

RECOMMENDATION

1. Capital investment is the main consideration for the fisheries business. For this reason, Government should take a long-term strategy for providing loan to fishermen community at the minimum interest level. Although it is known that fishermen have not got good reputation to pay back loan within the time frame, Government should implement approaches similar to that of Grameen bank through the fisheries department. A new micro credit service system for fishermen should be set up. The credit system should also be easy for illiterate fishermen to get loan within the shortage period of time. Thus, there is need for Government intervention regarding credit to the fishermen community of the studied area as follows:
 - ◆ Establishment of Government loan fund for the fishing communities.
 - ◆ Allocation of fund for the fishing communities by national development banks.
 - ◆ Establishment of special financial institutions for fisheries (fishery banks).
 - ◆ Government loan guarantee.
 - ◆ Interest subsidy.
 - ◆ Government assistance to insurance
2. Efforts must be made to improve the marketing networks. These improvements should aim to reduce the power of the trader in particular the 'DADONDER' and give the fisherfolk a greater share of the price paid by the final consumer. The fisherfolk would then work harder to increase their levels of income. They could then use some of the extra money to invest in their own vessels and achieve financial independence.
3. Dissemination of appropriate techniques for fish preservation and processing should be provided to the poor fishermen through different organizations (NGOs and GOs). This will earn greater profit and will improve the livelihood of fishermen community.
4. Income generation from fisheries activities is highly unpredictable particularly for the coastal fishermen of the studied area. Thus it is essential that alternative income generating sources should be created.
5. Use of destructive gear was a common feature in the study area. Hence, enforcing law should strictly prohibit the use of destructive gears to the target people.
6. Fishermen communities were more susceptible to weather conditions and the fisheries activities depended on both weather and season. During the rough weather, fisherman could not come back quickly to the shore due to absence of motorized boats in most cases. Thus fishing was very risky. Government should take appropriate steps under such situations.
7. Robbery was a very crucial problem in deep-sea fishing and many fishermen lost every thing. Government should provide necessary security facilities.
8. In rainy season, huge amount of fish was lost due to lack of appropriate techniques in preservation and marketing. In particular, the number of ice plants in the study area was limited. Thus, it is suggested that more ice plants should be established immediately in the study area.
9. Fry collection caused enormous loss to other organisms. Therefore, appropriate measures should be taken by the Government to use proper gears/nets. Besides this, fry collection was carried out seasonally and the fisherman became unemployed during off-season. Under such circumstances, alternative sources of income should be provided.
10. Fresh fish is highly perishable product, which needed subsequent preservation for marketing. Thus, quick marketing facilities should be established in the study area.
11. Local organizations like village clubs, cultural groups, schools, collages, local NGOs, local self government bodies etc. should be meaningfully involved in both the planning and implementation phases of any development projects in fisheries that affect the social, economic and livelihood pattern of the fishermen.
12. Problem identification and approaches by the Government and or NGOs should be carried out in consultation with fisherman, local people and village heads. Decision for solution of problems should be developed by group discussion with all concerned.
13. Local (CCODA), Regional (CODEC), National (BRAC) and International (DFID) NGOs should provide technical knowledge, credit support and alternative income sources available to the poor fisher folk.

14. Certain appropriate guidelines should be used to measure the quality of dried, salted and smoked products such as the acceptable amounts of bacteria that is within safe limits for human consumption. In line with this, quality standards should be revised and implemented so as to ensure proper handling, storing and processing.
15. There should be adequate information on the type, cause and extent of losses. Based on these, quality control measures should be drawn up. Specifically, regular inspection should be carried out to ensure that handling methods and quality standards of a product is conformed to.
16. Extension work is important to ensure that there is awareness from all parties (from producers to consumers) on handling procedures and quality regulations to ensure a reduction in losses and quality of product to market.
17. The Government's future planning to minimize postharvest losses should include encouraging the use of plastic crates in the transportation and handling of local fish through extension programs as well as exploring the possibility of implementing the inspection and quality control programs in all fisheries complexes.
18. It is important to look into the possibility of installing storage facilities at strategic locations throughout the study area for the purpose of stockpiling of fish during glut season.
19. Technical support and fisheries training should be provided to develop the socio-economic condition.
20. Government and Non-Government agencies, research organizations, universities, local administration, law enforcing agencies should co-operate together to formulate an integrated policy to intelligently manage the poor fishermen communities of the studied area and other coastal region.