

**THE FISHER WOMEN CO-OPERATIVE SOCIETIES AND  
THEIR IMPACT ON THE ECONOMIC WELL-BEING OF  
THE FISHERFOLK WITH SPECIAL REFERENCE  
TO KANYAKUMARI DISTRICT**

**Appendix -A**

**INTERVIEW SCHEDULE TO THE MEMBERS OF FISHER  
WOMEN CO-OPERATIVE SOCIETY.**

**I. PERSONAL DATA**

1.1 Name :

1.2 Fishing Village :

1.3 Taluk :

1.4 Age :

1.5 Educational Qualification : (Tick (✓) the relevant item)

1.5.1 Illiterate

1.5.2 upto SSLC

1.5.3 upto +2

1.5.4 Above +2

1.6 Marital Status

1.6.1 Married

1.6.2 Unmarried

1.6.3 Widow

1.6.4 Separated

1.7 Size of Family:      Category                      Number

1.7.1                      upto 3 members      -----

1.7.2                      4 members              -----

1.7.3                      above 4 members      -----

1.8. Occupation of the respondent: (Tick (✓) the relevant item

1.8.1 Fish marketing  1.8.2 Fish drying

1.8.3 Fish processing  1.8.4 Net making

## II FISHER WOMEN CO-OPERATIVE SOCIETY

2.1 When did you join in Fisher Women Co-operative Society?

(year)

2.2 Are you an active member of Fisher Women Co-operative

Society? Yes/No

2.3 How long are you a member in Fisher Women Co-operative

Society? (in Years)

2.4 Have you ever served as an office bearer in your Fisher Women Co-operative Society? Yes/No.

2.4.1 If Yes, in what capacity (in Years)

2.4.1.1 President

2.4.1.2 Secretary

2.4.1.3 Treasure

2.5 Give reasons for joining in Fisher Women Co-operative Society (Tick (✓) the relevant item)

2.5.1 Financial assistance

2.5.2 Social status

2.5.3 Personal interest

- 2.6 Did your family members encourage you to join? Yes/No
- 2.7 How did you become a member? (Tick (✓) the relevant item)
- 2.7.1 Voluntarily       2.7.2 Friends and relatives
- 2.7.3 Parish Priests
- 2.7.4 Co-operative education by union
- 2.8 Do you know the principles of co-operation? Yes/No
- 2.9 Do know the bylaws? Yes/No
- 2.10 Whether the Fisher Women Co-operative Society in your area strictly adhere the bylaws? Yes/No
- 2.11 Do you enjoy benefits through the Fisher Women Co-operative Society? Yes/No
- 2.12 Do you attend the meetings of Fisher Women Co-operative Society? Yes/No

### III MARKETING

- 3.1 Are you selling fish? Yes/No
- 3.1.1 If Yes, what is the mode of sale carried on by you?  
(Tick (✓) the relevant item)
- 3.1.1.1 Retail sale
- 3.1.1.2 Auction sale
- 3.1.1.3 Retail sale in nearby market
- 3.1.1.4 Retail sale in distant market

3.2 How do you carry fish to the market? (Tick (✓) the relevant item)

- |                 |                          |                       |                          |
|-----------------|--------------------------|-----------------------|--------------------------|
| 3.2.1 Buses     | <input type="checkbox"/> | 3.2.2 Vans and trucks | <input type="checkbox"/> |
| 3.2.3 Tempos    | <input type="checkbox"/> | 3.2.4 Delivery auto   | <input type="checkbox"/> |
| 3.2.5 Head load | <input type="checkbox"/> | 3.2.6. Any other      | <input type="checkbox"/> |

3.3 When do you sell?

- |               |                          |                              |                          |
|---------------|--------------------------|------------------------------|--------------------------|
| 3.3.1 Morning | <input type="checkbox"/> | 3.3.2 Evening                | <input type="checkbox"/> |
| 3.3.3 Both    | <input type="checkbox"/> | 3.3.4 Till the stock is over | <input type="checkbox"/> |

