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ROLE OF EXCLUSIVE CREDIT LINKAGE PROGRAMME FOR OCCUPATIONAL DYNAMICS AMONG FISHERWOMEN

A Study in Andhra Pradesh and Tamil Nadu States

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CHAPTER I

INTRODUCTION

India, with a coastline of more than 8,000 km and vast inland water resources, provides immense potential for fishing as a principal economic activity. The fishing community, which thrives upon these resources, also plays a vital role in the Indian economy in view of their specialised and skill-based occupations. The present study focuses on fisherwomen and the occupational dynamics among them after accessing the focused micro-credit for them, encompassing the issues of the fishing sector, fishing community, micro-credit and its impact, and so on. In this context, an attempt has been made to provide insights on the fishing sector, fishing community, and focused micro-credit for fisherwomen.

According to ICSF (2010), the fisheries sector is an important source of life and livelihood for millions of people around the world. As the world's largest wild food harvest, fish provides a vital source of protein as well as cash income for many families in the developing world. More than 120 million people throughout the world are estimated to depend on fish for all or part of their income. In 2000, according to the Food and Agricultural Organisation of the United Nations, about 35 million people worldwide were directly engaged in fishing and fish farming. Most of them are in South India and majority are small-scale, artisanal fishers eking out a living from coastal and inshore resources. The highest number of fishers and aquaculture workers live in Asia (85 per cent of the world's total), followed by Africa (7 per cent), Europe, South America, North and Central America (about 2 per cent each), and Oceania (0.2 per cent).

Fishing Sector in India

Fisheries is an important sector in India as it provides employment to millions of people and contributes to the food security of the country. In

India, with a coastline of over 8,000 km, an Exclusive Economic Zone (EEZ) of over 2 million sq km, and extensive freshwater resources, fisheries play a vital role. Presently, fisheries and aquaculture contribute 1.07 per cent to the national GDP, and 5.30 per cent to agriculture and allied activities, while the average annual value of output during the Tenth Five Year Plan (2002-2007) was ₹ 31,682.50 crore (ICSF, 2010).

India has vast marine and fresh-water sources and this in view, the potential of fisheries has immense value in the national economy. As per the data available, Marine Fisheries contribute to food security and provide direct employment to over 1.5 million fisher people besides others who are indirectly dependent on the sector. The total marine fisher folk population of 3.57 million is in 3,305 marine fishing villages spread across the coastal states and Union Territories (including islands). Of these, 0.90 million are active fisher people, while another 0.76 million people are involved in other fisheries-related activities (ICSF, 2010).

The Indian coastline can be delineated into 22 zones, based on the ecosystem structure and functions. The Indian boat types range from the traditional catamarans, *masula* boats, plank-built boats, dug out canoes, *machwas*, and *dhonis*, to the present day motorised fibre-glass boats, mechanised trawlers, and gillnetters. The total number of fishing vessels fishing in the EEZ, as per the 2005 National Census (including in the Andaman and Nicobar, and Lakshadweep islands), was 243,939, which includes 59,743 mechanised vessels and 76,372 motorised vessels, while the rest are non-motorised vessels. There are 1,332 landing centres along the coast (excluding the Andaman and Nicobar, and Lakshadweep islands).

India's marine capture fish production increased from 520,000 tonnes in 1950 to 3.15 million tonnes in 2007. The bulk of the catch comprises oil sardines, followed by penaeid and non-penaeid shrimp, Indian mackerel, Bombay duck, croakers, smaller quantities of cephalopods, other sardines, and threadfin breams (CMFRI, 2008).

Similarly, fresh-water fishing activity also has huge potential in India. As per the data available, India's freshwater resources consist of rivers and

canals (197,024 km), reservoirs (3.15 million ha), ponds and tanks (235 million ha), oxbow lakes and derelict waters (1.3 million ha), brackish waters (1.24 million ha), and estuaries (0.29 million ha). The inland capture fish production has increased from 192,000 tonnes in 1950 to 781,846 tonnes in 2007, the major species being cyprinids, siluroids and murrels (ICSF, 2010).

As per the statistical information available from the Ministry of Agriculture, fish production has increased many fold since 1951. Details of fish production in India, both marine and fresh-water, are provided in Table 1.

Keeping in mind the potential of the fisheries sector, the Government of India, through the state governments, initiated several development programmes, the details of which are as follows:

The Department of Animal Husbandry, Dairying and Fisheries has been undertaking various production, input supply, and infrastructure development programmes and welfare-oriented schemes, besides formulating/initiating appropriate policies to increase production and productivity in the fisheries sector.

The fisheries sector has been one of the major contributors to foreign exchange earnings through export. Export of fish and fisheries products has grown manifold over the years. From about 15,700 tonnes valued at ₹ 3.92 crore in 1961-62, exports have grown to 5.41 lakh tonnes valued at ₹ 7,621 crore in 2007-08.

i. Development of Inland Fisheries and Aquaculture :

The ongoing scheme of Development of Freshwater Aquaculture and Integrated Coastal Aquaculture have been combined with four new programmes on development of coldwater fish culture, development of water-logged areas and derelict water bodies into aquaculture estates, and use of inland saline/alkaline soil for aquaculture and programme for augmenting the productivity of reservoirs. This scheme broadly has two components: Aquaculture and Inland Capture Fisheries.

Table 1 : Fish Production in India Since 1980-81

Year	Marine	Inland	Total
1980-81	15.55	08.87	24.42
1990-91	23.00	15.36	38.36
1991-92	24.47	17.10	41.57
1992-93	25.76	17.89	43.65
1993-94	26.49	19.95	46.44
1994-95	26.92	20.97	47.89
1995-96	27.07	22.42	49.49
1996-97	29.67	23.81	53.48
1997-98	29.50	24.38	53.88
1998-99	26.96	26.02	52.98
1999-2000	28.52	28.23	56.75
2000-2001	28.11	28.45	56.56
2001-2002	28.30	31.20	59.56
2002-2003	29.90	32.10	62.00
2003-2004	29.41	34.58	63.99
2004-2005	27.78	35.26	63.04
2005-2006	28.16	37.55	65.71
2006-2007	30.24	38.45	68.69
2007-2008	29.19	42.07	71.26

Source: Ministry of Agriculture, Government of India.

ii. Development of Freshwater Aquaculture

The Government has been implementing an important programme in the inland sector, viz., Development of Freshwater Aquaculture through the Fish Farmers Development Agencies (FFDAs). A network of 429 FFDAs covering all potential districts in the country are in operation. During 2007-08, about 24,752 ha of water area was brought under fish culture and 35,000 fish farmers were trained in improved aquaculture practices through the FFDAs.

iii. Development of Brackish-Water Aquaculture

With the objective of utilising the country's vast brackish-water area for shrimp culture, an area of about 30,889 hectares was developed for shrimp culture till 2007-08 through 39 Brackish-water Fish Farmers Development Agencies (BFDAs) set up in the coastal areas of the country. The agencies have also trained 31,624 fishermen in improved practices of shrimp culture till 2007-08. Presently about 50 per cent of the shrimp exported from the country is from aquaculture.

iv. Development of Marine Fisheries

The Government is providing subsidy to poor fishermen for motorising their traditional craft, which increases the fishing areas and frequency of operation with consequent increase in catch and earnings of fishermen. About 46,223 traditional crafts have been motorised so far. The Government has also been operating a scheme on fishermen development rebate on HSD oil used by fishing vessels below 20 meters length to offset the operational cost incurred by small mechanised fishing boat operators.

v. Development of Fishing Harbour

The Government has been implementing a scheme with the objective of providing infrastructure facilities for safe landing and berthing to the fishing vessels. Since inception of the scheme, six major fishing harbours, viz. Cochin, Chennai, Visakhapatnam, Roychowk, Paradip and Season dock (Mumbai), 62 minor fishing harbours, and 190 fish landing centres have been taken up for construction in various coastal states/UTs.

vi. Welfare Programmes for Traditional Fishermen

Important programmes for the welfare of traditional fishermen are:

* Group Insurance Scheme for active fishermen
* Development of Model Fishermen Villages
* Saving-cum-relief Scheme
* Saving-cum-component financial assistance is provided to the fishermen during the lean fishing season.

About 3.5 lakh fishermen were assisted under the saving-cum-relief programme in 2008-2009.

vii. Specialised Institutes

The Central Institute of Fisheries, Nautical and Engineering Training, Kochi with units at Chennai and Visakhapatnam, aims at making available sufficient number of operators of deep-sea fishing vessels and technicians for shore establishments. Integrated Fisheries Project, Kochi, envisages processing, popularising and test marketing of unconventional varieties of fish. The Central Institute of Coastal Engineering for Fisheries, Bengaluru, is engaged in techno-economic feasibility study for the location of fishing harbour sites. Fishery Survey of India (FSI) is the nodal organisation responsible for the survey and assessment of fishery resources under the Indian EEZ.

viii. National Fisheries Development Board

The National Fisheries Development Board was established to work towards blue revolution with a focus on increasing the fish production of the country to a level of 10.3 million tonnes, achieving double the exports from 7,000 crore to 14,000 crore and direct employment to an extent of 3.5 million by extending assistance to the various agencies for implementation of activities under inland, brackish-water and marine sectors. It is expected to become a platform for public-private partnership for fisheries, a

mechanism for an end approach in order to ensure proper self-availability to efficient marketing.

It is an autonomous organisation under the administrative control of the Department of Animal Husbandry, Dairying and Fisheries, Ministry of Agriculture, Government of India. It has been registered with the Office of the Registrar of Societies, Hyderabad, on 10 July 2006 with the registration number of 933 of 2006. The Board was inaugurated on 9 September 2006. The office was established at Hyderabad.

The period of implementation of various activities of the board is six years (2006-12) :

* To bring major activities relating to fisheries and aquaculture for focused attention and professional management.

* To coordinate activities pertaining to fisheries undertaken by different Ministries/Departments in the Central Government and also coordinate with the State/Union Territory Government.

* To improve production, processing, storage, transport and marketing of the products and culture fisheries.

* To achieve sustainable management and conservation of natural aquatic resources including the fish stocks.

* To apply modern tools of research and development including biotechnology for optimising production and productivity from fisheries.

* To provide modern infrastructure mechanisms for fisheries and ensure their effective management and optimum utilisation.

* To generate substantial employment.

* To train and empower women in the fisheries sector, and

* To enhance contribution of fish towards food and nutritional security.

Major activities to be taken up by the National Fisheries Development Board :

* Intensive aquaculture in ponds and tanks
* Enhancing productivity from reservoir fisheries
* Brackish-water coastal aquaculture
* Mariculture
* Sea ranching
* Seaweed cultivation
* Infrastructure for post-harvest programmes
* Fish dressing centres and solar drying fish
* Domestic marketing
* Other activities

The total budget provision for implementation of various activities of the National Fisheries Development Board for the period 2006-12 is ₹ 2,100 crore, which was subsequently reduced to ₹ 1,500 crore.

This in view, the fisheries sector has a huge role—to support millions of people, and in the Indian economy.

Fishing Community in India

International Collective in Support of Fishworkers (ICSF) compiled elaborate information on the fishing community in India. Besides this, the Anthropological Survey of India too made significant contributions in understanding communities involved in fishing activities. The characteristic feature of the fishing communities was that they were not homogenous in

caste or group unlike in other occupations. In each state, one or two, or even more castes/groups were involved in fishing activity.

According to ICSF, fishing communities in India are not homogenous, as they belong to different castes. These communities have their distinct social and cultural governance structures and traditional practices, depending on the coast that they inhabit. At least two to three castes are exclusively involved in marine fishing in each maritime state, and are not related to the mainstream agrarian system.

The community institutions (such as the caste *panchayats*, *peddalu*, *padu* system, etc.,), mostly organised along caste, kinship or religious lines, play an important role in resolving conflicts, besides regulating and allocating resource use, ensuring equitable access to resources and providing some form of social insurance. Most communities have evolved their own management systems over time to regulate human interaction with the resource, especially when a large number of people bank on a limited resource to avoid conflicts. The evolution of the traditional management system depended on the resource and the environment in which the resource existed as well as the interactions between people to extract these resources (Kurien, 1998).

Besides the traditional caste-based organisation of fishing communities, they are also organised into various sectors such as the mechanised sector — boat owner associations, trade unions, cooperatives (both state-run and private), associations based on gear type, self-help groups, federations, etc.

Some of the important fishing communities in major Indian states are provided in Table 2.

Table 2 : Fishing Communities in Major States of India

S.No.	State	Fishing Communities
1	Andhra Pradesh	Vadabalijas, Jalaris, Pattapu and Palles
2	Gujarat	Kharvas, Kolis and Macchiyaras
3	Maharashtra	Kolis
4	Odisha	Jalaris, Vadabalijas, Kaibartas, Khandayats and Rajbhansis
5	Tamil Nadu	Pattinavars, Mukkuvars and Paravas
6	West Bengal	Kaibartas

Source : ICSF Website.

Demographic Profile of Fishing Communities in Andhra Pradesh and Tamil Nadu

Since the present study was conducted in Andhra Pradesh and Tamil Nadu, a brief study on the demographic profile of the fishing communities in these states was attempted, in order to understand the socio-economic issues associated with them.

Andhra Pradesh

The coastal area has been classified into northern, central and southern zones based on the geographical, physical and environmental features. Each of the zones is represented by one major fishing caste: The major fishing castes of Andhra Pradesh include the Vadabalijas, Jalaris, Pattappu, Palles.

The northern zone, characterised by open surf-beaten coasts, extending from Donkuru on the Odisha border to Uppada, is dominated by fisher people of the Vadabalija (*Vâdabalija*) caste, interspersed with a smaller caste group called the Jalari (*Jâlari*). The Vadabalijas are present all over

the zone and also have a strong presence in Odisha. It is a hard core marine fishing community like the Pattappu, and unlike the Palles who have one foot in the riverine and brackish-water sector. A negligible number of other castes are also engaged in marine fishing in the north. At the basic level, the members of the Vadabalija fishing community constitute the general body of the *Panchayat*. The leaders are called *Peddalu* (elders; singular: *Pedda*) and these elders play an active role in the social sphere of activities. The members themselves are simply called '*Sabhyulu*' (members). The powers of the elders are derived from their role as the custodians of the *Kula Kattadi*, or the Caste Code. This is an unwritten code of conduct for all community members, which is interpreted by the elders in dealing with the day-to-day issues of community life (Salagrama, 2003). A significant minority in the northern zone is the Jalari community which is backward on most socio-economic indicators, but is a much more skilled and adventurous group with respect to marine fishing.

The shallow central zone is influenced by the large inflows of waters from the rivers Godavari and Krishna, extending from Uppada to Nizampatnam, while the delta zone is the exclusive preserve of the Palle fishermen who prefer to be called *agnikula* kshatriyas.

The exception to the Palle occupation of the coast comes in the small transition zone in the northern end from Kakinada Town to Uppada, where the Vadabalijas reign supreme. The *agnikula* kshatriya fishermen are involved in both riverine and sea fishing, and their sea-going proportion varies from village to village based on many factors like distance from the sea, availability of agricultural incomes, and skill. A good number are involved in both marine and riverine fishing, shifting from one to the other seasonally. In a study carried out in Boddu Chinna Venkataya Palem (BCV Palem), Salagrama (2003) notes that members of the Palle community refer to their *Panchayat* leaders as *Pethandarlu* (managers; singular: *Pethandaru*) or *Peda Kapulu* (caretakers; singular: *Peda Kapu*).

They have an important economic function—managing the access and use rights to fishing. The members themselves are called '*Paallu*' (meaning, shares; singular: *Paadu*), once again demonstrating the economic

roots of organisation of the later system. The Palle here are also known to form smaller groups made of people with similar fishing orientation, in order to better manage and organise access and user rights to fishing grounds.

The southern zone, extending from Nizâmpatnam to Tamil Nadu border, comprises the districts of Nellore, Prakasam, and a part of Guntur district. It is characterised by open surf-beaten coasts, and by fisher folk of the Pattapu caste group, who are closely related to the Pattinavar fishers from the neighbouring State of Tamil Nâdu (Information compiled by the ICSF). While the Pattappu fishermen have the exclusive use of the coast in most of Nellore, from the Kavali Mandal of Nellore and throughout Prakasam District, they co-exist (albeit in separate hamlets) with the Palle fishermen who have adopted many features of the Pattappu community including their fishing technology.

Tamil Nadu

The Tamil Nadu coastal belt which begins from the North of Chennai near the Pulicat Lake to the West of Kanyakumari in the South is inhabited by different maritime sub-castes speaking different dialects of the Tamil language.

Pattanavar Fishing Community

The 'Pattanavars' are the dominant fisher group residing along the Bay of Bengal coast, from the East Coast on the Krishna River in Andhra Pradesh to Nagapattinam, Tamil Nadu. Among the Pattanavars, one broad internal division is Periya and China Pattanavars. The Pattanavars have developed a distinct formal internal governance structure or *panchayat* (their *panchayat* is independent of the government structures institutionalised by the State). This time-honoured village council is no empty, powerless body. Every settlement has one or more headmen called *Yejamanan*/ *Nattamayi*, who are assisted by *Thandkaran* and a *Paraiyan Chalavathi*. The traditional role of the *panchayat* is to maintain community cohesiveness, presiding over all matters including weddings, religious ceremonies, maintenance of community funds, dispensing justice, and enforcing judicial

actions and enquiries. The village *panchayat* mediates/bridges relationships with all external institutions and structures (including other Pattinavar villages), except during serious conflict. These traditional caste *panchayats* govern groups of people, as well as defined physical territories. In the case of artisanal communities, the rules relate to territories and technical innovation and use of fishing techniques.

Along the coastal stretch from Karaikal to Nagapattinam, the Pattanavars have a federated structure of governance made up of 64 kinship villages. These 64 villages are sub-divided into smaller clusters of eight village chains, then 16, 32, and finally 64. At each level the *panchayat* maintains social cohesiveness, dispenses justice, and holds financial responsibilities. The head of the 64 villages in this region is the Nambiar Nagar. The tsunami of 2004 and post-tsunami recovery activities placed a unique and inordinate stress on the *panchayat*—changing functions, responsibilities, and required expertise in a very short amount of time. Gomathy (2006) describes how the panchayats sprung into action, to first assess and record the damage to life and property, acquire sufficient aid from the state, charitable and development organisations, and distribute and manage this influx of aid.

The Padu System of Pattanavars in the Pulicat Region

The Pattanavars, who inhabit the Pulicat Region of Northern Tamil Nadu bordering Andhra Pradesh, differ from the rest of the Pattanavar communities in the State by virtue of a unique fishing practice that they follow called the *Padu* system. Mathew (1991) defines the *Padu* system as a traditional system of granting entitlements to eligible members of a particular community (the Pattanavars) in certain designated fishing grounds of the Pulicat Lake. *Padu* refers to 'fishing site or ground'. There are three designated *Padus* in the Pulicat (*Vadaku Padu*, *Munthurai Padu* and *Orai Padu*). According to the Information compiled by ICSF, eligible fishermen are allowed access by means of a lottery system wherein each village knows at the outset the designated days of the year for that particular village in that specific *Padu*. Apart from access to fish in the *Padus*, the entitlements also differ depending on the gear used, specifically the use of stake net

(*suthu valai*) or the shore seine (*badi valai*), which is usually owned by the community 'elite'.

