

## **“Challenges and Problems of Fisher Women while Moving Towards Financial Inclusion”**

K SUMANGALA SHETTY  
186012108

K Department of M.com  
Alva's college, Moodbidri

Email Id: [sumangalashetty123@gmail.com](mailto:sumangalashetty123@gmail.com)

Mobile no. 8105761078

### **Abstract:**

As per scenario agriculture has become more important in the economy. The development of agriculture had become an agribusiness, where fishing is one of them. As per the recent reviews it is been said that male fishermen are actively involved in the fishing activities. Fisherwomen from fishermen community, who enter to an industry facing various problems due to some uncertainties, unequal gender relations within and outside the household, exploitation of women, high competition etc. The main aim of this paper is to study the problems faced by the different fisherwomen in various scenario. Usually the sale of fish is done by women in the market. They follow various techniques in marketing of fish and it is one high income generation. But nowadays fisherwomen are lacking behind due to so many reasons such as discrimination of women, more importance to men, fixing among the mediators etc. there are various schemes availed by the government which would help the fisherwomen in living.

The survey is done through primary data using questionnaire method with the sample of 11 and secondary data by referring some journals and published papers etc.

The total study focused on the overall problems faced by the fisherwomen and their expectations from the economy and the government and also to understand various factors behind the problems facing by fisherwomen.

**Key words:** Challenges, Issues, Fishing industry, Prospects of fisherwomen

**INTRODUCTION:**

It has become clear that the challenges women face in fishing needs to be addressed at various levels. There is no need to challenge unequal gender relations within and outside the households and within the organizations. There's also a need to seek recognition for the paid and unpaid labor of women that goes towards sustaining fishing communities, and to ensure that women's role in the fishing sector don't remain 'invisible'. Women also need to have an increased right to participate in decision making processes with respect to fishing planning and management. It is been found that there are lot of problems facing by the fisherwomen nowadays. They are influenced by so many factors in which they are restricted to it, it might be the point of income or it might be of exploitation if women, or gender inequality. Due to so many reasons they are not able to come forward through fishing business. Their poverty encompasses more than just income, it includes lack of land ownership, high degrees of indebtedness, poor access to health, education and financial capital, and political and geographical marginalization. It is women who are often most vulnerable and bear the brunt of these constraints and challenges. Presently, there are no support structures for women to pursue fish – related activities. Women borrow at high rates of interest and walk long distances, travelling to and from distant markets or harbors, to buy and sell fish. They have to compete with men in order to earn and sustain their families.

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 agricultural sector of the economy. The contributions of the fisher women penetrate every aspect of postharvest handling, preservation, processing and marketing of seafood products, and provide an integral link between producers and consumers.

During the beginning stage of marketing of fish directly from the ship, in coastal area we call it as 'Bandar', there many of the fisherwomen are been ignored due to gender inequality. Because of this they incur the loss. To make their income stable and for their livelihood expenses they go for curing drying and trading fish. This is like during the time of Bandar, only the fresh fish is been marketed or purchased by fishermen or fisherwomen. The left-out fish will be taken by the fisherwomen which is called as spoiled one or bit unfresh fish which is further use it for drying and trading it to the market for generation of income. The unfresh fish which is traded later we call it has Dry fish, where in coastal Karnataka we call it as 'Nungel'.

There are varieties of fishes and they are classified according to the shape and size. Fishing is not a mode of earning regularly throughout the year. Due to the natural calamities and government bans it is stopped for a certain period. During this period, the people go to neighbouring state for fishing or they involve in fishing related activities such as net repair. Fish marketing is done on a high level during the seasons. In the off season, the fishermen suffer a lot to meet their personal and family expenses. Fishermen also save during seasons and they are able to overcome the difficulties for the rest of the year. The economic status of women fish vendors' is very pathetic. Majority of the women fish vendors are the single earning member of the family and they face number of problems relating to finance as well as their social implication.

#### THE VARIOUS FINANCIAL SCHEMES FOR FISHERWOMEN:

There are so many other schemes given by the government to develop themselves and to provide financial support to them.

