to the plan and programme and to ensure that the targets fixed are achieved.
- (5) To assist, guide, direct and control the secondary societies in their activities.

- (6) To undertake a massive programme of fishermen's education and staff training.
- (7) To communicate with international cooperative organisations and apex cooperatives in foreign countries and to arrange for the export of fish.
- (8) To provide advanced fishery technology to the fishermen of the country.
- (9) To establish workshops for repairs and servicing of marine engines at suitable points and hand them over for management to the Central Societies.
- (10) To establish boat building yards at strategic points in the country and entrust same to Central Societies for management.
- (11) To import fishery equipment and other requisites needed by the fishery cooperatives, and
- (12) To provide an intelligence service to the primaries through the central societies.

2.14 The biggest snag for the progress of the fishery cooperatives in this country has been the problem of marketing of fish. There is no organised marketing for the produce of the members of the cooperatives. They sell their catch to the traders. Excepting certain areas where unorganised systems of auctioning prevail, the fishermen with a highly perishable commodity in their hands, are at the mercy of the traders. The fishermen surrender their catches at highly uneconomic prices as they are obliged to do so on account of many factors ranging from credit and fishery requisites to consumption supplies they obtain from the traders. The National Society and some central societies have been marketing varying quantities of fish in the past but this is only a negligible fraction of the total output. If the fishery movement is to undergo a transformation for the better, the society should be so geared as

to undertake atleast two basic functions, viz credit and marketing. Until this integration is established, the chances of evolving a healthy fishery cooperative movement are bleak.

2.15 The primary societies are languishing without adequate business. Under the Fishermen's Rehabilitation Scheme inaugurated after the disastrous cyclone of 1970, boats were distributed free to the victims on condition that 1/8th of the value of the catch should be placed in deposit with the societies as Boat Replacement Fund. Some groups of fishermen deposited this sum regularly with their societies but a number of others failed to do so because some of the beneficiaries under the Rehabilitation Scheme who were not genuine fishermen had sold their boats and nets, others had leased the boats at Tk.75 to 100 per month and yet several others are utilising their boats for purposes other than fishing. There was no check on this requirement of placing 1/8th of the value of the catch to the Boat Replacement Fund either by the societies or by the government. Even the few who initially deposited the money as required have ceased to do so. The societies are not looked upon by the member fishermen as their own. They are not loyal to their societies as they do not satisfy even their barest needs. The strength of the movement depends on the strength of the primaries which is the foundation of the pyramid. Strength, artificial or natural, at the centre or the apex cannot be considered as real strength. The movement with a false foundation may collapse at any time.

2.16 The membership of a large number of primaries is small and even in cases where membership is large, the societies are uneconomic due to insufficient business and meagre income. The societies are not in a position to employ permanent paid staff. Honorary office bearers are maintaining the books and registers. This is an unsatisfactory system. The societies are not credit-worthy. Loans obtained in the past have not been promptly repaid and have become long overdue. A large number of societies have been defunct but

most of them are showing signs of revival with the government's announcement that cooperatives would be given preference as regards lease of fisheries and fishery equipment. Infrastructural facilities such as fishery harbours or jetties or even suitable landing points are not available.

2.17 Some central societies in the Bay area have been active but they were not in a position to meet the demands for engines and nylon twine by their members. For the engines that are already available, there are no reliable workshops for servicing and repairs. Spare parts too are in short supply. The boats are not kept in good state of repair for efficient performance. The fishermen are becoming more accustomed to the use of high powered boats and there is a demand for 15 to 20 H.P. engines in place of the 5 H.P. engines used in the past. The insufficiency of ice production and cold storage facilities is a chronic problem which acts as a severe deterrent to progress. Suitable anchorages or landing points are few and far between. There is hardly any organised transport arrangements between landing points and market centres. There are very few carrier vessels for collection and transport of fish from fishing vessels. These shortcomings result in considerable waste of manpower and there have been several cases of fish deteriorating due to inadequate supply of ice. Insufficiency of capital is another chronic problem.

2.18 The societies for inland fisheries have not been organised on the basis of viability. Here too the overdue loans are heavy and most of the societies are not credit-worthy. In the primary societies for inland fisheries, the exploitation by traders and middlemen is worse than in the marine societies. The committees of these societies are mostly composed of traders. In one primary society at Rajapur in Khulna District, out of 213 members only 60 are bonafide fishermen. In the committee of 9, only one is a genuine fisherman. The other members of the committee are engaged in fish trade. The last audit report available is for the year 1966-67. One pound of nylon twine per member was distributed to 40 members. The catches are sold to traders and there is no income to the society. Fourteen

members own traditional unmechanised boats. In another inland fishery society at Shahpur, there are 95 members and of them 85 are bonafide fishermen; the remaining 10 are traders. There are 10 boats belonging to the members of the society and 40 persons operate the 10 boats. The rest of the 45 fishermen hire boats from outsiders. Thrift deposits amounting to Tk.200 have been collected in 6 months. The daily catches are divided into 12 parts and two parts are given as hire for the boat and the balance is divided equally among the crew. This fishery is a closed one and had been used by the villagers without any payment of rent in the past. It is understood that the government is demanding possession of this fishery. No technical officer from the Fisheries Directorate has ever helped in fish culture in this pond. In the Bhola Sub-Division where river fisheries can be promoted on an intensive scale the primary cooperatives numbering 93 are in a semi-dormant state but the central society is showing progress. The members of the primaries evinced a lot of interest towards cooperative education and cooperative methods of solving their common problems but adequate attention has not been given by the government officers concerned.

2.19: Though the government is giving preference to the cooperatives as regards the lease of fisheries, yet the rental charged appeared to be high. The rental fixed is the average of the last three years or the third year whichever is higher. Even when a cooperative obtains a lease of fishery it has no exclusive right of fishing in that fishery. Any individual whether he is a member of the cooperative or not has the right to fish in the fishery given on lease to the society. The traders and the well-to-do persons engage fishermen to fish in their boats and, in some cases, launches and the owners of these craft, who are powerful in their respective areas, use various stratagems including force and terror to drive away the fishermen of the society from the prolific areas of fishing. The preferential treatment to the cooperatives as such is defeated

in respect of the fishing operation in many fisheries. It is recommended that :-

- (1) The fisheries be leased to the cooperatives free of rent for a period of five years and the position be reviewed at the expiry of the five year period in the light of the conditions then.
- (2) Every bonafide fisherman desirous of engaging himself in fishing in a fishery leased to a cooperative society should be compelled to become a member of the relevant society and everybody else other than a member should be precluded from fishing in that fishery. If any person violates this condition, the government should take suitable action for which purpose legislation may be considered.
- (3) No assistance of any kind should be given by the State to a fisherman unless he is a member of a cooperative society.

2.20 Bangladesh abounds in rivers, lakes and ponds. Some rivers are enormous and they discharge in the Bay of Bengal. These rivers have a perennial supply of fish without the need for fish culture. Fishing is done extensively in these rivers in a primitive manner. The river waters particularly in the estuarine areas are rough and turbulent and often it was found difficult to control the non-mechanised country craft. If mechanised boats are used and proper landing jetties are constructed, the catch per boat could be doubled. Except in a very few cases, neither the primary societies nor the central societies have carrier vessels to collect the catches from the boats in the rivers and lakes for expeditious transport to landing points for sale.

2.21 Some facts and my observations relating to a Central Cooperative Fishermen's Society, viz. Chittagong Hill Tracts Central

Fishermen's Cooperative Society which I visited are as follows :-

The area of this society covers the Kaptai Lake of the Chittagong Hill Tracts, 250 sq.miles in extent. It has 20 primary fishermen's societies as its members. The total number of members of the affiliated societies is 2,708. The member societies' thrift deposits with the central society amount to Tk.50,350. This is the total accumulated amount of thrift deposits contributed by the members of primary societies since the inception of the central society (1964). The members have not withdrawn any part of their savings and the deposits were made on compulsion. There is absolutely no motivation or inducement to save. The amount that has been saved is not going to be withdrawn by the members in the future. It is likely to be adjusted against the overdue loans at some future date. The total loans granted to the members from inception amount to Tk.393,907 and the recoveries total to Tk.158,790. The number of boats issued to the fishermen is 109. Only 8 out of the twenty societies have been selected for development purposes. The members of the other primaries are still continuing to borrow from the traders (Beparies). Any individual, whether a member of a cooperative or not, has the right to fish in the lake. The 20 societies have their areas of operation according to the residential areas of the fishermen. Large fish of the popular varieties are caught in this extensive lake but the Beparies used to buy them at very low prices of Rs.5 to Rs.10 per maund. During 1965-66, the cooperatives on the initiative of the Cooperative Department decided to start a marketing scheme and the Beparies formed themselves into a ring and raised their prices to oust the cooperatives in order to have monopoly purchases. However, with the intervention of the officials of the Cooperative Directorate, seven fishing areas and the marketing of catches in these areas were allotted to eight cooperatives. Soon after the cooperatives

commenced their marketing scheme, the price of fish rose from Tk.5-10 to Tk. 30 to Tk.40 per maund. The Beparies, however, agreed at the beginning to the demarcation of areas for cooperative marketing but they have now defied this agreement and are openly purchasing from the members of the cooperatives at Tk.70 per maund and selling same at Chittagong at Tk.180. Nothing has so far been done to prevent this unwarranted interference by the Beparies. Since only 8 societies were drawn into the marketing scheme, the other 12 societies patronise the Beparies. Thus the Beparies have a better grip on the fish market than the cooperatives. The cooperatives could not supply the much needed fishery requisites which the Beparies could supply even at much enhanced prices. This point is stressed to show that unless there is proper integration of activities and services within the cooperatives, it will not be possible to retain the fishermen's loyalty to their societies. The society has only one carrier vessel which is not at all sufficient to collect and transport fish. It has no road transport vehicles. The traders are now transporting daily about 200 maunds of fish to Chittagong. The Central Society has no employee except an inspector who works on deputation.