The *Padu* system was originally created more for equitable sharing of fishing grounds (the sole users being the Pattanavars) rather than resource conservation. Demographic pressure has decimated the fishing resources in the lake over the last few decades, and the *Padu* fishermen had to resort to further sub-division of the fishing grounds or the expansion of crew size/ boat. Since the 1930s, *Padu* fisher folk have had conflicts with marine fisher folk who claim a stake in the lake's already dwindling fisheries, and who do not feel bound by the traditional system.

Mukkuvar

The Mukkuvars inhabit the southern coast of India, in Kanyakumari and have settlements as far north as the Malabar Coast on the west. They are believed to have emigrated from Sri Lanka. The Mukkuvars were originally Hindus but later converted in large numbers to Christianity, with the advent of the Portugese Jesuits during the 16th century. This mass conversion was primarily the result of a combination of factors including the humiliations of untouchability that they were subjected to, and their aspiration of autonomy and economic independence.

The Mukkuvars of Kanyakumari district and those of Kerala have a considerable affinity and are capable of conversing freely and with confidence in Malayalam. A major cultural difference between the Mukkuvars in the southern and northern parts of the western coast is that while the northerners practise *marumakkat thayam* (matriarchal lineage), quite significant in Kerala, those in the south adopt *makkat thayam* (patriarchal system). There are two well-defined groups among the Mukkuvars—Pulukkaiyars and Arayans. The Arayans were the 'masters of ceremonies' in the caste, affording leadership in the religious and social matrix of life. The Pulukkaiyars are also Mukkuvars in the real sense of the term, but there exists a deeply carved status difference between them and the Mukkuvars wherein the Pulukkaiyars belong to a far lower economic stratum.

Paravars

The Paravars inhabit the coastal belt from Kanyakumari to Rameswaram. They are believed to be the chiefs of this coastal region where they ruled their areas as subordinates of the Pandyas of the Sangam Age. The Paravars adopted the Christian faith when it was offered as a protection from harassment by Arab fleets and the Nayaka armies. The Christian Paravar community is the biggest in Rameswaram and they are pioneers in their occupation. The community engaged in marine fishing, pearl diving, trading, and even piracy.

The Paravars have a strong sense of group identity based on their occupation, caste polity, kinship, and even exclusive settlements that distinguished them from other contiguous people. The Paravar community functioned under a caste head, *jathithalaivan*, who essentially controlled the pearl fishing activities and revenues from their occupation or *jathi-tholil*, which was confined to the Paravar caste polity (*namba rajyam*). Over the years, the Portuguese, the Dutch, and the British influences, subsequently followed by the country's Independence, brought about demographic changes and disintegration of solidarity in the internal structure of this community, and more significantly, the devolution of power from the caste heads.

Although fishing was historically the Christian Paravar communities' domain, the advent of mechanised boats made fishing a lucrative occupation, bringing with it large Hindu migrations into the region. Today Rameshwaram's demography is composed of a jumble of fishermen from various religions and caste backgrounds.

Thus, the fishing community in general, and those specifically spread over in Andhra Pradesh and Tamil Nadu consists of multi-caste groups driven, however, by certain homogenous issues in view of their common occupation.

Fisherwomen

Women play an important role in fisheries. They are engaged in a wide range of activities in the fisheries and in fishing communities all around the world:

* As workers (paid and unpaid) within the fisheries, in pre- and post-harvest activities, including liaison work with institutions and agencies. In many countries, it is mostly women who are engaged in inland fishing and aquaculture.

* As workers in seafood processing plants.

* As caregivers of the family and in maintaining social networks and the culture of the community.

* As workers in non-fisheries sectors to supplement the household income, and the often erratic returns from the fisheries.

* As members of fish worker movements and fishers' organisations.

According to the CMFRI census (2005), women form 48 per cent of the marine fisher folk population, with 948 females for 1,000 males, the all India sex ratio, according to the Census of India 2001, is 933. The sex ratio for fishing communities is maximum in Kerala (980) and minimum in West Bengal (898), among the States of India. It has been noticed that generally the sex ratio is lower in fishing communities, than in other communities. Among women, the major fishing-related activities are marketing (41.8 per cent), labour (18.4 per cent), and curing/processing (18 per cent). Further, as many as 73.6 per cent of those engaged in marketing are women, while 75.7 per cent of those in curing and processing are also women.

As per the available literature and data, the existing statistical information does not capture the multi-dimensional nature of the work undertaken by the women in fishing communities. Not surprisingly, few policies are formulated with these realities in mind. In general, while the exact nature of women's work differs by culture and region and between rural and urban areas, the common factor is that it is rarely seen as 'productive'. It has low social value and is normally seen as an extension of the 'domestic' space. Little value is attached to the domestic and community tasks performed by women.

In reality, however, through their participation, women have strengthened fish workers' organisations and broadened their agendas. Apart from bringing in issues of concern to themselves as workers in the fisheries, they have, more significantly, raised concerns about the quality of life in fishing communities, focusing on access to health, sanitation and education. Women have brought in a community perspective to fisheries issues. Their ability to do so stems from the multi-faceted roles they perform—roles that straddle the home, the family, the community, and the workplace.

However, often the role of women in fisheries is not properly recognised. According to Shaleesha (2000), despite the significant contributions made by women, their role is not properly recognised. She further argues that the role of women is ignored, due to the general bias existing against women, especially in rural areas.

While emphasising the role of women in fishing occupation, Williams *et al.* (2005) express the following opinions about the role of women in the fishing sector at global level :

"Fishing communities are faced with massive aquatic ecosystem degradation caused largely by unsustainable fishing, and associated socio-economic challenges. In this context, aquaculture has given mixed signals with high economic growth rates but some unsustainable consequences. This raises the question about women's contribution in fisheries and aquaculture towards sustainability and restoration of lost productivity. Empirical evidence of women's roles in all continents shows patterns of unrecognised, unpaid labour that clouds the economic signals of increasing resource rarefaction. Historically, women have been associated with resource conservation embedded in traditional belief systems, which have been progressively eroded. Where social recognition is achieved through enforcement of modern equal opportunity legislation—especially when combined with access to formal education and training—women regain capabilities for enhanced social organisation and leadership. This can lead to significant contributions to restoration of natural resources. The paper proposes a participatory method to render women's role visible and enable development of socio-economic organisation supportive of social justice

and sustainable resource use. The case studies are from Canary Islands in Spain, Brittany region of France, Southern Nigeria, Amazonian and South Eastern Brazil, Mexico, Newfoundland and Labrador, Pacific Islands, coastal Asia and the Mekong Region."

This alone summarises the important role played by the women in fishing sector. The insights provided by Vijay Khader *et al.* (2005) further elucidate the role of women in the fishing sector. These authors felt that women had immense role to play in the fishing sector. The following is the summarised presentation of their arguments in favour of women in the fishing sector:

"Women, who constitute approximately half of India's population, play a vital role in the operation of the fisheries and their continuing growth as a component of the agriculture sector of the economy. The contributions of the fisherwomen penetrate every aspect of post-harvest handling, preservation, processing, and marketing of seafood products, and provide an integral link between producers and consumers."

In the fishing areas of the southern maritime States of Andhra Pradesh, Karnataka, Kerala, and Tamil Nadu, women dominate the retail fresh fish trade. About 50-70 per cent of the fisherwomen and their families are dependent on fresh fish marketing and traditional fish processing for their livelihoods.

As much as 20 per cent of the catch is processed using the traditional methods of salting and drying to satisfy the demand for traditional products. An additional 9 per cent of the catch consists of fish species not acceptable for human consumption that are dried and used as fertilisers and in poultry feeds.

Further, a significant number of women either independently process fishmeal by sun-drying methods, or work in by-product units. The seafood export sector, which utilises 6 per cent of the marine catch, also employs a large number of workers to grade, pack, and freeze seafood products for export.

While fresh fish marketing and traditional fish processing remain the preferred activities of fisherwomen in the southern states, vocations in other fish-related activities are also available. These activities include clam collection and processing; fish processing and aquaculture in Kerala; prawn seed collection; fish and shrimp farms and hatcheries and salt loading in Andhra Pradesh; and working at landing centres, by-product units, and *surimi* plants in Karnataka.

However, even with the available post-harvest jobs, the constraints faced by fisherwomen who want to advance their socio-economic status beyond the sustainability level are overwhelming. On a personal level, many of the women suffer from poor health, hygiene and nutrition, along with lack of education, child care, and transportation to carry them through long distances for their jobs.

In terms of raw material, the women deal with uncertain catches of varying quality, a highly perishable product, lack of cold storage, and intense competition. For those in traditional processing, there is a scarcity of potable water and space for drying, in addition to adverse climates, loss through insect infestation, product quality issues, and low profit margins.

The marketing of fresh fish has heretofore had easy access to product and enjoyed financial stability and a quick return on investment. However, local venders are beginning to experience increased competition for existing resources as supplies become increasingly scarce. Signs point to depletion of fish catches and increased competition from the processing and export sectors.

In addition, small-scale processors in the traditional sectors report that profit margins are declining, fluctuations in the product supply are troublesome, storage facilities are scarce, and insect infestation is taking its toll on the products.

Equally important are serious concerns regarding the physical exhaustion and health hazards that plague women whose jobs require long working hours where they have to stand/sit for extended periods, work in

the hot sun, or walk long distances with a head load. Subsequent back-aches, headaches, chest, shoulder, joint, and muscular pains, skin infections, and breathlessness ultimately take a toll on their health.

Much of India's national food security rests on the shoulders of its fisherwomen. Affording comprehensive care for these women is correct in principle and a practical necessity if India's fisheries sector is to be satisfactorily sustained and the fisherwomen empowered, both socially and economically. This can only be done through education about nutrition, health, sanitation, and child care, and training on current technologies and best practices techniques.

Thus, the above cited discussion elucidates the role of women in the fishing sector and their responsibilities that cannot be ignored; there was every opportunity and occasion to support them and also recognise their services.

The Context of the Study

As cited in the discussion presented above, it is quite emphatic to observe that the fisheries sector has immense role to play in the Indian economy. Moreover, the fishing community that is mostly categorised under the poverty line has been thriving in this sector for quite some time by eking out a life based on the extraction of financial gains from this sector.

Though several welfare programmes for fishing community in general and women in particular were in vogue, the concept of Self-Help Groups (SHGs) and provision of micro-credit has often been considered as the appropriate approach to meet the financial requirements of the fisherwomen.

Among the specific micro-credit facilities offered to the fisherwomen, the States of Andhra Pradesh and Tamil Nadu evolved specific micro-credit programmes aimed at alleviating the hardships faced by the fisherwomen. It was expected that these specific micro-credit programmes would generate the needful succour to the fisherwomen as well as enable them to diverse

their specialised occupations within the different sectors of fishing occupation. It was also expected that these specific micro-credit programmes would generate occupational mobility among them in their endeavour to optimise the opportunities that came across to them through the micro-credit available to them.

The above in context, the present study titled **Role of Exclusive Credit Linkage Programme for Occupational Dynamics among Fisherwomen** was undertaken in the States of Andhra Pradesh and Tamil Nadu.

CHAPTER II

REVIEW OF LITERATURE

Given the important role of fishing sector and the role of women in it, several academics focused their research on the role of women and micro-credit available for them as well as its impact on them. This section provides a gamut of studies and their outcome on relevant issues.

Studies Conducted in Foreign Countries

Felsing et.al (2001), while analysing the role of women in aquaculture in Southeast Asia, observed that the sector was becoming very important in the region but the role of women has often been adversely affected. The article tries to identify some ways to alleviate the problem.

Nandlal S (2005), made an analysis of a fisherwomen group in Fiji. This article documents the success story of a women's group in Driti, a small village in Bua Province, Vanua Levu, Fiji, in the development of aquaculture in the region through Tilapia culture. The group showed great initiative carrying out the project even when it was discontinued by the men's group in the village.

In another study conducted at the international level, William SB *et al.* (2005) observed that fishing communities are faced with massive aquatic ecosystem degradation caused largely due to unsustainable fishing, and associated socio-economic challenges. In this context, aquaculture has given mixed signals with high economic growth rates but some unsustainable consequences. This raises the question about women's contribution to fisheries and aquaculture towards sustainability and restoration of lost productivity. Empirical evidence of women's roles in all continents shows patterns of unrecognised, unpaid labour that clouds the economic signals of increasing resource rarefaction. Historically, women have been associated

with resource conservation embedded in traditional belief systems, which have been progressively eroded. For example, when social recognition is achieved through enforcement of modern equal opportunity legislation—especially when combined with access to formal education and training—women regain capabilities for enhanced social organisation and leadership. This can lead to significant contributions to restoration of natural resources. The paper proposes a participatory method to render women's role visible and enable development of socio-economic organisation supportive of social justice and sustainable resource use. The case studies are from Canary Islands in Spain, Brittany Region of France, Southern Nigeria, Amazonian and South Eastern Brazil, Mexico, Newfoundland and Labrador, Pacific Islands, coastal Asia and the Mekong Region.

Guste Ma J *et al.* (2002), who conducted their study in Philippines, observed that 40 per cent of the total fisheries production already comes from aquaculture. Although there is no available sex disaggregated data on employment in the aquaculture sector, women are very much part of this production, in the pre-harvest, harvest, and post-harvest stages. IBON's field research in areas where aquaculture is practised confirms this assertion and provides answers to questions of the type: What is the extent of women's participation in aquaculture? More importantly, has aquaculture helped empower women economically and socially? Or has it only worsened the Filipina fish farmers' plight?

Nam S *et al*. (1998), who conducted their study on fisherwomen in Combodia, presented a survey conducted among 215 families involved in fish culture in Prey Veng and Svey Rieng Provinces in Cambodia, in order to determine the involvement of women in the small-scale aquaculture sector. The survey identified constraints to, and opportunities for, the participation of women in the sector, and also examined the access to, and control of, resources with regard to fish culture at the family level, verifying the position of women in regard to these issues owing to the introduction of a new activity.

Flores PE (1996) in her study conducted in Equador examined the role women play in post-larval fishery, not just in the capture and cleaning

of post-larvae, but also in the context of everyday community life. The post-larvae fishery not only serves to provide the basic resource for development of the shrimp industry, but also represents an alternative source of work and income.

Minh LT, Huong DT and Tuan NA (1996) conducted a study in Vietnam over the involvement of women in fishing activity. The findings of a study on the participation of women in fish nursing in the main fish fingerling production area, Cantho City, of the Mekong Delta, Vietnam, were presented. It was observed that all 33 families who were nursing fish in 1995 hired women, who contributed about 38 per cent to the total labour use. None of the women had vocational training in aquaculture but more than half had finished high school.

Thus, the discussion on the research undertaken overseas also indicates the vital role played by women in the fishing community and the problems and constraints faced by them.

Several government and other organisations have intervened to improve the socio-economic conditions of the women in fishing communities, to enhance their role in coastal resources management and their participation in governance and policy processes. Development initiatives have focused on improving women's livelihoods in small-scale fisheries industries; generating and supporting entrepreneurship; supporting women's roles in aquaculture; forming and strengthening fisheries cooperatives; forming partnerships with other development actors such as the state; supporting women's participation in coastal zone management and conserving the environment; generating alternative livelihood options, training women in improved fish processing technologies, and so on.

A critical development intervention in working with women and livelihoods has been the formation of micro-credit groups. Other development initiatives have aimed at bringing together women leaders to share experiences on coastal zone management and fisheries. A few have focused on creating a dialogue on gender between women from fishing communities and the institutions that work with them: international organisations, the

state and Non-Governmental Organisations (NGOs). Some initiatives have focused on drawing attention to the contributions and concerns of women in fishing communities for national and policy considerations, and on increasing their political participation within governance. The documents under this theme highlight these initiatives.

Studies Conducted in India

Gomathi B (1998) through his article made a brief account of the experiences of two communities in Tamil Nadu, India, regarding the use of tricycles by women fish vendors in order to reach fish markets quickly. There were numerous management problems that were encountered by women in Periakuppam, near Mahabalipuram—it was difficult to find a reliable driver, the village men were hostile, and the *sangam* women often quarreled with each other regarding issues such as costs and rights to use the vehicle. This resulted in the fact that much of the time the tricycles remained unused. However, when tricycles were made available to women fish vendors in Nagapattinam, the results were much more successful.

Chaturvedi G (2004), evaluated the Bay of Bengal Programme, which was designed to assess the needs and status of women in fishing communities with regard to their livelihood security, food and nutrition, and community development. This field study evaluates the impacts of the past interventions made by the Bay of Bengal Programme and other agencies, and also determines the level of empowerment at the grassroots. Over 30 villages were visited across Tamil Nadu, Pondicherry, Andhra Pradesh, Odisha, and West Bengal. Participatory Rural Appraisals (PRAs) were conducted with women in the fisheries sector. Alternative livelihood strategies were explored and recorded to pave the way for meaningful future interventions by the BOBP-IGO. Self-Help Groups (SHGs) were found to catalyse the transformation of the fisheries sector through viable micro-enterprise development.

Mohapatra B (1998) conducted a study on fish vendors of Odisha. In this study, a brief account is given of the success story of women fish vendors in Odisha, India, regarding the use of ice boxes to maintain the

quality of the fish during transportation from the landing centre to the market. A women's group was formed, following assistance by the Post-Harvest Fisheries Project in 1995, to manage four ice boxes. Women entered into an agreement with the traders who brought ice into the village, brought fish, and carried catches back: the traders would give the women ice free of cost and the women would ensure supply of fish in good condition.

Dias JC and Joseph C (1992) also conducted a study on the Bay of Bengal Programme. This document expands on the role of women in India where their potential has often been overlooked and analyses the Bay of Bengal Project (BOBP) experience and the positive results it produced. It calls for a greater involvement of NGOs to stimulate and catalyse women's activities.

Villareal LV and Upare MA (2003) conducted a study in Goa. The authors observed that in most societies, as in India, small-scale fishing and fish farming households are considered to be one of the most disadvantaged and vulnerable groups. Microfinance programmes are seen as a means for these households to gain access to much-needed credit services that are appropriate for their needs. Moreover, because women comprise a significant proportion of such households, microfinance should also serve as an effective tool to assist and empower women in fishing communities. It is in this context that the national workshop was organised. The main objective of the workshop was to analyse and document recent experiences with microfinance programmes in support of women and poverty alleviation in coastal fishing communities in India, and to draw conclusions with regard to best practices in this field. The workshop also aimed to provide guidance to financial institutions, governmental and non-governmental institutions involved in fisheries development, fishermen's and women's associations, donors and other stakeholders for the future development of microfinance programmes, and other necessary support services. The workshop was organised by FAO, in cooperation with the National Bank for Agriculture and Rural Development (NABARD) as the host organisation. It was a follow-up to the recommendations of the recently concluded Regional Workshop on Microfinance Programmes in support of Responsible Aquaculture and Marine Capture Fisheries in Asia, held in Chiang Mai, Thailand, in December 2002.