1. Old age pension to fisherwomen: to mitigate the suffering of old aged fisher folk, who attained the age of 50 years and above, pension is been granted in 3 age wise categories as mentioned below.  
50 -59 years = rs.1570  
60- 79 = Rs 2090  
80 years above = 3135
2. Financial assistance during fishing ban period: to compensate the loss of livelihood during fishing ban period, fisherwomen families are being granted with financial assistance at rs.4000 each per family.
3. Lean season assistance: during lean season, fisherwomen families are extended with financial assistance at 2500 each per family.
4. Cash awards to meritorious fisherwomen community students: this scheme is also granting cash award to fisherwomen community students who have secured 75% and above marks in SSLC and HSc Examinations @ rs.5000/- and rs.7000/= respectively.
5. Welfare and Relief for fishermen and fisherwomen during lean season and natural calamities: this scheme aims to extend financial assistance to fisher men and women during lean months, to provide relief in the form of cash during natural calamities like cyclone, flood etc... and to compensate the loss sustained by fishermen and women during fishing ban period.

## LITERATURE REVIEW

**Faiqa Syeed Farooqi, Shahid Rasool and Shamim Ahmad Simnani (2008):** *this article is a study of fisherwomen of the Kashmir Valley to highlight their social, economic, personal and health related issues.* Fisheries is an important sector of food production, sufficing dietary protein requirement of the people, along with contributing to the market. Women entrepreneurs need to be encouraged in the fisheries sector. The various issues challenging empowerment of fisherwomen have to be seriously taken into consideration by the State Government while chalking out new development strategies.

**S. Ashalatha, C. Ramachandra, June (2011)** went through the study on “Changing roles of fisherwomen of India, issues and perspectives”. The fact that women, despite slow but emerging recognition of their silent contribution, still face stumbling blocks in their path towards development, makes this issue reverberated around the world. India having agriculture as the main occupation and women playing a significant and crucial role in it, is also not an exception.

**Krishnan Vetrival, Bharathidasan university, January (2010)** has conducted a research on “Fisher women in India”. India has emerged as the largest harvester of fish in the world. India is one among the top ten fish producers of the world with an annual production of 29.78 lakh tones. Women play an important role in the faster development of the fisheries sector in supporting to their role of sole household managers in most of the fisher families.

**Mingua zao(2014)** Worldwide, women play a wide range of roles in fisheries, making significant contributions to the industry across sectors from a variety of positions. However, the existing knowledge about women in today’s English fisheries is inadequate, fragmented and widely scattered in a vast body of discourse.

## Research Methodology

### Significance of study:

The significance of the study is that it is a total prospectus of fisherwomen and the undertaking of fish business in the economy. This study helps us to understand the various problems faced by the fisherwomen in local areas, the reason behind their problem and also the various measures given to the fisherwomen by the government.

**Research objectives:**

- ❖ To know the various marketing perspectives created in Dakshina kannada, special reference to Moodbidri.
- ❖ To understand overall involvement in the fishing business by the respective community.
- ❖ To know the reasons behind involving in the fishing business by fisherwomen and their problems.
- ❖ To know various assistance provided to the fisherwomen.

**Scope of the study:**

In this study effort shall be made to identify the reasons for exploitation of fisherwomen in fishing and to know the problems they are facing in marketing of fish. In other words, the study shall be limited to the issue in objective of the study then to examine the problems facing by the fisher women.

**Limitation of the study:**

Each and every task has certain limitations and hurdles in the course of its performance. But this doesn't mean that the task should stick up whenever certain limitation come up and even my study had certain problems. The need is to try one's level best to solve incoming limitation. Few limitations of the study are enumerated below:

- Fisherwomen did not respond properly as they were very busy in their business.
- Study was too expensive/costly.
- Due to lack of respondent's study got limited to sample size of 11 and hence the result cannot be taken as universal.
- The scope of the study is limited to Moodbidri.
- Due to tough working conditions of their business and their disappointment towards the government, had to face some bad responses and their abusive words.

**Research gap:**

After analyzing all the published sources, we have not found any studies undertaken related for street chat vendors has especially in moodbidri area. Therefore, this study plays a crucial rule in identifying the challenges faced by fisherwomen.

**Research approach:**

Present study is based on deductive approach of research, where pre-determined set of hypothesis are tested by applying different econometric and statistical techniques.



**Tools of analysis:**

Pre-determined sets of objectives are verified by applying different econometric and statistical techniques, which includes graph, charts, tables, one sample T- test and other related techniques. All calculations in this study are undertaken through the application of SPSS software and excel programme.

