

## **CHAPTER-IV**

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### **FUNCTIONING OF SHGS**

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#### **4.1 INTRODUCTION**

The Government of Andhra Pradesh has also taken a conscious effort in promoting this programme in order to empower women and to achieve socioeconomic development with bank credit and government support. SHGs are popularly known as DWCRA groups, started as thrift and credit groups where women are saving “rupee a day”, started lending money to group members in need from the corpus available. This group corpus consists of group savings, government assistance and bank loan. SHG movement is a mass movement, as Andhra Pradesh alone has half of the groups existing in India. In the 21st century, women enjoy more freedom and power than ever before. However, they are still disadvantaged when compared to men in virtually all aspects of life. Women are deprived of equal access to education, health care, capital, and decision making powers in the political, social, and business sectors

Fishery sector has a higher growth rate than other agriculture and allied sectors and could play a pivotal role in the socio-economic development and employment generation in the State. Department of Fishery has been implementing a number of schemes in the State with a view to achieve self-sufficiency in fish production and socio-economic development of poor section of the society. Fish farming is gradually gaining popularity in the State, as farmers have taken up fish seed farming and fish farming on commercial scales as a result of extensive awareness campaign by the Department. In view of the importance of the sector in providing nutrition to the people , employment generation and livelihood to the rural sector, and in view of the bright prospects for the sector to grow further, State Government has been giving due emphasis to the sector.

Increased income controlled by women gives them self confidence, which helps them obtain a voice and vote in Household decisions such as domestic well-

being decisions. For instance, women tend to use income clout for more equitable decisions about sons and daughters' diet, education and health. Economic decisions: acquiring, allocating, and selling assets. Fertility decisions: economically empowered women tend to have fewer children Land use and conservation decisions: rural women tend to favour sustainable environmental practices since they are usually the ones that collect the families' natural resources such as water and firewood

Female economic power also enhances the "wealth and well-being of nations." Women who control their own income tend to have fewer children, and fertility rates have shown to be inversely related to national income growth. Women are also more able - and generally more willing than male counterparts - to send daughters as well as sons to school, even when they earn less than men. In turn, a woman's level of education affects her decision-making process when it comes to questions about contraception, age of marriage, fertility, child mortality, modern sector employment and earnings.

Economically empowering women is key to reducing poverty, growing economies, and building healthy and safe communities. This was reaffirmed in September 2015 when world leaders adopted the Sustainable Development Goals (SDGs) and committed to achieving gender equality and empowering all women and girls.

Women's economic empowerment is about ensuring women can achieve their full potential. This is not possible if women and girls do not have access to high quality education and healthcare. This is not possible if women's work is consistently devalued by employers and if women do not have the power to make and act on economic decisions. And this is not possible if girls and women do not feel safe and free from harassment and violence. This does not mean that all women will pursue the same path to economic empowerment-some will do so through entrepreneurship,

others will climb the corporate ladder, and some will excel on the factory floor. But for all women, becoming empowered means having the knowledge, tools, and power to make decisions for themselves.

There is a need for an explicit focus on women's economic empowerment for three primary reasons.

Firstly, **women's contributions and needs are often overlooked.** Women's health, particularly reproductive health, and the important role that women play in childrearing have profound effects on women's ability to participate fully in the economy. Seventy five per cent of the world's total unpaid care is undertaken by women, including child care, caring for the elderly, cooking, and cleaning.<sup>§</sup> In the United States, seven in 10 children living with single mothers are poor.<sup>§</sup> Approximately 830 women die from preventable causes related to pregnancy and childbirth every day.<sup>§</sup> Women are also uniquely vulnerable to threats to their safety and security as well as external shocks such as natural disasters.<sup>§</sup> The World Health Organization (WHO) estimates that one in three women worldwide experiences gender based violence in her life and women and girls also make up the majority of people affected by forced labor and human trafficking. Unfortunately, women's contributions and needs are often overlooked by governments and employers.

Secondly, **women face unique barriers.** In most countries, women are treated differently under the law and/or in practice.<sup>§</sup> For example, many countries have laws limiting female property ownership and workforce participation. A World Bank report that looked at 173 national economies found that women face job restrictions in 100 economies women are not allowed to work in certain factory jobs in 41 economies and in 18 economies, they cannot get a job without their husbands' permission.<sup>||</sup> Beyond laws, inadequate enforcement and cultural norms also impact women's mobility, access to education and healthcare, and control over income, all of which impact women's economic advancement. Despite major advances in closing the

gender gap in educational attainment in many countries, women's labor force participation and pay still lag behind men on average.<sup>1</sup> In Japan, for example, the gap in educational attainment has been closing at impressive rates, although women's labour force participation rate is only 63 percent, compared to 85 percent for men, and Japan's salary gap in earned income is the 79<sup>th</sup> largest in the world.<sup>2</sup> Laws, as well as deeply engrained stereotypes and discrimination, all play a role in limiting opportunities for women.

Thirdly, **women continue to lag across major development indicators.** Almost two thirds of the world's 757 million illiterate adults are women.<sup>3</sup> The gender gap in education and health is particularly stark for lower income women or women who are ethnic minorities.<sup>4</sup> For women aged 15-44, HIV/AIDS is the leading cause of death worldwide, with unsafe sex being the main risk factor in developing countries.<sup>5</sup> In almost all countries, women are more likely than men to engage in low productivity activities and unpaid family employment or work in the informal wage sector.<sup>6</sup> Despite modest improvements, women are underrepresented at every level of today's corporations, especially in senior positions.<sup>7</sup> Although women have made impressive gains in the last couple of decades, there are concerns that rapidly changing demographics, growing income inequality, climate change, and other major trends could cause women to fall farther behind.

A holistic and integrated approach to women's economic empowerment requires greater awareness of gender norms and systemic challenges facing women across every function in companies. This requires looking at company key performance indicators, employee engagement, and incentive structures through a new lens to determine whether they make it easier or harder to promote gender equality and diversity. It requires looking not only at what a woman does at work but also what factors outside work affect her ability to work productively and reach her full economic potential. Applying this new approach effectively demands adjustments to

existing corporate structures and systems. This section highlights three common challenges companies face in designing and implementing effective women's economic empowerment strategies. We also highlight some emerging examples and lessons on how companies are beginning to address these barriers.