The workshop, while highlighting best practices in financial support for women in fishing communities, had a broader and multi-dimensional perspective. As such, the presentations, discussions and recommendations were not only limited to financial support but also covered the following important thematic areas : government policies and initiatives, research, technology development, appropriate support services, and other financial support and interventions for the sector.

Madhu SR (1998) published a good work that was quite useful to NGOs and development agencies that work with artisanal fishing communities, particularly in India, Bangladesh and Sri Lanka. It provides descriptive overviews of post-harvest fisheries and about community institution-building, human resource development, and gender development in small-scale fisheries. It explains issues with illustrations related to technical and marketing issues, credit and finance, monitoring and evaluation. It draws attention to the inter-linked and inter-related nature of problems faced by fishing communities.

Jayaraman (2000 and 2002) reported on the role and performance of fisherwomen SHGs in India. He found that the fisherwomen SHGs have been performing well in availing of micro-credit, and repaying it in time. The micro-credit programme implemented through SHGs contributed to the socio-economic welfare and empowerment of the fisherwomen. It also contributed to the eradication of usury and illicit liquor.

Nagayya (2000) stated that there has been a massive expansion in the formal credit delivery network in the last three decades and there is an acceptable gap in financing the genuine poor, especially in remote rural areas.

Sabyasachi Das (2003) reported on the functioning of SHGs and micro-credit. It included social, economic, political and spiritual development of the poorer sections of the society. The NGOs gave some training to the SHGs for awareness building, entrepreneurship and skill training, along with some help in arranging inputs and marketing, introduced saving and internal lending, helped in the maintenance of accounts, and linked them with the banks for credit requirements.

Deepti Agarwal (2001) reported that the status of women is low and their socio-economic conditions are much more depressed than that of men. Jeyesh Talati and Venkatakrishnan (2001) explained women's empowerment in Jhabua district, Madhya Pradesh. The women 'leaders' elected by the group members were responsible for the maintenance of group records and management of group. These women's groups laid the foundation for the empowerment of women.

According to Radhakrishna Rao (2002), Kerala's remarkable achievements in education and health care have been greatly facilitated by its social and physical terrain. Socially speaking, community-based social reform movements competed with each other for social advancement.

Bharat Dogra (2002) reported that 15 to 20 women formed SHGs with their monthly savings of ₹ 10 or ₹ 20 each. Initially, men in many villages made fun of these groups with their small savings, but later observed that when these savings grew and women were able to take loans to meet several pressing needs. Consequently the men also started similar SHGs with monthly savings of ₹ 50 each or more.

Laxmi Kulshrestha and Archana Gupta (2002) reported that Non-Government Organisations (NGOs) and voluntary action has been part of the historical legendary. In the 19th and early 20th centuries, several voluntary efforts were started in the fields of education and health care. They projected development practitioners, government officials, and foreign donors who observed that NGOs, by virtue of being small scale, flexible, innovative and participatory, are more successful in reaching the poor for poverty alleviation. This consideration has resulted in the rapid growth of NGOs involved in initiating and implementing rural development programmes.

Shetty (2002) reported on the impact of rural SHGs and other forms of microfinancing. Solanki (2002) identified technologies for rural development in the directory of rural development published by the National Institute of Rural Development, Hyderabad, which is an unique effort in assembling the detailed information of 100 technologies developed by various R&D institutions/agencies. This reference book will help the policymakers

and technologists in analysing and implementing the practical approaches. A large number of these technologies are being transferred free of cost, with a few on consultancy basis, while some of them need licenses to enable their transfer.

FAO (2003) reported on the best practices and success stories in micro-credit programmes for women in coastal fishing communities in India.

Uwe Tietze and Villared (2003) reported on the regional proceedings of the workshop in support of Responsible Agriculture and Marine Capture Fisheries in Asia.

Shankar Chatterjee (2003) reported on networking Swarnajayanti Gram Swarozgar Yojana (SGSY), Banks and SHG initiatives in Uttar Pradesh.

Suman Krishna Kant (2001) reported on women's empowerment and mutual cooperation in the family.

Jeyasudha (2004) reported that eradication of poverty and the ushering in of speedy socio-economic progress is the goal with which the developmental programmes are being implemented through a multipronged strategy, reaching out to the most disadvantaged sections of the society. She placed the concept of rural development at the top of agenda in national policies of developing countries in Asia, Africa and Latin America. The developed countries have also recognised this need and have directed their efforts towards meeting the basic needs of the poorest people in developing countries.

Meenambigai (2004) stated that SHGs play a major role in transforming rural economy. Micro-credit helps the rural poor to improve their standard of living and fulfill their credit needs, and encourages savings, promotes income-generating activities, and benefits women.

Sheik Mohammed (2004) reported that SHGs worked for the success of women entrepreneurs.

Senthil Vadivoo and Sekar (2004) stated that the SHGs are a movement for women empowerment; it covered women collectively

struggling against direct and indirect barriers to their self development and their social, political and economic participation. Women's empowerment can be viewed as a continuous process of several inter-related and mutually reinforcing components. Empowerment is a process of awareness and capacity building, leading to greater participation and greater decision-making power and control over the transformative action to overcome the constraints in this process.

Tripathy (2004) explained economic empowerment through income-generating activities aided by SHGs, and also explained its importance in education, mid-day meals scheme, health, agriculture and allied activities, community action and sustainable development, and rural sanitation.

Thus, the SHGs have been found to be an effective tool of micro-credit delivery for women empowerment and rural development (Desai, 2000; Puhazhendhi, 2000). There are several success stories of how SHGs have benefited the poverty-ridden people in the rural areas to emerge empowered, and how lending to SHGs has made loss-making branches of banks to turn around. Although SHGs are here to stay, there are some germane issues that need to be sorted out.

The nineties was a difficult decade for both the urban and rural poor women, as they were rapidly losing their livelihood base due to structural adjustment programmes and macro-economic stabilisation policies. Reduction in budgetary allocation for social sector (privatisation of education and health as well as dismantling of public distribution system) and privatisation of essential survival needs made the lives of poor women unbearable. Further, draught in several parts of India and liberalisation of the agrarian market added fuel to fire, with the increasing number of farmers' suicides and starvation deaths. It was in this backdrop that women's leadership in microfinance through SHGs came to the fore, in order to provide a safety net for the poorest of the poor women initially in the four Southern States—Karnataka, Andhra Pradesh, Kerala and Tamil Nadu, and all over the country during the 21st century.

The UN Commission on the Status of Women in 2007 advised the leaders of the member countries to fully maximise the role of microfinance

tools, and ensure access to them. These tools include micro-credit for poverty eradication; generation of employment—especially for the empowerment of women; encourage the strengthening of existing and emerging micro-credit institutions and their capacities—if necessary, through the support of international financial institutions; and ensuring that best practices are widely disseminated. Microfinance is perceived as an effective strategy to reach the Millennium Development Goals (Elizabeth *et al*., 2003).

Microfinance through SHGs has proved to be a strategic measure for organising women in groups and promoting savings and thrift habits to gain access to institutional credit for their socio-economic development and empowerment (DWCD, 2005). It empowers women since it instills a perception of strength, self-reliance, and confidence when the poverty trap is broken. "The entire process of forming a group, of functioning in a sustained manner, of regulating finances, and being mutually accountable, is in itself projected as empowering. An important dimension of SHGs is the peer pressure, which the members of a group exert amongst themselves, as a substitute for formal collateral in that it is taken as the guarantee for loan repayment" (Deshmukh-Ranadive, 2008). Two important features of this model are self selection of group members that bypasses the adverse selection problem and peer monitoring that tackles the moral hazard problem (Stiglitz, 1990).

This sector requires credit policies that lead to the creation of productive processes and assets and sustainable institutional development. Most of the SHGs continue to engage in traditional stereo-typed, low-return activities and the fundamental livelihood concerns of the rural poor women that remain largely un-addressed (Report, 2007). Questions are asked by women's studies scholars : "Can women's empowerment take place within a larger context that is disempowering? And, can an exclusive programme focusing on women help change gender and caste-based inequalities?" (Lingam, 2008).

Rays of hope are coming from micro-credit institutions which are combining economic agenda along with nurturing women's leadership for the agenda of social justice, gender justice, and women's rights to a dignified

and secure life (Kazi, 2007). In India, such efforts are made by Self-Employed Women's Association (SEWA), *Parisar Vikas* of *Stree Mukti Sangathana* (Mumbai), MASUM (Pune), *Sakti* (Bangalore), and *Mann Deshi Mahila Sahakari* Bank (Maharashtra) in the voluntary sector. In the government sector, *Mahila Samakhya* programmes in Andhra Pradesh, Uttaranchal, Karnataka, Gujarat, MAVIM in Maharashtra, and Kerala's famous *Kudumbashree* have been responsible for women's leadership in microfinance (Jose, 2005).

In Kerala, the SHG movement has ensured new leadership among poor women. The state-sponsored *Kudumbshree* mobilisation has made collectives of women from the marginalised strata very proactive in contrast to relative passivity of women of the new elite (Devika, 2007). Founded in 1995 with the support of district administration and funded by UNDP, the Network of Voluntary Organisations of Kurnool (NOVOK), a collective of 13 NGOs working in Kurnool district of Andhra Pradesh (AP) has facilitated the process of formation and strengthening of people's institutions, locally called '*Dalit Samakhyas*' (Dalit Collectives) in 347 villages covering 17 mandals and 50,000 women SHGs.

The efforts of the SHGs have played a positive role in helping the fisher folk in their socio-economic development, emancipation and empowerment. Their technical knowledge has improved, and their inter-personal and financial management skills have been sharpened. The entrepreneurship helped them to express their individuality and also increased self-confidence among members. As Muhammad Yunus, founder of Grameen Bank of Bangladesh succinctly points out, "women have plans for themselves, for their children, for their home, and the meals. They have a vision. A man wants to enjoy himself" (Yunus, 2008).

The growing awareness of the importance of women as economic providers, and their pivotal role in sustaining the family, increases the need to include women in development programmes, or to facilitate their participation in the ongoing programmes. It has been observed that the income earned by women is more likely to be spent on food and other basic needs than the income earned by men. Consequently, it is recognised that

an increase in women's income is more likely to improve family status than increased household income *per se.* Improving socio-economic conditions has to be the joint effort of men and women alike. However, the specific position that women hold in their families warrants women-oriented programmes.

Such programmes will change the bias evident in many projects that exclude women from participation in development. For women in small-scale fisheries, helping them to improve their fish marketing is one of the most likely ways of improving their socio-economic conditions. It was expected that improved and organised fish transport would be a good step in that direction. However, given the existing decentralised mode of fish marketing, an improved transport system without the burden of additional transport costs will be difficult to design. Furthermore, women were reluctant to cooperate in any such activity. Another way to help improve socio-economic conditions is to ensure access to institutional credit. The following factors hamper institutional credit to fisherwomen:

— ignorance of existing bank regulations and low level of literacy

— the distance to various bank branches

— the relatively small loans which they require (between ₹ 100 and ₹ 1,000)

— lack of collateral

— the prevailing norm which discourages women from acting independently in financial matters

The review of literature thus reflects the fact that several studies were conducted on fishing communities but very few of them concentrated on impact of the micro-credit programmes launched. Hence, it was presumed that the study has contemporary relevance in understanding impact as well as lacunae in implementing the exclusive micro-credit programmes for fisherwomen.

CHAPTER III

RESEARCH METHODOLOGY AND PROFILE OF STUDY AREA

This section provides an insight into the research methodology adopted for the study as well as the profile of the study area and the specific micro-credit programmes in vogue for the fisherwomen across the study area. Thus, this chapter comprises three sections, viz. research methodology, profile of study area, and a description of the welfare and credit programmes available for the fishing community in general and fisherwomen in specific.

Research Methodology

The study was conducted with the aim of observing the occupational dynamics among the fisherwomen who had accessed the micro-credit offered to the Self-Help Groups (SHGs) in which they were members.

In an era of economic reforms and globalisation, the economically vulnerable traditional occupations are yielding space to more professional occupations based on high levels of expertise and mechanisation. On the other hand, these traditional occupations are bastion of weaker sections, and the occupational dynamics among them is slow and steady. As a consequence, the traditional occupations are evaporating very fast and the people are resorting to unskilled wage labour for eking out their livelihoods.

Under the above-mentioned circumstances, Government-sponsored interventions always assume importance as they provide the needful succour to the vulnerable people. However, despite the good spirit and effort behind such initiatives, the process of implementation always lays emphasis on yield-targeted results. As the success of Government interventions depends on how the targeted community perceives the programme, implementation of the process and the factors responsible thereof are of utmost importance for their success.

A programme of this nature, which was aimed at the fishing community, is also a subjected internal process to ensure that the targeted results are achieved. Given the social and economic circumstances prevailing among the fishing community, it is of importance to study the process of implementation, and identify the lacunae, and their remedial measures.

In this context, the present study on the role of exclusive credit-linkage programme for women from the fishing community is proposed.

Issues

The credit-linkage programme is dedicated only to fisherwomen who were entrusted with the fish-vending activity. Since timely credit supply for fisherwomen ensures timely diversification into various activities, the study intends to cover the following aspects:

* Perception of the programme
* Perception of the utility of credit linkages
* Perception of the qualitative and quantitative aspects of credit
* Pattern of access to credit
* Occupational diversity
* Occupational mobility
* Impact on livelihoods
* Impact on household economy
* Perception on capacity-building activities
* Institutional mechanisms in place

Objectives

The specific objectives of the study are:

i. To assess qualitative/quantitative credit requirements among women from the fishing community and the suitability of the strategies adopted under exclusive credit programme.

ii. To analyse the process, prospects and promotion of credit-linkage for women from the fishing community.

iii. To study the pattern and paradigms of credit-support and its impact on the occupational dynamics of women from the fishing community.

Hypothesis

The study is exploratory in nature to record the participations of targeted community, hence no hypothesis were formed.

Study Area

The study is proposed in the States of Andhra Pradesh and Tamil Nadu. The two States were selected purposively keeping in view the unique experiments made by these two State governments while implementing the programme, as well as abundance of marine fishing activities. In each State, two districts were selected keeping in view the number of SHGs operating among the fisherwomen community and also quantum of micro-credit accessed. Based on the data available, the following districts were selected for the study :

Andhra Pradesh	:	East Godavari and Visakhapatnam
Tamil Nadu	:	Tutucorin and Ramanathapuram

From each district, once again based on the discussions held with the concerned officials and the secondary data available, two blocks with much concentration of fisherwomen SHGs and micro-credit facilities were selected. Based on these criteria, the following blocks (mandals in the case of Andhra Pradesh) were selected :

State	District	Block/Mandal
Andhra Pradesh	East Godavari	Uppada Kothapalli, Thallarevu
	Visakhapatnam	Bheemunipatnam, Atchuthapuram
Tamil Nadu	Tuticorin	Tiruchanduru, Ottapidarom
	Ramanathapuram	Mandapam, Kadaladi

Thus, the study was conducted in eight blocks/mandals.

Sampling

The methodological issues pertaining to the study are asunder:

i. *Selection of sample :* Keeping in view the resources available with the research team and also the quantum of SHG women who accessed the micro-credit facilities from each block, 50 SHG women members were selected for the study. Thus, the total sample of the study consists of 400 SHG women members. Further, as the study was focused on fisherwomen, the sample consists of only SHG members from the fishing community.

ii. *Instruments of data collection :* Keeping the objectives and focus of the study in view, a structured schedule was used to collect data from the selected fisherwomen. In addition, FGD and PRA techniques were used to collect primary data. Official records and registers available with the SHGs were utilised to collect secondary data.

iii. *Analysis :* Data analysis was attempted based on the following variables :

* Time spent in accessing the credit
* Quantum of credit accessed
* Internal lending

* Utility of revolving fund
* Pattern of repayment vis-à-vis economic status of fisherwomen
* Occupational diversity
* Impact on linkages with formal financial institutions
* Impact on economic conditions
* Impact on social issues and future outlook, etc.

Limitations of the study

The inferences drawn for the study were based on the data collected from the specific beneficiaries in the study area selected for the study. Hence, though general observations were drawn, the outcome pertains only to the study area and the perceptions of the beneficiaries and the investigators.

Profile of Study Area

The study area consists of two States, viz. Andhra Pradesh and Tamil Nadu. Within these States, two districts were selected based on the number of SHGs operating among the fisherwomen. Accordingly, East Godavari and Visakhapatnam districts in Andhra Pradesh and Tuticorin and Ramanathapuram districts from Tamil Nadu were selected for the study.

The following is a brief profile of the study area :

East Godavari District (Andhra Pradesh)

The district is a residuary portion of the old Godavari district after West Godavari district was separated in 1925. As the name of the district conveys, East Godavari district is closely associated with the River Godavari, occupying a major portion of the delta area.

The Headquarters of the district is located at Kakinada. East Godavari District lies on the North-East Coast of Andhra Pradesh and is bounded on

the North by Visakhapatnam district and the State of Orissa; on the East and the South by the Bay of Bengal; and on the West by Khammam and West Godavari districts.

Area of the district is 10,807 sq km. The district is located between the Northern latitudes of 16°30' and 18°20' and between the Eastern longitudes of 81°30' and 82°30'. It has a population of 48.73 lakhs as per 2001 Census. The district consists of five Revenue Divisions, viz. Kakinada, Rajahmundry, Peddapuram, Rampachodavaram and Amalapuram.

Visakhapatnam District (Andhra Pradesh)

Visakhapatnam is one of the North-Eastern coastal districts of Andhra Pradesh and lies between 17°15' and 18°32' Northern latitudes and 18°54' and 83°30' Eastern longitudes. It is bounded on the North partly by the Odisha State and partly by Vizianagaram district; on the South by East Godavari district; The population of the district is 38.32 lakhs as per 2001 Census and constitutes 5 per cent of the total population in the State. The geographical area of the district is 11,161 sq km, which is only 4.1 per cent of the total geographical area of the State. Out of the total population, 19.30 lakhs are males and 19.02 lakhs are females; the sex ratio is 985 females per 1000 males. The district has a population density of 343 per sq km—the population is denser in the plain areas, and less dense in the Agency areas. About 39.90 per cent of the population resides in the 10 hierarchic urban settlements while the rest of the population is distributed in 3,082 villages. Scheduled castes constitute 7.60 per cent of the population while scheduled tribes comprise 14.55 per cent of the population in the district. The district has a workforce of 16.03 lakhs, constituting about 41.83 per cent of the population besides the marginal workers to a tune of 2.97 lakhs as per 2001 Census. Among the total population, cultivators constitute 36.31 per cent, agricultural labourers constitute 23.60 per cent, and the remaining 40.09 per cent engage in primary, secondary and territory sectors as per 1991 Census.