2.22 The Bangladesh National Fishermen's Cooperative Society, which is the apex cooperative for the Fisheries Cooperative Movement in Bangladesh was registered in 1960. Subject to certain changes that are necessary in its functional aspects, the performance of this society, vis-a-vis the general working and the present conditions of the fishery movement in the country, can be characterised as satisfactory. But in the field of member education and training and dissemination of knowledge on improved techniques in the fishing industry satisfactory headway has not been made.

The society's own capital amounts to Tk. 5,241,856. Since its inception it has imported fishery equipment and requisites to the value of Tk.25,880,852 and distributed same to the member societies. This society received loans from the government under the development

scheme and from the Bank of Bangladesh Tk.9,919,240 and Tk.4,259,000 respectively since its inception. The position with regard to the repayment of loans received under the development scheme and from the Bank of Bangladesh is as follows :-

Development Scheme

Loans received	Amount due for payment upto 1972-73	Amount repaid	Balance
Tk.	Tk.	Tk.	Tk.
9,919,240	7,024,346	3,174,500	3,849,846

Bank of Bangladesh

4,259,000	2,926,000	2,926,000	--
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The repayments to the Bank of Bangladesh have been very satisfactory.

The position with regard to the issue of loans to societies is as follows :-

Loans issued including reinvestment after collection	Total collection	Balance
14,671,921	9,290,101	5,381,820

Of the balance Taka 5,381,820, Taka 3,315,155 has become bad due to frequent cyclones and consequent loss of boats and nets and fishermen's lives.

The society has eight ice plants of a total capacity of 30½ tons at Chittagong, Rangamati, Cox's Bazar, Sunam Gonj and Chandpur. Three ice-plants are also in the process of installation at Bhola, Ashugonj and Khulana in addition to a freezing plant. The society has a repair workshop and a net manufacturing factory at Chittagong. It has also a small Trawler. After the installation of the freezing plant, the society has been processing and exporting fish from 1966 to the value of Tk.6,317,988. It imported 1081 marine diesel engines of varying horse power from 1960.

2.23 The causes for the general unsatisfactory state of the fishermen's cooperatives are :-

- (1) The societies are economically non-viable and technically unsound.
- (2) Lack of sufficient business and hence want of funds required to employ proper management personnel.
- (3) Illiteracy and the inability of the committees to manage the societies' affairs. Lack of awareness of the correct significance of Cooperation.
- (4) Admission of non-fishermen into the societies and general exclusion of genuine fishermen from the committees of management.
- (5) Inability of the societies to perform the barest integrated functions, viz supply of credit and other fishery requisites, collection and marketing of members' produce.
- (6) Lack of proper credit facilities.
- (7) Lack of proper processing and marketing facilities.
- (8) Lack of proper landing facilities such as harbours, anchorages, ports and landing jetties, etc.
- (9) Poor transport arrangements from landing points to market centres.
- (10) Inadequate icing and preservation facilities.
- (11) Inadequate progress in mechanisation of fishing crafts.
- (12) Lack of know-how of modern fishing techniques.
- (13) Inadequate training of not only the committees but also the employees.
- (14) Dominating influence of traders and middlemen.
- (15) Inadequate supply of fishery requisites and non-availability of servicing and repair facilities.
- (16) Lack of advanced planning, and
- (17) Paucity of leadership.

CHAPTER IIIFUTURE DEVELOPMENT OF THE COOPERATIVE
FISHERY MOVEMENT IN BANGLADESHA. Need for Viability of Societies

3.1 It has been observed that there are too many societies which are uneconomic to be managed as viable units. If the fishermen have to support the cooperatives and be loyal to them the service from the cooperatives should be cheaper than what they obtain from the traders and middlemen. If the societies are weak without being able to muster all the resources for their efficient operation, they will not be able to render satisfactory service to their members. The societies should be reasonably large units performing at least the essential services to their members.

3.2 Primary cooperatives may be of any size but if they are based on a small area they may have just a few members. If they cover a large stretch of fishing area, the membership may be large - sometimes exceeding 1000. The advantage of a small society is that it may be homogenous and supported by local loyalty. On the other hand it may be too small to achieve much as a business unit. A large organisation calls for great managerial ability to run it and its contact with its members will be less close but it will have a greater chance of effecting real economy and undertaking new activities. Cooperatives among fishermen will not succeed unless they are economically and technically sound. Success also depends on the understanding and loyal support of the main body of the fishermen. This in turn depends on leadership and education. A minimum scale of operations must be recognised below which a cooperative will be uneconomic and not worthy of undertaking. The cooperatives should be located at appropriate points where there would be sufficient volume of business.

Though the individual local cooperatives may carry on with one or two operations, a national movement succeeds best when it serves a wide range of the fishermen's needs.

3.3 The modern trend all over the world is towards large units at the primary level by amalgamating a number of small societies into one large primary society. The advantages of large primary societies are :-

- (1) Only large business units are in a position to employ persons of skill and ability and use modern technology in their development.
- (2) A business establishment should have a well equipped office which should be kept open during normal working hours and it is possible for a large society with sufficient income to have such an office.
- (3) Planning, programming and execution of programmes could be coordinated and achievements watched against targets and corrective action taken wherever necessary with the help of the paid staff in the society.
- (4) The central society has to deal with a much less number of member societies and hence correspondence and collection of information will be easy and swift.
- (5) The number of inspections will be less but wider in scope.
- (6) The number of audits will be less.
- (7) The Inspector could be in charge of fewer societies spending much more time in these societies than at present.
- (8) The society could work at higher profits as against the overall losses or negligible profits as at present. With more profits more funds could be allocated for the education and training programme of members which is vitally important for the development of the fishery cooperatives.

3.4 On the face of the reasons stated above, for the success of the fisheries cooperative movement in this country, it is recommended that the number of societies be substantially reduced to about one-third of the present number. On the government's declaration of policy with regard to fishery cooperatives, there has been a heavy demand for new cooperatives and a large number has already been registered. Now that the demands for fishery cooperatives have been met, the task that should receive the attention of the Cooperative Directorate is the consolidation of the societies in a well planned manner so as to reduce the number of societies by a suitable process of amalgamation by consent. Countries which have developed their cooperative movements have reduced their number of primary societies in order to achieve economic and commercial viability..

3.5 The criteria for the size of a society should be factors such as ability to employ well qualified personnel, the number of members to be served and the nature and extent of services needed by the membership. The rationale of the organisational pattern should be mainly economic rather than geographic, although factors of terrain, accessibility and transportation have to be taken into consideration. It should also be understood that a reduction in the number of societies need not result in a reduction in the number of service points to the members.

3.6 A reduction in the number of societies could be effected by :-

- (1) Cancellation of defunct and non-credit worthy societies and enlarging the areas of the well managed societies in a geographically suitable manner so as to cover the cancelled societies' areas. The enlarged primary societies will thus become more viable economically. If there is no well managed society in the area, a new society may be registered and its area of operations may be so defined in the bye-laws as to cover the areas of the cancelled societies.

- (2) Voluntary amalgamation is possible if the rank and file of the membership get themselves involved in the reorganisational plan with proper understanding of the benefits of amalgamating the small units into viable societies subject to the amendment of the present Cooperative Law providing for voluntary amalgamations. This could be achieved within a reasonable time by thorough discussion from all angles with the help of tried and trusted leaders of the movement. Once the large primaries as envisaged above come into existence, they will be in a position to undertake several activities essentially needed by the fishermen on an economic basis. Recruitment of adequate and suitable staff will be within the means of the societies. Several case studies have been presented by the FAO and the ICA of successful fishery cooperatives with large membership.

B.

Capital Formation

3.7 The raising of initial capital by a fishery cooperative is difficult. It needs boats, fishing gear and fishery requisites at the commencement of business unlike other types of societies which need a limited capital to commence operations. With the modern advanced technological changes in fishing operations the societies should be well equipped with modern fishing fleet and gear and perhaps later with buildings, plants, cold storages, warehouses etc, so as to meet competition from the private sector and this necessitates substantial capital investment. Therefore, initially the required capital has to be borrowed but the commercial banks are generally reluctant to lend to fishermen's societies as they doubt their commercial capabilities.

In developing countries, the governments, development banks or state cooperative banks lend to these societies for the development of the industry and the fishing community at large on the basis of the viability of the projects. The societies however should adopt suitable schemes of capital formation from within the societies so as to settle the loans obtained as early as possible and to finance their own development projects within reasonable periods.

3.8 In a fishermen's Cooperative Society the various items that constitute capital could be broadly divided into owned capital and borrowed capital. Owned capital belongs to the society and could be used without conditions and restrictions being imposed from outside. The major items that constitute the owned capital of a society are the paid-up shares, reserves, provisions and retained profits. The value of a share would depend on the nature of the activities proposed to be undertaken by the society at each of the three levels, viz; primary, secondary and national. At the initial stage itself, a fishermen's primary society needs fixed assets in the form of mechanised boats and fishing gear involving large capital investment and therefore the members' stake in the society should be reasonably high. Hence the value of a share has to be fixed at a higher level, e.g. Taka 100 instead of the present figure of Taka 10 and a member may be required to pay in equated monthly or quarterly instalments during fishing seasons over a period of, say, 5 years. This helps not only in capital formation but the member is also compelled to save in easy instalments. Besides, it serves as a security to the lender. In several developing countries the value of a share in a primary fishermen's society is fixed as high as Taka 500. There is, of course, no objection to the value of a share being fixed as low as Taka 5, 10, 25 or 50, but, in practice, the members are reluctant to subscribe for more than one share. In order to obviate such a situation, it is advisable to fix the value of a share in the bye-laws at a higher figure and the member has to subscribe for at least one share which could be paid in equated instalments. Similar principles should apply to the Central Societies and the National Society in fixing the value of a share in their respective bye-laws.