At no other time in human history has the ambition of the public, private, and the nonprofit sectors to achieve women's economic empowerment been so great. The momentum has been building, and business and society cannot afford to ignore the potential this presents for greater action and collaboration across and within sectors. Collaboration is not only needed to bring together different ideas for how to overcome common barriers, but also to identify new and innovative solutions and amplify voices that call for better policy environments.

Gender issues in the fisheries sector in India have attracted the attention of policymakers at various levels. In many institutions, a gender cell/women cell has been established with the purpose of providing an opportunity for women to bring up any special issues that need attention. The fisheries sector is an important part of the Indian economy and it provides livelihood to millions of fishers both in the coastal areas and in inland regions. Since the attainment of independence in India in 1947, greater emphasis has been placed on the development of the fisheries sector through the creation of fisheries educational, research and development institutions throughout the country. Several of these institutions have completed either their silver or golden jubilee years since their establishment.

## **4.2 ROLE OF APEX INSTITUTIONS IN PROMOTING FISHERWOMEN CO-OPERATIVES**

There are several successful cooperative societies and highlights the role of apex bodies such as NCDC, MATSYAFED AND FISHCOPFED in alleviating

problems faced by the hard-working fisherwomen in India, by promoting the cooperative movement among them. It is a sad fact in India that the rich fisheries potential of the country is not reflected in the living conditions of the fishing community. The plight of the women folk is especially distressing.

Throughout the coast these fisherwomen make their way to the sea front before sunrise, and later carry a head load of around 20 kg to distant markets, invariably returning home after sunset. Unfortunately, most of the meager profit made at the end of the day, after hours of toil, goes to the moneylender. What the fisherwoman trader obviously needs is control over her income so that it is she, and not the middle man or money lender, who makes a profit.

With this in mind, fisherwomen cooperatives that provided short term credit assistance were organised in Tamil Nadu, Karnataka, and Maharashtra, in the last decade. A special feature in Tamil Nadu is that the sanction and repayment of loans is supervised by the borrowers themselves, with help from the local departmental officials. These fisherwomen who are no more at the mercy of money lenders are also justifiably proud of their role as decision makers in the activities of their society.

Another problem faced by fisherwomen is lack of proper transportation to and from the market. Public transport is generally denied to them, and they are over charged by private transport operators who have them at their mercy. It is to solve this problem that MATSYAFED in Kerala and some cooperative societies in Ratnagiri and Thane have introduced transport buses for the use of the member fisherwomen.

These women now not only commute with dignity but also save over ten rupees each day. This transport has now become so popular that they are getting crowded and some more buses need to be bought. An innovation in these

cooperatives has been the replacement of the traditional cane baskets by aluminium containers which ensure that the smelly water does not leak out. Some cooperatives in Maharashtra have also endeavoured to provide facilities like housing and medical care, while pioneering welfare programmes relating to primary health, family planning and child care.

Apart from traders, employed fisherwomen can also benefit from cooperatives. In Gujarat for example, since local workers are found to be unskilled at or too slow in grading and peeling of prawn, workers from Kerala are employed for this purpose. However, in spite of their skill and utility, these women are not paid promised wages. Such instances call for the formation of cooperatives to at least ensure better bargaining power.

#### **4.2.1 Cooperative Programmes for Fisherwomen by NCDC**

The National Cooperative Development Corporation (NCDC) entrusted the National Cooperative Union of India (NCUI) with conducting a pilot scheme of education for members of fishery cooperatives in 7 maritime states and the Union Territory of Pondicherry. During this programme *Matsyanidhi*, a savings scheme, was started for the fisherwomen members of cooperatives in the Malpe region of Karnataka, and this has benefited many.

#### **4.2.2 Cooperative Programmes for Fisherwomen by MATSYAFED**

Thirty *vidyakendrams* have been opened in which fisherwomen have been given non-formal education. Similarly, at certain places in Andhra Pradesh, fisherwomen have been given basic education at adult education centres.



Apart from education MATSYAFED has also helped production by establishing several production centres (with an outlay of Rs. 25 lakh) to impart simple technologies to the fisherwomen relating to fish processing, curing and marketing. Production equipment worth Rs. 35,000 was given to each production centre and the fisherwomen trainees were given a stipend of Rs. 15 a day for 20 days. Of the sales proceeds 60 percent was distributed among the fisherwomen and the remaining 40 percent went towards the repayment of the loans for the equipment.

Further, it has set up two community peeling centres at Neendakara, the biggest fishing centre in Kerala, with the assistance of the Marine Products Export Development Authority (MPEDA), for peeling of shrimps in hygienic conditions. These sheds provide employment to about 200 fisherwomen.

#### **4.2.3 Cooperative Programmes for Fisherwomen by FISHCOPFED**

The National Federation of Fisherwomen's Cooperatives Ltd. (FISHCOPFED) has formulated the Cooperative Accident Insurance Scheme that has a 24 hour accident coverage and a sum assured of Rs. 15,000 in case of death or total disability. This scheme is being implemented in 18 states and more than 33 million fishermen have been provided insurance cover. 1358 claims have been settled and a sum of Rs. 1.86 crore has been disbursed to the widows of accident victims. Since fisherwomen also face a number of hazards in their profession, they too ought to be provided with an insurance cover against accidents. There is already such a demand from fisherwomen members of cooperatives in Tamil Nadu.

FISHCOPFED has also involved itself in spreading the message of family planning and child care among fisherwomen of 70 societies in 4 states, under a

scheme, 'Health Care and Family Welfare' sanctioned by the Union Ministry of Health & Family Welfare.

Recently, a simple hand-operated net making machine that can easily be operated even by a physically handicapped person was developed under the Bay of Bengal Project (BOBP) on the Development of Small Scale Fisheries. For transfer of this intermediate technology FISHCOPFED provides Rs. 500 as part of the cost of training one operator per machine. This will go a long way in helping fisherwomen gain employment.

