

CHAPTER VII

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

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7.1 INTRODUCTION

The present study is about the Fisher Women Co-operative Societies and their impact on the socio-economic conditions of the fisher women in Kanyakumari district. The study begins with an appraisal of Primary Fishery Co-operative Societies at the National, State and district levels. It proceeds to analyse the structure, functions and the extent of assistance rendered to fisher women through the Fisher Women Co-operative Societies and the socio-economic conditions of the fisher women in the district. The approach to the study has been both descriptive and analytical. The researcher used both primary and secondary data. For collecting the primary data, the researcher used an interview schedule. A sample of 300 respondents was selected by applying proportionate stratified random sampling technique from the list of members of FWCSs obtained from the Assistant Director of Fisheries, Nagercoil.

The socio-economic problems were identified during the course of interview with the fisher women members. Many officials from the Department of Fisheries, Government of Tamil Nadu, Fishermen and Fisher Women Co-operative Societies, Government of Tamil Nadu, members and officers of other co-operative societies who had long years of experience and academicians who had association with co-operatives were also consulted. This chapter deals with the findings, the various socio-economic problems

faced by the members of the Fisher Women Co-operative Societies and the suggestions for solving the problems.

7.2. SUMMARY OF FINDINGS

7.2.1. Fishery and FWCSs in Kanyakumari District

The Fishermen and Fisher Women Co-operatives in the State function under the control of the Government of Tamil Nadu. It was found that the welfare schemes were timely implemented through the Fisher Women Co-operative Societies. The financial allotments made in the various Five-Year Plans paved the way for improving the infrastructure of the fisherfolk. The existing structure of Fishery Co-operatives in India comprises Primary Fisher Women Co-operative Societies, Central (Regional/District) level Federations, State level Federations and a National level Federation.

The National Federation of Fishermen's Co-operative Limited (FISHCOPFED), New Delhi, is the national apex organisation of all the Fishermen/Fisher Women Co-operatives in the country. The objects of National Federation of Fishermen's Co-operatives are to facilitate, co-ordinate and promote the fishing industry in the country to organize and develop marketing facilities for fish and fishery products through co-operatives.

The National Co-operative Development Corporation (NCDC) started in 1974 provides financial assistance for the various activities of Fisher Women Co-operatives and technical assistance to its members. During the Five Year Plans, the Government of India initiated several measures for the economic development of the fisherfolk. These include Group Accident Insurance Scheme, Savings cum Relief Scheme, Fishermen Housing Scheme, motorization of craft, utilising village tanks and ponds and construction of fishing harbours and fish-landing jetties.

In Tamil Nadu the Fisheries Department launched a special programme for the upliftment of the socio-economic conditions of fisher women in 1981. The Fisher Women Co-operatives were organised under the Fisher Women Extension Service. Women leadership promotion, insurance for members and their families, credit facility for fish marketing, providing transport for fish vendors, education for women, promotion of saving habit and day care centres are the functions of Fisher Women Co-operative Societies in the State.

During 2005-06 there were 43 Fishermen Co-operative Societies (FCS) and 36 Fisher Women Co-operative Societies with 63630 and 32811 members respectively in the sample district. The analysis of primary FCSs in India has shown that the number of societies increased at a compound growth rate of 3.51 per cent per annum whereas the growth rate was 7.65 per

cent per annum in Tamil Nadu. The growth rate was more consistent at the all India level with a variation of 4.70 per cent than at the state level with 9.56 per cent during the study period. With regard to members in Primary FCSs in India there was an increasing trend at a compound growth rate of 19.67 per cent per annum whereas the it was 11.69 per cent per annum in Tamil Nadu. There has been a variation of 24.23 per cent at the all India level and 16.74 per cent at the state level.

The analysis of FCSs in Tamil Nadu indicated that the number of Inland fishermen societies grew at a compound growth rate of 4.95 per cent per annum with 6.71 per cent variation marine fishermen societies with 9.85 per cent growth rate and 12.81 per cent variation. As far as the district is concerned the compound growth rate was 5.68 per cent per annum for inland fishermen societies and 1.84 per cent per annum in the case of marine fishermen societies the co-efficient of variation being 8.11 per cent and 2.57 per cent respectively.