Agriculture is the mainstay of nearly 70 per cent of the households. Though Visakhapatnam City is industrially developing, rural

areas continue to be backward. Rice is the staple food for the people and paddy is therefore, the principal food crop in the district, followed by ragi, bajra and jowar, in addition to cash crops such as sugarcane, groundnut, sesame, niger and chillies. Since there is no major irrigation system; only about 36 per cent of the cropped area is irrigated under the Ayacut of the Medium Irrigation System and Minor Irrigation Tanks. The rest of the cultivated area is under dry crops depending upon the vagaries of the monsoon. The productivity of these crops is low.

Agriculture is also another important economic activity of the fishermen population living in about 59 fishery villages and hamlets on the coastline stretching to a length of 132 km covering 11 coastal mandals. About 13,000 fishermen families eke out their livelihood from marine, inland and brackish water fishing besides catching fish living around Thandava and Raiwada reservoirs.

Ramanathapuram (Tamil Nadu)

The district of Ramanathapuram is one of the 30 administrative districts in Tamil Nadu with its headquarters located in the same town of Ramanathapuram, close to Rameshwaram—one of the main pilgrim centres in India. Before Independence the district was known as Ramnad but it was renamed as Ramanathapuram in 1910. The district is surrounded by Sivaganga district on the North, Pudukkottai district on the North-East, the Palk Strait on the East, by the Gulf of Mannar on the South, by Thoothukudi district on the West, and by Virudhunagar district on the North-West. The district contains the Indian portion of Rama's Bridge, an east-west chain of low islands and shallow reefs that extend between India and the island nation of Sri Lanka, separating the Palk Strait from the Gulf of Mannar.

Tuticorin or Thoothukudi (Tamil Nadu)

Thoothukudi district was carved out of the former Tirunelveli district on the 20th of October 1986. The district is located in the extreme South-Eastern corner of the State of Tamil Nadu and bounded on the North by the

Tirunelveli district, Virudhunagar district and the Ramanathapuram district; on the East and South-East by the Gulf of Mannar; and on the West and South-West by the district of Tirunelveli. The total area covered by the Thoothukudi district is 4,621 sq km. The administrative headquarters of this district is an urban agglomeration and also one of the Taluk headquarters within the district.

The total geographical area of this district is 4,621 sq km. The forest area in this district is spread over 11,012 hectares, which works out to be 2.47 per cent of the total geographical area of Thoothukudi district. There is a deer sanctuary in the hills of Vallanad. Apart from Vallanad and the Kurumalai Hills, there are no other mountains or hills in this district.

Development/Welfare Programmes for the Fishing Community

The Government of India chalked out several development and welfare programmes for the benefit of the fishing community. Based on the sources accessed from the Ministry of Agriculture, the programmes and interventions made for the fishing community are detailed below:

Centrally Sponsored National Scheme of Welfare of Fishermen:

The Centrally Sponsored 'National Scheme of Welfare of Fishermen', envisaging to provide financial assistance to fishermen for construction of house, community hall for recreation and common working place, and installation of tubewells for drinking water, and assistance during lean period through saving-cum-relief component, was in operation till the terminal year of the Ninth Plan. This welfare scheme has been continued during the Tenth Plan. The Plan Outlay approved for the scheme for the entire period is ₹ 120 crore.

COMPONENTS OF THE SCHEME

The scheme is operated as a Centrally Sponsored Scheme through States/UTs/FISHCOPFED (insurance component only) and has the following three broad components:

a) Development of Model Fishermen Villages

b) Group Accident Insurance for Active Fishermen

c) Saving-cum-Relief

Description of Mode of Operation

Development of Model Fishermen Villages

Under this component, the eligible fishermen in inland and marine sectors would be provided with basic civic amenities like houses, drinking water and commonplace for recreation and work. The respective states/UTs shall provide land for development of these amenities. The states should keep the following criteria in view while selecting beneficiaries for allotment of houses under the scheme :

i) The beneficiary should be an active fisherman identified by the State Government;

ii) Preference should be given to fishermen below poverty line and to landless fishermen;

iii) Fishermen owning land or *kutcha* structure may also be considered for allotment of houses under the scheme.

The cost of development would be shared equally by the Central Government and the State Government subject to the conditions indicated below: In case of Union Territories, the entire expenditure shall be borne by the Government of India.

(i) Housing

A fishermen village may consist of not less than 10 houses. There is no upper limit for the number of houses to be constructed in a village, which would depend on the number of eligible fishermen in that village. However, the State Government may ensure equitable distribution of houses among all villages in proportion to the number of eligible fishermen, as far

as possible. The plinth area and cost of construction of a house would be limited to 35 sq m and ₹ 40,000 respectively. The ceiling on land and cost of construction indicate the upper limit. The State Government may plan and ensure optimising the use of available resources so that more number of houses could be built within the budgeted amount.

(ii) Drinking Water

A fishermen village would be provided with one tubewell for every 20 houses. Where a village consists of 10 to 20 houses, one tubewell may be provided. The cost of installation of a tubewell should not exceed ₹ 30,000. However, for North-Eastern states the cost of installation of a tubewell would be permissible up to ₹ 35,000 as a special case for which the State Government should furnish adequate justification. The actual number of tubewells to be installed in a village may be rationalised on the basis of the actual water requirement of the inhabitant families and the capacity of the tubewells.

A fishermen village may be provided with alternative sources of drinking water supply in case tubewells are not a practical proposition, along with the additional expenditure, over and above what would otherwise be admissible if tubewells were to be provided on the basis of the number of houses for which the facility is intended; this is met entirely by the State Government.

(iii) Community Halls / Workshed

As a recreation and common working place, a fishermen village with at least 75 houses will be eligible to seek assistance for construction of a community hall if found necessary. The hall will be constructed on an area not exceeding 200 sq m. Two toilets and a tubewell will also be provided with the community hall. The total cost of the hall should not exceed ₹ 1,75,000. The State/UT should ensure optimum utilisation of the community hall by permitting its utilisation as a drying yard as well as a mending shed. If required, construction of walls for the community hall may be dispensed with so that it may be a structure with pillars and roofs to permit its optimum utilisation as a common working place for fishermen.

(b) Group Accident Insurance for Active Fishermen

Under this component, fisher folk licensed/identified/registered with the State/UT Governments would be insured for ₹ 50,000 against death or total permanent disability, and ₹ 25,000 for partial permanent disability. The insurance cover will be for a period of 12 months and a policy would be taken out by FISHCOPFED in respect of all the participating States/UTs. The annual premium payable would not exceed ₹ 15 per head, 50 per cent of which will be subsidised as grants-in-aid by the Centre, and the remaining 50 per cent by the State Government. In the case of Union Territories, 100 per cent premium will be borne by the Central Government.

In case of those States/UTs, which subscribed to this component through FISHCOPFED, the central share of the assistance (100% premium in case of UTs) would be released directly to FISHCOPFED and will not be routed, through States/UTs. The State Governments should, however, ensure that their share of premium is sent to FISHCOPFED well before the due date of renewal of the policy.

In case of those States/UTs that do not subscribe to this component through FISHCOPFED, the release of central share would be restricted on the basis of annual premium that would be payable had the insurance been taken through FISHCOPFED or the actual premium, whichever is less. No contribution will be collected from the fishermen. The scheme would cover fishermen in both marine and inland sectors. FISHCOPFED will be the executing agency and would operate the Scheme through any subsidiary of General Insurance Corporation of India in case of States/UTs, which opt to subscribe to the Scheme through FISHCOPFED.

(c) Saving-cum-Relief

(i) Mode of Implementation for Marine Fishermen

Under this component ₹ 75 per month shall be collected from eligible marine fishermen for a period of eight months in a year. A total of ₹ 600 thus collected will be matched with 50 per cent contribution, i.e., ₹ 300, each by the State Government and Central Government separately. In case

of Union Territories, the share of the Union Territory Administration would also be borne by the Government of India. The total sum of ₹ 1200 thus collected will be distributed during the four lean months (closed season) to the beneficiaries in four equal monthly instalments of ₹ 300 each. The interest accrued will also be disbursed with the fourth instalment.

For purpose of this component, an eligible marine fisherman is defined as a person who is professionally engaged in full time fishing in the sea, is a member of Cooperative Society / Federation / Welfare Society, lives below poverty line, does not own mechanised fishing boat / beach landing craft and is below 60 years of age. If any member of the fisherman's family has regular employment or indulges in any other income-generating activity, such family will not qualify to be a beneficiary under this component.

The President / Secretary of the Association shall collect the beneficiary contribution and entrust the same to an official of the State/UT Administration who shall deposit the fund every month in a nationalised bank in the name of Director of Fisheries of the respective State/UT. The Director of Fisheries will draw the money during the lean season and distribute it to the beneficiaries adding Centre and State contribution in equal instalments not ordinarily exceeding four. The States/UTs should ensure that under no circumstances collection of the beneficiary contribution is made in lump-sum and also that the money is not distributed to the fishermen in lump-sum.

If a marine fisherman defaults his contribution during the non-lean months, the Government's (both State and Centre) matching grant will be limited to the number of months for which he has actually subscribed and will be refunded to the fisherman in equal instalments during the lean months. The interest accrued will also be disbursed with the fourth instalment.

However, a default by any beneficiary in payment of monthly contribution, not exceeding beyond one month and twice during the fishing season, may be waived provided the amount is paid by the beneficiary with a default fee which is equal to the interest that would have otherwise accrued, had the contribution been paid on the due date(s).

Lean months in different parts of the coast vary according to climatic conditions and monsoon weather. Therefore, the Director of Fisheries of the respective maritime state/UT will have the discretion, based on the climatic changes and other valid reasons, to decide the lean months in a year. However, the number of lean months will be limited to four.

(ii) Mode of implementation for inland fishermen

This component would be applicable only to those inland states, which impose a ban on fishing during the monsoon period either through a legislation or through adequate administrative measures including deployment of extension workers to educate the inland fishermen, etc. Under this component, ₹ 50 per month shall be collected from each eligible inland fisherman for a period of nine months in a year. A total of ₹ 450 thus collected will be matched with 50 per cent contribution, i.e., ₹ 225 each by the State and Central Governments separately. In case of Union Territories, the share of the Union Territory Administration would also be borne by the Government of India. The total sum of ₹ 900 thus collected will be distributed during the three lean months (closed season) to the beneficiaries in three equal monthly instalments of ₹ 300 each. The interest accrued will also be disbursed with the third instalment.

For the purpose of this component, an eligible inland fisherman is defined as a person who is professionally engaged in full time fishing in the inland waters, is below 60 years of age, and lives below poverty line. Further, he should be a member of the Cooperative Society / Federation / Welfare Society that has fishing rights in the water bodies controlled by the State. If any member of the fisherman's family has regular employment or indulges in any other income-generating activity, such family will not qualify as a beneficiary under this component.

The President/Secretary of the Association shall collect the beneficiary contribution and entrust the same to an official of the State/UT Administration who shall deposit the fund every month in a nationalised bank in the name of the Director of Fisheries, who will draw the money during the lean season and distribute to the beneficiaries adding Centre and State

contribution in equal instalments not ordinarily exceeding three. The States/ UTs should ensure that under no circumstances, collection of the beneficiary contribution is made in a lump-sum, and also that the money is not distributed to the fishermen in lump-sum.

If an inland fisherman defaults his contribution during the non-lean months, the (State as well as Central) Government's matching grant will be limited to the number of months for which he has actually subscribed and will be refunded to the fisherman in equal instalments during the lean months. The interest accrued will be disbursed with the third instalment.

However, a default by any beneficiary in payment of monthly contribution, not exceeding beyond one month and twice during the fishing season, may be waived provided the amount is paid by the beneficiary with a default fee which is equal to the interest that would have otherwise accrued, had the contribution been paid on the due date(s).

The State Government / UT has to send its proposals for the various components of the Welfare Scheme complete in all respects in the prescribed format for submission of proposals seeking central assistance (Annexure II). The proposals must be accompanied by detailed progress reports of the projects sanctioned in the preceding years and reasons for the shortfalls, if any, etc. The progress report has to be furnished in the prescribed format already circulated. The availability of budgetary provision in the State budget for each component should be specifically indicated in the proposals.

Central Institute of Fisheries Technology (CIFT)

The Central Institute of Fisheries Technology (CIFT) was set up in 1957 under the Department of Agriculture of the then Ministry of Food and Agriculture. The administrative control of the institute was brought under the Indian Council of Agricultural Research from 1 October 1967.

The mandate of the institute is to evolve innovative and cost-effective technologies for fish harvest in the marine and inland sectors; to develop and standardise various aspects of post-harvest technologies; to develop

technologies for extraction of biomedical, pharmaceutical and industrial products from aquatic organisms; to act as a repository of information on harvest and post-harvest technologies with a systematic database; to conduct transfer of technology through training, education and extension programmes; to provide consultancy services, and popularise the innovations for the overall development of the fishery industry.

Some of the initiatives of CIFT, in technology development and transfer, which can benefit fish vendors, are listed below:

1. *Technologies and Practices for Hygienic Handling and Preservation of Fish*

CIFT has developed technologies for hygienic handling and preservation of fish. This includes proper icing, handling practices, packaging, etc. These technologies have been transferred to stakeholders through awareness and training programmes.

* Ice-fish ratio of 1:1 is recommended for preservation of fresh fish
* Palm impression technique for creating awareness on hygienic handling
* Cleaning schedule for vending surfaces
* Cloritest paper for testing chlorine level in water and ice
* Containers for packing fish

Polypropylene containers insulated with Polyurethane Foam (PUF) and Fibre-Reinforced Plastic (FRP) boxes with PUF insulation. This has been distributed in different States in the North-East Hill (NEH) Region.

Furthermore, insulated bag (tuna bag) was developed for onboard storage, which can be adapted by vendors also.

2. Fish Vending Table

A hygienic fish cutting table suitable for hygienic vending of fish, with provision for chopping board, splash guard, washing, waste collecting and drainage facilities was provided.

3. Driers

* Various driers using unconventional energy sources for drying of fish

* Proper drying practices for different types of fish

4. Waste Management

Cost-effective and cheap technology for the preparation of ensilage from fish-processing waste, using formic acid.

5. Fish Kiosk

A fish kiosk for sale of value-added fish products was set up at Azheekal, Vypeen, a fishing village in Cochin. The kiosk is operated by the *Kumarandayogam Mahila Samajam*, a women's organisation, members of which were trained at CIFT in hygienic handling of fish and preparation of value-added products, including fish pickles, fish curry, fish cutlets and dried fish products, as part of their SHG activity. The kiosk can be used by groups of fisherwomen for sale of value-added as well as fresh fish.

6. Design for Retail Market

A 'fish marketing development centre' at Pudimadaka, Andhra Pradesh, was inaugurated on 2 June 2009. Pudimadaka is a traditional marine fish landing centre about 60 km south of Visakhapatnam. It is a major hub for marketing of fish catches brought by the traditional fishermen. Unlike the traditional fish markets, in this new fish marketing development centre, facilities for hygienic fish marketing, along with basic amenities like drinking water, washing area, rest rooms, etc., are provided.

The centre was built by an NGO, District Fishermen Youth Welfare Association, with funds provided by Oxfam-India Ltd., in addition to the technical assistance and advice provided by the CIFT centre at Visakhapatnam. It has 22 fish vending platforms with granite slabs, convenient for cleaning and hygienic maintenance.

To conclude, various development and welfare programmes, including credit programmes, were introduced for the benefit of the fishing community. It was expected that, given the availability of the programmes, the fishing community in general and the fisherwomen in specific would access the same through the existing delivery mechanism. More information on the progress of various programmes/schemes being implemented in Andhra Pradesh and Tamil Nadu for the fishing community is provided in the subsequent chapters.

CHAPTER IV

DISCUSSION AND ANALYSIS OF DATA

Data for the study were collected using a structured schedule among 400 fisherwomen participating in Self-Help Groups (SHGs) from the States of Andhra Pradesh and Tamil Nadu. The collected data were subjected to simple frequency tabulation and presented in Tables based on the issue of analysis. Interpretations were drawn based on the analysed data presented in the Tables.

A. Socio-economic Profile

Distribution of Sample

The specific area from which the data were collected is presented in Table 4.1.

Thus, a total of 400 fisherwomen who were participating in different SHGs and accessing the credit and other development programmes sponsored by government agencies were contacted as part of the study. Further, care was also taken to select only those fisherwomen who had substantial participation in the concerned Self-Help Group. This was specifically done keeping in view the longevity of the access to benefits and also observing the impact of the same over period of a time.

The selection of specific blocks/mandals was made on the basis of the discussions held with the concerned district officials with reference to the concentration of women SHG groups among fisherwomen. Based on this criterion, Uppada Kothapalli and Thallarevu from East Godavari district; and Atchuthapuram and Bheemunipatnam from Visakhapatnam district of Andhra Pradesh were selected. In Tamil Nadu, two districts—Tuticorin (Tiruchandur and Ottapidaram blocks) and Ramanathapuram (Mandapam and Kadaladi blocks) were selected. From each block/mandal, 50 women

Table 4.1 : Distribution of Sample for the Study

S.No.	Area	No. of SHGs	No. of Fisherwomen
A	Andhra Pradesh	27	200
1	East Godavari	12	100
i.	Uppada Kothapalli	7	50
ii.	Thallarevu	5	50
2	Visakhapatnam	15	100
i.	Bheemunipatnam	7	50
ii.	Atchuthapuram	8	50
B	Tamil Nadu	26	200
1	Tuticorin	14	100
i.	Tiruchandur	8	50
ii.	Ottapidaram	6	50
2	Ramanathapuram	12	100
i.	Mandapam	6	50
ii.	Kadaladi	6	50
C	Grand Total (A + B)	53	400

members from the fishing community participating in different Self-Help Groups were selected for the study.

Age Distribution

Age distribution among the sample selected for the study has been provided in Table 4.2. It may be observed that the highest frequency distribution was found in the age group of 30-40 years (42.75 per cent) in

Table 4.2 : Age Groups

S.No.	Name of Block/ District/State	<20 Years	20-30 Years	30-40 Years	40-50 Years	50-60 Years	Total
1	Uppada Kothapalli	0	13	27	8	2	50
2	Thallarevu	1	17	31	1	0	50
A	East Godavari (Sub Total A)	1	30	58	9	2	100
1	Atchuthapuram	49	1	0	0	0	50
2	Bheemunipatnam	2	22	19	6	1	50
B	Visakhapatnam (Sub Total B)	51	23	19	6	1	100
C	Andhra Pradesh (Sub Total C)	52 (26.0)	53 (26.5)	77 (38.5)	15 (7.5)	3 (1.5)	200 (100)
1	Mandapam	0	14	22	13	1	50
2	Kadaladi	6	17	19	6	2	50
D	Ramanathapuram (Sub Total D)	6	31	41	19	3	100
1	Tiruchandur	0	3	24	21	2	50
2	Ottapidaram	0	6	29	15	0	50
E	Tuticorin (Sub Total E)	0	9	53	36	2	100
F	Tamil Nadu (Sub Total F)	6 (3.0)	40 (20.0)	94 (47.0)	55 (27.5)	5 (2.5)	200 (100)
G	Grand Total (C+F)	58 (14.5)	93 (23.25)	171 (42.75)	70 (17.5)	8 (2.0)	400 (100)

the overall sample level. The next highest distribution was found among the age groups of 20-30 years (23.25 per cent); 40-50 years (17.5 per cent); less than 20 years (14.5 per cent); and 50-60 years (2 per cent). Thus, the sample distribution consists more of the middle and younger age groups. As part of the selection of sample exercise, emphasis was laid on longer presence in the concerned Self-Help Groups. As a result, the sample drawn was more towards the middle age group women, who had sufficient exposure to the welfare and development programmes sponsored by government agencies.