In response to a request from the Union Ministry of Agriculture FISHCOPFED conducted a study in Tamil Nadu and Karnataka, entitled 'Study on the Role of Fisherwomen in the Development of Fisheries'. It also organised the 'National Conference on Involvement of Fisherwomen in Cooperatives' at Bangalore on 16th April, 1988. It was agreed in the conference that involvement of fisherwomen in cooperatives would give them the necessary institutional structure through which they could be provided credit, transport, marketing facilities, consumer goods etc.

A comprehensive human resource development programme for fisherwomen should be a mix of literacy campaigns, cooperative education, health care & family welfare, as well as transfer of technology. To ensure effective implementation, it is essential that such programmes be entrusted with an agency such as FISHCOPFED that has the necessary expertise and competence in all these fields. Thus if fisherwomen are given due priority by the Union Ministry of Human Resources Development under the umbrella of cooperatives, we should then see a new era dawn in their lives enabling them to march into the 21<sup>st</sup> century along with their fellow citizens.

### **4.3 FUNCTIONING OF SHGS**

#### **4.3.1 Extent of Area covered for fishing**

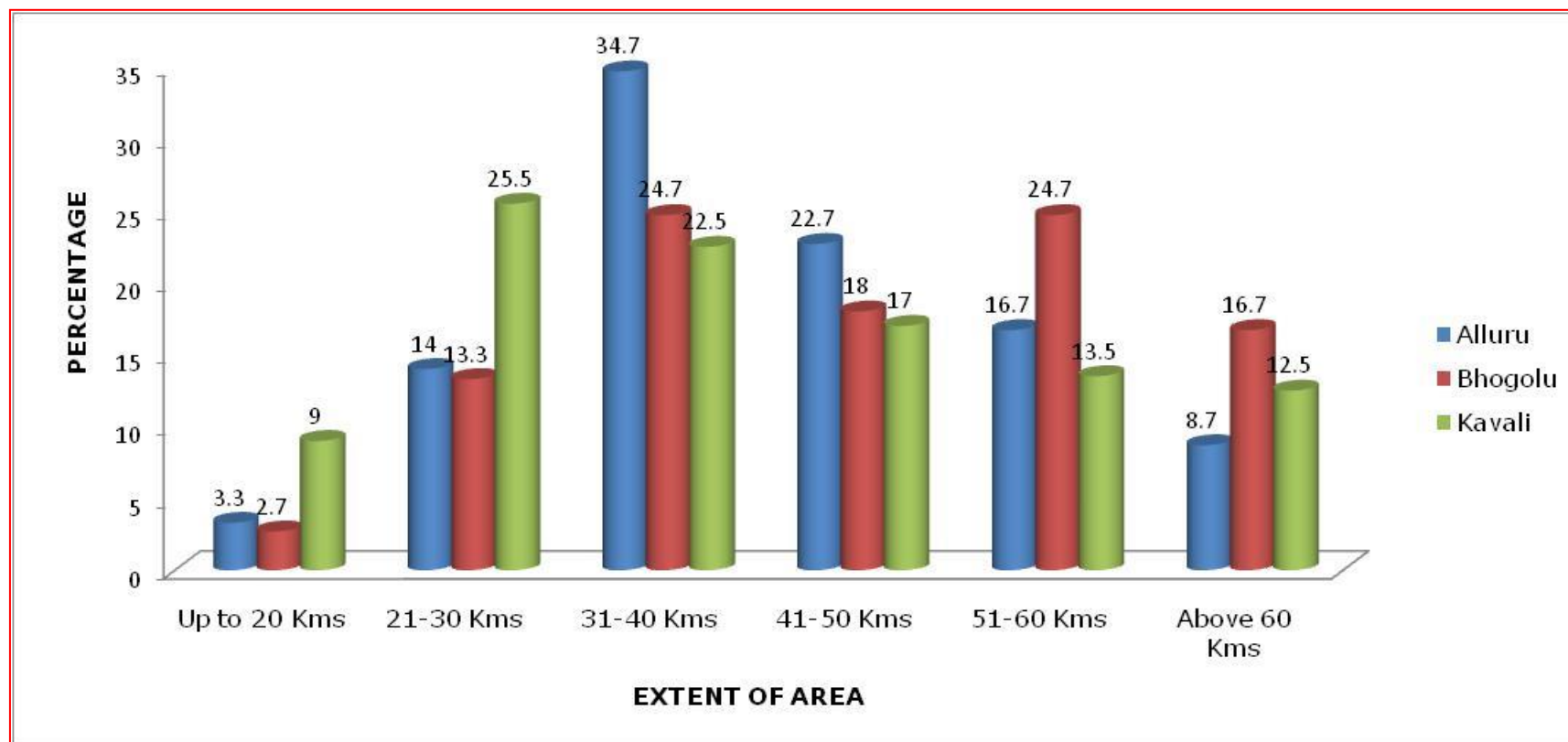
The area covered for fishing by the respondents has been elicited and the details are presented in the Table 4.1 and Fig.4.1.

**Table 4.1**  
**Extent of Area covered for fishing**

<b>Sl. No.</b>	<b>Extent of Area covered</b>	<b>Alluru</b>		<b>Bhogolu</b>		<b>Kavali</b>		<b>Total</b>	
1	Up to 20 Kms	5	3.3	4	2.7	18	9.0	27	5.4
2	21-30 Kms	21	14.0	20	13.3	51	25.5	92	18.4
3	31-40 Kms	52	34.7	37	24.7	45	22.5	134	26.8
4	41-50 Kms	34	22.7	27	18.0	34	17.0	95	19
5	51-60 Kms	25	16.7	37	24.7	27	13.5	89	17.8
6	Above 60 Kms	13	8.7	25	16.7	25	12.5	63	12.6
<b>Total</b>		<b>150</b>	<b>100.0</b>	<b>150</b>	<b>100</b>	<b>200</b>	<b>100</b>	<b>500</b>	<b>100</b>

**Source:** Primary Data

The table elucidates that around 27 per cent of the respondents cover an area of 31 - 40 kms for fishing and majority of them belong to Alluru mandal, 19 per cent of the respondents cover 41 – 50 kms and majority are in Alluru mandal, more than 18 per cent cover 21 – 30 kms and majority of them hail from Kavali mandal, around 18 per cent cover 51 – 60 kms and majority of them hail from Bhogolu mandal and around 13 per cent cover above 60 kms and majority of them hail from Bhogolu mandal. By and large, it is concluded that majority of the respondents cover an area of up to 50 ms for fishing.