3.9 The normal practice of fishery cooperatives is to accept the fish delivered by the member, value same according to the prevailing wholesale market rates and to give a reasonable percentage of the total value as advance to the member. On realisation by sale, subject to deductions on account of share and loan instalments, commission to the society and compulsory savings,

the balance if any, is given to the member as a final payment after the accounts for the season or the year are audited.

3.10 In order to accelerate capital formation within the society the following scheme of distribution in respect of the members' catch is recommended. The member should be given an advance as decided before-hand by the society on the value of the fish delivered by him. After the sale of the fish, subject to such deductions as share and loan instalments, commission to the society, compulsory savings, the balance due to the members as final payment is to be retained in the society as thrift contribution by him to the society. Each member's account will be credited with the amount of the "retain" and the total "retains" of all the members at the end of a season will be remitted towards the settlement of the medium term loan obtained by the society for the purchase of the fixed assets. This process of retention will continue year after year and the outside loans will be reduced by the amount of the "retains". The member will become entitled to withdraw the amount retained by him only after a period agreed upon by the member at a general meeting. The "retains" held to the credit of each member will be retired on the strict principle that the retirement first effected will be that of the earliest year and no discrimination on any account is to be permitted. The members will be entitled to a reasonable rate of interest on their retains. In this manner there will be continuous capital formation in the society due to the efforts of the members. The members will also realise a substantial sum at the end of the five year period. This is called the Revolving Fund method of capital formation.

3.11 The principles of operating the Revolving Fund should be incorporated in the byelaws. There should be an agreement between the society and the member specifying responsibilities and liabilities on the part of both the member and the society. Certificates have to be issued by the society to the members who retain money under this scheme. In addition to the above mentioned scheme of mobilising capital, members should be encouraged to put by small sums regularly as savings deposit. The society should be prepared to accept saving deposits at any time, however small the amount may be. The members should be able to withdraw from the amounts lying to their credit as and when they wish to withdraw.

3.12 The advantages of these methods of capital formation are :-

- (1) Repayment of loans could be made according to the terms of repayment without default or even earlier than the stipulated period and as a result interest payable could be steadily reduced.
- (2) It creates confidence in the lending institutions with regard to the creditworthiness of the society.
- (3) The deleterious habits of dissipating and squandering unnecessarily the moneys in the members' possession could be substantially eradicated and they will have something tangible for future expenditure on such items as durable goods, construction of houses and education of their children.
- (4) The society will also have the resources to expand its business by the installation of ice plants, cold stores and provision of other amenities and facilities for the members. The short-fall in the funds required for such purposes could be borrowed from the financing institutions without difficulty as the latter will have confidence in the society's ability to repay the loans.

3.13 Once the society becomes financially sound it will also be in a position to provide a number of shore installations for the use of its members, boats and gear repair centres, fresh water supply stations, fish drying grounds etc. It could also function as an agent for the supply of fuel and lubricating oil in addition to fishery requisites. The society could arrange comprehensive insurance schemes for its members in addition to the insurance of the fishing boat and gear, which is generally done by fishermen's societies but is conspicuously absent in Bangladesh.

3.14 Even after the primary societies become reasonably large by implementing the reorganisation scheme suggested above, they may not be able to perform certain functions individually. Functions such as installation of ice houses, processing plants, wholesaling of fish should be undertaken by the central societies. The national society may also set up canneries and fish meal factories. The central societies and the national society should be competent to give expert advice on legal, organisational and technical matters.

C. Government Assistance

3.15 Government help is essential for the promotion of the fishing industry. Cooperation alone cannot save an industry which by itself is risky, uneconomic, out of date in technique and often too far from good markets. A cooperative stands or falls by the degree to which it can make the whole process of catching, processing and marketing more efficient. Moreover, a cooperative may fail through lack of support from its members due to the competition from organised

traders who may offer high prices to break a cooperative rival. For the development and steady progress of fishery cooperatives substantial assistance from the government will be necessary in respect of the following :-

- (1) Capital for the purchase of mechanised boats and gear by the societies at a reasonable rate of interest and repayable in easy instalments. Such capital should be given in the form of medium term loans of not less than five years' duration. Concessions may be allowed as an incentive for prompt repayment of instalments. The concessions may be in the form of reduction in interest rate or waiving a part of the loan after a specified percentage of the loan and interest is repaid.
- (2) The movement today is suffering due to lack of suitable harbours, improvement to existing landing places, slipways, winches, shelters to fishermen working at distances from their homes, ice plants and cold storages. The industry is greatly handicapped by the lack of infrastructural facilities and amenities for production distribution and marketing. The provision of these facilities by the government will be a great fillip to the promotion of the industry. A number of bottle-necks at present which are a hindrance to the development of the industry should be removed.
- (3) In every project where progress is looked for, leadership and conviction are necessary. Sometimes they are forthcoming locally and sometimes they have to be supplied in the first instance from external agencies. The government has to assess the need for the required personnel from suitable cooperative institutions abroad and make them available to the societies. The inland fisheries in particular

need scientific management to obtain optimum results. The needed expertise should be made available to the movement.

- (4) In matters relating to the promotion, organisation and functioning of the cooperatives at all levels, aid from government in the early stages will be valuable. The secondary and apex cooperative institutions should play a dynamic role for the promotion of the industry for which assistance from the government is necessary.
- (5) The main areas of management of the fishery cooperatives are production, processing and marketing. In addition to these three areas, there is also the important service function of the accounting department. It is recommended that the government should meet the salary bill of the higher and middle grade employees as a subsidy on a tapering basis for a period of five years.
- (6) For the purpose of educating and training the various categories of persons connected with the fishery movement, the government has to establish a suitable department in the Bangladesh Cooperative College. Separate zonal institutes have to be opened exclusively for the education and training of fishermen and the services of the training staff of both the Bangladesh Cooperative College and the Zonal Institutes have to be met by the government.

- (7) The supervisory and technical staff of the cooperative directorate now available for the promotion of the fishery industry and the fishery movement are inadequate and therefore the existing cadre should be increased. Too many societies are assigned at present to a single inspector for supervision and development with the result that scanty attention is given by the inspectorate to the development activities of the fishery societies.
- (8) For the purpose of preservation and even distribution of fish and fishery products, ice plants and cold storage facilities are urgently necessary. The movement is not in a position to find the finance immediately to instal these facilities and therefore government assistance is necessary.
- (9) Proper machinery should be set up for the enforcement of fishery laws, rules and regulations relating to the control, management and development of fishery resources.
- (10) It is recommended that a Loan Guarantee Fund or a Credit Stabilisation Fund be created so that in case of unforeseen losses of boats and gear by cyclone which are a frequent occurrence, this fund may be utilised for the repayment of the outstanding loan and for granting fresh loans for the purchase of the needed equipment to carry on fishing uninterruptedly. In the national interest, the government too should be a liberal contributory to this fund.
- (11) A pilot demonstration plant for processing of fish has to be established. This will serve as a show piece to processing cooperatives on the adoption of new techniques and innovations. Similarly, government may establish fish canneries in order to satisfy the local

demand for canned fish and for export. These two establishments have to be set up by the government in collaboration with the fishery cooperative movement and should be handed over to the movement for management within a reasonable period.

- (12) The government should assist the apex body of the fishery movement to inject new knowledge to the industry.
- (13) The development of the fishery industry is considered so important that it is worthwhile to introduce fishery as a subject in the secondary schools.
- (14) There should be regular feasibility surveys and economic studies relating to fishery matters so as to identify the resources that could be tapped for investment.
- (15) It should be the accepted policy of the government to encourage the cooperative organisations and to implement fishery development programmes through the cooperatives which also should be used as distribution channels for foreign aid without violating the independent and democratic character of the cooperative movement. Japan, where the fishery movement has liberal financial and other support from the government but without special powers vested in the government to control the cooperatives, handles over 95% of the total catch through cooperatives.

D. Marketing

3.16 Cooperative marketing by itself cannot create a flourishing industry out of a basically uneconomic situation. The marketing of fish is already a highly competitive trade. Fish is a highly perishable commodity and therefore utmost care and efficiency are required in handling it. The primary society is not competent to undertake this work. Its work will be chiefly confined to the supply of credit, fishery equipment and requisites, acceptance and delivery of fish to the central societies. The marketing function should be the responsibility of the central society which should be well equipped for the task both with human and material resources. Deficiencies at present in the fish distribution system, from the point of landing and thereafter, are a great disincentive to the fishermen in the way of their adopting improved methods of fishing. Any amount of liberalisation of credit will neither improve the fishermen's economic condition nor develop the fishing industry. The straight-forward solution to the problem is the introduction of a satisfactory system of marketing the fish produced by the fishermen. A well organised marketing system will increase the earnings of the fishermen and this in turn will have a cumulative all round effect on the development of the industry and the fishery community.

3.17 A group of members who operate a boat usually bring the fish to the landing points but when fishing is done far away from the coast or landing points, there should be carrier vessels to which catches can be transferred at sea for prompt return to the harbour or landing jetties whilst the members could continue with their fishing. Such carrier vessels should be operated by the Central Societies. In the Bay of Bengal, the fishermen carry on their fishing operations continuously for several days at a stretch without returning to the coast and in such cases it is imperative that carrier vessels should operate. It is not enough that fish should reach the cooperative in good time, but it should also come in good condition and the cooperative can do much to educate

the members on the importance of handling fish properly. The payment of different prices for fish according to their condition will bring this home to the members. The national society should have lorries with refrigeration facilities for road transport. These vehicles should be used to capacity. It is not advisable for the Central Societies to own these vehicles for the present as they involve too much outlay on capital and spare parts and would entail maintenance difficulties. Mechanisation would be retarded if breakdowns cannot be dealt with expeditiously and economically. The incidence of breakdown would be frequent with marine engines and other equipment when they are handled for the first time by the fishery cooperatives. Therefore there should be fully equipped repair-shops with a good supply of spare parts. When there is large scale mechanisation and techniques of fishing are modernised the production will increase and unless a proper marketing system is introduced the fishermen will not gain through increased production. Cooperative marketing should ensure that the full benefits of increased production are returned to the producer.