With regard to Inland FWCSs in the state, the growth rate was 10.66 per cent per annum and 18.30 per cent per annum. In the case of marine societies the variation was at 14.84 per cent whereas it was 23.97 per cent for marine societies. The growth rate of Inland FWCSs in the district exhibited a 52.76 per cent per annum and it was 35.52 per cent in the case of

marine FWCSs, and the variation of the rate being 51.86 per cent and 34.55 per cent respectively.

The membership in Fishermen Co-operative Societies in the state grew at the rate of 2.80 per cent per annum in Inland and 1.34 per cent per annum in marine societies with a variation of 6.51 per cent in Inland and 16.39 per cent in marine societies. As far as the district is concerned the growth rate was 5.29 per cent per annum in Inland and 14.02 per cent per annum in marine societies with a variation of 7.40 per cent and 17.47 per cent respectively.

Regarding the membership in the FWCSs in the state, the Inland societies recorded a compound growth rate of 17.22 per cent per annum with 25.78 per cent variation, and in marine societies it was 17.49 per cent per annum with a variation of 28.56 percent. In Kanyakumari district, the study area, the growth rate of membership was 17.76 per cent per annum in Inland and 23.31 per cent per annum in marine with a variation of 21.01 per cent in Inland and 28.63 per cent in marine societies.

The district possesses a very strong fisheries background and hence it was chosen as the study area. There are 44 fishing villages spread over the coast of Kanyakumari district. Out of the total fisherfolk population in Kanyakumari district (138569), 71200 were males and 67369 were females. The female fisherfolk engaged in fishing-allied activities were 5225 which is

7.76 per cent of the district's total female fisherfolk and 3.77 in the district. The fishing community of the district is dominated by two major castes, namely the Bharathars and the Mukkuvars. Fish marketing is the main occupation of the fisher women.

Kanyakumari district has a major fishing harbour at Chinnamuttom with a capacity to berth 240 mechanised boats and 1000 country boats. One of the wadge banks is situated near Kanyakumari on the coast line of Kanyakumari district on the eastward as well as on the westward region for about 30km. Kanyakumari district is an industrially backward district but gifted with a lot of mineral deposits. Mineral extraction industries, fish net, coir retting and boat construction industries are the major industries of the district. The fisherfolk of the study area are assisted by recognised and unrecognised voluntary organisations.

7.2.2. Socio Economic Status of the Respondents

Analysis of the respondents by age revealed that 50 (46%) members in Agestheeswaram taluk, 60(55%) in Kalkulam taluk and 22(20%) in Vilavancode taluk belonged to the age group of 51-60 years and 41-50 years respectively. Regarding the educational status, 97(46%) respondents from Agestheeswaram taluk and 91(43%) respondents from Kalkulam taluk had studied upto elementary level, whereas 39 (43%) respondents had studied above elementary level from Kalkulam taluk. On the whole, around 210

(70%), respondents had the education below elementary level. The study also indicated that the Kalkulam taluk had the highest number of married respondents among the three taluks.

It was estimated that 151 (50%) were under the medium size family. A majority 202 (67%) respondents were found engaged in fish marketing. It was found that a majority 220 (73%) respondents had less than 10 years experience.

Most of the respondents (80%) had houses of their own. The study revealed that 142 (59%) respondents lived in thatched houses. Of the 240 respondents, who had their own houses 32 (13%) got their houses inherited from their parents, 77 (32%) respondents from the Government and 131(55%) respondents had their own construction. The study also revealed that the average annual income of the fisher women was found to be very low. There was a wide range of inequality of income among them. The income analysis showed that 160(53%) respondents had an average annual income between Rs. 10001-20000. The expenditure pattern of the respondents showed that food was the major item of expenditure (42%) followed by health care (9%), clothing (7%) and housing (7%).