### 4.3.2 Mode of Operation

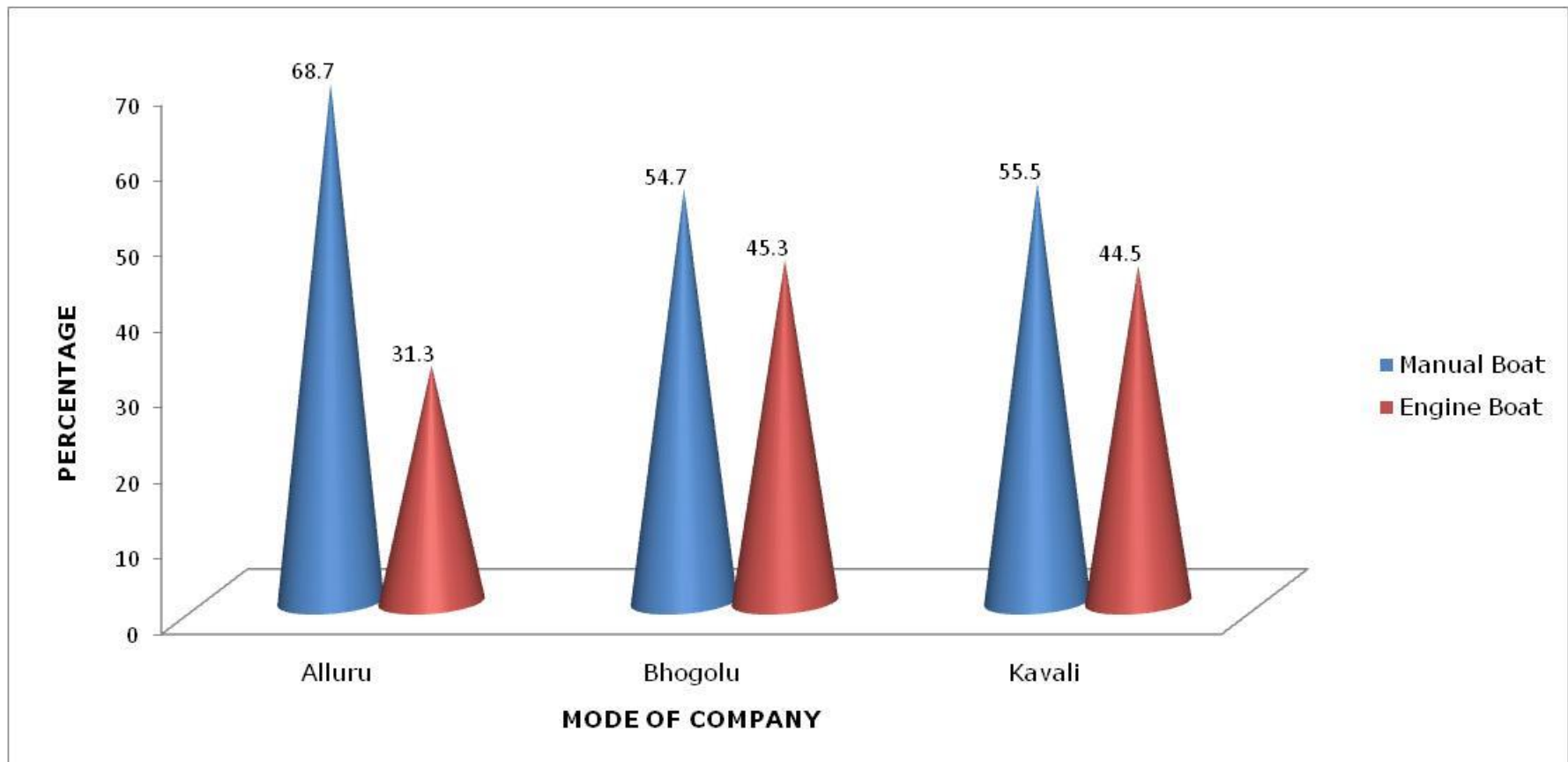
The information on whether the respondents operate manual boat or engine boat for fishing has been elicited and the details are presented in the Table 4.2 and Fig.4.2.

**Table 4.2**  
**Mode of Companies**

Sl. No.	Mode of Companies	Alluru		Bhogolu		Kavali		Total	
1	Manual Boat	103	68.7	82	54.7	111	55.5	296	59.2
2	Engine Boat	47	31.3	68	45.3	89	44.5	204	40.8
<b>Total</b>		<b>150</b>	<b>100</b>	<b>150</b>	<b>100</b>	<b>200</b>	<b>100</b>	<b>500</b>	<b>100</b>

**Source:** Primary Data

It is quite clear from the table that more than 59 per cent of the respondents operate manual boat for fishing and majority of them belong to Alluru mandal while around 41 per cent operate engine boat for fishing and majority of them belong to Bhogolu mandal. Above all, it is concluded that more than 59 per cent of the respondents operate manual boat for fishing and majority of them belong to Alluru mandal



**Fig.4.2: Mode of Companies**

#### 4.3.3 No. of days on seas for fishing

The information on the number of days the respondents stay on seas for fishing has been gathered and the details are presented in the Table 4.3 and Fig.4.3.