3.18 The members of primaries should enter into a formal agreement with their societies undertaking to supply their entire catch to the society so that the facilities such as stores, staff, transport and plants may be used to capacity. If the marketing agreements are to be observed by the members the management of the society that undertakes marketing should be efficient. Unless the society is in a position to give a better deal to its members than they have had from the traders, no contract or agreement would hold the members for long. The obligation of a member to deliver the catch to the society is generally matched by the obligation of the cooperative to accept all that he delivers. This may set a problem to the cooperative which does not normally confront the private trader. The society will be unsuccessful in the field of marketing, if it is prepared to accept only high quality fish that is in demand and not other varieties. This will

create problems to the fisherman of finding avenues to dispose of the varieties unwanted by the society. Obviously he has to depend on the mercy of the trader for the disposal of such fish and ultimately the dominating influence of the trader will make the fisherman to disown the agreement made with the society. On the other hand the cooperative should be able to accept the entire catch and utilise the low quality fish for a variety of purposes including the manufacture of fish meal for which the necessary plant and equipment should be owned by the national society. It is very useful for the marketing cooperative to know in advance what fish is available for the market and in some countries the news is passed through a two way radio transmission. Such an installation can also be used for gale warnings, reporting accidents and summoning medical and other help. Once the fisherman is satisfied with the deal given to him by the society, the latter can insist that the fish should reach the cooperative in good time and in good condition.

3.19 Where the Central Societies are not in a position to undertake full scale marketing of fish, the minimum they can do is to arrange for the auctioning of the members' fish. This system is prevailing in many countries and has given satisfaction to the members. The cooperatives will require buildings and equipment for holding immediate auctions. Therefore decisions as to situation, design and capacity of the buildings will have to be made. The best situation of the auction site would be one as near as possible to the points at which fish is landed so that the fish could be brought there without delay, exposure and unnecessary transport. The building should also have easy access to a railway siding or a harbour and there should be enough space for lorries to come in and go out without causing obstruction. There should be no cramping under any circumstance.

3.20 There is also a danger that the buyers may form themselves into rings and keep the prices low and therefore preventive measures against such ring formation should be taken. The societies should accept only fish delivered in good condition and reject the fish which is in any state of deterioration. Members should be persuaded to deliver the

fish in good time, carefully handled so as to raise the reputation of the society's brand of fish and to attract buyers.

3.21 There should be mutual help and self-help not only among members of cooperatives but also among the various types of cooperatives that exist in a country. Once the fishery societies are reorganised, societies of other types within the area should help the fishery societies by offering whatever assistance is possible within their means particularly in the field of marketing. Cooperation between the cooperatives at the local and national levels could be established if fresh and packeted fish and other processed fish products of the fishery cooperatives could be sold to the consumers through the consumer societies and the consumer branches of the Multipurpose Cooperative Societies. In this manner fishery societies will be able to find suitable outlets for their produce. This would help not only in a higher turnover of produce but also to establish cordial relations between one type of society and another.

E. Common Ownership of Boats and Gear

3.22 The individual members of the primary societies are allocated boats and engines according to the availability of these items mostly on credit and sometimes on outright cash payment. For credit purchases the allottees have to furnish immovable property as security and the number of fishermen who could do so is very limited. The fortunate few who become owners of boats select their crew and work their boats. The boat owning members select persons from outside the society as well to work their boats though a number of fishermen who are members of the society remain without work. The crew invariably work as the labourers of the boat owners on a fixed hire basis. The boat owner functions as the master and the workers as the servants. The total value of the catch and the share due to each member of the crew are not recorded in the books of the society. In several cases the boat owner never goes out for fishing. He merely works his boat through hired labour. This system is a complete negation of Cooperation.

Even if the non-active fishermen are eliminated from the societies, in practice it has been found that individual ownership of boats does not work satisfactorily. The spirit of mutual help among the members which is essential for the success of a primary society ceases to exist. This is due to the feeling of superiority on the part of the owner of the boat over the rest of the crew whether the boat was acquired by cash payment or on credit. The rest of the crew are not treated as equals but as subordinate workers. The generation of such feelings of inequality among the members is detrimental to the progress of the society.

3.23 It is therefore recommended that the boats, engines and gear be owned by the society. There should be no individual ownership. The members of the society should work on the boats in teams or groups. The aim of the society should be to have the requisite number of boats and gear so that all the members could work simultaneously. If, however, it is not possible to obtain the required number of boats, there should be a system of rotation of groups so that all the members have equal opportunities of work. This system will work only if the secondary society or the apex society has a well organised marketing scheme. The scheme could be operated as follows with modifications wherever necessary to suit local conditions.

3.24 Each crew will select its skipper or captain. It will be his duty to ensure the proper maintenance and the safe keeping of the boat and gear. The society will meet the boat maintenance expenses and the cost of operating the boat, viz. fuel, oil, bait, meals of crew while at work. On the return of the boat, the skipper will render an account for the operational expenses and the society on taking delivery of the fish, will record the weight, species and quality and pay the group after the fish has been sold in the following manner: From the total sale proceeds the operational expenses of the boat will be deducted and of the balance, 50% is to be given to the crew. This amount will be divided into as many parts as the number forming the crew plus one.

For example, if the crew consists of seven members, the amount will be divided by 8 and every member will be entitled to receive one share but the skipper will be entitled to two shares. The payment will be made to each member of the crew by the society at its office and signatures of the recipients obtained. Soon after the sales are effected, allocations will be made as follows :-

Boat No. _____	Date _____
1. Total amount realised by sale	Tk. _____
2. Less operating expenses	Tk. _____
3. Balance	Tk. _____
4. 50% of 3 to crew	Tk. _____
5. 25% of 3 towards settlement of loan	Tk. _____
6. 15% of 3 to repairs and replacement fund	Tk. _____
7. 5% of 3 to members' savings account in the same proportion as the division of 50% to the crew as at 4 above.	Tk. _____
8. 5% of 3 as commission to society	Tk. _____

3.25 As an alternative to the above scheme, the following method could be adopted. On the delivery of fish by a boat, records are made as to species, quality and quantity and the total value ascertained. The value fixed for each variety of fish may be a bit conservative i.e. about 5% - 10% less than the ruling wholesale market price for reasons of safety. Allocations on the total value so fixed will be made as follows and the payment to the crew need not await realization by sale.

Boat No. _____	Date _____
1. Total value	_____
2. Less operating expenses	Tk. _____
3. Balance	Tk. _____
4. 50% of 3 to crew	Tk. _____
5. 25% of 3 towards settlement of loan.	Tk. _____
6. 15% of 3 to boat repairs and replacement fund.	Tk. _____
7. 5% of 3 to members' savings.	Tk. _____
8. 5% of 3 as commission to society.	Tk. _____
Total	_____
Balance	Nil

3.26 Since the value fixed for the fish was on a conservative basis, in all probability the actual sale proceeds may be more than the original total value fixed and the balance should be treated as due to the crew over and above the advance paid. This amount should not be paid in cash to the crew but treated as deposits made by them and credited to the savings account of the respective members in the same proportion as the original division of the 50%. The deposits should be operated on a revolving fund basis and would be repayable to the member concerned after a period of 3-5 years with interest. Proper receipts should be issued with pass books duly entered up and furnished to each member. The refund of this deposit should be on a strictly non-discriminatory basis. This is one of the most effective methods of capital formation and at the same time helps the members to accumulate capital for investment in duration assets such as construction of houses, purchase of land, higher education of children etc.

3.27 When the outside loan is fully settled by making regular remittances of the 25% of the divisible catch, the fixed deposits of the members and the profits accruing to the society and if there is no need to obtain new loans or till the need arises for fresh medium-term loans, further allocations of 25% need not be made for the "settlement of loans fund". This 25% should accrue to the members but need not be paid in cash. It should rather be credited to the members' savings account, preferably as fixed deposits, and withdrawals should be permitted according to the working rules that may be framed for the operation of these deposits.

F. Accounting System for Fishery Cooperatives

3.28 The Bangladesh National Fishermen's Cooperative Society should, if necessary, with the help of qualified accountants streamline the accounting system in the fishery primary, secondary and national societies. As it is today, the audits of a large number of primary societies are overdue mainly due to the books of accounts being not

posted regularly in the absence of paid employees and the paucity of the audit staff. In the interest of efficient management a simple but effective accounting system has to be introduced. Instead of accounting books, printed forms could be used for each day's operations and it should be insisted on that all the relevant forms are duly filled up and balanced before the officers responsible for same leave the office for the day. If, however, there is unavoidable delay the first duty of the officers concerned on the next day will be to balance the previous day's forms and entrust same to the officers responsible for checking them and only thereafter commence the recording of the entries of the day's business transactions. The system of accounting should be carefully studied before adoption. There should be a uniform system for societies at each level and the societies should not be permitted to deviate from the recommended system.

3.29 It is also observed that the managing committees are not aware of the working and financial position of their societies. This state of unawareness continues for months together and ultimately at the audit which is also invariably delayed, the results revealed are not at all encouraging. It is very necessary that there should be a plan and programme of work for each society prepared at least three months in advance of the financial year and approved by the general body. It should be the duty of the committee and the manager to see that the society's work is carried out according to the policies, plans and programmes laid down by the general meeting. For this purpose, monthly budgets based on the plans and programmes should be prepared on a realistic basis and the results achieved each month should be presented in such a way that they are comparable with the budget. When deviations and shortfalls are revealed it should be the duty of the committee to scrutinise same and ascertain the reasons therefor and take appropriate remedial action. The manager should ensure, as one of his main responsibilities, that the necessary documents are prepared and circulated in advance to the committee members.

This procedure would ensure strict control over the utilisation of the assets and other resources of the society. It is also observed that several societies have suffered losses due to cash and stock shortages. An appropriate system of cash and stock control should be introduced.

