CHAPTER - VI

FINDINGS AND SUGGESTIONS

The findings of the study expose the conditions of the fisherwomen of the Kanchipuram District at all the levels of the society. They are working hard for their daily livelihood and the role of the SHGs in enhancing their position is noteworthy move towards progress. This Chapter highlights the findings of the study and also includes suggestions for the improvement of the fisherwomen of the Kanchipuram District.

Discussions of the Findings

- 60% of the respondents were in the age group of 41-50 years.
- 55% of the respondents were illiterate and there was no respondent with higher secondary qualification.
- Majority of the respondents were Hindus.
- Majority of the respondents were from BC category.
- 80% of the respondent’s husbands were fishermen.
- 68% of the respondents had a male child.
- 90% of the respondents were from a nuclear family
- 59% of the respondents were small scale fish traders.
- Working hours and earning of women, in different activities, were analysed, both for morning and evening. Their activities included peeling, curing, drying, sorting, vending and these activities were segregated, separately for morning hours and evening hours.
• On household expenditure, Rs. 4000 to 6000 was spent by the respondents, per month, per family on food, Rs. 1000 per month for health, Rs. 30000 per year for education, Rs.500 per month for recreation, Rs. 2000-5000 per month during festivals. Rs 500-1000 for social gatherings and Rs.500 for others.

• Regarding constraints, 42% of the respondents reported lack of storage facilities as the constraint, faced by fisher women, in fish marketing.

• Regarding income, 40% of the respondents generated income of 500 to 1000 per day.

• Regarding transport, 55% of the respondents carried the fish load on their heads.

• 40% of the respondents reported that fish market was far away to travel.

• Regarding post-harvest losses, suffered by fisherwomen, 73% of the respondents reported that inadequately cleaned containers was the major reason for losses.

• 40% of the respondents reported that bacterial loads associated with utensils, water and ice in some primary handling centers, was the reason for loss in fresh fish handling.

• 33% of the respondents maintained thatt bacterial loads on fish from inadequately cleaned boat decks was the reason for the loss in fresh fish handling.

• 47% of the respondents asserted that inadequate icing and storage facilities were the reason for losses in fresh fish handling.
• According to 35% of the respondents, spoilage was the minor reason for losses in fresh fish handling.

• Regarding post – harvest losses, suffered by fisherwomen, the second reason for the loss was identified as salting.

• 29% of the respondents, reported that improper proportion of salt use was the reason for losses.

• 26% of the respondents maintained that contamination of sand was the reason for loss.

• 43% of the respondents reported that contamination by microbes, associated with open beach premises, was the reason for loss.

• 50% of the respondents reported that wastage of dressing was the reason for loss.

• Regarding post-harvest losses, experienced by fisherwomen, the third reason for loss was due to drying.

• 57% of the respondents reported that lack of space in drying was the reason for the loss.

• 45% of the respondent argued that lack of alternatives, other than sun drying, was the reason for loss.

• 23% of the respondents recorded that poaching was the reason for loss.

• Regarding post-harvest losses, reported by fisherwomen, the fourth reason for loss was due to storage.

• 15% of the respondents reported that animals and insects were the reason for loss in the case of storage.
• 17% of the respondents attributed the loss to electricity failure.
• According to 32% of the respondents, packaging problem was the reason for the loss in case of storage.
• 65% of the respondents were members of a SHG.
• Names of some SHGs were Kurinji Malar Group, Janalakshmi Group in Neelangarai, Pacific Group, Arabian Group etc. SHG names were named after the locality and they did not have any recognized name.
• 75% of the respondents came to know about SHG through friends
• Banks, supporting loan for SHG of the respondents, were Corporation Bank, Indian Bank, NABARD.
• Regarding interest rate for loan amount for the respondents, 82% of the respondents maintained that interest rate, for the loan amount they received was considerably low.
• 68% of the respondents joined SHG for getting loan.
• Regarding loan being utilized by SHG members for non-productive activities, 62% of the respondents utilized loan for education of their children, while 8% of the respondents utilized it for housing.
• Regarding borrowing of loans by members under SHG bank, respondents received loan amount of Rs. 50000 to 1 lakh, and for one time for 48 months as repayment period of loan.
• Regarding pressure from NGO/bank for non-payment of loan, 72% of the respondents reported that they were pressurised and 22% of the respondents did not face any pressure.

• Regarding attendance of regular meeting organized by SHG, 79% of the respondents attended meetings regularly while, 11% of the respondents did not attend meetings regularly.

• On freedom to express the respondent’s ideas/opinion, 73% of the respondents reported that they enjoyed freedom to express themselves.

• On transparency in the group on all matters of accounts, 50% of the respondents acknowledged that all the accounts were transparent, 50% of the respondents acknowledged that there was no transparency in the group on matters of accounts.

• On availing revolving fund from the group, 68% of the respondents could avail funds.

• On the question of ability to handle debit/credit of money from bank on their own, 60% of the respondents were not able to do it.