Across the two States, the age groups were found to be more or less similar. However, the distribution of the younger age group was observed to be more in Andhra Pradesh, while the distribution of the middle age group was observed to be more in Tamil Nadu. It may be observed that the SHG movement in Andhra Pradesh was more predominant when compared to Tamil Nadu and, as a result, there is more frequency of younger age group in Andhra Pradesh, as expected in view of the promotional activities on Self-Help Groups.

Marital Status

The data on the marital status of women SHG members selected for the study are provided in Table 4.3. As observed from the frequency distribution of the data, most of the members (94.25 per cent) selected for the study were married, and the proportion of unmarried women (3.5 per cent) and widows (2.25 per cent) was negligible. Though a similar distribution was observed in the two States, the incidence of widowed cases was found only in Tamil Nadu—since the Tamil Nadu coast was badly affected by Tsunami a few years ago, and the districts selected for the study were part of the same area, there were many fishing community families having higher death toll. As a result, the incidence of widow category was found to be more in Tamil Nadu.

Moreover, as the age distribution of the sample selected for the study was more towards the middle age group, it is quite natural to expect more married women members in the sample.

Table 4.3 : Marital Status

S.No.	Name of Block/ District/State	Married	Unmarried	Widow	Total
1	Uppada Kothapalli	50 (50)	0	0	50
2	Thallarevu	50 (50)	0	0	50
A	East Godavari (Sub Total A)	100	0	0	100
1	Atchuthapuram	50	0	0	50 (52.62)
2	Bheemunipatnam	45	5	0	45 (47.37)
B	Visakhapatnam (Sub Total B)	95	5	0	100 (100)
C	Andhra Pradesh (Sub Total C)	195 (97.5)	5 (2.5)	0	200 (100)
1	Mandapam	45	2	3	50
2	Kadaladi	48	0	2	50
D	Ramanathapuram (Sub Total D)	93	2	5	100
1	Tiruchandur	47	0	3	50
2	Ottapidaram	42	7	1	50
E	Tuticorin (Sub Total E)	89	7	4	100
F	Tamil Nadu (Sub Total F)	182 (91.0)	9 (4.5)	9 (4.5)	200 (100)
G	Grand Total (C+F)	377 (94.25)	14 (3.5)	9 (2.25)	400 (100)

Religion

The religious profile of the sample of fisherwomen selected for the study is provided in Table 4.4.

Table 4.4 : Religion

S.No.	Name of Block/ District/State	Christians	Parsis	Hindus	Sikhs	Muslims	Total
1	Uppada Kothapalli	26	0	24	0	0	50
2	Thallarevu	0	15	35	0	0	50
A	East Godavari (Sub Total A)	26	15	59	0	0	100
1	Atchuthapuram	0	0	50	0	0	50
2	Bheemunipatnam	0	0	50	0	0	50
B	Visakhapatnam (Sub Total B)	0	0	100	0	0	100
C	Andhra Pradesh (Sub Total C)	26 (13.0)	15 (7.5)	159 (79.5)	0	0	200 (100)
1	Mandapam	7	0	42	1	0	50
2	Kadaladi	5	0	7	0	38	50
D	Ramanathapuram (Sub Total D)	12	0	49	1	38	100
1	Tiruchandur	48	0	0	0	2	50
2	Ottapidaram	27	0	16	1	6	50
E	Tuticorin (Sub Total E)	75	0	16	1	8	100
F	Tamil Nadu (Sub Total F)	87 (43.5)	0	65 (32.5)	2 (1.0)	46 (23.0)	200 (100)
G	Grand Total (C+F)	113 (28.25)	15 (3.75)	224 (56.0)	2 (0.5)	46 (11.5)	400 (100)

From the overall sample, it is observed that the presence of Hindus (56 per cent) is dominant, followed by Christians (28.25 per cent) and Muslims (11.5 per cent). However, at the State level, the presence of Muslim community was found to be more in Tamil Nadu, especially in Ramanathapuram district, where the Muslim community was engaged more in fish-vending activity. With regard to Christianity, in both the States, there was a phenomenon of conversion and hence, the distribution of women members selected for the study in this regard could be understood. Thus, the sample selected for the study across the States was representing the prevailing local conditions.

Type of Family

Since the type of family prevalent in the study area also influences the economic and social decisions taken by the women members, data on the type of family prevailing in the study area were collected and presented in Table 4.5.

The overall sample distribution in this regard indicates that the prevalence of nuclear (50.25 per cent) and joint (48.5 per cent) families was more or less even. However, on close perusal of the State-level distribution, the prevalence of joint families was found to be more in Andhra Pradesh, while nuclear families were more prevalent in Tamil Nadu. This could be because Christianity was more prevalent in Tamil Nadu and Hinduism was more prevalent in Andhra Pradesh.

The incidence of extended family (1.25 per cent) was quite minimal across both the States as this norm is generally negligible among the fishing communities.

Education

Access to education provides awareness regarding many important social and economic issues which may in turn influence the status of women members in their respective families as well as their profession. Hence, information on the profile of education among the sample selected for the

Table 4.5 : Type of Family

S.No.	Name of Block/ District/State	Nuclear	Joint	Extended	Total
1	Uppada Kothapalli	33	17	0	50
2	Thallarevu	11	38	1	50
A	East Godavari (Sub Total A)	44	55	1	100
1	Atchuthapuram	0	50	0	50
2	Bheemunipatnam	23	25	2	50
B	Visakhapatnam (Sub Total B)	23	75	2	100
C	Andhra Pradesh (Sub Total C)	67 (33.5)	130 (65.0)	3 (1.5)	200 (100)
1	Mandapam	36	14	0	50
2	Kadaladi	13	39	0	50
D	Ramanathapuram (Sub Total D)	49	51	0	100
1	Tiruchandur	46	4	0	50
2	Ottapidaram	39	9	2	50
E	Tuticorin (Sub Total E)	85	13	2	100
F	Tamil Nadu (Sub Total F)	134 (67.0)	64 (32.0)	2 (1.0)	200 (100)
G	Grand Total (C+F)	201 (50.25)	194 (48.5)	5 (1.25)	400 (100.0)

study was collected. The analysed data in this regard are presented in Table 4.6.

Table 4.6 : Level of Education

S.No.	Name of Block/ District/State	Illiterate	Literate	Primary	Middle	Secondary	Post Graduate	Total
1	Uppada Kothapalli	36	14	0	0	0	0	50
2	Thallarevu	15	21	4	9	0	1	50
A	East Godavari (Sub Total A)	51	35	4	9	0	1	100
1	Atchuthapuram	50	0	0	0	0	0	50
2	Bheemunipatnam	20	18	10	1	1	0	50
B	Visakhapatnam (Sub Total B)	70	18	10	1	1	0	100
C	Andhra Pradesh (Sub Total C)	121 (60.5)	53 (26.5)	14 (7.0)	10 (5.0)	1 (0.5)	1 (0.5)	200 (100)
1	Mandapam	8	4	9	22	7	0	50
2	Kadaladi	29	1	4	15	1	0	50
D	Ramanathapuram (Sub Total D)	37	5	13	37	8	0	100
1	Tiruchandur	0	0	13	20	16	1	50
2	Ottapidaram	6	2	5	15	11	11	50
E	Tuticorin (Sub Total E)	6	2	18	35	27	12	100
F	Tamil Nadu (Sub Total F)	43 (21.5)	7 (3.5)	31 (15.5)	72 (36.0)	35 (17.5)	12 (6.0)	200 (100)
G	Grand Total (C+F)	164 (41.0)	60 (15.0)	45 (11.25)	82 (20.5)	36 (9.0)	13 (3.25)	400 (100)

As observed, illiteracy (41 per cent) was largely prevailing among the members selected for the study in the overall sample, followed by middle level education (20.5 per cent); functional literacy (15 per cent); primary level (11.25 per cent); secondary level (9 per cent); and Post Graduation (6 per cent). Thus, majority of the sample selected for the study were either illiterate or functionally literate and thus, it may be concluded that the decisions taken by the women members selected for the study may be devoid of certain level of thinking on their own.

However, across the States there was a marked difference. For instance, illiteracy was more predominant in Andhra Pradesh (60.5 per cent) when compared to Tamil Nadu (21.5 per cent). Similarly, in higher levels of education, Tamil Nadu fared much better when compared to Andhra Pradesh. In this regard, it may be mentioned that the average literacy level in Tamil Nadu is much better when compared to Andhra Pradesh. Consequently, the sample selected for the study was more or less representing the prevailing local conditions, as far as education was concerned.

Occupation

All the selected women SHG members were from the fishing community; but fishing-activity includes several sub-activities, and the fishing community was often observed to venture into agriculture and allied occupations as a secondary option. Keeping this in view, information from the members on their occupation was collected and the analysed data in this regard are presented in Table 4.7.

Table 4.7 : Main Occupations

S.No.	Name of Block/ District/State	Agri-culture	Non-Agrl.	Artisans	S&M Farmers	Petty Shops	Others	Total
1	Uppada Kothapalli	0	0	0	0	0	50	50
2	Thallarevu	40	1	0	1	6	2	50
A	East Godavari (Sub Total A)	40	1	0	1	6	52	100
1	Atchuthapuram	0	0	0	0	50	0	50
2	Bheemunipatnam	1	24	1	12	7	5	50
B	Visakhapatnam (Sub Total B)	1	24	1	12	57	5	100
C	Andhra Pradesh (Sub Total C)	41 (20.5)	25 (12.5)	1 (0.5)	13 (6.5)	63 (31.5)	57 (28.5)	200 (100)
1	Mandapam	0	2	0	0	1	47	50
2	Kadaladi	0	4	2	0	21	23	50
D	Ramanathapuram (Sub Total D)	0	6	2	0	22	70	100
1	Tiruchandur	0	0	0	1	0	49	50
2	Ottapidaram	1	0	1	7	4	37	50
E	Tuticorin (Sub Total E)	1	0	1	8	4	86	100
F	Tamil Nadu (Sub Total F)	1 (0.5)	6 (3.0)	3 (1.5)	8 (4.0)	26 (13.0)	156 (78.0)	200 (100)
G	Grand Total (C+F)	42 (10.5)	31 (7.75)	4 (1.0)	21 (5.25)	89 (22.25)	213 (53.25)	400 (100)

As observed, majority of the members selected for the study were confined to fish-vending as primary occupation followed by processing/ storage activity. Across the States as well as the trend was observed to be more or less similar.

However, with reference to secondary occupation, there was remarkable variation between the two States. In Andhra Pradesh, especially in East Godavari district, most fisherwomen reported having agriculture and allied activities as a secondary occupation, while in Tamil Nadu it was reported that casual labour was their major secondary occupation. It may be noted that among the districts selected for the study, only East Godavari district was endowed with fertile soil adjoining the coast. Since the fishing community had traditional access to land resources in the district, it was quite natural to expect agriculture to be their secondary occupation. Thus, the occupational profile of the sample selected for the study has been more or less representative of the prevailing local conditions.

Asset Holding

The pattern of asset holding among the families of fisherwomen is presented in Table 4.8.

Table 4.8 : Asset Holding

S.No.	Name of Block/ District/State	IBMQ	IBMV	OBMQ	OBMV	NetsQ	NetsV	PMQ	PMV	SDQ	SDV
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Uppada Kothapalli	2	7000	9	51000	50	31441.40	0.00	0.00	0.04	800.00
2	Thallarevu	1	5000	-	-	0.00	960.00	0.04	8732.0	0.00	2540.0
A	East Godavari (Sub Total A)	3	12000	9	83000	1.16	96000.40	0.04	8732.00	0.04	3340.00
1	Atchuthapuram	2	2360	1	2000	5	20800	0.00	0.00	0.00	0.00
2	Bheemunipatnam	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B	Visakhapatnam (Sub Total B)	2	2360	1	2000	0.10	20800	0.00	0.00	0.00	0.00
C	Andhra Pradesh (Sub Total C)	5	14360	10	85000	1.26	116800.4	0.04	8732.00	0.04	3340.00
1	Mandapam	4	6900.00	-	0.00	1.68	6460.00	0.00	0.00	0.00	1960.00
2	Kadaladi	7	13900	1	6000	4.64	1.2554	0.30	1180.00	0.10	440.00
D	Ramanathapuram (Sub Total D)	11	20800	1	600	6032	6461.25	0.30	1180.00	0.10	2400.00

(Contd.)

Table 4.8 : *(Contd.)*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1	Tiruchandur	11	38640.00	4	3300.00	4006.64	16240.00	7.36	9300.00	0.14	7560.00
2	Ottapidaram	5	2200.00	1	1200.00	0.50	2716.00	0.00	100.00	0.02	200.00
E	Tuticorin (Sub Total E)	16	40840.00	5	4500.00	4007.14	18956.00	7.36	9400.00	0.16	7760.00
F	Tamil Nadu (Sub Total F)	27	61640.00	6	5100	9113.46	6461.26	7.66	10580.00	0.26	10160.00
G	Grand Total (C+F)	32	76000.62	16	90100	9114.72	123261.66	7.7	19319.7	0.3	3340.00

*IBMQ = Inside Boat Motor Quality; *IBMV = Inside Boat Motor Value; *OBMQ = Outside Boat Motor Quality; OBMV = Outside Boat Motor Value; *NetsQ = Nets Quality; *NetsV = Nets Value; *PMQ = Processing Material Quality; *PMV = Processing Material Value; *SDQ = Storage Devices Quality; *SDV=Storage Devices Value.

We observe from the data presented in this regard that asset holding at the family level was not much encouraging. Only a few families across the districts were holding either IBM mechanised boats or OMB mechanised boats. Comparatively, the fisherwomen's families in Tamil Nadu were affluent in this regard, though most of the assets possessed were ordinary boats.

With regard to nets, we see that most of the families of fisherwomen had similar possessions. On the other hand, the incidence of storage and processing assets was quite minimal across the sample.

Annual Income

The fisherwomen selected for the study were requested to provide information on their annual income from different sources and the resultant analysed data are presented in Table 4.9.

It is observed that the average annual income from the main occupation was ₹ 50,386. However, comparing at the State level, we observe a marked difference. In Andhra Pradesh, the average annual income through main occupation was more (₹ 61,409), when compared to Tamil Nadu (₹ 39,362).

Similarly, with regard to secondary occupation, the average annual income was around ₹ 9,807 at the overall level—₹ 14,958 in Andhra Pradesh and ₹ 4,655 in Tamil Nadu. As mentioned earlier, the profile of secondary occupation was much stronger in Andhra Pradesh when compared to Tamil Nadu, which is reflected at annual income from secondary occupations.

With reference to external remittances as well, Andhra Pradesh (₹ 5,392) fared better when compared to Tamil Nadu (₹ 1,228).

As a result, the average income from all sources was better in Andhra Pradesh (₹ 79,063) when compared to Tamil Nadu (₹ 44,631).

Thus, given the profile of secondary occupation and the resources available, the average annual income of the fisherwomen families also differed in the two States selected for the study.

Table 4.9 : Sources of Income (in ₹)

S.No.	Name of Block/ District/State	Main Occupation	Secondary Occupation	External Contribution	Total
1	Uppada Kothapalli	41808	0	5212	47020
2	Thallarevu	21500	7336	0	28836
A	East Godavari (Sub Total A)	63308	7336	5212	75856
1	Atchuthapuram	17980	0	0	17980
2	Bheemunipatnam	41530	22580	180	64290
B	Visakhapatnam (Sub Total B)	59510	22580	180	82270
C	Andhra Pradesh (Sub Total C)	122818	29916	5392	158126
1	Mandapam	21804	1324	108	23236
2	Kadaladi	15900	3866	400	20166
D	Ramanathapuram (Sub Total D)	37704	5190	508	43402
1	Tiruchandur	15640	100	0	15740
2	Ottapidaram	25380	4020	720	30120
E	Tuticorin (Sub Total E)	41020	4120	720	45860
F	Tamil Nadu (Sub Total F)	78724	9310	1228	89262
G	Grand Total (C+F)	201542	39226	6620	247388

Participation in SHGs

The respondents selected for the study were members of the concerned Self-Help Group. As a process of their participation, facilitating factors and other related issues were quite important while analysing the micro-credit accessed by them. Hence, an attempt was made to provide an understanding on these issues.

Source of Information on SHGs

In order to understand the information dissemination mechanism, the respondents selected for the study were requested to indicate their principal source of information on the concerned SHG. The responses in this regard are analysed and presented in Tables 4.10.1 to 4.10.5.

It is observed from the overall sample that SHG members (47.25 per cent) and SHG leaders (45.5 per cent) were the principal source of information for the respondents. However, at the State level, there was a marked difference : In Andhra Pradesh, fellow SHG members (63.5 per cent) and SHG leaders (19.5 per cent) were the principal source of information, while in Tamil Nadu, it was the SHG leaders (71.5 per cent) who wielded more influence. Another notable observation was that village elders (17.5 per cent), relatives (17.5 per cent), and media (17.5 per cent) also played a vital role in sourcing the information, in addition to NGO institutions, which played a major role in Tamil Nadu.

To sum up, the sources of information varied from State to State. In Andhra Pradesh, for instance, the SHG movement was quite strong and as a result, the members and leaders had a specific drive to source more members in order to strengthen their concerned SHG. Consequently, these two factors played a vital role. On the other hand, in Tamil Nadu, NGOs, village elders, and relatives played a vital role, besides the SHG members, in providing the needful information. As the SHG drive in Tamil Nadu is more dominated by the NGOs, these institutions contacted the villagers and village elders to propagate the information, and consequently there were differences in sources of information in the two States.

ii. Interventions for Joining SHGs

Besides the source of information, what matter importantly are the influencing factors while joining the SHGs. This in context, the opinion of respondents selected for the study was collected and the analysed data are provided in Table 4.10.1.