3.30 Each employee is responsible for reviewing his control system and correcting faults or defects detected. It is recommended that there should be Internal Control Questionnaires for the guidance of each officer of the society. An Internal Control Questionnaire is a list of questions devised so as to reveal defects and faults in procedures. As an illustration, an Internal Control Questionnaire in respect of cheque payments could be as follows :

- (1) Who has authority to sign and countersign cheques and up to what limits?
- (2) Are all payments other than petty cash and wages made by cheques?
- (3) Is there a register for recording cheque books received from bank for the society's use? Has the cheque book received last been entered in the Register?
- (4) Are cheque books kept in safe custody and spoilt cheques clearly cancelled to prevent forgery and fraud?
- (5) If cheque signing machines are used, are they in safe custody?
- (6) When cheques are presented for signature, are approved invoices and other vouchers also presented?
- (7) Are invoices and other vouchers stamped (PAID) at the time the cheque is signed?
- (8) Are bank statements reconciled with the Cash Book at least monthly by a person other than the Cashier?
- (9) Are cheques crossed and despatched promptly after signing?
- (10) Are all discounts taken?
- (11) Are cash and securities kept in secure safes and locked when not attended?

3.31 Similarly, Internal Control Questionnaires could be framed for cash and cheques received, petty cash, wages and salaries, purchases and sales, stocks, works in progress, fixed assets, investments and general matters.

3.32 There should also be continuous checking of accounts so as to detect errors of omission and commission and frauds promptly. The system of continuous checking would also facilitate the completion of the audit in time. Half yearly audit is recommended so that the members may be aware of the working of the societies and the amounts due to them as final payment without undue delay.

G. External Assistance

3.33 Since the fishery industry in Bangladesh is in an underdeveloped state, it is necessary to seek assistance from countries which have well developed fishery cooperative movements. This assistance can be in the form of technical experts and consultants from these countries for specified periods. Fellowships to local personnel to study the fishery industry and the fishery cooperative movement abroad should be arranged. Technical seminars and conferences with foreign participation and assistance should be held in this country as often as possible so as to acquire knowledge and to create a healthy environment for the development of the fishery cooperative movement. Foreign countries which have sound fishery cooperative systems could be prevailed upon to start joint fishery ventures on a cooperative basis with foreign and local capital whereby transfer of experience from such countries to this country is possible.

3.34 Substantial assistance in several ways has to be obtained from the FAO of the United Nations, the Asian Development Bank, the International Cooperative Alliance, UNESCO, UNICEF and other regional organisations for building up a healthy fishery industry through cooperatives. It is also observed that there is a paucity of reading material and hand-books on fishery matters. It is possible to prepare the material for use in this country with the help of these organisations. If fishery is to be introduced as a subject in the schools and training institutes, text books on this subject appropriate for the various levels have to be prepared. For this too, the assistance of the FAO and the ICA is necessary.

H. Co-ordination of Government Agencies

3.35 The Government agencies that are concerned with inland fisheries are :

- (1) Directorate of Fisheries'- general development of fisheries and welfare of fishermen.
- (2) Directorate of Cooperation - development of all aspects of fisheries through cooperation.
- (3) Bangladesh Fisheries Development Corporation - development of fishery industry, fishery cooperatives, infrastructure, cold storages, etc.
- (4) Food Corporation - Operation of fish processing plants and utilisation of fish resources.
- (5) Ministry of Land Administration and Land Reform - revenue on lease of fisheries.

The Government Agencies concerned with marine fishery are those mentioned at (1), (2) and (3) above.

3.36 Though all the agencies have the same objectives in view i.e. the development of the fishery industry, in practice they appear to be working in water-tight compartments and sometimes in competition. Proper liaison and coordination do not exist. The agencies are vested with wide powers and have the necessary office and field staff. If only healthy and effective coordination and cooperation prevail among the various agencies, all apparently insurmountable problems can be resolved and the country which is favoured by nature both in respect of marine and inland fisheries could be proud of a well developed fishery industry before long. To achieve this coordination and cooperation it is necessary that a high powered Board is set up under the Chairmanship of the appropriate Minister with representatives from the different Government Agencies, Banking Institutions and the Cooperative Movement.

CHAPTER - IVREQUIREMENTS OF FISHERY COOPERATIVES IN THE FIELD
OF EDUCATION AND TRAINING AND TECHNICAL ASSISTANCE

4.1 The facilities now available on an organised basis for the education and training of the members, office bearers and employees of cooperatives in Bangladesh are :-

- (1) Peripatetic Extension Units at the village level for member education.
- (2) Zonal Institutes for the training of office bearers, committee members and members, and
- (3) Bangladesh Academy for Rural Development and the Cooperative College at Kotbari, Comilla, for conducting member education courses jointly.

4.2 There are 55 Peripatetic Extension Units that are functioning at present. Each unit is composed of an Instructor and an Assistant Instructor. Each unit has to conduct three courses of 5-days duration in each union area in a month after consulting the cooperatives in the Union area -- a local government administrative area, comprising about ten to fifteen villages, called a "Union", not to be confused with a Cooperative Union - in respect of the selection of members, place and time for the training. These 5-day courses help to introduce to a highly illiterate mass of people the benefits of forming cooperative societies. The same Peripatetic Units are also expected to follow up the initial 5-day course with study circles. In order to attract the members for these courses one Taka is paid per day to each member for each day's attendance.

4.3 The staff allocated to the Peripatetic Units at present is thoroughly inadequate and the education and extension service

performed by them has just touched the fringe of the total needs of this country. Proper evaluation of the suitability of the instructors selected for this important task and the results achieved by them have not been made. There is no evidence to the effect that the Peripatetic Unit Instructors are given the necessary training, aids, information and other material for the effective performance of their task. Moreover, the competence of these instructors is also a matter that should be looked into as they are cast with the responsibility of teaching the members of all types of cooperative societies for which they are not adequately qualified. Courses to these instructors are also limited in scope in that they are trained for very short periods. In this connection I endorse what the Principal of the Bangladesh Cooperative College has stated in his paper on Cooperative Education and Training in Bangladesh, March 1972.

"The Peripatetic Units are rather generalists in cooperative extension work which means they preach something of everything. Therefore, their work tends to be less effective. To be more useful they should be divided into groups; and the groups made to specialise on different categories of societies such as for fishery cooperatives, for credit cooperatives, for weavers' cooperatives, for rehabilitation cooperatives and so on".

4.4 The Zonal Institutes numbering 8 function on a higher level than the Peripatetic Extension Units. They are guided and directed by the Bangladesh Cooperative College. Their main task is to conduct courses for members, office bearers and paid employees of cooperatives.

The subjects taught include :

- (1) Cooperative theory, principles and history,
- (2) Cooperative Practice,
- (3) Cooperative Law and Management,
- (4) Rural Economics, and
- (5) Book Keeping, Audit and Accountancy.

The courses are residential and the trainees are paid an allowance of Taka 70 for the training period. The courses, however, do not attract a sufficient number of persons due to several reasons, viz. -

- (1) Intensity of the courses involving a wide coverage within a short period.
- (2) Inability of many members, office bearers and employees to follow the course due to their poor standard of literacy.
- (3) Unwillingness to leave their homes, families and their jobs.
- (4) Very limited practical training is provided on improved and modern techniques in respect of their vocations.

4.5 Member Education courses are also held jointly by the Bangladesh Academy for Rural Development and the Bangladesh Cooperative College. The duration of these courses is seven days. Within this short period the members are given a bird's eye view of the Cooperative Movement in Bangladesh and in some other countries in order to impress upon the trainees how Cooperation could be used as a means to achieve economic development and social harmony for the ordinary citizen engaged in any common occupation such as farming, fishing or small industry. This is considered an effective but a simple way of motivating the members to give support to their cooperatives and work them for individual and common benefit. The results however have not been encouraging.

4.6 At the primary societies' level, adult education facilities are also provided in the following form mainly by the Thana Central Cooperative Associations to which primary agricultural societies are affiliated:

- (1) Adult Education classes for periods of 6 months are conducted. A class is composed of 25-30 students

who are members of societies and from the general public for the age group ranging from 10-50. Classes are generally held five days in a week for two hours a day mostly in the evenings. Classes are held separately for males and females. It was observed that in four central co-op associations viz. Rangunia, Cox's Bazar, Hathazari and Gohira Island of Peace an effort is being made to impart literacy to as many as possible with about 200 adult education centres running concurrently in each society's area. The first three primers (Parts I, II & III) and an arithmetic book have to be covered within the period of six months. The three primers and the arithmetic book have been published by the Mass Education Section of the Bangladesh National Cooperative Union.

4.7 The Thana Central Cooperative Associations have also launched educational programmes for managers, employees and committee members of primary societies in conjunction with the Thana Training and Development Centres. The persons so trained are expected to educate and train the members of their own societies. Some appreciable work is being done in the Thana Central Cooperative Association where agricultural activity predominates. Several Thana Central Associations are conducting regular reorientation classes to the teachers in charge of adult education centres. It has also become a practice to have weekly or fortnightly conferences of the office bearers, committee members, employees of societies and model farmers both to evaluate the progress in the societies and to educate further in the functional aspects of the societies.

4.8 The education and extension work which is vitally important in the fishery sector as in any other sector of the cooperative movement has been ignored. Proper weightage and recognition are given by the Government and the Bangladesh National Cooperative Union to the need for mass Adult Education and Cooperative Education among the farmers who are members of cooperatives and some fruitful results have been achieved.

Neither at the primary society's level nor at the secondary or national society's level is the education of fishermen undertaken. The subject of fishery education and training received some attention from the Government in 1960 when the Fisheries Directorate organised short-term courses. A Fishery Training Institute was established by the then government where graduates and under-graduates were trained. The Graduate's Course at this Institute has been discontinued with the establishment of the Fishery Faculty at the Bangladesh Agricultural University, and the officers of the Fisheries Directorate are continuing to be trained at the Institute. These officers do not undertake the education and training work of the members of cooperatives on the practical aspects of fishing and fishery development.