**Data source:**

1. Primary data

The primary data are those which are collected as fresh and for the first time and thus happened to be original in character. The primary data collected through questionnaire not by distributing it but by face to face communication and the sample size is 11.

2. Secondary Data

Secondary data is been collected from second hand information, which is already used by other persons and preserved it should Internet, Newspaper and Wikipedia and Journals.

**HYPOTHESIS:**

**Hypothesis 1:**

$H_0$  = There is no significance difference in average monthly income among fisher women. (One sample T-test)

**Hypothesis 2:**

$H_0$  = There is no significance difference in average monthly turnover among the fresher women. (One sample T-test)

**ANALYSIS AND DATA INTREPRETATION:**

**Table 1The reasons to join fish business:**

<b>OPTIONS</b>	<b>RESPONDANTS</b>	<b>PERCENTAGE</b>
Family tradition	5	45%
Unemployment	2	18%
Poverty	2	18%
Job opportunity with low investment	2	18%
Both b & C	-	0%
<b>TOTAL</b>	<b>11</b>	<b>100%</b>

The table shows the response of fisherwomen relating to the reasons for joining the fish business, where 45% of the fisherwomen joined fishing business due to family tradition, 18% of the fisherwomen joined fish business due to unemployment, 18% stated that it is due to poverty and 18% respondents stated that it is due to job opportunity with low investment.

Most of the fisherwomen stated their reason to join fishing business due to family tradition. As they had good hold on fishing business and their better experience compared to others. They also stated that even others options were also the reasons to join fishing business but major priority was due to the family culture towards the fishing business where whole family was depending on the fish business for their livelihood.

**TABLE 2: The reason for backwardness of fisherwomen**

OPTION	RECONDANTS	PERCENTAGE
More competition	2	18%
Gender inequality	5	45%
More bargaining	4	37%
Any other	0	0
<b>TOTAL</b>	<b>11</b>	<b>100%</b>

As fisherwomen are playing greater role in the fishing business, but through the survey I got to know that fisherwomen are facing backwardness in the fishing business and men are been given with more prominence. This table shows the responses of fisherwomen relating to the reasons for backwardness of fisherwomen in the present scenario where 18% of respondents stated that it is due to more competition in the market, 45% respondents stated that it is due to gender inequality and 37% respondents stated that it is due to more bargaining.

Most of the respondent's statement relating to the backwardness of fisherwomen was gender inequality. In the present we have been continuously stating that there is no gender discrimination, but in fishing business we still find the gender inequality and exploitation of fisherwomen because of that the number of fisherwomen been getting reduced in the market.

**TABLE 3 The agency which is applicable to fix the price**

OPTIONS	RESPONDANTS	PERCENTAGE
Co-operative society	1	9%
Department of fishery	0	0%
Cooperative and contractor	3	27%
Contractor(committee)	7	64%
Any other	0	0%

<b>TOTAL</b>	<b>11</b>	<b>100%</b>
--------------	-----------	-------------

The above table shows the responses of respondents relating to the agency which involved in the fixing price where 9% of them states as cooperative society, 27% of them stated as cooperative society and contractor and rest 64% of them stated as contractor.

As per the responses of respondents shows that the cooperative and contractors are more involved in fixing the price. It has also been observed that contractors are more involved in the fixation. There are the mediators in the fishing business.

**TABLE:4 The method of determining the fish price**

<b>OPTIONS</b>	<b>RESPONDANTS</b>	<b>PERCENTAGE</b>
Forces of demand and supply	5	45%
On quality of fish	3	27%
Commission agent	3	28%
Any other	0	0
<b>TOTAL</b>	<b>11</b>	<b>100%</b>

Price plays major role in the market. By survey it is been got to know that price of fish has its own determinants which effect the fisherwomen in fishing business. This table shows the responses of respondents relating to the method of determining the price of the fish, where 45% respondents stated it is through the forces of demand and supply, 27% respondents stated that it is by the quality of fish and 28% of respondents stated it is by commission agent.

As they have different committee, they follow different method of determining the fish price, as per the survey, most of the respondents stated that the price fixation is according to the forces of demand and supply. As the economy runs with demand and supply, these play major role even in the price fixation of fish. In fishing business demand and supply is based in the monsoons according to that price is fixed.