Table 4.10.1 : SHG Members

S.No.	Name of Block/District/State	No	Yes	Total
1	Uppada Kothapalli	7	43	50
2	Thallarevu	31	19	50
A	East Godavari (Sub Total A)	38	62	100
1	Atchuthapuram	1	49	50
2	Bheemunipatnam	34	16	50
B	Visakhapatnam (Sub Total B)	35	65	100
C	Andhra Pradesh (Sub Total C)	73 (36.5)	127 (63.5)	200 (100)
1	Mandapam	44	6	50
2	Kadaladi	48	2	50
D	Ramanathapuram (Sub Total D)	92	8	100
1	Tiruchandur	0	50	50
2	Ottapidaram	46	4	50
E	Tuticorin (Sub Total E)	46	54	100
F	Tamil Nadu (Sub Total F)	138 (69.0)	62 (31.0)	200 (100)
G	Grand Total (C+F)	211 (52.75)	189 (47.25)	400 (100)

Table 4.10.2 : SHG Leaders

S.No.	Name of Block/District/State	No	Yes	Total
1	Uppada Kothapalli	43	7	50
2	Thallarevu	37	13	50
A	East Godavari (Sub Total A)	80	20	100
1	Atchuthapuram	50	0	50
2	Bheemunipatnam	31	19	50
B	Visakhapatnam (Sub Total B)	81	19	100
C	Andhra Pradesh (Sub Total C)	161 (80.5)	39 (19.5)	200 (100)
1	Mandapam	8	42	50
2	Kadaladi	3	47	50
D	Ramanathapuram (Sub Total D)	11	89	100
1	Tiruchandur	0	50	50
2	Ottapidaram	46	4	50
E	Tuticorin (Sub Total E)	46	54	100
F	Tamil Nadu (Sub Total F)	57 (28.5)	143 (71.5)	200 (100)
G	Grand Total (C+F)	218 (54.5)	182 (45.5)	400 (100)

As evident, the agencies which influenced the members while joining the concerned SHG were quite varied from State to State, though the principal influences were derived from SHG members and leaders. From the overall sample, we observed that SHG members (47.25 per cent) and SHG leaders (45.5 per cent) wielded more influence in this regard. Comparing at the

State level, it was observed that in Andhra Pradesh the influence of SHG members was more (63.5 per cent) whereas in Tamil Nadu the influence of SHG leaders was more (71.5 per cent). Another interesting factor was that the influence of senior officials recorded more incidences (71.5 per cent) in Tamil Nadu, in addition to village elders (17.5 per cent), relatives (17.5 per cent), media (17.5 per cent), and NGOs, who also played a vital role in this State.

Thus, in this regard too, both the States varied in the phenomenon of interventions while joining the SHGs concerned. This could be understood given the long-standing SHG movement in Andhra Pradesh and the influence of NGOs in Tamil Nadu.

Table 4.10.3 : Village Elders

S.No.	Name of Block/District/State	No	Yes	Total
1	Uppada Kothapalli	50	0	50
2	Thallarevu	50	0	50
A	East Godavari (Sub Total A)	100	0	100
1	Atchuthapuram	50	0	50
2	Bheemunipatnam	50	0	50
B	Visakhapatnam (Sub Total B)	100	0	100
C	Andhra Pradesh (Sub Total C)	200	0	200
1	Mandapam	50	0	50
2	Kadaladi	50	0	50
D	Ramanathapuram (Sub Total D)	100	0	100
1	Tiruchandur	17	33	50
2	Ottapidaram	48	2	50
E	Tuticorin (Sub Total E)	65	35	100
F	Tamil Nadu (Sub Total F)	165 (82.5)	35 (17.5)	200 (100)
G	Grand Total (C+F)	365 (91.25)	35 (8.75)	400 (100)

Table 4.10.4 : Relatives

S.No.	Name of Block/District/State	No	Yes	Total
1	Uppada Kothapalli	50	0	50
2	Thallarevu	33	17	50
A	East Godavari (Sub Total A)	83	17	100
1	Atchuthapuram	50	0	50
2	Bheemunipatnam	50	0	50
B	Visakhapatnam (Sub Total B)	100	0	100
C	Andhra Pradesh (Sub Total C)	183 (91.5)	17 (8.5)	200 (100)
1	Mandapam	50	0	50
2	Kadaladi	50	0	50
D	Ramanathapuram (Sub Total D)	100	0	100
1	Tiruchandur	15	35	50
2	Ottapidaram	50	0	50
E	Tuticorin (Sub Total E)	65	35	100
F	Tamil Nadu (Sub Total F)	165 (82.5)	35 (17.5)	200 (100)
G	Grand Total (C+F)	348 (87.0)	52 (13.0)	400 (100)

Table 4.10.5 : Media

S.No.	Name of Block/District/State	No	Yes	Total
1	Uppada Kothapalli	50	0	50
2	Thallarevu	50	0	50
A	East Godavari (Sub Total A)	100	0	100
1	Atchuthapuram	50	0	50
2	Bheemunipatnam	50	0	50
B	Visakhapatnam (Sub Total B)	100	0	100
C	Andhra Pradesh (Sub Total C)	200	0	200
1	Mandapam	50	0	50
2	Kadaladi	50	0	50
D	Ramanathapuram (Sub Total D)	100	0	100
1	Tiruchandur	15	35	50
2	Ottapidaram	50	0	50
E	Tuticorin (Sub Total E)	65	35	100
F	Tamil Nadu (Sub Total F)	165 (82.5)	35 (17.5)	200 (100)
G	Grand Total (C+F)	365 (91.25)	35 (8.75)	400 (100)

Average Membership

The particulars on the average membership in each participating SHG were collected, and the same were analysed and presented in Table 4.11.

Table 4.11 : Average Membership in the SHG

S.No.	Name of Block/District/State	Minimum	Maximum	Mean
1	Uppada Kothapalli	10	15	10.48
2	Thallarevu	1	15	10.76
A	East Godavari (Sub Total A)	0	20	10.87
1	Atchuthapuram	0	16	10.34
2	Bheemunipatnam	10	20	11.86
B	Visakhapatnam (Sub Total B)	0	20	10.87
C	Andhra Pradesh (Sub Total C)	0	20	10.87
1	Mandapam	0	20	15.70
2	Kadaladi	10	20	16.58
D	Ramanathapuram (Sub Total D)	0	20	15.3
1	Tiruchandur	0	20	16.06
2	Ottapidaram	0	20	12.08
E	Tuticorin (Sub Total E)	0	20	15.31
F	Tamil Nadu (Sub Total F)	0	20	15.31
G	Grand Total (C+F)	0	20	15.31

It may be observed that the average membership in Andhra Pradesh (10.87) was lesser when compared to SHGs from Tamil Nadu (15.31). Based on the field exposure, it was observed that the fishermen villages in Andhra Pradesh were more scattered and minute in size when compared to Tamil Nadu. Further, the SHG formations in Andhra Pradesh were more influenced by the community itself, whereas in Tamil Nadu it was orchestrated by external influences such as NGOs and officials. As a result, the average membership in a SHG was recorded to be lesser in Andhra Pradesh, more in Tamil Nadu.

Composition of SHGs

The composition of SHGs is very important while paving the way for decisions taken by them, and also while accessing the micro-credit and other related aspects. Hence, the respondents were requested to provide information on the very composition of the SHGs concerned in terms of whether only BPL families are participating, APL families are participating, or it is a mixed group. The data collected in this regard are analysed and presented in Table 4.12.

Table 4.12 : Composition of the Group

S.No.	Name of Block/District/State	APL	BPL	Mixed	Total
1	Uppada Kothapalli	17	33	0	50
2	Thallarevu	22	28	0	50
A	East Godavari (Sub Total A)	39	61	0	100
1	Atchuthapuram	1	49	0	50
2	Bheemunipatnam	0	50	0	50
B	Visakhapatnam (Sub Total B)	1	99	0	100
C	Andhra Pradesh (Sub Total C)	40 (20.0)	160 (80.0)	0	200 (100)
1	Mandapam	7	18	25	50
2	Kadaladi	0	20	30	50
D	Ramanathapuram (Sub Total D)	7	38	55	100
1	Tiruchandur	1	48	1	50
2	Ottapidaram	2	38	10	50
E	Tuticorin (Sub Total E)	3	86	11	100
F	Tamil Nadu (Sub Total F)	10 (5.0)	124 (62.0)	66 (33.0)	200 (100)
G	Grand Total (C+F)	50 (12.5)	284 (71.0)	66 (16.5)	400 (100)

As evident from the analysed data presented, the majority of the groups (71 per cent) are from BPL families, and slightly more than one-fourth of the groups (16.5 per cent) are mixed groups. Thus, the SHGs formed among the fisherwomen mostly attracted BPL members, and this is expected in view of the assistance provided to them.

Similarly, when the data are compared at State level, we observe that more SHGs from BPL category were found in Andhra Pradesh (80 per cent) when compared to Tamil Nadu (62 per cent). On the other hand, mixed groups were more in Tamil Nadu (33 per cent). It may be mentioned that the force behind the formation of SHGs or the membership drive in Tamil Nadu was mostly influenced by NGOs, village elders, officials, etc. As a result, there was every possibility to mobilise the membership from all categories of people. This in view, the presence of more mixed group SHGs in Tamil Nadu is understandable.

Duration of Participation in SHGs

The duration of participation in the concerned SHGs may also influence the perception and utilisation of micro-credit by the fisherwomen. Hence, information on the length of their participation in the respective SHGs was enquired and analysed. The outcome in this regard is presented in Table 4.13.

At the overall sample level, most of the members (82.5 per cent) reported that they have been SHG members for more than two years. Only 14 members (3.5 per cent), reported that they were members for less than a year, and 15 members (3.25 per cent) reported that they have been members for less than six months. When compared at the State or district level, the trends were more or less similar. Thus, the sample selected for the study had sufficient exposure and experience of working together, accessing the micro-credit and hence, the observations and perception of the respondents were valid for the purpose of the study.

Table 4.13 : Duration of Participation in SHG

S.No.	Name of Block/ District/State	>6 Months	<6 Months	<1 Year	>2 Year	No Idea	Total
1	Uppada Kothapalli	0	0	0	50	0	50
2	Thallarevu	0	2	0	48	0	50
A	East Godavari (Sub Total A)	0	2	0	98	0	100
1	Atchuthapuram	1	0	0	49	0	50
2	Bheemunipatnam	0	2	3	45	0	50
B	Visakhapatnam (Sub Total B)	1	2	3	94	0	100
C	Andhra Pradesh (Sub Total C)	1 (0.5)	4 (2.0)	3 (1.5)	192 (96.0)	0	200 (100)
1	Mandapam	0	0	5	45	0	50
2	Kadaladi	0	9	6	35	0	50
D	Ramanathapuram (Sub Total D)	0	9	11	80	0	100
1	Tiruchandur	0	0	0	30	20	50
2	Ottapidaram	1	0	0	28	21	50
E	Tuticorin (Sub Total E)	1	0	0	58	41	100
F	Tamil Nadu (Sub Total F)	1	9	11	138	41	200
G	Grand Total (C+F)	2 (0.5)	13 (3.25)	14 (3.5)	330 (82.5)	41 (10.25)	400 (100)

Composition of SHGs on Caste Groups

Since the sample selected for the study mostly consists of fisherwomen, it was expected that the composition of the SHGs would be on the same lines. However, other castes also participate in some of the fishing-sector activities. Hence, the caste profile of the SHG members was analysed and data presented in Table 4.14.

Table 4.14 : Caste Profile of the SHG Members

S.No.	Name of Block/ District/State	One Caste	Mixed Group	Total
1	Uppada Kothapalli	50	0	50
2	Thallarevu	50	0	50
A	East Godavari (Sub Total A)	100	0	100
1	Atchuthapuram	49	1	50
2	Bheemunipatnam	46	4	50
B	Visakhapatnam (Sub Total B)	95	5	100
C	Andhra Pradesh (Sub Total C)	195 (97.5)	5 (2.5)	200 (100)
1	Mandapam	48	2	50
2	Kadaladi	38	12	50
D	Ramanathapuram (Sub Total D)	86	14	100
1	Tiruchandur	46	4	50
2	Ottapidaram	30	20	50
E	Tuticorin (Sub Total E)	76	24	100
F	Tamil Nadu (Sub Total F)	162 (81.0)	38 (19)	200 (100)
G	Grand Total (C+F)	357 (89.25)	43 (10.75)	400 (100)

It may be observed that majority of the members (89.25 per cent) belong to the same caste group, thus confirming the fact that most members of the SHGs were from the fisherwomen community.

However, at the State level, there were certain differential aspects observed. For instance, in Andhra Pradesh only four respondents reported

that there are more than one caste group members in their respective SHGs, but their presence was quite negligible. On the other hand, a substantial number of respondents from Tamil Nadu (19 per cent) reported that their respective SHGs consist of more than one caste group. It may be observed that, especially in Tuticorin, the involvement of the Muslim community in the economic activities related to the fishing-sector was observed. As a result, the SHGs promoted in this area also had participation from the women members from this community. Thus, the caste or community composition of the SHGs reflects the socio-economic situation existing in the respective study areas.

Discrimination Among SHG Members

For effective functioning of SHGs, equality and cordial relationships among the members is very important. Hence, the trends of discrimination faced by the members of the selected SHGs were enquired. The resultant data are analysed and presented in Table 4.15.

It may be observed that both the States presented a different picture. For instance, the incidence of discrimination was quite high (21.5 per cent) in Andhra Pradesh when compared to Tamil Nadu (9 per cent). Only 18 respondents from Tamil Nadu (9 per cent) reported that they faced discrimination. Overall, it was observed that 15.25 per cent of the respondents from both the States felt that discrimination existed among the SHG members. Thus, the trends of perception on discrimination experienced by the fisherwomen from the SHGs operating in Andhra Pradesh were quite high (21.5 per cent), whereas such perception was quite negligible (9.0 per cent) in Tamil Nadu.

It may be observed from the analysis of the process of formation of SHGs that it is dominated by SHG leaders in Andhra Pradesh, and moreover, the number of members is quite less when compared to their Tamil Nadu counterparts. As a result, the SHG leaders in Andhra Pradesh appear to be having much hold over the members, and favour only limited members from the SHGs. On the other hand, in Tamil Nadu the process of formation of SHGs was dominated by the local NGOs, village elders, and the local officials, who also consist of heterogeneous groups. As a result, the social atmosphere

Table 4.15 : Discrimination Existing Among SHG Members

S.No.	Name of Block/ District/State	Yes	No	No Idea	Total
1	Uppada Kothapalli	0	0	50	50
2	Thallarevu	43	7	0	50
A	East Godavari (Sub Total A)	43	7	50	100
1	Atchuthapuram	0	1	49	50
2	Bheemunipatnam	0	49	1	50
B	Visakhapatnam (Sub Total B)	0	50	50	100
C	Andhra Pradesh (Sub Total C)	43 (21.5)	57 (28.5)	100 (50.0)	200 (100)
1	Mandapam	16	0	34	50
2	Kadaladi	0	40	10	50
D	Ramanathapuram (Sub Total D)	16	40	44	100
1	Tiruchandur	2	48	0	50
2	Ottapidaram	0	38	12	50
E	Tuticorin(Sub Total E)	2	86	12	100
F	Tamil Nadu (Sub Total F)	18 (9.0)	126 (63)	56 (28.0)	200 (100)
G	Grand Total (C+F)	61 (15.25)	183 (45.75)	156 (39.0)	400 (100)

existing among the SHGs in Tamil Nadu appears to be more balanced. As a result, the discrimination aspect is found to be lesser in Tamil Nadu.

To sum up the observations in this regard, the source of information on the concerned SHGs were dominated by either the leaders or members

of the SHG itself in Andhra Pradesh. They have been spreading awareness regarding SHGs and encouraging their fellow community or village members to join the SHGs. In Tamil Nadu, the scenario was also dominated by NGOs and officials, in addition to SHG members, leaders, and village elders. This was specifically due to the fact that the SHG movement in Andhra Pradesh has been there long before the NGOs and other institutions began their external effects to persuade the fisherwomen to form into SHGs. The same institutions were also responsible for enabling the members to join the concerned SHG.

The average membership of the SHGs in Andhra Pradesh was lesser (around 10 members) when compared to Tamil Nadu, which recorded slightly over 16 members on an average. This is because, in Andhra Pradesh the village composition is small and the number of SHGs in a given village is more; whereas in Tamil Nadu, the fishing community villages are thickly populated and there are more social communities associated with the fishing sector.

The respondents drawn for the study from the concerned SHGs were having more than two years of participation and were thus expected to draw sufficient socio-economic benefits from the SHGs.

The composition of SHGs in Andhra Pradesh was more homogeneous, while it was heterogeneous in Tamil Nadu. The reason for this discrepancy is that there is a greater number of social communities participating in the fishing-sector activities in Tamil Nadu. Thus, the composition of SHGs reflects the social and economic conditions prevailing in the respective States.

Among the issues associated with SHGs from the study area, a noticeable feature was that internal discrimination was perceived to be more in Andhra Pradesh and lesser in Tamil Nadu. This was perhaps due to the fact that the composition of SHGs in Andhra Pradesh was smaller as well as homogeneous in contrast to Tamil Nadu. Though heterogeneous groups experience internal pressures, they tend to maintain equilibrium in view of their mutual interests. In Tamil Nadu, more social communities are seen to be participating in fishing-sector activities; these communities

mutually helped each other as members of the concerned SHG. As a result, the perception of discrimination would be minimal. On the other hand, in Andhra Pradesh, the SHGs being small in size and also the quantum of SHGs per village being more, the activities of the SHGs revolve around a few members only. As a result, more members of SHGs from Andhra Pradesh were experiencing discrimination.

Thus, on the whole, the sample drawn for the study was reflecting the existing social, economic and geographical conditions prevailing in the study area.

Procedural Aspects of SHGs

The unique features of the SHGs, as well as the consistency in their success, were due to the procedural aspects followed by the SHG members operating together for a common endeavour. This in view, the respondents were enquired about their experiences in the procedural aspects such as adherence to stipulated records, meetings, and other related aspects. These issues have been discussed on the basis of the analysed data:

Leadership

The formation of the SHGs, and their success, depends on the procedural aspect of rotating leadership and other related aspects. Hence, the respondents were enquired about the leadership pattern among the SHGs, frequency of meetings held, etc. As evident, majority of the respondents (85.5 per cent) reported that there was a 'rotation' of leadership in their respective SHGs. The trends of data in reference to Andhra Pradesh as well as Tamil Nadu too were more or less the same. Thus, the data reflect that the SHGs were having the healthy practice of not sticking to a fixed leadership pattern. This also enables the SHGs to keep themselves vibrant and empower their members as well.

An attempt was also made to understand the regularity of the meetings held among the SHGs concerned. In this regard too, almost all the respondents (99 per cent) expressed that the meetings are being held regularly. This also reflects that the SHGs in which the respondents were

Table 4.16.1 : Maintenance of Minutes Book

S.No.	Name of Block/District/State	No	Yes	Total
1	Uppada Kothapalli	1	49	50
2	Thallarevu	1	49	50
A	East Godavari (Sub Total A)	2	98	100
1	Atchuthapuram	0	50	50
2	Bheemunipatnam	12	38	50
B	Visakhapatnam (Sub Total B)	12	88	100
C	Andhra Pradesh (Sub Total C)	14 (7.0)	186 (93.0)	200 (100)
1	Mandapam	5	45	50
2	Kadaladi	1	49	50
D	Ramanathapuram (Sub Total D)	6	94	100
1	Tiruchandur	2	48	50
2	Ottapidaram	2	48	50
E	Tuticorin (Sub Total E)	4	96	100
F	Tamil Nadu (Sub Total F)	10 (95.0)	190 (95.0)	200 (100)
G	Grand Total (C+F)	24 (6.0)	376 (94.0)	400 (100)

members had the vibrancy of meeting among themselves on a regular basis.