It was found that a majority of the 90 (30%) and 92 (31%) respondents borrowed from Self Help Groups and NGOs respectively. Medium term loans were availed of by 80 (43%), 80 (43%) and 29 (14%)

respondents in Agestheeswaram, Kalkulam and Vilavancode taluks respectively. A majority 185 (61%) respondents were motivated to save with Fisher Women Co-operative Societies whereas 50(17%) respondents saved with Self Help Groups.

The study revealed that the authorities of FWCSs were the primary reasons for 115(38%) respondents enrol themselves as members of Fisher Women Co-operative Societies. Regarding the tenure of membership 177 (59%) respondents had completed 15 years experience.

There were many reasons for joining as members in FWCSs. On the whole, 165(55%) respondents became members exclusively to avail of financial help. The analysis showed that 149(50%) respondents were engaged in the sale of fish in the nearby markets.

It was found that 110 (37%) respondents used Tamil Nadu State Transport Corporation buses to transport their catches from the seashore to the place of consumption. A majority 196 (66%) respondents sold the catches only in the morning. Respondents from all the three taluks sold it for cash and credit. It was found that 81 (39%) respondents from Agestheeswaram taluk sold their catches in the same market. The study also revealed that 60(48%) respondents in Kalkulam taluk dealt with fresh items.

7.2.3 Economic Impact of FWCSs

The apparent increase in the income level of the respondents, which was statistically significant at one per cent level led to the conclusion that business income of the respondents significantly increased during the post-FWCS period. The respondents' savings showed a 384 per cent increase during the post-FWCS period from what it was during pre-FWCS period. This increase was statistically tested and it was found that the increase was significant at one per cent level leading to the conclusion that the savings of the respondents considerably improved during the post-FWCS period from what it was in pre-FWCS period.

Expenditure on household consumption was on the increase and such increase was proved to be statistically significant. This led to the conclusion that the expenditure on household consumption of the respondents significantly improved during the post-FWCS period. Expenditure on education increased by 184.91 per cent which was also proved to be statistically significant at one per cent level. This clearly showed that the members selected for the study had greater awareness in providing education to their children after becoming members in FWCSs.

The analysis of expenditure on household articles of the respondents after becoming members in FWCSs showed an increase from what it had been before. The increase was statistically significant at one per cent level,

leading to the conclusion that the expenditure on household articles of the respondents significantly increased during the post-FWCS period.

It was found that the expenditure on health care of the respondents decreased from pre-FWCS period to post-FWCS period. The apparent decrease was statistically significant at one per cent level. This clearly indicates their concern for health, primarily due to the awareness created by FWCSs.

The study reveals that the considerable increase in expenditure on social and family functions was due to the overwhelming involvement of members in all-social and family activities though not warranted. On an average there was 30.95 per cent increase in expenditure on social and family function. This increase was statistically tested and found significant at one per cent level, leading to the conclusion that the expenditure on social and family functions considerably increased during the post-FWCS period.

FWCSs are trying their best to prevent its members from borrowing for unproductive activities at a high rate of interest. The basic reason that made the fisherfolk borrow was wide fluctuations in income during lean seasons. The decrease in annual borrowings of the respondents was statistically tested and found not significant at one per cent level leading to a conclusion that the annual borrowings of the respondents substantially decreased after their membership in FWCSs.

The analysis of average investments of the respondents showed that there was a 323.89 per cent increase during the post FWCS period from what it had been during pre-FWCS period. This increase was statistically tested and found significant at one per cent level, leading to the conclusion that the investments of the respondents had considerably improved during the post-FWCS period from what they had been in pre-FWCS period.

7.2.4 Attitude of the Respondents Towards the Services of FWCS

Likerts' five-point scale technique was used to measure the attitude of respondents towards the services of FWCSs. Thus the performance of FWCSs in various areas was ascertained on the basis of the mean score.

As far as awareness was concerned member awarded first rank to the statement, "Members are asked to attend awareness camp on child care, health care, blood donation and eye camp" and second rank to "FWCSs create awareness on cleanliness, social mingling and education".

With regard to welfare measures the statements, "All welfare measures are routed through the FWCSs" and "There is no partiality in the implementation of welfare measures" were the first two positive messages of FWCS members.

"FWCSs inculcated the habit of savings" and "Savings have changed the lifestyle" were the first and second ranked opinions expressed by the members.