**TABLE 5 The marketing system commonly adopted**

<b>Options</b>	<b>Respondants</b>	<b>Percentage</b>
Sale through cooperative	0	0
Direct to local market	6	55%
Partly in local market and partly on cooperative	5	45%
Any other	0	0
<b>TOTAL</b>	<b>11</b>	<b>100%</b>

The above table shows the responses of respondents relating to marketing system commonly adopted by the fisher women, where 55% of respondents stated that it through directly to the

local market and remaining 45% of the respondents stated that some through directly to the cooperative and partly through local market.

Cooperative of fishing act as an mediator in the business where they each and every decision is taken by the cooperative which create imbalance in the fishing business. At the same time, they also help in creating market demand in the economy for the fisherwomen exceptions to some areas. Therefore, they do not fully depend on the cooperative. As per the survey most of the respondents directly sell their fish in the local market without the intervention of cooperative.

**TABLE 7 The subsidiary source of earning of fisherwomen**

OPTIONS	RESPONDANTS	PERCENTAGE
Agriculture	5	45%
Dairy farming	1	7%
Labor work	1	7%
None	4	37%
Any other	0	0
<b>TOTAL</b>	<b>11</b>	<b>100%</b>

The above table shows the responses of fisherwomen relating to the subsidiary source of earning other than fishing business, where 45% of the respondents stated as agriculture, 7% of them stated as dairy farming, 7% of them stated as labour work and rest 37% doesn't have any subsidiary source for earning.

Most of the responses were depending on the agriculture. During the survey, I got to know that sometimes fisherwomen come back empty hand due to the exploitation of women, therefore they maintain agriculture as the subsidiary earning source to lead their basic livelihood. Still they managed to maintain standard of living in the society.

**TABLE 8 The reasons behind not aware about the welfare schemes for fish business**

OPTIONS	RESPONDANTS	PERCENTAGE
Inadequate finance	4	36%
Fishing development programme not held at panchayath level	4	37%
Due to religious taboos	1	9%
Fishing policy not enacted at any level	2	18%
<b>Total</b>	<b>11</b>	<b>100%</b>

The above table showing the responses of fisherwomen relating to the reasons behind not aware of welfare schemes for fish business where, 36% of the fisherwomen answered as

inadequate finance, 37% of them as fishing development programme not held at panchayat level, 9% of them as due to religious taboos and rest 18% as fishing policy not enacted at any level.

Majority of the responses are towards the fishing development programme which is not held at panchayath level and also due to the inadequate finance to take part on the welfare schemes. These two are the major issues which we can see in the present scenario. Fishing development programme provides some related information about the welfare schemes that isn't seen in the panchayath level.

**Hypothesis of the Study:**

**Testing Hypothesis:**

**Hypothesis 1:**

$H_0$  = There is no significance difference in average monthly income among fisher women's. (One sample T-test)

**Table showing monthly income fisher women's**

<b>Fisher Women</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>
<b>Monthly Income (Rs. in '000)</b>	<b>10</b>	<b>4</b>	<b>6</b>	<b>12</b>	<b>18</b>	<b>3</b>	<b>5</b>	<b>7</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>Overall Average</b>	<b>Rs.7227.27/-</b>										

**One-sample T-test Result:**

**One-Sample Statistics**

	N	Mean	Std. Deviation	Std. Error Mean
Monthly Income	11	7272.73	4451.762	1342.257

**One-Sample Test**

	Test Value = 7227.27					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Monthly Income	.034	10	.974	45.457	-2945.28	3036.19

Value of significance is .974 but it is higher than minimum of 0.05, therefore null hypothesis is required to be accepted. Finally, it can be concluded that there is no significance difference in average annual income among the fisher women's.

**Hypothesis 2:**

$H_0$  = There is no significance difference in average monthly turnover among the fresher women's. (One sample T-test)

**Table showing monthly average business turnover among fisher women's**

Fisher Women	1	2	3	4	5	6	7	8	9	10	11
Monthly Income (Rs. in '000)	28	45	15	50	8	7	20	18	50	10	11
Overall Average	Rs.23,818.18/-										

**One sample T-test Result:**

**One-Sample Statistics**

	N	Mean	Std. Deviation	Std. Error Mean
Monthly Average Turnover	11	23.82	16.887	5.092

**One-Sample Test**

	Test Value = 23818.18					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Monthly Average Turnover	-4673.296	10	.000	-23794.362	-23805.71	-23783.02

Calculated value of significance is .000, it is very lesser than minimum 5% significance level required value of 0.05, it provides strong evidence for existence of difference between average monthly turnovers among the fisher women. Null hypothesis is required to be rejected and it can be concluded that there is significance difference is existed between average monthly business turnover among the fisher women.