3.4 How do you sell?

- |            |                          |               |                          |
|------------|--------------------------|---------------|--------------------------|
| 3.4.1 Cash | <input type="checkbox"/> | 3.4.2. Credit | <input type="checkbox"/> |
| 3.4.3 Both | <input type="checkbox"/> |               |                          |

3.5 State the nature of fish you sell.

- |                   |                          |                     |                          |
|-------------------|--------------------------|---------------------|--------------------------|
| 3.5.1 Fresh fish  | <input type="checkbox"/> | 3.5.3 Dried/salted  | <input type="checkbox"/> |
| 3.5.2 Frozen fish | <input type="checkbox"/> | 3.5.4 All the above | <input type="checkbox"/> |

3.6 Where do you sell?

- |                                |                          |                         |                          |
|--------------------------------|--------------------------|-------------------------|--------------------------|
| 3.6.1 Same market              | <input type="checkbox"/> | 3.6.2 Different markets | <input type="checkbox"/> |
| 3.6.3 Door to door by shouting |                          |                         | <input type="checkbox"/> |

3.7 Are you satisfied with the present mode of sale? Yes/No

3.8 Do you have holidays? Yes/No

#### IV INCOME AND EXPENDITURE

4.1 Annual Income (Tick (✓) the relevant item)

- |                             |                          |
|-----------------------------|--------------------------|
| 4.1.1 below Rs 10,000       | <input type="checkbox"/> |
| 4.1.2 Rs 10,001 – Rs 20,000 | <input type="checkbox"/> |
| 4.1.3 above Rs. 20,001      | <input type="checkbox"/> |

4.2 Is your annual income adequate to run the family? Yes/No

4.3 State the sources of your income (Tick (✓) the relevant item)

4.3.1 Fish marketing

4.3.3 Fish processing

4.3.2 Fish drying

4.3.4 Net making

4.4 Give the details of your expenditure

S.No	Items of expenditure	Amount per annum
1	Food	
2	Clothing	
3	Housing	
4	Education	
5	Health care	
6	Fuel and lighting	
7	Transport	
8	Social and recreation	
9	Religious functions	
10	Charity/gifts	
11	Consumer durables	
12	Other expenditures	