In respect of the attitude of respondents to financial performance, "Financial burden is overcome after becoming members in FWCSs" and "There is financial self reliance for women" were the first two positive attitudes expressed by the respondents.

With regard to the efforts taken by FWCSs towards the participation and involvement of the members in FWCS related activities, a majority of members ranked first for the statement, "Participation has resulted in awareness of health, education and environment". "FWCSs help to overcome social, cultural and religious barriers" was ranked second.

As far as social performance was concerned the statement, "FWCS members helped in solving their problems collectively" and "There is equal status of participation and power of decision-making of women in community and village" ranked first and second respectively.

"Members act independently" and "Members know the by-laws of FWCSs" were the top two ranking statements with regard to the members of FWCSs.

In respect of attitudes of FWCS authorities "The authorities are more informative" and "They are co-operative and sincere" were the prime qualities expressed by a majority of members. "FWCSs teach the techniques of increasing individual income and family income" and "Discourage borrowings on wasteful expenditure" were the first two lessons in planning income and expenditure for the members.

In respect of equality at household level, it was observed that the statements, "There is equal access to and control over resources at household level" and "There is peaceful and democratic participation in family life" were ranked first and the second respectively.

The overall analysis of the activities of FWCSs in the aforesaid disciplines revealed that awareness, saving habits, income and expenditure, participation and involvement, social performance, equality at household level, financial performance, authorities of FWCSs, members of FWCSs and welfare measures were ranked first, second and so on.

The analysis of factors influencing the level of attitude of the respondents to the various services of FWCSs using chi-square test revealed that income, literacy level, marketing experience, tenure of membership and occupation of the respondents had significantly influenced the level of their attitudes. However the age, size of family and marital status of the respondents did not have any significant impact.

7.2.5 Opinion Survey

KS test was used for analysing whether there was a significant difference in the importance ratings given by the respondents to the various statements. The statements were "FWCSs have emerged as a boon to the suffering fisherfolk", "FWCSs inculcate the principle of self help through mutual help", "FWCSs create awareness on the need for women group participation at village level", "FWCSs are vitally concerned with the social problems of its members", "FWCSs have been recognised as agencies for the development of fisher women and fishing industry", "The benefits extended to the fisher women through FWCSs have motivated many to enrol as members", "Members of FWCSs are encouraged to insure their lives" and "Re-organisation of FWCSs is necessary". The overall analysis revealed that "FWCSs created awareness on the need for women group participation at village level" and "FWCSs have emerged as a boon to the suffering fisherfolk", as the two-top ranking statements according to the intensity of aggregate scores.

7.3 PROBLEMS

Analysis of the data revealed that in their day-to-day life fisher women of the study area faced many problems while marketing their products.

Among the various reasons marketing problems faced by the respondents “Competition” ranked first with a mean score of 59.58. Lack of marketing experience had been found to be the least with a mean score of 35.90.

Among the various causes responsible for the storage problem, ‘low demand’ ranked first with 60.78 mean score. ‘Stocking purpose’ was considered to be the least cause, with 37.97 mean score.

‘Lean season’ was the prime cause connected with the problems in savings. It ranked first with a mean score of 59.22 and ‘children's education’ was the least affecting factor with 40.70 mean score.

There had been many factors affecting seasonal / cyclical problems. Among them, ‘lean season’ with a maximum mean score of 52.28 occupied the first rank. ‘inadequate fishing harbours’ was considered to be the least important factor with a low mean score of 48.50.

Among the various reasons for the financial problems, ‘occurrence of tsunami’ stood first with a mean score of 52.31 and ‘lack of government support’ was the least with a mean score of 48.09.

The major factor responsible for catch-related problems was ‘utilization of fishing grounds’ with a mean score of 65.75 and ‘crossing international borders’ with a mean score of 36.38 was the least factor.

7.4 SUGGESTIONS

Encouraging Membership

The officials of the Fisheries Department may take initiative in organising and administering the Fisher Women Co-operative Societies in all the coastal villages. Since many welfare measures are extended to fisher women only through Fisher Women Co-operative Societies, all the fisher women who have attained the age of 18 years could be encouraged to become a member in these societies.