Maintenance of Records

Information on the maintenance of records such as minutes book, savings register, loan register, etc., was sought from the respondents selected for the study, since the maintenance of these records reflects the healthy practices of the concerned SHGs. The resultant analysed data are presented in Tables 4.16.1 to 4.16.9.

Table 4.16.2 : Maintenance of Savings Register

S.No.	Name of Block/District/State	No	Yes	Total
1	Uppada Kothapalli	1	49	50
2	Thallarevu	0	50	50
A	East Godavari (Sub Total A)	1	99	100
1	Atchuthapuram	0	50	50
2	Bheemunipatnam	11	39	50
B	Visakhapatnam (Sub Total B)	11	89	100
C	Andhra Pradesh (Sub Total C)	12 (6.0)	188 (94.0)	200 (100)
1	Mandapam	0	50	50
2	Kadaladi	0	50	50
D	Ramanathapuram (Sub Total D)	0	100	100
1	Tiruchandur	0	50	50
2	Ottapidaram	3	47	50
E	Tuticorin (Sub Total E)	3	97	100
F	Tamil Nadu (Sub Total F)	3 (1.5)	197 (98.5)	200 (100)
G	Grand Total (C+F)	15 (3.75)	385 (96.25)	400 (100)

Table 4.16.3 : Maintenance of Loan Register

S.No.	Name of Block/District/State	No	Yes	Total
1	Uppada Kothapalli	0	50	50
2	Thallarevu	0	50	50
A	East Godavari (Sub Total A)	0	100	100
1	Atchuthapuram	0	50	50
2	Bheemunipatnam	35	15	50
B	Visakhapatnam (Sub Total B)	35	65	100
C	Andhra Pradesh (Sub Total C)	35 (17.5)	165 (82.5)	200 (100)
1	Mandapam	1	49	50
2	Kadaladi	0	50	50
D	Ramanathapuram (Sub Total D)	1	99	100
1	Tiruchandur	0	50	50
2	Ottapidaram	6	44	50
E	Tuticorin (Sub Total E)	6	94	100
F	Tamil Nadu (Sub Total F)	7 (3.5)	193 (96.5)	200 (100)
G	Grand Total (C+F)	42 (10.5)	358 (89.5)	400 (100)

Table 4.16.4 : Maintenance of Cash Book

S.No.	Name of Block/District/State	No	Yes	Total
1	Uppada Kothapalli	1	49	50
2	Thallarevu	1	49	50
A	East Godavari (Sub Total A)	2	98	100
1	Atchuthapuram	0	50	50
2	Bheemunipatnam	43	7	50
B	Visakhapatnam (Sub Total B)	43	57	100
C	Andhra Pradesh (Sub Total C)	45 (22.5)	155 (77.5)	200 (100)
1	Mandapam	0	50	50
2	Kadaladi	0	50	50
D	Ramanathapuram (Sub Total D)	0	100	100
1	Tiruchandur	0	50	50
2	Ottapidaram	2	48	50
E	Tuticorin (Sub Total E)	2	98	100
F	Tamil Nadu (Sub Total F)	2 (1.0)	198 (99.0)	200 (100)
G	Grand Total (C+F)	47 (11.75)	353 (88.25)	400 (100)

Table 4.16.5 : Maintenance of Bank Loan Register

S.No.	Name of Block/District/State	No	Yes	Total
1	Uppada Kothapalli	0	50	50
2	Thallarevu	1	49	50
A	East Godavari (Sub Total A)	1	99	100
1	Atchuthapuram	0	50	50
2	Bheemunipatnam	35	15	50
B	Visakhapatnam (Sub Total B)	35	65	100
C	Andhra Pradesh (Sub Total C)	36 (18.0)	164 (82.0)	200 (100)
1	Mandapam	0	50	50
2	Kadaladi	7	43	50
D	Ramanathapuram (Sub Total D)	7	93	100
1	Tiruchandur	0	50	50
2	Ottapidaram	27	23	50
E	Tuticorin (Sub Total E)	27	73	100
F	Tamil Nadu (Sub Total F)	34 (17.0)	166 (83.0)	200 (100)
G	Grand Total (C+F)	70 (17.5)	330 (82.5)	400 (100)

Table 4.16.6 : Maintenance of Individual Passbooks

S.No.	Name of Block/District/State	No	Yes	Total
1	Uppada Kothapalli	0	50	50
2	Thallarevu	1	49	50
A	East Godavari (Sub Total A)	1	99	100
1	Atchuthapuram	0	50	50
2	Bheemunipatnam	7	43	50
B	Visakhapatnam (Sub Total B)	7	93	100
C	Andhra Pradesh (Sub Total C)	8 (4.0)	192 (96.0)	200 (100)
1	Mandapam	0	50	50
2	Kadaladi	0	50	50
D	Ramanathapuram (Sub Total D)	0	100	100
1	Tiruchandur	0	50	50
2	Ottapidaram	37	13	50
E	Tuticorin (Sub Total E)	37	63	100
F	Tamil Nadu (Sub Total F)	37 (18.5)	163 (81.5)	200 (100)
G	Grand Total (C+F)	45 (11.25)	355 (88.75)	400 (100)

Table 4.16.7 : Maintenance of Group Passbooks

S.No.	Name of Block/District/State	No	Yes	Total
1	Uppada Kothapalli	2	48	50
2	Thallarevu	1	49	50
A	East Godavari (Sub Total A)	3	97	100
1	Atchuthapuram	0	50	50
2	Bheemunipatnam	18	32	50
B	Visakhapatnam (Sub Total B)	18	82	100
C	Andhra Pradesh (Sub Total C)	21 (10.5)	179 (89.5)	200 (100)
1	Mandapam	0	50	50
2	Kadaladi	2	48	50
D	Ramanathapuram (Sub Total D)	2	98	100
1	Tiruchandur	0	50	50
2	Ottapidaram	7	43	50
E	Tuticorin (Sub Total E)	7	93	100
F	Tamil Nadu (Sub Total F)	9 (4.5)	191 (95.5)	200 (100)
G	Grand Total (C+F)	30 (7.5)	370 (92.5)	400 (100)

It may be observed that record maintenance by the SHGs was quite good. Healthy scores were observed in case of minutes book (94 per cent), savings register (96.25 per cent), loan register (89.5 per cent), cash book (88.25 per cent), bank loan register (82.5 per cent), individual passbook (88.75 per cent), and group passbook (92.5 per cent). In other words, in all the SHGs studied, the members had a fair knowledge of record maintenance; hence, even the State level trend of the data was more or less similar.

Table 4.16.8 : Maintenance of Register for IGA

S.No.	Name of Block/District/State	No	Yes	Total
1	Uppada Kothapalli	8	42	50
2	Thallarevu	1	49	50
A	East Godavari (Sub Total A)	9	91	100
1	Atchuthapuram	50	0	50
2	Bheemunipatnam	46	4	50
B	Visakhapatnam (Sub Total B)	96	4	100
C	Andhra Pradesh (Sub Total C)	105 (52.5)	95 (47.5)	200 (100)
1	Mandapam	49	1	50
2	Kadaladi	17	33	50
D	Ramanathapuram (Sub Total D)	66	34	100
1	Tiruchandur	0	50	50
2	Ottapidaram	44	6	50
E	Tuticorin (Sub Total E)	44	56	100
F	Tamil Nadu (Sub Total F)	110 (55)	90 (45)	200 (100)
G	Grand Total (C+F)	215 (53.75)	185 (46.25)	400 (100)

Table 4.16.9 : Maintenance of Visitors' Register

S.No.	Name of Block/District/State	No	Yes	Total
1	Uppada Kothapalli	7	43	50
2	Thallarevu	50	0	50
A	East Godavari (Sub Total A)	57	43	100
1	Atchuthapuram	50	0	50
2	Bheemunipatnam	48	2	50
B	Visakhapatnam (Sub Total B)	98	2	100
C	Andhra Pradesh (Sub Total C)	155 (77.5)	45 (22.5)	200 (100)
1	Mandapam	6	44	50
2	Kadaladi	14	36	50
D	Ramanathapuram (Sub Total D)	20	80	100
1	Tiruchandur	0	50	50
2	Ottapidaram	23	27	50
E	Tuticorin (Sub Total E)	23	77	100
F	Tamil Nadu (Sub Total F)	43 (21.5)	157 (78.5)	200 (100)
G	Grand Total (C+F)	198 (49.5)	202 (50.5)	400 (100)

However, in regard to maintenance of register on income-generating activities (46.25 per cent) and visitors' book (50.5 per cent), the records were not healthy: Among these two aspects, the maintenance of visitors' book is not of much importance. However, with regard to register book on income-generating activities, it was observed that the credit accessed by the members was mostly utilised for individual purpose and not for income-generating activities. In this regard, the trends at the State level were also more or less equal.

Thus, it may be concluded that the registers maintained by the concerned SHGs were quite systematic, and this reflects their healthy functioning.

Opinion on Training Received

The respondents selected for the study were exposed to training several times. In order to understand the persistence of training imparted and also the impact of the same on the fisherwomen, opinions of the respondents were extracted and presented in Table 4.17.

Table 4.17 : Extent of Benefit from Training

S.No.	Name of District/State	Perception				
		Received Training	Very Good	Good	Not Good	Total Sample
1	East Godavari	100	90	8	2	100
2	Visakhapatnam	100	84	12	4	100
A	Andhra Pradesh	200	174	20	6	200
1	Ramanathapuram	100	82	4	14	100
2	Tuticorin	100	72	8	20	100
B	Tamil Nadu	200	154	12	34	200
	Total	400	328 (82)	32 (8)	40 (10)	400

It may be observed from the analysed data presented in Table 4.17 that all the respondents selected for the study had exposure to training. Thus, the SHG members were in a better position as far as acquiring the knowledge and other related aspects of SHGs including professional activities, savings and thrift activities, and so on. The respondents were also enquired about their perception on quality of the training as well as its utility. In this regard too, the respondents expressed that the training imparted was "very good" (82 per cent), and a few of the respondents (8 per cent) expressed that the training imparted was 'good'. Thus, in overall terms, as much as 90 per cent of the respondents had a positive opinion on the training imparted in terms of its effectiveness.

A few respondents (10 per cent), however, expressed the opinion that the training imparted was not good and did not help them at all. It may also be observed that most of these responses were received from Tamil Nadu. In this regard, it may be mentioned that Andhra Pradesh, in view of the strong SHG movement, had long-standing human resource building facilities. Further, the SHGs among the fisherwomen were covered under the regular women development programmes such as IKP and other related programmes. On the other hand, in Tamil Nadu the SHGs formed among fisherwomen were quite distinct since they were established either through local NGOs or by the Government officials; the very nature of the training was quite new to them. As a result, there was slightly lesser satisfaction among the respondents from Tamil Nadu.

To sum up the observations in this sub-section, it appears that the respondents selected for the study had sufficient knowledge on the issues related to the SHGs, and they are also maintaining the needful records in the best manner. This is perhaps due to the quality of training received by them.

Impact

As the respondents selected for the study were beneficiaries of the exclusive micro-credit offered to the SHGs in which they were participating, it was expected that it may lead to several positive benefits to the

respondents. This in background, the impact-related issues were captured by collecting and analysing the relevant data from the respondents. The following is the discussion in this regard.

Participation in SHGs and Perceived Benefits

The respondents were requested to express their opinion on several social and economic issues on which they felt that there was a positive change after participating in the concerned SHGs. The responses in this regard are presented in Table 4.18.

It may be observed that most of the respondents expressed that there were positive changes on several social and economic issues. Foremost of them was a positive outlook on the issue of better outlook on profession (80.5 per cent). This would certainly enable the respondents to develop psychological strength and make positive moves in the right direction. For fisherwomen, such psychological mind-set has always been useful. Across the States, the trends were more or less similar.

Another positive perception the respondents developed was the ability to identify new business opportunities (82.5 per cent). This was indeed a positive sign, since the fisherwomen were traditionally associated only with fish vending, and were not involved in other value addition activities or new business opportunities. In this regard, the positive perception on the ability to identify new business opportunities would certainly enable the respondents to take initiatives that may result in their occupational mobility.

In regard to issues like appropriate marketing support (78.25 per cent), appropriate financial support (83.25 per cent), collective approach (82.25 per cent), and better financial security (83 per cent) also, they expressed that there was positive impact.

It may also be observed that most of the issues wherein the respondents conceived positive perception were those that indeed provided a basic platform for launching needful social and economic initiatives, which may in turn trigger occupational dynamics.

Table 4.18 : Positive Gains After Participation in SHG

S.No.	Name of Block/ District/State	Better Outlook on Profession	Identification of New Business Opportunity	Appropriate Marketing Support	Appropriate Financial Support	Collective Group Approach in Professional Activities	Better Financial Security
1	Uppada Kothapalli	41	31	31	19	18	42
2	Thallarevu	50	50	50	50	50	50
A	East Godavari (Sub Total A)	91	81	81	69	68	92
1	Atchuthapuram	50	50	50	50	50	50
2	Bheemunipatnam	44	45	50	50	39	50
B	Visakhapatnam (Sub Total B)	94	95	100	100	89	100
C	Andhra Pradesh (Sub Total C)	145	146	151	151	140	151
1	Mandapam	50	50	50	50	50	50
2	Kadaladi	47	47	46	46	46	47
D	Ramanathapuram (Sub Total D)	97	97	96	96	96	97
1	Tiruchandur	49	50	50	49	49	49
2	Ottapidaram	31	37	16	37	44	35
E	Tuticorin (Sub Total E)	80	87	66	86	93	84
F	Tamil Nadu (Sub Total F)	177	184	162	182	189	181
G	Grand Total	322 (80.5)	330 (82.5)	313 (78.25)	333 (83.25)	329 (82.25)	332 (83)

Perceived Economic Benefits

By virtue of participation in the concerned SHGs, the respondents have developed several positive approaches on psychological, social and economic issues. Hence, there would be every endeavour among them to strive for certain of these endeavours to enhance their way of life. This in context, the respondents were requested to express their opinion on the perceived benefits on social, economic, and other issues. The resultant data are analysed and presented in Table 4.19.

Table 4.19 : Impact on Participation

S.No.	Name of Block/ District/State	Economic	Social	Participation	EDS
1	Uppada Kothapalli	30	40	30	46
2	Thallarevu	45	32	43	46
A	East Godavari (Sub Total A)	75	72	73	92
1	Atchuthapuram	30	40	30	48
2	Bheemunipatnam	35	40	41	47
B	Visakhapatnam (Sub Total B)	65	80	71	95
C	Andhra Pradesh (Sub Total C)	140	152	144	187
1	Mandapam	30	30	30	30
2	Kadaladi	18	18	18	18
D	Ramanathapuram (Sub Total D)	48	48	48	48
1	Tiruchandur	50	50	50	50
2	Ottapidaram	18	21	13	16
E	Tuticorin (Sub Total E)	68	71	63	66
F	Tamil Nadu (Sub Total F)	116	119	111	114
G	Grand Total	256 (64)	271 (67.75)	255 (63.75)	301 (75.25)

It may be observed that the best conceived benefits were recorded from the issue of developing entrepreneurial skills (75.25 per cent) at the overall sample level, followed by conceived benefits on the issues of economic development (64 per cent), social benefits (67.75 per cent) and realisation of the need for participation (63.5 per cent). In other words, the very participation in SHGs and the consequent access to micro-credit by fisherwomen has enabled them to access the economic and social benefits. This also resulted in realising the advantages of 'participation' among the fisherwomen.

Thus, the respondents selected for the study experienced the need for 'entrepreneurial' skills in their profession, followed by realisation of benefits like economic development, social development, and the advantages through 'participation'.

The positive impact in reference to 'entrepreneurial' skills has indeed been a great boon for the fisherwomen. In the present circumstances, as in the past, the fisherwomen were simply confining themselves to mere vending activities. Now, with the help of their 'newly acquired' entrepreneurial skills there is every possibility that the fisherwomen will venture into several of value-addition activities in the fisheries sector which may enable them to access better income.

Similarly, the realisation of the need for 'participation' enables the fisherwomen to keep themselves secure from the tough competition that exists in the fishing-sector activities through mutually cooperative and collective business ventures. This was indeed a great facilitating factor for the fisherwomen.

Qualitative Changes

The fisherwomen who were participating in the SHGs and accessing the micro-credit had experienced several positive changes in their family and professional life. In order to understand the qualitative changes occurring in terms of social aspects, economic aspects, and empowerment aspects, the respondents were requested to express the positive changes that occurred in their life on these aspects. These issues have been discussed on the basis of different issues in the following manner:

Qualitative Changes in Economic Aspects

The respondents were requested to express the qualitative positive changes that occurred in their domestic and professional life in reference to the economic aspects. The responses in this regard were analysed and presented in Table 4.20.

Table 4.20 : Impact on Economic Aspect

S.No.	Name of the District/State	Quality Change in					
		Income	Family Savings	Easy Access to Credit	Reduction in Indebtedness	Freedom from Money-lenders	Total Respondents
1	East Godavari	74	82	98	62	84	100
2	Visakhapatnam	82	92	100	68	82	100
A	Andhra Pradesh	156	174	198	130	166	200
1	Ramanathapuram	86	98	96	60	84	100
2	Tuticorin	88	94	98	78	86	100
B	Tamil Nadu	174	192	194	138	170	200
	Total	320 (80)	366 (91.5)	392 (98)	268 (67)	336 (84)	400 (100)

It may be observed that among all the aspects of economic development, access to micro-credit (98 per cent) was considered as the best positive change. Further, even in terms of other economic aspects such as family savings (91.5 per cent), freedom from moneylenders (84 per cent), enhancement in income (80 per cent), and reduction in indebtedness (67 per cent), there was a substantial positive qualitative change in their life. These observations were at the overall sample level. When compared at the State level, the trends were more or less similar, with a slight advantage to SHG members selected for the study from Tamil Nadu.

To sum up, the qualitative changes that occurred among the families of SHG members selected for the study were positive and this reflects the appropriate functioning of the micro-credit accessed by them, as well as proper utilisation of the same resulting in several positive changes in the economic aspects.

Positive Changes in Social Development Issues

With reference to the positive changes that occurred on social issues, the relevant analysed data are presented in Table 4.21.