4.9 Though Member Education and Training are included as one of the objects in the byelaws of fishery societies at all levels, viz. fishermen's primary societies, central societies and the national society, very little time and attention have been devoted to this important task of fishermen's education. The same remarks apply to the Bangladesh Cooperative Union.

4.10 If the fishermen of this country are to be extricated from their present state of abject poverty and if their conditions are to be improved economically and socially and at the same time if the fishery industry is to progress steadily, the education of the fishermen on the principles and practices of Cooperation should receive the attention of all concerned. Canada, which is one of the cooperatively advanced countries in the field of fishery industry, laid and continues to lay great stress on the need to educate members on the meaning, true significance and responsibilities of Cooperation before actually forming a society. In Japan, the fishery cooperatives attach great importance to the education of members. Guidance, which is connected with education is given with regard to economic matters and production techniques. Research and investigations are carried on in central and local experimental stations to raise the efficiency in fishing and to improve

fishing boats, fishing gear and fishing methods and to control indiscriminate catching for the positive increase of fish stock. The fishery cooperatives use these results and also make studies for themselves. Almost every fisherman attends the fishery section in the general high school or the high schools exclusively meant for fishery education. Education is a continuing process and it is not merely theoretical. In Canada, the initial education was conducted through study groups which met and discussed the local problems which Cooperation was expected to solve.

4.11 Out of the large membership in societies and the potential members, only a few want to study Cooperation for its own sake. If, however, a general awareness of the positive advantages of solving the common problems through a cooperative could be created among the fishermen, they would gladly attend the education classes mainly in the form of study circles, even at the sacrifice of their time and jobs.

Study Circles

4.12 One of the most effective methods of educating fishermen is by a small study group called a study circle and the results achieved by this method in a number of developed and developing countries have been excellent. By this method it is relatively easy to make the ordinary fishermen understand the benefits of organising themselves into a cooperative society. Study circles have to be formed for small groups of fishermen in a locality. The members of a Study Circle should be able to meet twice a week. If this is not possible they should meet at least once a week. The study circle method of educating the fishermen is effective as the members belong to the same clan, community, hamlet or village and they know each other intimately and so have no inhibitions preventing them from free discussion. There could hardly be any discrimination between them as they are almost of the same standard economically and socially. Hence they meet in an environment of equality and fraternity and discuss their common problems. Since the meetings are held in their own locality

there is no need to incur expenditure on travelling. There is full scope for free discussion as the problems confronting them are mostly of the same kind. "Study Circles are the best educational method to make cooperatives strong. Study Circles are the stone blocks of which the cooperative building is built".[§]

4.13 The members of the Study Circles should elect their own presidents and secretaries. The time should be convenient for them to meet together. The venue of the meeting should be a common place so that all may participate freely.

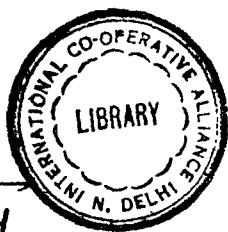
4.14 The talks should be given by the organiser or the teacher of the study circle. He should himself be a knowledgeable person preferably of the same village or a person known to the villagers if he is from outside. He should have considerable experience in the organisation and working of fishermen's cooperatives. He should be a person respected for his integrity and keenness to ameliorate the conditions of the poor. His talks should be persuasive enough to attract a set of people who are inarticulate and diffident about themselves. He should be able to mix freely and create a spirit of friendliness and fellow feeling and be free from any taint of a bureaucratic approach.

4.15 There should be a definite programme of work drawn up in advance, specifying the subjects to be discussed at each meeting. This should be circulated to the members in order to arouse their interest and to enable them to come prepared in their own way for active participation. The duration of each day's discussion should not exceed two hours and even that long provided the teacher sustains the interest of the members.

[§] Source - Jain B.L., Kishori Mohan; All India Cooperative Instructors Training Centre, Organisation and Training, National Cooperative Union of India, New Delhi, p.2

4.16 The subjects for discussion may include :-

- (1) The advantages of education by study circles or group discussions. It is a simple and efficient means of getting people to think, discuss and work together.
- (2) The present economic condition of the fishermen (members of the study circle).
- (3) The reasons for penury and indebtedness among fishermen.
- (4) Problems of social welfare among fishermen and the methods of solving them.
- (5) The need for an organisation to improve their earning capacity, living conditions and their economic and social standards.
- (6) Examples of cooperative organisations with or without government assistance for producers in other sectors of cooperation and the results achieved. Experience in most countries indicate that the government assists the people "by helping people to help themselves".
- (7) Social education. This education throws light on the problems of members and teaches them to live together and work together for the common welfare.
- (8) The cooperative form of organisation.
- (9) The importance of peoples' participation in an organisation.
- (10) Organisation and registration of a cooperative society.
- (11) Raising the capital required for the working of the society.
- (12) The boats, gear and requisites needed for efficient fishing.
- (13) Marketing of fish.
- (14) Case studies of societies that have been functioning for some years. The reasons for their success or failure.
- (15) The role of the Directorate of Fisheries. The assistance that could be obtained from this Department.
- (16) The role of the Cooperative Directorate and the assistance that could be obtained from this Department.



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- (17) Problems of organisation.
- (18) How to use the cooperative to solve the economic and social problems of the community in the best manner.

4.17 Usually when cooperatives make intensive attempts to wean away the fishermen from their attachment to the merchants, the latter may go to the extent of granting advances and loans liberally. This should be counteracted by regular informal discussions with the fishermen. One of the principal forms of education of the member is a careful analysis and understanding of the operative costs and overheads as related to the selling price of fish.

Training of Study Circle Leaders

4.18 Those who have to function as study circle leaders or teachers should be selected with due care and given proper training. It should be understood that in whatever way cooperative education is provided its success depends on the quality of the teacher and on the existence of suitable teaching material. It should not merely be an academic exercise. As the teacher has to confront the members of the fishermen's societies and committees, whose socio-economic background is different from that of the farmer, his approach will have to be different. He must be familiar with the fishing industry, the life of the fishing community and what cooperatives seek to do. He is unlikely to be a success unless he has genuine belief in social values and cooperative methods. In the absence of such qualities, his teachings will not be of a persuasive nature. The teacher should be able to create interest among the members so that they yearn to know more and more of matters regarding cooperatives. He should have the knack and flair for this type of propagandist work.

4.19 It should be duty of the Bangladesh National Cooperative Union to draw up a programme of training for the teachers of study circles.

The drafting of the programme may be done in consultation with and active participation of the national and secondary societies in the cooperative fisheries sector and the Directorates of Cooperation and Fisheries. The programme may include the following :-

- (1) The procedure for the conduct of a study circle.
- (2) The objects of a study circle.
- (3) The qualifications necessary to function as an effective group leader and ways of conducting a study circle - various methods and approaches.
- (4) How to prepare the lessons for study circles effectively.
- (5) Preparation of a programme of work for the duration of the study circle.

At present the movement is not equipped with the required trained personnel to function as teachers to conduct study circles all over the country. It is, therefore, recommended that suitable fishermen's areas be selected as pilot projects to educate the fishermen through study circles in an intensive manner and watch the results thereof. After selection and training of an adequate number of study circle teachers, the scheme may be widely extended.

Education of Office Bearers and Committee Members

4.20 In addition to participating as members of the study circles, the members of the committee should follow a more advanced course of training as they have the responsibility of managing the societies on behalf of the members. It should be the responsibility of the government officer in charge of the supervision of the society or an officer of the extension branch, who should himself have acquired considerable knowledge of the characteristics of fishermen and the work of the fishermen's cooperatives and the fishing industry, to conduct

regular classes to educate the committee members in the following subjects:-

- (1) Committee meeting procedures.
- (2) Conduct of meetings.
- (3) Elementary accountancy.
- (4) Business procedures.
- (5) Legal obligations.
- (6) Management.

4.21 They will continue to educate until such time as the members are given a course of training at the Zonal Institute. Separate Zonal Institutes should be established exclusively for the education and training of fishermen in areas where there are concentrations of fishermen's societies. It would be worthwhile introducing specialised courses for the members, committee members and employees of fishery cooperatives particularly for the reason that the fishermen need close attention and careful handling till the cooperatives are well established, and 1,000,000 fisher families is not a small number to be ignored. There should also be cooperative fishery project areas attached to the Zonal Institutes for the purpose of practical and vocational training.

4.20 It is usual to come across committee members and office bearers who find it difficult to leave their homes and jobs even for short periods of two weeks to a month to follow courses at the Zonal Institute. Since the type of training mentioned above is important in the interest of sound management such committee members and office bearers should be persuaded to follow these courses when they are free or during the months they do not go out fishing. Wherever the courses are residential, the members who go for training should be paid suitable subsistence allowances which may be borne by the society with a government subsidy, if available.

4.23 The Bangladesh Cooperative College as at present is not suitably geared for the education and training of fishermen. It is recommended that a separate department be established exclusively for fishermen's education and training. This department should be adequately staffed with lecturers who have undergone theoretical and practical training in fisheries. There should also be a cell in this college to undertake fishery survey and research.

4.24 Even a trained and qualified manager of a fishermen's society will be able to work efficiently and bring maximum benefit for the members only if the chairman and the committee members have a clear understanding of the problems of management. They should be able to take decisions with full knowledge of the facts and consequences. This is why cooperative education is very essential for them from the beginning and it should be a continuing process.

4.25 In France, the Fisheries Cooperatives use the 'continuous training' method i.e. people with higher education and specialised knowledge attend all the meetings of the fishermen's society, answer any questions put to them and give the members all current information on the economic, social and financial problems. Such persons take a close interest in the day-to-day activities of the societies and keep themselves constantly informed of the problems. This method of continuous training could be tried with advantage in this country and the persons with higher education and training in the field of fisheries could be selected to impart the training.