Repayment cum Savings

The financial inadequacy of the members could be addressed only by the sympathetic and transparent approach of banks and the Government. Short-term loans with repayment-cum-saving (principal + interest + savings) scheme may be introduced by the Fisher Women Co-operative Societies to its members.

Role of NGOs

Non-Government Organisations functioning at the district, taluk and village levels may be entrusted with the work of educating the members on savings and investments through direct and continuous interaction.

Educative Programme

Low educational status of the Fisher Women Co-operative Society members is a major handicap for the effective implementation of many of the programmes in the coastal area. Whatever may be the nature of the programme, it should be thoroughly understood by the participating members. Exclusive programmes meant for Fisher Women Co-operative Society members may be formulated and implemented at the grass-root level. Education alone could be the ultimate solution to ensure equal opportunity to every member within the group. Therefore it is the need of the hour to spread education among the fisherfolk. The State government and higher education institutions in the respective locality have a significant role to play in this respect.

Educational Schemes

The researcher suggests that awareness has to be created among the members of Fisher Women Co-operative Societies about the availability of educational loans to higher studies. Meetings may be arranged by inviting bank officials to inform them of the new schemes available to the poor.

Storage Facilities

It is suggested that steps may be taken by the Fisher Women Co-operative Societies and the NGOs for establishing cold storage facilities

to solve the problems in storage. Nominal amount may be collected from the users of such facility on the basis of the quantity of goods kept in these cold storages.

District Wings

There should be a district wing to look after the development and welfare activities of women in the fisheries sector. This wing will not function in isolation but will be an integral part of the overall structure of the department of fisheries.

Modern Living Pattern

The institutions like post offices, village co-operative credit societies and banks may be encouraged to join hands with the Fisher Women Co-operative Societies to impart a sense of thrift and savings among the members. Strict self-financial discipline coupled with education will pave way for a decent living in future.

Value Added Products

With a view to promoting sales and also to getting economic price to the catches, it is suggested to establish production-cum marketing societies at selected centres. At present, the sellers in fish cater only to the local market. They do not market the catches at the national or international

market. Moreover diversified and value-added fish food products such as Fish balls, Fish powder, Fish cutlet, Fish finger, Fish flakes, Fish steaks, Fish curry ready to serve, Fish pickle, Fish sausage and Fish paste may be manufactured by developing a new brand name. This will extend the tenure of marketing and widen the area of marketing.

Action Plan

An action plan may be formulated to expand the functions of Fisher Women Co-operative Societies effectively and successfully. In this regard, the Coastal Development Council, Parish Councils, Social Organisations, the KSSS, TDSSS and the like can join hands.

The State Government should grant funds liberally to the Non-Government Organisations and Fisher Women Co-operative Societies for conducting various educational and social awareness programmes.

7.4 CONCLUSION

The present study was undertaken mainly to help planners and decision makers to take up certain policy decisions for the socio-economic development of the fisherfolk. This study has brought to light certain economic and social problems faced by the members of the Fisher Women Co-operative Societies in Kanyakumari district. The suggestions presented

in the study will enable to mitigate the problems of fisher women in general and members of the Fisher Women Co-operative Societies in particular.

It is earnestly believed that the findings of the study will help the legislators, executives and judicial authorities to realise the need for reforms by way of restructuring of the enforcement machinery with a new thrust to fisher women education. Such organised efforts on all sides alone can really ensure the success of the co-operative movement.

This study will also pave the way for understanding similar studies in the area of Fisher Women Co-operatives. Based on the experience of the researcher, the following issues may be taken up for further research.

- ❖ Role of FWCSs in alleviating poverty among the downtrodden in a district.
- ❖ Socio-economic impact of Fishermen Co-operative Societies and Fisher Women Co-operative Societies. A comparative analysis at a district level.
- ❖ Prospects and Retrospects of Fisher Women Co-operative Societies in Tamil Nadu.
- ❖ A Comparative study of Fisher Women Co-operative Societies of Tamil Nadu and Kerala.