4.5 Has your expenditure increased because of membership in Fisher Women Co-operative Society? Yes/No

4.5.1 If Yes, state the reasons. (Tick (✓) the relevant items)

4.5.1.1 Increase in income

4.5.1.2 Increase in family size

4.5.1.3 Change in expenditure habit

4.5.1.4 Change in status

4.6 Do you actively participate in family functions? Yes/No

4.6.1 If yes, how much amount do you spend on such functions? Rs

## V BORROWINGS

5.1 Do you borrow money for your business? Yes/No

5.1.1 If Yes, state the type of loan (Tick (✓) the relevant items)

5.1.1.1 Long term  5.1.1.2 Medium term

5.1.1.3 Short term

5.2 Have you loans by hypothecating your own house? Yes/No

5.2.1 If Yes, state the amount Rs

5.3 Do you borrow for your children's marriage? Yes/No

5.3.1 If Yes, give the loan amount borrowed Rs

5.4 Have you availed education loans to educate your children?

Yes/No

5.4.1 If Yes, state the amount borrowed? Rs

## VI SAVINGS

6.1 Do you have the habit of saving? Yes/No

6.1.1 If Yes, with whom do you save? (Tick(✓) the relevant item)

6.1.1.1 Common fund in churches

6.1.1.2 Post office

6.1.1.3 Banks

6.1.1.4 Friend and relatives

6.1.1.5 LIC

6.1.1.6 Chit funds

6.1.1.7 Any other

6.2 Have you insured your life? Yes/No

6.3 Are you aware of general insurance? Yes/No

6.4 Are you a member of self help groups? Yes/No

6.5 Do you save with self help groups? Yes/No

## VII HOUSING

7.1. Do you own a house? Yes/No

7.1.1 If yes, state the type of house. (Tick(✓) the relevant item)

7.1.1.1 Rented  7.1.1.2. Leased

7.1.1.3 Supplied by Government

7.2 Nature of your dwelling house

7.2.1 Hutment  7.2.2 Thatched

7.2.3 Pucca (tiled, roof, brickwall)

7.2.4 Mansion (concrete)

7.3 What is the mode of acquisition of your house?

7.3.1 Inherited  7.3.3 Own construction

7.3.2 Presented/gifted  7.3.4 Allotted by govt.

## VIII IMPACT SURVEY

8.1 State the annual amount spent on the following

S.No	Category	Before membership in FWCSs (Rs)	After membership in FWCSs (Rs)
1	Annual income		
2	Savings		
3	Expenditure on household		
4	Expenditure on education		
5	Expenditure on household articles		
6	Expenditure on health care		
7	Expenditure on social and family functions		
8	Annual borrowings		
9	Annual Investments		

## IX PROBLEMS

9.1 Do you face problems in marketing of fish? Yes/No

9.1.1 If yes, rank them in order

9.1.1.1 Lack of transport facilities

9.1.1.2 Low demand

9.1.1.3 Lack of storage facilities

9.1.1.4 Competition

9.1.1.5 High price

9.1.1.6 Lack of marketing experience

9.1.1.7 Problem of middlemen

9.2 Do you face the problem of storage? Yes/No

9.2.1 If Yes, rank them in order



- 9.2.1.1 Low demand
- 9.2.1.2 Low price
- 9.2.1.3 Far off market place
- 9.2.1.4 Bumber catch
- 9.2.1.5 Stocking purpose wholesale/export

9.3 Do you face financial problems? Yes/No

9.3.1 If yes, rank them in order

- 9.3.1.1 Repayment of old debts
- 9.3.1.2 Fall in output price
- 9.3.1.3 Increased cost of living
- 9.3.1.4 Low marketable surplus
- 9.3.1.5 Occurrence of Tsunami
- 9.3.1.6 Lack of government support

9.4 Do you have any problem in saving? Yes/No

9.4.1 If Yes, rank them in order

- 9.4.1.1 Less supply
- 9.4.1.2 Lean season
- 9.4.1.3 Unexpected expenditure
- 9.4.1.4 Illness
- 9.4.1.5 Family function and festivals
- 9.4.1.6 Children's education
- 9.4.1.7 Children's marriage
- 9.4.1.8 Occurrence of Tsunami

9.5 Do you face any Seasonal/cyclical problem? Yes/No

9.5.1 If yes, rank them in order

9.5.1.1 Giant waves during depression

9.5.1.2 Lean season

9.5.1.3 Fasting by people

9.5.1.4 Inadequate fishing harbour

9.5.1.5 Low demand/ supply

9.6. Do you have any problems in catch? Yes/No

9.6.1. If Yes, rank them in order

9.6.1.1. Utilization of fishing grounds

9.6.1.2. Rough sea

9.6.1.3. Loss of lives during fishing

9.6.1.4. Migrating place

9.6.1.5. Absence of owned fishing equipments

9.6.1.6. Loss of equipments

9.6.1.7. Loss of catch due to pirates

9.6.1.8. Crossing international borders

Please indicate the intensity of your opinion to the following statements relating to Fisher Women Co-operative Societies. Your frank opinion is expected. So put a tick mark against each statement and do not leave any statement unanswered. Kindly indicate your response to the scale

noted below strongly Agree (S.A), Agree (A), No opinion (N.O) Disagree (DA), Strongly Disagree (S.DA).