Table 4.21 : Impact on Social Aspects

S.No.	Name of the District/State	Positive Change in						
		Aware-ness	Children Educa-tion	Self-Emp. Skills	Health Care	Quality Food Intake	Group Cohesive-ness	Total
1	East Godavari	84	90	68	74	64	72	100
2	Visakhapatnam	78	84	64	64	62	68	100
A	Andhra Pradesh	162	174	132	138	126	140	200
1	Ramanathapuram	82	91	89	85	82	81	100
2	Tuticorin	81	91	85	82	86	82	100
B	Tamil Nadu	163	182	174	167	168	163	200
	Total	325 (81.25)	356 (89.0)	306 (76.5)	305 (76.25)	294 (73.5)	303 (75.75)	400 (100)

As evident, in reference to social issues also there were positive developments though not at the intensity observed among economic issues. In the overall sample, it was observed that concentration on children's education (89 per cent) and building awareness (81.25 per cent) were considered as the best. In other words, by virtue of participation in SHGs, access to micro-credit, and participation in training programmes concerned,

the respondents were able to develop requisite awareness. This was indeed a good positive development.

Issues like self-employment skills (76.5 per cent), health care (76.25 per cent), group cohesiveness (75.75 per cent), and quality food intake (73.5 per cent) also had positive developments, and the intensity of the positive changes that occurred were also quite considerable.

At the State level, respondents drawn from Tamil Nadu had done comparatively better than their counterparts in Andhra Pradesh.

In all, at the overall sample level, the positive changes among social issues that occurred among the respondents were quite encouraging. This reflects appropriate utilisation of the platform provided by the SHG to the respondents.

Empowerment Issues

The positive changes occurring in empowerment issues are presented in Table 4.22.

Table 4.22 : Impact on Empowerment of Women

S.No.	Name of the District/State	Empowerment Traits					
		Social Status	Decision Making	Purchase of Household Items	Improved Self–Esteem	Social Inclusion	Total
1	East Godavari	80	70	86	74	92	100
2	Visakhapatnam	92	64	84	76	84	100
A	Andhra Pradesh	172	134	170	150	176	200
1	Ramanathapuram	68	78	74	68	65	100
2	Tuticorin	69	75	65	78	79	100
B	Tamil Nadu	137	153	139	146	144	200
	Total	309 (77.25)	287 (74.25)	309 (77.25)	296 (74.0)	320 (80.0)	400 (100)

Social inclusion (80 per cent) was considered as the best aspect as far as empowering themselves was concerned, followed by purchase of household items (77.25 per cent), social status (77.25 per cent), decision making (74.25 per cent), and improved self-esteem (74 per cent). Thus, in overall terms, the SHG movement resulted in empowerment of the fisherwomen in their respective places. The very feeling of social inclusion and self-esteem were deduced from their consistent participation in the concerned SHGs. The enhancement in decision-making power at the domestic level, and other issues seem to be resultant of their access to micro-credit. At the State level comparison, the trends were more or less similar except for minor changes.

To sum up, the fisherwomen who were participating in the SHGs, and also by virtue of their access to micro-credit, had developed positive changes in several of the traits which empowered them both at the domestic as well as the society level.

Summing Up

With reference to the impact of micro-credit accessed by the fisherwomen and also their consistent participation in the concerned SHGs, the respondents utilised the opportunities available to them quite effectively. They conceived several advantages, especially in economic issues, followed by social issues. With reference to the conceived changes in economic issues, social issues, and empowerment issues as well, there have been several positive results, and all these issues were drawn more from their participation in the concerned SHGs, followed by the micro-credit accessed by them. Thus, in both the States, the SHGs operating among the fisherwomen were indeed having a positive impact among the fisherwomen community.

CHAPTER V

SUMMARY AND CONCLUSIONS

Background of the Study

Fisheries is an important sector in India as it provides employment to millions of people and contributes to food security of the country. In India, which has a coastline of over 8,000 km, an Exclusive Economic Zone (EEZ) of over 2 million sq km, and extensive freshwater resources, fisheries plays a vital role. Presently, fisheries and aquaculture contribute 1.07 per cent to the national GDP, and 5.30 per cent to agriculture and allied activities, while the average annual value of output during the Tenth Five Year Plan (2002-2007) was ₹ 31,682.50 crore. (ICSF, 2010).

India has vast marine and fresh-water sources and this in view the potential of fisheries has immense value in the national economy. As per the data available, Marine Fisheries contributes to food security and provides direct employment to over 1.5 million fisher people besides others indirectly dependent on the sector. The total marine fisher folk population of 3.57 million is in 3,305 marine fishing villages spread across the coastal states and Union Territories (including islands). Of these, 0.90 million are active fisher people, and another 0.76 million fisher people are involved in other fisheries-related activities (ICSF, 2010).

As per the statistical information available from the Ministry of Agriculture, the fish production has increased many a fold since 1951. The fisheries sector has been one of the major contributors of foreign exchange earnings through export. Export of fish and fishery products has grown manifold over the years. From about 15,700 tonnes valued at ₹ 3.92 crore in 1961-62, exports have grown to 5.41 lakh tonnes valued at ₹ 7621 crore in 2007-08.

According to ICSF, fishing communities in India are not homogenous, as they belong to different castes. These communities have their distinct social, cultural governance structures and traditional practices, depending on the coast that they inhabit. At least two or three castes are exclusively involved in marine fishing in each maritime state, and are not related to the mainstream agrarian system.

The community institutions (such as the caste panchayats, *peddalu*, *padu* system, etc.) mostly organised along caste, kinship or religious lines, play an important role in resolving conflicts, besides regulating and allocating resource use, ensuring equitable access to resources and providing some form of social insurance. Most communities have evolved their own management systems over time to regulate human interaction with the resource, especially when a large number of people bank on a limited resource to avoid conflicts. The evolution of a traditional management system depended on the resource and the environment in which the resource existed and the interactions between the people to extract these resources (Kurien, 1998).

In general, while the exact nature of women's work differs by culture and region and between rural and urban areas, the common factor is that it is rarely seen as "productive". It has low social value and is normally seen as an extension of the "domestic" space. Little value is attached to the domestic and community tasks performed by women.

In reality, however, through their participation, women have strengthened fish workers' organisations and broadened their agendas. Apart from bringing in issues of concern to themselves as workers in the fisheries, they have, more significantly, raised concerns about the quality of life in fishing communities, focusing on access to health, sanitation and education. Women have brought in a community perspective to fisheries issues. Their ability to do so stems from the multi-faceted roles they perform—roles that straddle the home, the family, the community and the workplace.

However, often the role of women in fisheries is not properly recognised. According to Shaleesha (2000), despite the significant

contributions made by the women, their role is not properly recognised. She further argues that the role of women has also been ignored due to the general bias existing on women in general, and especially in rural areas.

Among the specific micro-credit facilities offered to the fisherwomen, the States of Andhra Pradesh and Tamil Nadu evolved specific micro-credit programmes aimed at alleviating the fisherwomen from their hardships. It was expected that these specific micro-credit programmes generate needful succour to the fisherwomen as well as enable them to diverse their specialised occupations within the different sectors of the fishing occupation. It was also expected that these specific micro-credit programmes generate occupational mobility among them in their endeavour to optimise the opportunities that came across to them through the micro-credit available to them.

The above in context, the present study titled Role of Exclusive Credit Linkage Programme for Occupational Dynamics among Fisherwomen was undertaken in Andhra Pradesh and Tamil Nadu States.

The study was conducted with the aim of observing the occupational dynamics that resulted among the fisherwomen who had accessed the micro-credit offered to the Self-Help Groups (SHGs) in which they were members.

The credit-linkage programme is dedicated to only fisherwomen who were entrusted with fish-vending activity. Since timely credit supply for fisherwomen ensures timely diversification into various activities, the study aimed to cover the following aspects:

* Perception on the programme
* Perception on utility of credit linkages
* Perception of the qualitative and quantitative aspects of credit
* Pattern of access to credit
* Occupational diversity

* Occupational mobility
* Impact on livelihoods
* Impact on household economy
* Perception on capacity-building activities
* Institutional mechanism in place

Objectives

The specific objectives of the study are:

i. To assess qualitative/quantitative requirements of credit among women from the fishing community, and the suitability of the strategies adopted under exclusive credit programme.

ii. To analyse the process, prospects and promotion of credit-linkage among women from the fishing community.

iii. To study the pattern and paradigms of credit support and its impact on occupational dynamics of women from the fishing community.

Hypothesis

The study is exploratory in nature, to record the perceptions of targeted community, hence no hypothesis formed.

Study Area

The study area is proposed in the States of Andhra Pradesh and Tamil Nadu. The two States were selected purposively keeping in view the unique experiments made by these two States while implementing the programme, as well as abundance of marine fishing activities. In each State, two districts were selected, keeping in view of the number of SHGs operating among the fisherwomen community, and also the quantum of micro-credit accessed. Based on data available, the following districts were selected for the study :

Andhra Pradesh : East Godavari and Visakhapatnam

Tamil Nadu : Tuticorin and Ramanathapuram

Again, from each district, based on the discussion held with the concerned officials and the secondary data available, two blocks with much concentration of fisherwomen SHGs and micro-credit facilities were selected. Based on these criteria, the following blocks (mandals in the case of Andhra Pradesh) were selected:

State	District	Block/Mandal
Andhra Pradesh	East Godavari	Uppada Kothapalli
		Thallarevu
	Visakhapatnam	Bheemunipatnam
		Atchuthapuram
Tamil Nadu	Tuticorin	Thiruchanduru
		Ottapidarom
	Ramanathapuram	Mandapam
		Kadaladi

Thus, the study was conducted in eight blocks/mandals.

Sampling

The methodological issues pertaining to the study are as under:

i. *Sampling :* Keeping in view the resources available with the research team, and also the quantum of SHG women accessing the micro-credit facilities, from each block, 50 SHG women members were selected for the study. Thus, the total sample of the study consists of 400 SHG women members. Further, as the study was focused on fisherwomen, the sample consists of only SHG members from the fishing community.

ii. *Instruments for Data Collection :* Keeping the objectives and focus of the study in view, a scheduled structure was used to collect the data from the selected fisherwomen. In addition, FGD and PRA techniques were used to collect the primary data. Official records and registers available with the SHGs were utilised to collect secondary data.

iii. *Analysis :* Data analysis was attempted based on the following variables :

a. Time spent in accessing the credit

b. Quantum of credit accessed

c. Internal lending

d. Utility of revolving fund

e. Pattern of repayment vis-a-vis economic status of fisherwomen

f. Occupational diversity

g. Impact on linkages with formal financial institutions

h. Impact on economic conditions

i. Impact on social issues and future outlook, etc.

Results of the Study

Based on the analysis of data collected from 400 fisherwomen who were participating in SHGs formed among them and accessing micro-credit, the results of the discussions are presented below:

i. Socio-economic Conditions

* The younger age group was observed to be more dominant in Andhra Pradesh, while the middle age group was more dominant in Tamil Nadu. It may be observed that the SHG movement in Andhra Pradesh

was more predominant when compared to Tamil Nadu, and as a result, the younger age group's higher frequency of distribution in Andhra Pradesh could be expected in view of the promotional activities on SHGs.

* Most of the members (94.25 per cent) selected for the study were married. Unmarried women (3.5 per cent) and widows (2.25 per cent) were almost negligible. Though a similar distribution was observed across the States, the incidence of widow cases was found only in Tamil Nadu. This could be because the Tamil Nadu coast was badly affected by Tsunami a few years ago, and the districts selected for the study were part of the same area—there were many fishing community families that had a high death toll.

* Hindu religion (56 per cent) was dominant, followed by Christianity (28.25 per cent) and Islam (11.5 per cent). However, when the data were compared at the State level, the presence of the Muslim community was only from Tamil Nadu.

* The prevalence of nuclear (50.25 per cent) and joint (48.5 per cent) families was more or less even in the study area. However, on close perusal of State level distribution, the prevalence of joint family was observed to be more in Andhra Pradesh, while the prevalence of nuclear family was observed to be more in Tamil Nadu.

* Illiteracy (41 per cent) was largely prevailing among the members selected for the study in the overall sample level.

* Majority of the members selected for the study were confined to fish-vending as a primary occupation, followed by processing/storage activity. Across the States as well the phenomenon was more or less similar. However, in reference to secondary occupation, there was remarkable variation between the two States : In Andhra Pradesh, especially from the East Godavari district, the fisherwomen reported having agriculture and allied activities as their major secondary occupation; however, in Tamil Nadu it was reported that casual labour was their major secondary occupation.

* Asset holding at the family level was not much encouraging. Only a few families across the districts were holding either IBM mechanised boats or OMB mechanised boats. Comparatively, the fisherwomen families from Tamil Nadu were more dominant in this regard. On the other hand, most of the assets possessed were ordinary boats.

* The average annual income from the main occupation was ₹ 50,386. However, at State level comparison there was marked difference. In Andhra Pradesh the average annual income through main occupation was ₹ 61,409 when compared to ₹ 39,362 from Tamil Nadu.

ii. Participation in SHGs

* SHG members (47.25 per cent) and SHG leaders (47.5 per cent) were mostly considered as the principal source of information for the respondents regarding the concerned SHG.

* The average membership in Andhra Pradesh (10.87) was lesser when compared to SHGs from Tamil Nadu (15.31).

* The SHGs formed among the fisherwomen were mostly attracted by the members from below poverty line, and this was expected in view of the assistance provided to them.

* Most of the members (82.5 per cent) reported that they were continuing as SHG members for more than two years. Only 14 members (3.5 per cent) as well as another 13 members (3.25 per cent) reported that they were members only for duration of less than a year and less than six months, respectively.

* The members (89.25 per cent) belonged to the same caste, thus confirming the fact that the SHGs promoted were mostly participated by the fisherwomen community.

* However, at the State level, there were certain differential aspects observed. For instance, in Andhra Pradesh only four respondents

reported that the members belonged to more than one caste group in their respective SHGs, and moreover, it was quite a negligible presence. On the other hand, a substantial number of respondents from Tamil Nadu (81 per cent) reported that their respective SHGs consist of more than one caste group.

* The incidence of discrimination was quite high (21.5 per cent) in Andhra Pradesh when compared to Tamil Nadu (9 per cent). Only 57 respondents from Andhra Pradesh (28.5 per cent) reported that there was no discrimination faced by them. On the other hand, the trend in Tamil Nadu was quite healthy (63 per cent).

* With reference to maintenance of records and maintaining the procedures that were followed in SHGs, there were quite good indicators from both the States. Thus, the SHGs were in good tandem as far as procedural aspects were considered.

iii. Impact

With reference to the impact, it may be observed that most of the respondents had perceived positive changes on several social and economic issues. Foremost of them, which really benefits them was their positive outlook (80.5 per cent) on the issue of better outlook on profession. This positive perception would certainly enable the respondents to develop psychological strength and take positive steps in this direction. For fisherwomen, such psychological mind-set has always been useful. Even across the States, the trends were more or less similar.

Another positive perception (82.5 per cent) that the respondents developed was the ability to identify new business opportunities. This was indeed a positive sign, as the fisherwomen were traditionally associated with only vending the fish, and did not involve in other value addition activities, or new business opportunities. In this regard, the positive perception on the ability to identify new business opportunities would certainly enable the respondents to take initiatives that may result in their occupational mobility.

With regard to issues like appropriate marketing support (78.25 per cent), appropriate financial support (83.25 per cent), collective approach (82.25 per cent), and better financial security (83 per cent) also there were quite a positive impact.

The best conceived benefits were recorded from the issue of developing entrepreneurial skills (75.25 per cent) at the overall sample level. It was followed by conceived benefits on the issues of economic development (64 per cent), social benefits (67.75 per cent), and realisation for the need of participation (63.5 per cent). In other words, the very participation in SHGs and the consequent access to micro-credit by fisherwomen had enabled them to access the economic and social benefits. This also resulted in realising the advantages of 'participation' among the fisherwomen.

The qualitative changes that occurred among the families of SHG members selected for the study had indeed experienced qualitative positive change, and this reflects appropriate functioning of micro-credit accessed by them as well as proper utilisation of the same resulting in several positive changes in the economic aspects.

Concentration on children's education (89 per cent) and building awareness (81.25 per cent) were considered as the best. In other words, by virtue of participation in SHGs and access to micro-credit and participation in training programmes concerned, the respondents were able to develop requisite awareness. This was indeed quite a good positive development.

Issues like self-employment skills (76.5 per cent), health care (76.25 per cent), group cohesiveness (75.75 per cent), and quality food intake (73.5 per cent), there were positive developments, and the intensity of the positive changes that occurred were also quite considerable.

At the State level comparison, respondents drawn from Tamil Nadu had done comparatively better than their counterparts from Andhra Pradesh.

Positive changes that occurred in empowerment issues are: social inclusion (80 per cent), which was considered as the best aspect as far as

empowering themselves, followed by purchase of household items (77.25 per cent), social status (77.25 per cent), decision making (74.25 per cent), improved self-esteem (74 per cent). Thus, in overall terms, the empowerment of women had been resulting among the fisherwomen in their respective places. The very feeling of social inclusion and self-esteem were indeed deduced from their consistent participation in the SHGs concerned. The enhancement in decision-making power at domestic level and other issues seem to be a resultant of their access to micro-credit. At the State level comparison, the trends were more or less similar except for minor differences.

Suggestions

In an exploratory study of this nature, which aims at understanding the utility of micro-credit accessed by the fisherwomen through their respective SHGs, it is indeed quite positive to observe that the targeted community had benefited to a large extent from the avenues provided to them for development. However, based on the results of data analysed and also keeping in view the field observations, especially that were grasped through PRA approaches, the study makes the following suggestions for ameliorating the conditions among fisherwomen:

* The pace of micro-credit and also the quantum need to be more;

* The fisherwomen SHGs were still functioning in isolation—they need to be mainstreamed;

* Though the social and economic development issues were quite encouraging, yet the occupational dynamics are observed to be operating around the fishing activity alone. Hence, more new economic activities need to be introduced among the fisherwomen.

* Though marketing support for the fisherwomen SHGs has been in place, the value addition issues were not encouraging. Hence, there is every need to provide market support for the value added products from the SHGs.

* The training component was well received by the fisherwomen but the training imparted was only confined to SHGs procedures and self-development. There is every need to encourage more occupation-based training.

* Participation of NGOs was limited in Andhra Pradesh and good to some extent in Tamil Nadu. However, NGOs should play a better role, especially with reference to occupational issues.

* The training imparted and participation in SHGs has indeed provided social development among fisherwomen. However, there is every need to further strengthen such social development among fisherwomen.

* The micro-credit facilities are quite well utilised by the fisherwomen, yet the quantum of credit and other loan facilities should be enhanced to strengthen the concerned SHGs.

* The leadership appears to be dominating the SHGs concerned. This in view, the empowerment of SHG members needs to concentrate more on personality development.

To sum up, the SHGs operating among fisherwomen have been making good inroads as far as social and economic issues are concerned. However, the quantum of good penetration made through the SHGs is not sufficient to meet the requirements of the fisherwomen. Continuity in micro-credit at an enhanced level, and more focus on capacity building to empower each and every fisherwoman, would certainly pave better avenues for development. Further, physical facilities for diverse occupations are also needed for fisherwomen in view of their access to new skills and institutional support from NGOs is also quite worthy in this regard.

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