• On the level of empowerment after joining SHG, 98% of the respondent reported increase in the level of empowerment.

• Regarding ability to take decision in their family, after joining SHG, 80% of the respondents reported that they could take decision in their family after joining the SHG,
• On superstitious belief prevailing in the community, 80% of the respondents accepted that superstitious belief prevailed in their community.

• On utilising cooperative societies to utilize the fund allotted, 77% of the respondents utilized the cooperative societies.

• Availing loan from cooperative society, all the respondents are availed subsidy from cooperative society.

• On getting subsidy from government during the lean period, 93% of the respondents received the subsidy from government during the lean period.

• On sufficiency of amount for the family expenses, 82% of the respondents reported that the amount was not sufficient for their family expenses. Therefore, to manage the expenses, they had to borrow money from money lenders or raise jewel loan or borrow from neighbours.

• On attending panchayat raj meeting, all male respondents attended panchayat raj meeting.

• On the ability to give ideas, suggestions for the betterment of the community, all the respondents were able to give ideas and suggestions for betterment of the community.
• On training from Government or NGO, to upgrade the occupational knowledge, 75% of the respondents were able to get training from the Government or NGO to upgrade their occupational knowledge.

• On their ability to give proper higher education for the children with their earnings, 55% of the respondents were able to provide higher education for their children.

• On higher education for girl children, 65% of the respondents did not send their girl children for higher education.

• On getting proper respect in their society, 60% of the respondents feel that they received proper respect.

• On problems faced during natural calamities or man-made disaster, the respondents did face financial hardship because, no sale for long duration.

• On loss faced after Tsunami, the respondents faced huge damage of their house, boat, net and their belongings were washed away.

• On support received from government after Tsunami disaster, the respondents reported that they received Rs.2000 from government.

• On help received from NGO or the people after Tsunami disaster, the respondents reported that they received grocery items, household, utensils, mat, cloths, bedspread, from NGOs.

• During the oil spill at Ennore Port, the respondents faced a heavy loss of Rs. 15000 to 50000 per day for 15 days.
• On financial condition and position during the recent oil spill at Ennore Port, the respondents agreed that they were in a very poor financial condition because of people were not ready to purchase the fish due to health issues, raised by media related to oil spill.

• On health issues faced because of their occupation, 75% of the respondents did not face any health issues due to their occupation.

• On meeting emergency medical expenses, the respondents approached the government hospital and some of them borrowed from neighbours.

**Suggestions**

• Government should increase the lean period amount for 61 days from Rs. 5000 to Rs. 10000, per family during the 61 day no fishing period.

• Government should encourage NGO’s for implementation of the activities more through SHG. The Government should promote exhibitions and offer more training to the members of the SHG, in making products and selling them to generate income.

• Government subsidy from state and central government should be increased from Rs 900 to Rs 1500.

• Government initiatives are necessary for providing trainings to the members of the SHG. The products, made by the members of SHG, need additional support from the Government in selling their products. 100% implementation should be done to showcase the products made by the members of the SHG, to generate appropriate income.
• Insufficient market place for the fisherwomen is the major drawback for them to sell their product properly, and construction of more fish market for them would pave the way in which they could sell their product widely.

• Sanitation facility for the fisherwomen is not sufficient and toilet facility is needed. Women fisheries are unable to use toilet because they are unclean.

• Superstuous belief should be removed from the society by the panchayat leaders, by creating awareness about it through meeting which should be organised in society.

• Separate toilet facilities should be provided for men and women.

• Inter caste marriage should be encouraged to remove caste difference among the people.

• In the case of storage facility, there is need for proper containers for storing because decay of fish leads to losses. Government should provide containers to store fish in the market itself and technological containers can be introduced such that the fisherwomen can utilise it to their advantage.

• In the case of microfinance, the loan amount offered by the microfinance institutions need to be increased and with less interest because, the loans already raised by the fisherwomen, were utilized for the purpose of children education and repayment of old debts. Due to these reasons, they still need more funds to for other expenses in
marketing their fish and make arrangements in setting it up as a cottage industry.

- Central Government should re organise Fisheries Department such that more concentration can be given to this sector. Government and non-government agencies should take initiatives to provide fund and monitor the income generating activities.

- Developing a more comprehensive and representative list of women in the industry, with particular attention to geographical spread, women in the post-harvest sector, indigenous women, and women who see themselves as being in support roles, developing basic statistics and data bases about industry women and their work, identifying the gender imbalances currently existing in fisheries-related organisations and fisheries decision-making bodies undertaking further searches for similar research, particularly on aboriginal women’s fishing practices, both commercial and subsistence, undertaking more specific studies of women working in specialised sectors of the industry, especially women working in home-based family fishing businesses etc. If empowerment of fisher women is essential were to be realised.

- If all these suggestions were satisfied and implemented by the Government those fisherwomen who are in need of the market for their product could overcome financial constraints for starting up a small cottage industry and help in raising the standard of the fisherwomen and help them to be empowered in the process.