### X OPINIONS OF THE RESPONDENTS ON THE FWCSs

Statements	SA	A	NO	DA	SDA
1. FWCSs have emerged as a boon to the suffering Fisherfolk					
2. FWCSs inculcate the principle of Self-help through mutual help.					
3. FWCSs create awareness on the need for women group participation at village level.					
4. FWCSs are vitally concerned with the social problems of its members.					
5. FWCSs have been recognized as agencies for the development of fisher women and fishing industry.					
6. The benefits extended to the fisher women through FWCSs have motivated many to enrol as members.					
7. Members of FWCSs are encouraged to insure their lives.					
8. Re-organisation of FWCSs is necessary					

**XI ATTITUDE OF THE RESPONDENTS TO THE SERVICES OF  
FISHER WOMEN CO-OPERATIVE SOCIETY**

<b>A. AWARENESS</b>	<b>S.A</b>	<b>A</b>	<b>N.O</b>	<b>DA</b>	<b>S.DA</b>
1. FWCSs create awareness on cleanliness, social mingling and education.					
2. Members are taught about the by-laws of FWCSs.					
3. Members are made to aware of small family norms, the ills of child labour, and the habit of reading newspaper.					
4. Members are asked to attend awareness camp on child care, health care, blood donation and eye camp.					
5. FWCSs create awareness on Polio drops campaign and AIDS.					
<b>B. WELFARE MEASURES</b>	<b>S.A</b>	<b>A</b>	<b>N.O</b>	<b>DA</b>	<b>S.DA</b>
1. There is adequate welfare measures to the fisher folk.					
2. The welfare measures are timely given.					
3. There is no partiality in the implementation of welfare measures.					
4. All welfare measures are routed through the FWCSs.					
5. Welfare measures are common for fishermen as well as Fisher Women.					
<b>C. HABIT OF SAVINGS</b>	<b>S.A</b>	<b>A</b>	<b>N.O</b>	<b>DA</b>	<b>S.DA</b>
1. FWCSs inculcate the habit of savings.					
2. FWCSs have taught the importance of saving.					
3. FWCSs educate the methods of saving.					
4. Saving has changed the lifestyle.					
5. But for the encouragement of FWCS savings would not have been possible.					
<b>D. FINANCIAL PERFORMANCE</b>	<b>S.A</b>	<b>A</b>	<b>N.O</b>	<b>DA</b>	<b>S.DA</b>
1. Financial burden is overcome after becoming member in FWCSs.					
2. There is financial self reliance for women.					
3. Banks lend members through FWCS without any hesitation.					
4. Project authorities implement the financial schemes without any partiality.					
5. There is significant increase in the members overall income.					

<b>E. PARTICIPATION AND INVOLVEMENT</b>	<b>S.A</b>	<b>A</b>	<b>N.O</b>	<b>DA</b>	<b>S.DA</b>
1. Members active participation in FWCSs has developed the society. 2. FWCSs help to attain participation and power of decision - making in democratic institutions. 3. FWCSs facilitate greater access to financial resources outside the household. 4. FWCSs help to overcome social, cultural and religious barriers. 5. Participation has resulted in awareness of health, education and environment.					
<b>F. SOCIAL PERFORMANCE</b>	<b>S.A</b>	<b>A</b>	<b>N.O</b>	<b>DA</b>	<b>S.DA</b>
1. Fisher Women Co-operative Societies encourage members to spend less on social functions. 2. FWCS members help in solving their problems collectively. 3. Leadership qualities have grown among members. 4. Reduced vulnerability of the poor women during crisis like famine, flood, riots and the like. 5. There is equal status of participation and power of decision-making of women in community and village.					
<b>G. MEMBERS OF FISHER WOMEN CO-OPERATIVE SOCIETIES</b>	<b>S.A</b>	<b>A</b>	<b>N.O</b>	<b>DA</b>	<b>S.DA</b>
1. FWCSs help in educating not only its members but also others. 2. All the members know the principles of co- operation. 3. FWCSs are not partial in their dealings. 4. Members act independently. 5. Members know the bylaws of FWCSs.					
<b>H. AUTHORITIES OF FWCSs</b>	<b>S.A</b>	<b>A</b>	<b>NO</b>	<b>DA</b>	<b>S.DA</b>
1. The authorities are more informative. 2. They are courteous and have helping tendency. 3. They are co-operative & sincere. 4. They take personal care in the development of groups as well as members. 5. The authorities act quickly.					