**Table 4.3**  
**No. of days on seas for fishing**

Sl. No.	No. of days on seas for fishing	Alluru		Bhogolu		Kavali		Total	
1	One	147	98.0	140	93.3	156	78.0	443	88.6
2	Two	3	2.0	8	5.3	23	11.5	34	6.8
3	Three	0	0.0	0	0.0	9	4.5	9	1.8
4	Four	0	0.0	0	0.0	2	1.0	2	0.4
5	Five	0	0.0	0	0.0	2	1.0	2	0.4
6	Seven	0	0.0	0	0.0	5	2.5	5	1.0
7	Ten	0	0.0	2	1.3	1	0.5	1	0.2
8	Fifteen	0	0.0	0	0.0	1	0.5	1	0.2
9	Twenty	0	0.0	0	0.0	1	0.5	1	0.2
<b>Total</b>		<b>150</b>	<b>100.0</b>	<b>150</b>	<b>100</b>	<b>200</b>	<b>100</b>	<b>500</b>	<b>100</b>

**Source:** Primary Data

The table quite obviously shows that around 89 per cent of the respondents go to sea daily for fishing and majority of them belong to Alluru mandal, around 7 per cent stay 2 days on sea for fishing and majority of them belong to Kavali mandal and mere around 2 per cent go to sea for three days for fishing. On the contrary the number of respondents goes for fishing on for more than 3 days is very limited.

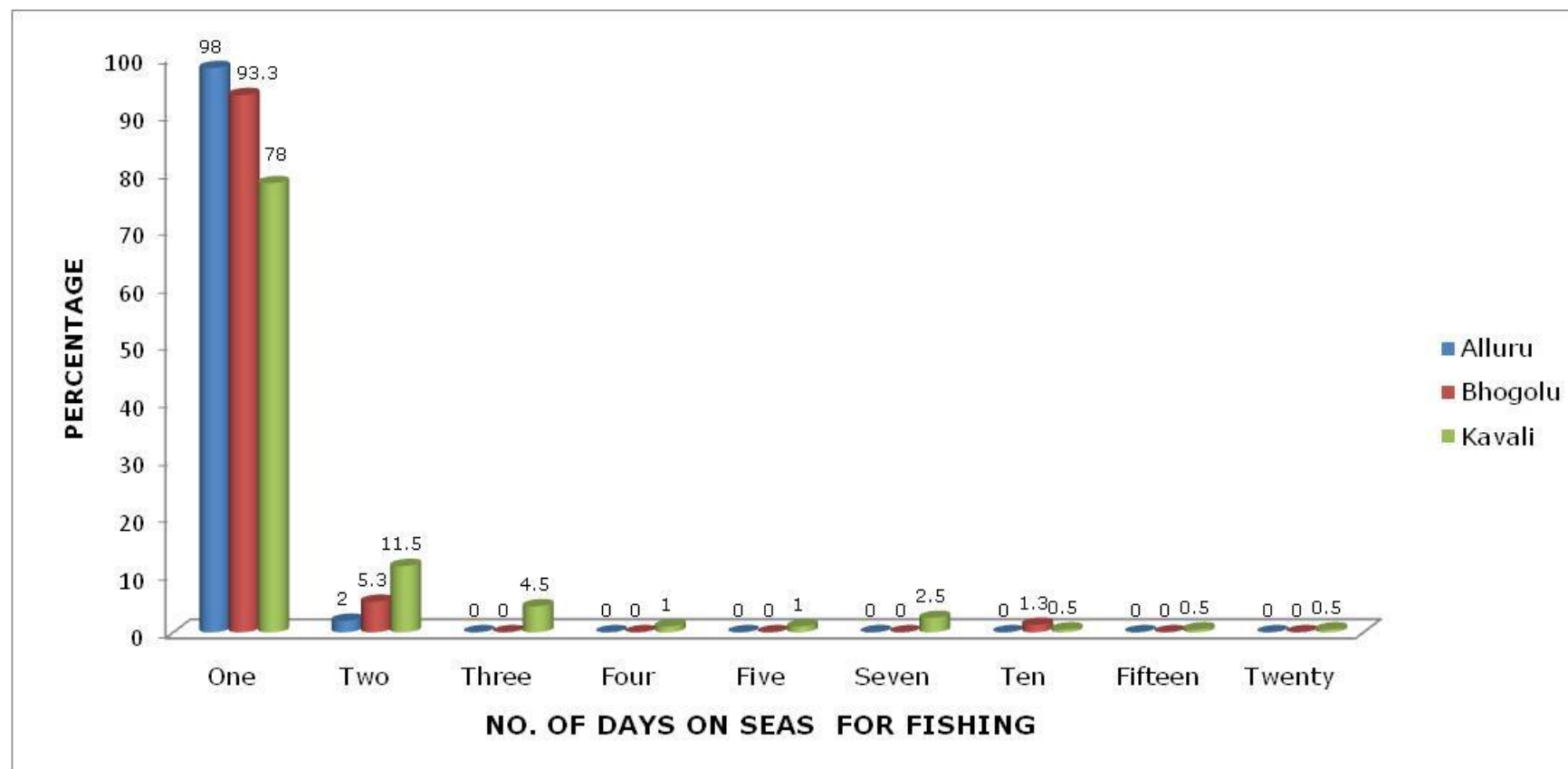


Fig.4.3: No. of days on seas for fishing



#### 4.3.4 Inputs used for fishing

Fishing needs various inputs for various purposes like fishing, colleting, storing and transportation. The information on the inputs used for fishing on sea has been gathered and the details are presented in the Table 4.4.

**Table 4.4**  
**Inputs used for fishing**

Sl. No.	Inputs	Alluru		Bhogolu		Kavali		Total	
1	Nets, Lasour, Diorel, ICC Boxes	150	100	150	100.0	200	100.0	500	100
<b>Total</b>		<b>150</b>	<b>100</b>	<b>150</b>	<b>100.0</b>	<b>200</b>	<b>100.0</b>	<b>500</b>	<b>100</b>

**Source:** Primary Data

The table crystal clearly shows that all the 500 respondents (100 %) use nets, lasour, and diorel and ICC boxes for fishing on sea.