**FINDINGS:**

1. It is been found that the exploitation of women is still in process.
2. The level of earning capacity is up to the mark according to their members carried together.
3. Fishing development is not been held at panchayath level or at the rural economy.
4. Even the fisherwomen believe in the subsidiary source of earning in which they can maintain the standard of living.

5. During the survey, it has been found that they use some chemicals to the fish which remains fish fresh for some days.
6. The fisherwomen have a greater disappointment with the government which they feel that they are least bothered about the fisherwomen and their trust towards the welfare schemes provided by the government is unsatisfactory.
7. There are so many welfare schemes provided by the government especially to the fisherwomen but they are not aware about these schemes.
8. Most of the fisherwomen have a better standard of living in the society which is beyond the expectation.
9. Through this study it is been found that the majority of fisherwomen had a medium level of awareness towards beneficiary programmes of state fisheries department.
10. In spite of the various welfare programmes of the state fisheries department, NGO's also provide financial assistance to the fisherwomen but they are not aware about it.
11. Some fisherwomen are educated, but because of unemployment and poverty they had to continue with the family culture that the fishing business.
12. Because of gender inequality and more bargaining, the fisherwomen are pushed backward.
13. During the survey there was statement by the fisherwomen that they are not ready to send their children to the fishing business.

**Hypothetical Findings:**

1. There is no significance difference in average annual income among the fisher women. (Hypothesis 1)
2. Strong evidence was found for existence of difference in average monthly turnover among the fisher women. (Hypothesis 2)

**SUGGESTIONS:**

1. Fishing development programme should be conducted at the panchayath level or the rural economy.
2. Cooperative should take some necessary measures to prevent the gender inequality in the economy.
3. State fisheries department should take some actions regarding to provide the information relating to various schemes for the fisherwomen.
4. The price fixation of the fish should be fair enough and should be based on the determinates of market.

5. For the packaging of fish, black plastics which should be banned. According to the fisheries department the black plastics are very injurious to health, that has to be replaced with white plastics.
6. Fisherwomen should be encouraged to become members of SHG'S so that they can get financial assistance and even the information of the welfare schemes.

**CONCLUSION:**

The role of women in the fishing business in local areas, or in any other parts of the world, play and face critical roles within the fishing business or within their community which is not recognized and supported. There are so many influential factors where women are not given with relevant importance and support in the economy. As per the published papers it is been noted that women have also remained small players in the entire fisheries economy, in that their level of operation and market have been limited. With the increasing centralization of coastal fisheries, women have been marginalized, resorting to selling fish to supplement the family income. In these circumstances, women have to shoulder the responsibility of sustaining the family. Between all these they face major problems in which they are not allowed or forced indirectly to back from the market because of discrimination in the gender, more competition, large involvement of contractors(mediators), more bargaining during the Bandar etc.

Women play a crucial role in marketing of fish in general and the economic participation of women is grossly underestimated, their contribution towards the socio-economic well-being of their families are often taken for granted and their economic potentials not fully utilized. Our study is fully focused the problems faced by the fisherwomen within the fishing community and its prospects. The major constraints faced by the fisherwomen who involved in the fishing business were high interest charged by money lenders, no proper support system for the fisherwomen, improper cooperation from the officials and not aware about the any welfare schemes specially given for the fisherwomen etc. The major suggestions to overcome these is to provide some equal importance in the fishing community and reduce the exploitation and discrimination in the field. Government should take some measures to make aware about the welfare schemes for the fisherwomen

**BIBLIOGRAPHY:**

Faiqa Syeed Farooqi, s. R. (2018). Problems and prospects of fisherwomen of Kasmir valley. International Journal OF Fisheries And Aquatic Studies, 3.

Rajamanickam, G. (2013, July). Empowerment of fisherwomen in kerala. Indian journal of fisheries, 60.

S Ashalatha, C. R. (n.d.). Changing roles of fisher women of India-Issues and Prospectives. 23.

zao, M. (2014). Women In English Fisheries:Roles, Contributions,Barriers And Prospects.

<https://www.researchgate.net/publication/310674423>

<https://eprawisdom.com>

[www.ijaiem.org](http://www.ijaiem.org)