I. INCOME AND EXPENDITURE	S.A	A	NO	DA	S.DA
1. FWCSs teach the techniques of increasing individual income and family income. 2. FWCSs help to identify the wasteful expenditure 3. FWCSs discourage borrowings for wasteful expenditure. 4. FWCSs teach the concept of budgeting. 5. FWCSs monitor overall growth.					
J. EQUALITY AT HOUSEHOLD LEVEL	S.A	A	NO	DA	S.DA
1. There is peaceful and democratic participation in family life. 2. Women are considered ministers in the families. 3. Opinion of women in the family is sincerely considered. 4. There is equal consideration for women in the family. 5. There is equal access to and control over resources at household level.					

## Appendix – B

**Fisher Women Co-operative Society members and female population in**

**Kanyakumari district as on 31.03.2006**

Sl. No	FWCSs	Fisher Women in Total	Members
1	Puthoor FWCS	840	632
2	Colachel FWCS	5477	3592
3	Simon Colony FWCS	1091	550
4	Melmedalam FWCS	886	497
5	Ramanthurai FWCS	1267	541
6	Erayumanthurai FWCS	786	454
7	Chinnathurai FWCS	2159	871
8	Iraviputhenthurai FWCS	1714	560
9	Kanyakumari FWCS	3569	2640
10	Kurumbanai FWCS	2917	1150
11	Poothurai FWCS	2396	1427
12	Thoothoor FWCS	2279	974
13	Chinamuttom FWCS	969	321
14	Arockia puram FWCS	1082	900
15	Vallaiivilai FWCS	3106	307
16	Marthandamthurai FWCS	1174	553
17	Kadiyapattinam FWCS	3721	1569
18	Enayam FWCS	1858	1034
19	Periyavilai FWCS	768	360
20	Mulloorthurai FWCS	858	350
21	Keezhamanakudy FWCS	809	157

22	Melamanakudy FWCS	2008	1519
23	Pallam FWCS	1265	690
24	Rajakkamangalamthurai FWCS	2290	394
25	Chinnavilai FWCS	603	400
26	Kottilpadu FWCS	1021	467
27	Kodimunai FWCS	2262	1733
28	Vaniyakudy FWCS	1706	681
29	Enayamputhurthruai FWCS	2160	1423
30	Neerodi FWCS	2323	1585
31	Melakurumpani FWCS	1937	1260
32	Keezhakurumpani FWCS	980	492
33	Azzikkal FWCS	665	109
34	Medalam FWCS	615	362
35	Keezhamuttom FWCS	1158	1041
36	Mela Muttom FWCS	2010	1216
	<b>Total</b>	<b>62729</b>	<b>32811</b>



## Appendix – C

### Coastal Villages in Kanyakumari District

Sl. No	Villages	Sl. No	Villages
1	Puthoor	23	Pallam
2	Colachel	24	Rajakkamangalamthurai
3	Simon Colony	25	Chinnavilai
4	Melmedalam	26	Kottilpadu
5	Ramanthurai	27	Kodimunai
6	Erayumanthurai	28	Vaniyakudy
7	Chinnathurai	29	Enayamputhurthurai
8	Iraviputhenthurai	30	Neerodi
9	Kanyakumari	31	Melakurumpani
10	Kurumbanai	32	Keezhakurumpani
11	Poothurai	33	Azzikkal
12	Thoothoor	34	Medalam
13	Chinamuttom	35	Keezhamuttom
14	Arockia puram	36	Mela Muttom
15	Vallaivilai	37	Pozhikkariai
16	Marthandamthurai	38	Kesavanputhenthurai
17	Kadiyapattinam	39	Puthenthurai
18	Enayam	40	Kovalam
19	Periyavilai	41	Periyakadu
20	Mulloorthurai	42	Pillithoppu
21	Keezhamanakudy	43	Melathurai
22	Melamanakudy	44	Naduthurai