#### 4.3.5 Classification of fish

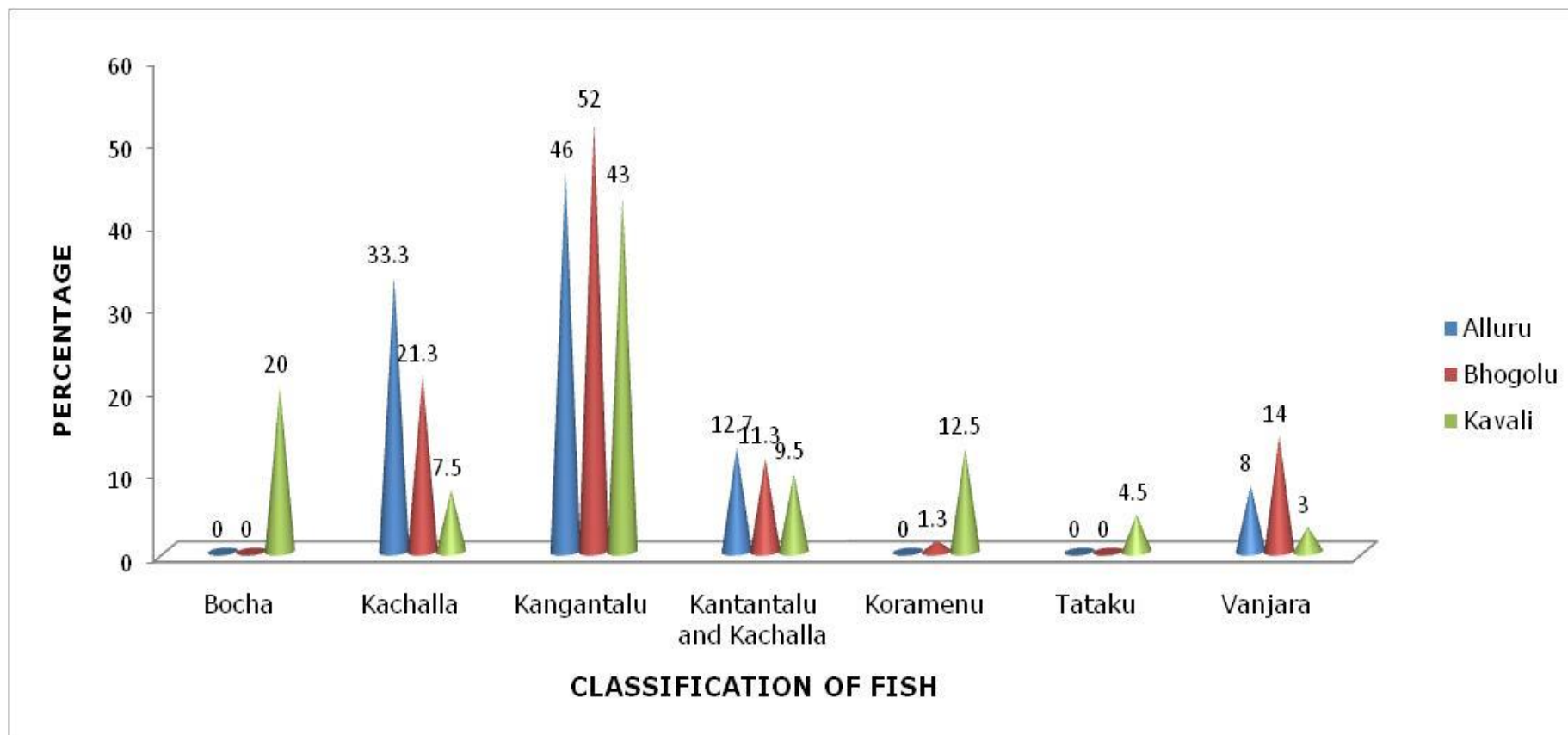
The fishes collected are of various types. The information on the classification of fishes the respondents generally collect has been elicited and the results are presented in the Table 4.5 and Fig.4.4.

**Table 4.5**  
**Classification of fish**

<b>Sl. No.</b>	<b>Classification of fish</b>	<b>Alluru</b>		<b>Bhogolu</b>		<b>Kavali</b>		<b>Total</b>	
1	Bocha	0	0.0	0	0.0	40	20.0	40	8
2	Kachalla	50	33.3	32	21.3	15	7.5	97	19.4
3	Kangantalu	69	46.0	78	52.0	86	43.0	199	39.8
4	Kantantalu and Kachalla	19	12.7	17	11.3	19	9.5	55	11
5	Koramenu	0	0.0	2	1.3	25	12.5	27	5.4
6	Tataku	0	0.0	0	0.0	9	4.5	9	1.8
7	Vanjara	12	8.0	21	14.0	6	3.0	39	7.8
<b>Total</b>		<b>150</b>	<b>100.0</b>	<b>150</b>	<b>100</b>	<b>200</b>	<b>100</b>	<b>500</b>	<b>100</b>

**Source:** Primary Data

The table shows that around 40 per cent of the respondents catch kangantalu fish and majority of them are from Bhogolu mandal, more than 19 per cent catch kachalla and majority of them belong to Alluru mandal and around 8 per cent catch Vanjara type of fish. By and large, it is concluded that around 40 per cent of the respondents catch kangantalu fish and majority of them are from Bhogolu mandal.