Training of Employees

4.26 The number of fishery societies functioning as on 31.12.1972 was 2,529. As stated earlier a large number of these societies were hurriedly registered consequent to the decision of the Government to lease the inland fisheries to cooperatives on a .

preferential basis. These societies do not have a proper cadre of paid employees. Most of the account-keeping, maintenance of records and correspondence are done by the honorary officers except in a few cases where a paid employee of the status of a Clerk is functioning. At present the volume of transactions and the income derived are not adequate to employ paid personnel in the society. Once the credit, supplies, and services and the acceptance and delivery of fish to the Central Societies are undertaken by the primary societies, there will be a need to employ paid personnel in each primary society. The secondary societies in turn will have a large volume of business and they should also strengthen their cadre of employees to cope with the increased volume of work. Except societies which limit their activity only to loan transactions, other business societies need trained staff. A manager should be a person capable of thinking ahead, planning and programming the work of a society. He should be able to coordinate the society's activities and ensure that every section works smoothly according to the plan. He should understand the objectives of the society and the strategies that should be adopted to achieve the objectives without infringing the Cooperative Principles. He should function as the chief executive subject to the limitations imposed by the managing committee. He should have the skills and knowledge to train subordinates and create a team spirit so as to obtain maximum results without internal friction. The modern business techniques have advanced tremendously and the cooperatives should not lag behind with outdated modes of management in today's highly complicated and competitive environment. The fishery industry in particular has to face many risks, hence its management should be very alert. There should be advanced planning, budgeting and weekly or fortnightly ascertainment of performance by the society. The managing committees of most of the fishermen's societies are relatively ignorant of proper business management techniques. That is the very reason why a manager with sufficient background knowledge on management or capable of acquiring this knowledge within a reasonable period should be appointed. He should also be trained in fishery matters.

4.27 The employees of fishery societies can be divided into three categories viz. lower, middle and higher levels. Appropriate training should be given to each category of employees. Suitable qualifications for entry should be specified. There should also be provision for promotions from the lower grade to the higher grade. It is necessary that all the employees of the fishery cooperatives should be trained. The employees who are already in service should be required to go through the course appropriate to them. Future recruitment should be confined to those who have undergone the specified training and obtained certificates.

4.28 It is recommended that the cooperative employees be required to undergo the following courses of training in Zonal Institutes set up exclusively for the education and training of fishermen, and in the Bangladesh Cooperative College. At the end of the course examination may be held and certificates issued.

(1) Lower level	...	Two months	-	Zonal Institute
(2) Middle level	Four months	-	Zonal Institute
(3) Higher level	...	Nine months	-	Bangladesh Cooperative College.

The expenses of training the employees including the payment of their normal salaries during the period of training should be borne by both the respective societies and the Government.

4.29 Suitable educational qualifications may be specified for admission to these courses. The managers of the primary societies should have obtained the certificate of the middle level examinations and the managers and accountants of the secondary societies should have the higher level certificates. The national society should lay down special qualifications for its top and middle level management posts. Suitable syllabi for these three courses should be prepared. The subjects should include pisciculture and fish technology which again could be divided into several sub-divisions.

Training of Government Officers

4.30 The government staff who are responsible for the promotion of the fishery cooperatives from the Government's angle are the officers of the Cooperative and Fishery Directorates. The officers of the Cooperative Directorate normally undertake the functions of incorporation, supervision, audit and cooperative education and training. They also give guidance and advice on financial matters, general day-to-day working and on matters relating to advance planning and budgeting in societies. The officers of the Fishery Directorate should guide and advise the fishermen both as individuals and members of societies on technical matters such as mechanisation, suitability and use of boats and gear, improved methods of fishing, benefits of changing technology and generally on the needs of the fishing industry. They also have to provide necessary technical knowledge to help the inland fishery cooperatives in improving yields on the basis of modern management techniques, such as stock manipulation, feeding, pest and disease control, proper construction and layout of fishing ponds, fish and fishery products utilisation, processing and marketing, establishment of fish canneries, ice plants, cold storage facilities. They should also introduce schemes for quality inspection and product development particularly for export. Today assistance from the technical officers of the Fishery Directorate to the Fishery Cooperatives is practically absent. This is not a healthy sign for the development of fishery in the country. The selection and training of officers should be geared to provide expert assistance to the societies at all levels.

4.31 It will be appropriate to introduce regular courses of study both at the Fishery Institute and the Cooperative College for the officers of the Fishery Directorate, in addition to short-term orientation courses, seminars and group discussions. Similarly for the officers of the Cooperative Directorate who are in charge of fishermen's societies, courses should be held specially in the Cooperative College and the Fishery Institute. It is preferable to have

residential courses for periods of six months to one year so that the officers may concentrate solely on their studies without their attention being diverted to official duties. Officers among the Inspectorate of the Cooperative Directorate who have the aptitude and flair to work among fishermen should be trained and put in charge of fishermen's societies. They should be put in charge of the development of the fishery cooperatives for reasonably long periods without being deployed for other official work. Frequent transfers of such officers and replacement by officers untrained in fishery's work is highly detrimental to the development of fishery cooperatives. The Cooperative Inspectorate and the officers of the Fishery Directorate should work in close liaison and the Director of Fisheries and the Registrar of Cooperative Societies should ensure that this liaison exists.

Technical Training

4.32 Most of the fishermen are using primitive methods of fishing. The value of the catch is not enough for their subsistence. A massive effort has to be made to change the pattern of fishing methods among the fishermen of this country. The traditional methods of processing are salting and drying. During recent times, a limited extent of freezing is being done. Apart from training in the modern fishing craft and gear, instructions in the use of modern techniques of catching and preserving fish are necessary. The fishermen should also be trained on improved methods of processing traditional products and development of new products for export. There should be a proper system for quality inspection. The fishermen's societies need assistance in the handling of fish, improvement of quality, processing techniques and fish utilisation in general, study of local species of fish, use of the different types of nets, the modern methods of refrigeration and marketing and navigation. Assistance in all these respects should reach the fishermen and the societies from the technical officers of the Fishery Directorate. The Bangladesh Fisheries Development Corporation may also establish and operate

demonstration processing plants for the benefit of the cooperatives. These plants may be located in strategic points to serve as demonstration units on the adoption of new techniques and innovations in processing cooperatives.

4.33 Considerable attention should be paid to the development of inland fisheries by providing extension services and training the required number of fish farmers. The fishermen should be given on-the-job training to attain proficiency in their profession.

Research

4.34 If the fishery resources have to be developed in a practical way, it is also necessary to establish a Fishery Research Institute. Besides other matters, research activities should be carried out on marine biology and oceanography which are important determinants of productivity. There should be surveys of fish ponds and demonstration farms in pond fertilization, pest and disease control and induced breeding. There should be proper extension services for the results of research to be applied in the day-to-day fishery operations.

General

4.35 Regarding provision for cooperative education, the ICA Commission on Cooperative Principles summed up "All the cooperative societies should make provision for the education of the members, officers and employees and of the general public in the principles and techniques of Cooperation, both economic and democratic". In the byelaws of secondary and national fishermen's societies, there is specific provision to undertake educational activities for their members. It is, however, observed that the societies are not interested in this vital task. The secondary societies and the national society should create separate departments in their own secretariats for the education and training of members. The necessary funds should be mobilised from their own profits and other sources. The National Cooperative Bank and the other National and apex cooperative organisations

in the country should invariably set apart the maximum amount permissible under the law out of their annual profits for member education. There should be education committees appointed in each society for the purpose of education and training. A set of working rules should be framed to guide and direct the education committees. The secondary societies and the national society in consultation with the national union should prepare advance member education programmes under the leadership of the national union. The role that should be played by each secondary society and the national society should be notified to the respective societies well in time and the national union should exercise control and extend guidance on programme implementation. Expenditure on fishermen's education should not be considered a normal revenue expenditure but as a long-term investment. The results of education and training may not be tangibly discernable in the short run but in the long run it will yield very high dividends.

4.36 The National Union and the National Fishermen's Society would also need the necessary equipment like films, film projectors, slides, film strips, film strip projectors with colour slides, still cameras etc. The Union should also prepare the necessary study material, compile hand-books and manuals, arrange forums for discussions, conduct study tours and exhibitions. Education should precede development in fields where development potentialities are vast and then true development will become a reality. Though there is a lot of teaching material on Co-operation, there are hardly any books dealing with Cooperation in fisheries. Therefore, the National Union in collaboration with the National Society should provide text books written by knowledgeable and capable writers but the latter should be carefully coached as regards the approach in view of the very limited academic knowledge of the fishermen. Funds for the compilation and publication of such material may be obtained from the Government and international organisations. The Fishery Cooperative Movements in Japan and Canada have well developed systems of education and text books on the subject and the Governments liberally assist the movements in the education of fishermen.

4.37 Members in several primary fishermen's societies were not aware of the existence of byelaws in their societies. They were equally ignorant of the rights and responsibilities of the general body. If they are ignorant of the bye-laws, naturally they would be in darkness about the functioning of a cooperative society. It is recommended that immediate steps be taken to print copies of the registered byelaws of the primary and secondary societies and distribute same to the members free of cost or at cost. The national society should undertake this work immediately.

contd..