**Fig.4.4: Classification of fish**

#### 4.3.6 Source of marketing fish

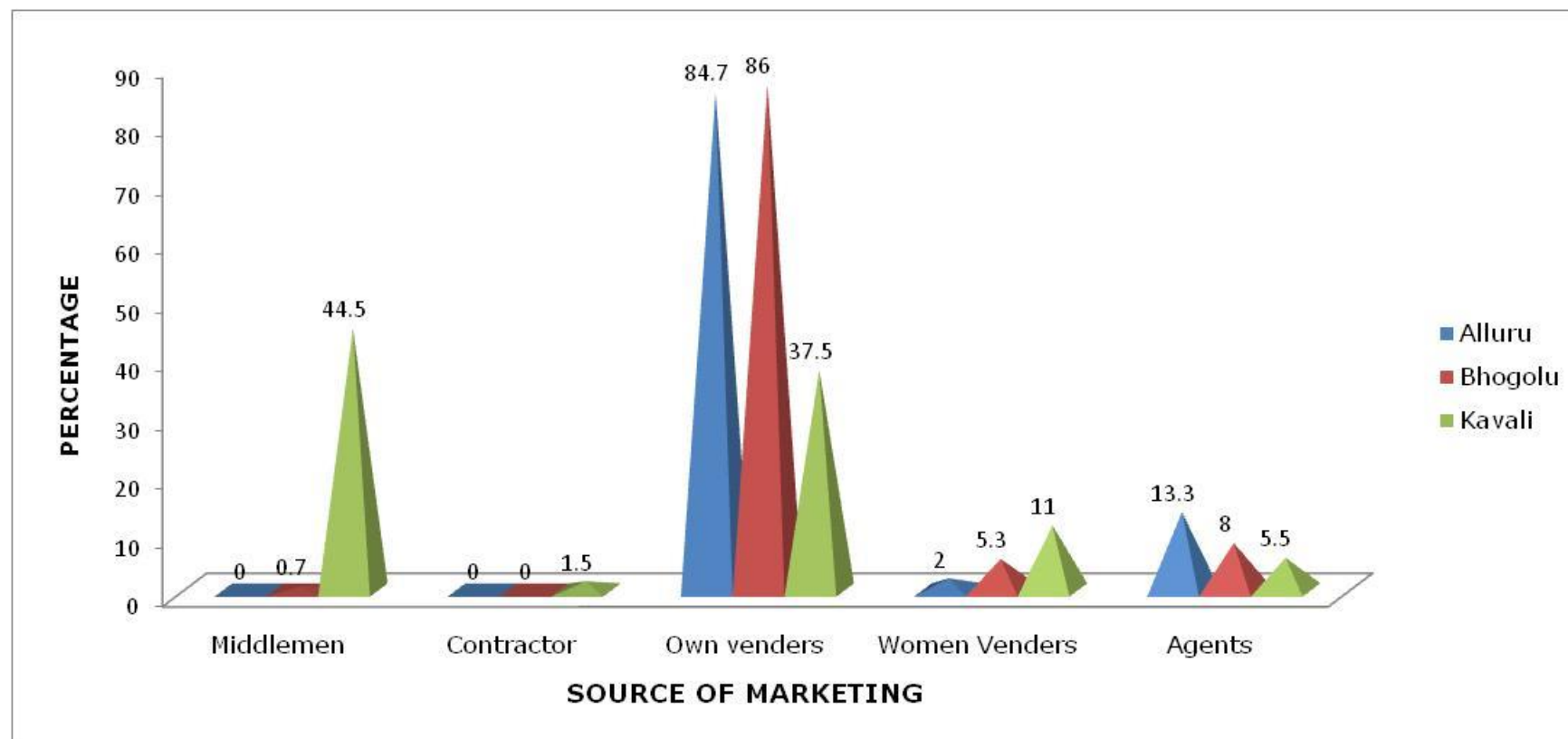
The caught fish is sent to market. The marketing of fish may be done either by themselves, middlemen, contractor, own venders or agents. The information on the source of marketing of fish of the respondents has been elicited and the details are presented in the Table 4.6 and Fig.4.5.

**Table 4.6**  
**Source of marketing fish**

Sl. No.	Source of marketing	Alluru		Bhogolu		Kavali		Total	
1	Middlemen	0	0.0	1	0.7	89	44.5	90	18
2	Contractor	0	0.0	0	0.0	3	1.5	3	0.6
3	Own venders	127	84.7	129	86.0	75	37.5	331	66.2
4	Women Venders	3	2.0	8	5.3	22	11.0	33	6.6
5	Agents	20	13.3	12	8.0	11	5.5	43	8.6
<b>Total</b>		<b>150</b>	<b>100.0</b>	<b>150</b>	<b>100</b>	<b>200</b>	<b>100.0</b>	<b>500</b>	<b>100</b>

**Source:** Primary Data

It is quite obvious from the table that more than two thirds of the respondents are own venders and majority of them are in Bhogolu mandal, 18 per cent of the respondents market through middlemen and majority of them hail from Kavali mandal and around 9 per cent market their caught fish through agents and majority of them are in Alluru mandal. By and large, it is concluded that more than two thirds of the respondents are own venders and majority of them are in Bhogolu mandal.



**Fig.4.5: Source of marketing fish**

#### 4.3.7 Net employment of man-a-days of marketing

The fish products are marketed. The information on how long the products are marketed by the respondents has been elicited and the details are presented in the Table 4.7.

**Table 4.7**  
**Net employment of man-a-days of marketing fish products**

Sl. No.	Man - a - days of marketing fish products	Alluru		Bhogolu		Kavali		Total	
1	One day	150	100.0	150	100.0	180	90.0	480	96
2	Two days	0	0.0	0	0.0	16	8.0	16	3.2
3	Three days	0	0.0	0	0.0	4	2.0	4	0.8
<b>Total</b>		<b>150</b>	<b>100</b>	<b>150</b>	<b>100</b>	<b>200</b>	<b>100</b>	<b>500</b>	<b>100</b>

**Source:** Primary Data

The table limpidly shows that 96 per cent of the respondents market their fish products in a single day and all the respondents (100 %) in Alluru and Bhogolu mandals sell their products in a single day. A little over 3 per cent of the respondents sell their fish products in two days and all of them are from Kavali mandal. Above all, it is concluded that 96 per cent of the respondents market their fish products in a single day and all the respondents (100 %) in Alluru and Bhogolu mandals sell their products in a single day.

#### 4.3.8 Implementation of modern devices

The information on the implementation of modern devices for fishing on sea has been gathered and the details are presented in the Table 4.8.

**Table 4.8**  
**Implementation of modern devices in catching fish**

Sl. No.	Main devices	Alluru		Bhogolu		Kavali		Total	
1	Nets	150	100	150	100.0	200	100.0	500	100
<b>Total</b>		<b>150</b>	<b>100.0</b>	<b>150</b>	<b>100.0</b>	<b>200</b>	<b>100.0</b>	<b>500</b>	<b>100</b>

**Source:** Primary Data

The table crystal clearly shows that all the 500 respondents (100 %) use nets for fishing on sea.