SUMMARY OF RECOMMENDATIONS

1. Measures necessary for the development of fisheries in Bangladesh, vide paragraph 1.10
2. Taking into consideration the socio-economic conditions prevailing in Bangladesh and the travelling and transport difficulties, a three tier organisation will be appropriate for the fishermen's cooperatives. The three tier organisation will be as follows :-
 - (a) Primary Cooperative Societies of which only individuals will be members.
 - (b) Secondary societies of which only the primary societies will be members.
 - (c) A tertiary society at the national level of which only the secondary societies will be members. 2.2
3. The primary societies which are presently members of the tertiary society viz., the Bangladesh National Fishermen's Cooperative Society should be disenrolled and the societies should be advised to affiliate themselves with the central societies of their respective areas. 2.2
4. A large number of persons who are not active fishermen have gained membership in the primary societies and through these societies have become members of the committees of the secondary societies and the tertiary society. These persons should be disenrolled and weeded out of the societies. ... 2.5
5. The licence to import nylon twine and other fishery equipment should be given exclusively to the Bangladesh National Fishermen's Cooperative Society. ... 2.7, 2.8
6. The Bangladesh National Cooperative Fishermen's Society should work out a fair and equitable method of distribution of all fishery inputs imported or procured by it. Similarly the secondary and primary societies should work out a proper system of distribution of the inputs supplied by the National Society to their members. 2.9

7. The present system of the Bangladesh National Fishermen's Cooperative Society borrowing from the Government or from the National Cooperative Bank and relending to the primaries through the central societies is not a desirable practice. Instead, the Central Cooperative Banks should be given the responsibility of lending the approved amounts direct to the primaries. The Central Cooperative Banks should procure the necessary funds from the National Cooperative Bank. 2.10
8. The areas of authority and activities of the fishery societies at the three levels should be well defined. There should be no encroachment by a society at one level on the activities of a society at another level. 2.11, 12,13.
9. The primary fishery societies should be so geared as to undertake atleast the two basic functions of (1) supplying credit and inputs in kind and (2) marketing 2.14
10. The inland fisheries to be leased to the cooperatives free of rent for a period of five years and the position to be reviewed at the expiry of the 5 year period in the light of the conditions which may prevail then. ... 2.18.19
11. Every bonafide fisherman desirous of engaging himself in fishing in a fishery leased to a cooperative society should be compelled to become a member of the relevant society and every person other than a member should be precluded from fishing in that fishery. 2.19
12. There are far too many small non-viable fishery primaries in Bangladesh. A suitable scheme of amalgamation with the necessary amendments to the existing cooperative law may be considered in order to have viable societies. 3.1-6

13. Capital formation in the societies should be encouraged by adopting a scheme whereby the members' produce is accepted by the primary society and an advance is paid. The balance due to a member after the sales are effected is not to be paid in cash but credited to the savings account of the member for a definite period and retired on the due date with a reasonable rate of interest. ... 3.7 to 3.14
14. Cooperatives alone cannot save the fishery industry which is risky, uneconomic, out of date in fishing techniques and without organised markets. The industry is in the hands of a community which is in abject poverty and does not have the means to invest in the most essential items necessary for fishing. Government assistance is necessary in the following forms for the steady progress and development of the fishery industry.
- (a) Funds for the purchase of boats, engines and fishery gear at a concessional rate of interest.
 - (b) Provision of infrastructural facilities, viz. suitable harbours, jetties, slipways, shelters to fishermen working at distances from their homes, fishery roads, ice plants and cold storages.
 - (c) Provision of the needed expertise for scientific management of fisheries.
 - (d) Grants to societies to meet the salary bills of the higher and middle level employees of the fishery cooperatives on a tapering basis for five years.
 - (e) Establishment of suitable departments in the Bangladesh Cooperative College and the Zonal Institutes and the recruitment of the necessary staff for educating and training the members, office bearers and employees of the fishery societies.

- (f) The cadre of Government officers for the supervision and audit of the fishery cooperatives should be substantially increased in order to render intensive assistance to the societies. Similar increase is necessary in the cadre of the Fishery Directorate for providing technical assistance to the members of fishery societies.
- (g) Financial and other necessary assistance to the societies for the installation of the required units of ice plants and cold storages on a phased programme.
- (h) Enforcement of the fishery laws and regulations.
- (i) Establishment of a Loan Guarantee Fund or Credit Stabilisation Fund to meet unforeseen losses of boats and gear by cyclones which are frequent occurrences in this country.
- (j) Establishment of a pilot demonstration plant for the processing of fish.
- (k) Injection of new knowledge and techniques into the fishery cooperatives.
- (l) Introduction of fishery as a subject in the secondary schools.
- (m) Undertake regular feasibility surveys and economic studies relating to fishery matters so as to identify the resources that could be tapped for investment.
- (n) Encourage cooperative organisations and implement fishery development programmes through them. 3.15

15. A satisfactory system of marketing should be introduced. This will increase the earning capacity of the fishermen and bring about a cumulative all round salutary effect towards the development of the industry and improve the living standard of the fishery community. 3.16-18,20.

16. Where the introduction of a proper system of marketing of fish is not possible, suitable arrangements should be made for the auctioning of the catches of the cooperatives. ... 3.19
17. Cooperation between fishery cooperatives and consumer cooperatives should be established by the former supplying fresh and packeted fish to the latter for sale to consumers. This will increase the turnover of societies of both types. ... 3.20
18. The boats and gear should be owned by the societies and not by individual members of the society. Members should work in groups and there should be an equitable distribution of the value of the catch. Allocations should also be made for payments of share and loan instalments, boat and gear repairs and replacement fund, members' savings and commission to society. A Revolving Fund may also be created out of any surplus that may remain after the above mentioned allocations. There should be rules to govern the Revolving Fund. 3.22-27 & 3.10
19. The accounting system in the societies at all the three levels should be streamlined. ... 3.28-29
20. Internal Control Questionnaires should be framed and supplied to each employee embodying all that each is expected to do every day. Half yearly audits of societies in addition to the final audits are recommended. 3.30
21. Assistance in the form of technical experts and consultants should be obtained from countries which have developed fishery cooperative movements. Fellowships to local cooperative personnel to study the fishery industry and the fishery cooperative movement abroad should be arranged. Technical seminars and conferences with foreign participation and assistance should be held in this country as often as possible. Developed fishery cooperatives in foreign countries

- should be requested to start joint fishery projects on a cooperative basis with foreign and local capital whereby transfer of experience from such countries to this country is possible. 3.33
22. Assistance to be obtained from the FAO, Asian Development Bank, International Cooperative Alliance, UNESCO, UNICEF and other regional cooperative organisations for building up a healthy fishery industry through cooperatives. 3.34
23. Text books on the subject of fishery, appropriate for the various levels in the secondary schools, to be prepared with the help of foreign and international organisations. 3.34
24. There should be proper liaison and coordination between the different government agencies of the country concerned with the development of fisheries. To achieve this coordination a high powered Board under the chairmanship of a Minister of State should be set up. 3.35-36
25. 800,000 families are engaged in fishing as their main occupation in addition to another 2,000 families who do fishing as a part time vocation and the fishery industry ranks as the second in importance to agriculture. The education and extension work in the fishery sector has been neglected. The percentage of illiteracy among the fishermen is the highest in the country. Therefore, education of the fishermen on the principles and practices of Cooperation and also literacy education should receive the immediate attention of the Government and the Bangladesh National Cooperative Union. ... 4.8-11

26. One of the most effective methods of educating fishermen is by small study groups called study circles. Study Circle leaders/instructors should be selected with due care and given proper training. They are unlikely to be successful or may even undo what has already been achieved in the field of cooperation unless they have genuine belief in social values and cooperative methods of solving the common problems of the fishermen. 4.12-17
27. At present the Movement is not equipped with the required trained personnel to function as instructors for the purpose of conducting study circles all over the country. It is, therefore, recommended that suitable fishermen's areas be selected as pilot projects to educate the fishermen through study circles in an intensive manner and the results thereof be examined. 4.18-19
28. The members of the committee, in addition to participating as members of the study circles, should be given a more advanced course of training as they have the responsibility of managing the society on behalf of the members. 4.20
29. Separate Zonal Institutes should be established exclusively for the education and training of fishermen in areas where there are concentrations of fishermen's societies.
30. The Bangladesh Cooperative College as at present is not suitably geared for the education and training of fishermen. It is recommended that a separate Department be established in the College exclusively for fishermen's education and training. ... 4.23

31. The "Continuous Training" method should be adopted in fishery cooperatives i.e. people with higher education and specialised knowledge should attend all the meetings of the fishermen's societies, answer any questions put to them and give the members all current information on economic, social and financial problems. 4.24-25.
32. At present primary societies do not have paid employees. If the two basic functions of (1) credit and supplies and (2) marketing of fish are undertaken, the societies should recruit permanent employees according to the volume of business. Similarly, the secondary societies and the national society in turn will have increased responsibilities and business turnover in the various fields of activities and they too should strengthen their cadre of employees.
33. There should be three grades of employees for fishery societies viz. lower, middle and higher levels. Appropriate training to each level of employees should be given. Suitable educational qualifications should be prescribed for recruitment. Employees presently working in the societies should be placed in the appropriate level and they too should be trained. 4.25-29
34. The cooperative officers in-charge of the supervision of the fishery societies and the officers of the Fisheries Department should undergo courses of training both at the Bangladesh Cooperative College and the Fishery Institute and they should work in close coordination and liaison. Cooperative officers who have an aptitude and ability to work with fishermen should be put in charge of fishery societies and they should be allowed to work in the fisheries sector without being deployed for other work frequently. 4.30-31

35. The Fishery Movement should prepare in advance a plan of development for a period of 5 years in consultation with the government. A detailed plan with the programme of action should be prepared for the first year of the plan and each succeeding year and each society's role in the over-all plan and programme should be notified to the societies concerned. Each society's plan should be condensed into a detailed budget for the year which should again be divided into months with targets for achievement. Performance should be compared with the budgets and the causes for deviations should be ascertained and rectified unless the deviations are unavoidable. All those concerned in this work - committee members, managers and government officers should be trained in this exercise.
36. There should be facilities for the fishermen to undergo technical training in the handling of fish, improvement of quality, study of local species of fish, use of different types of nets, modern techniques of processing and refrigeration, marketing and navigation. 4.32
37. Inland fisheries should be developed by providing extension services and training in fish culture. ... 4.33
38. A full fledged Fishery Research Institute should be established. Besides other matters research should be carried out on marine biology and oceanography which are important determinants of productivity. There should be surveys of fish ponds and demonstration farms in pond fertilization, pest and disease control and induced breeding. 4.34

39. The secondary societies and the national society should create separate departments in their own secretariats for the education and training of members. ... 4.35
40. Though there is a lot of teaching material on Cooperation there are hardly any books dealing with Cooperation in fisheries. Therefore, the National Union in collaboration with the National Society should provide text books with the help of capable writers. ... 4.36
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