#### **4.3.9 Amount of Credit**

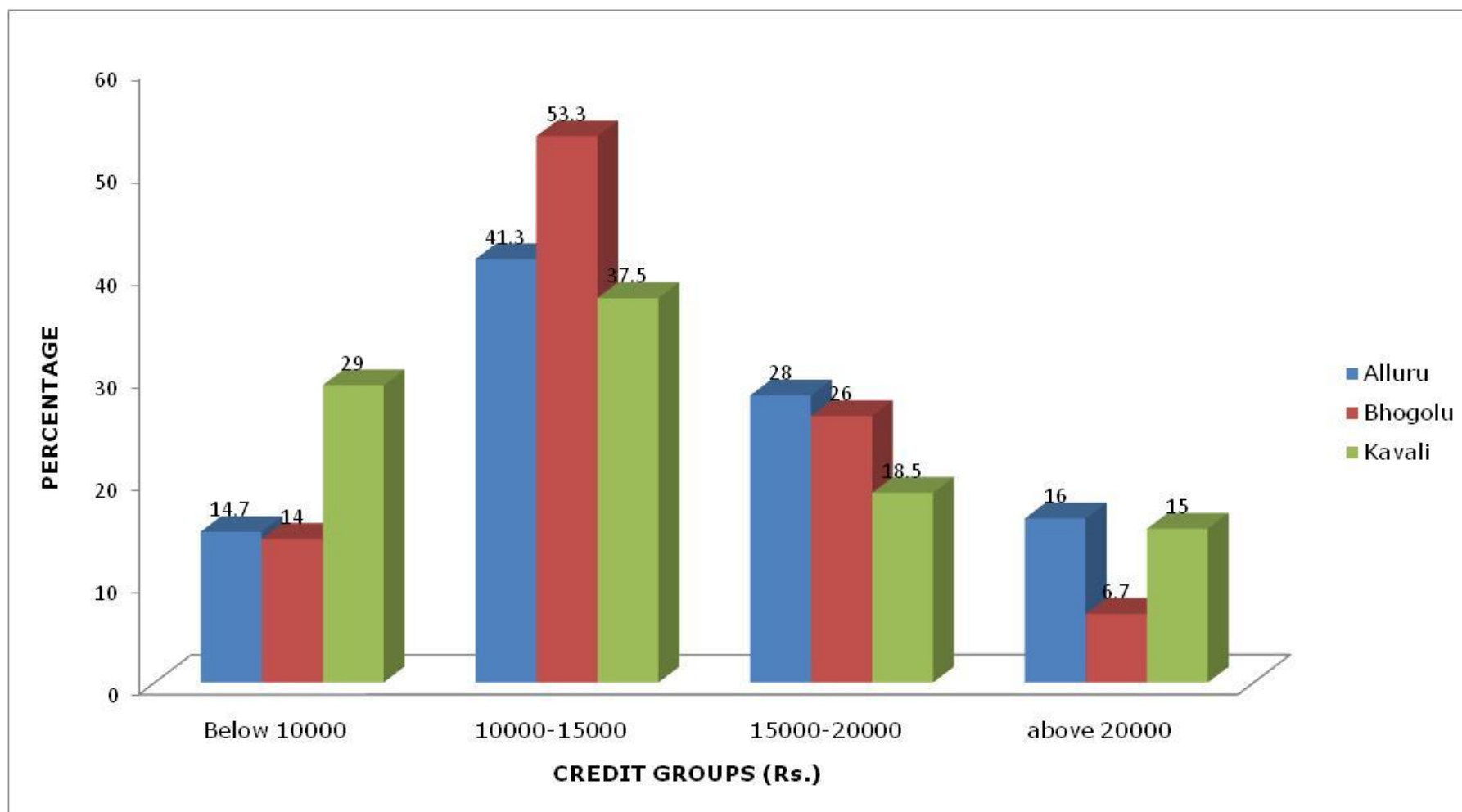
Credit is sometimes essential for people for various needs. The information on how much amount the respondents have taken as credit has been elicited and the details are presented in the Table 4.9 and Fig.4.6.

**Table 4.9**  
**Amount of Credit**

Sl. No.	Credit Groups (Rs.)	Alluru		Bhogolu		Kavali		Total	
1	Below 10000	22	14.7	21	14.0	58	29.0	101	20.2
2	10000-15000	62	41.3	80	53.3	75	37.5	217	43.4
3	15000-20000	42	28.0	39	26.0	37	18.5	118	23.6
4	Above 20000	24	16.0	10	6.7	30	15.0	64	12.8
<b>Total</b>		<b>150</b>	<b>100</b>	<b>150</b>	<b>100.0</b>	<b>200</b>	<b>100.0</b>	<b>500</b>	<b>100</b>

**Source:** Primary Data

It is observed from the table that more than 43 per cent of the respondents and majority of them from Bhogolu mandal took a loan of Rs.10,000 – 15, 000, around 24 per cent of the respondents and majority of them from Alluru mandal took a loan of Rs.15,000 – 20, 000, more than 20 per cent of the respondents and majority of them from Kavali mandal took a loan of below Rs.10,000 and around 13 per cent of the respondents and majority of them from Alluru mandal took a loan of above Rs.20,000



**Fig.4.6: Amount of Credit**



#### 4.3.10 Rate of Interest

The respondents have taken loan for various purposes. The information on at what interest rate the respondents have taken loan has been elicited and the details are presented in the Table 4.10 and Fig.4.7.

**Table 4.10**  
**Rate of Interest**

Sl. No.	Rate of Interest	Alluru		Bhogolu		Kavali		Total	
1	MMGs (50 paisa)	26	17.3	23	15.3	36	18.0	85	17
2	Commission Agents (Rs. 2)	82	54.7	90	60.0	84	42.0	256	51.2
3	Middlemen (Rs.3)	42	28.0	37	24.7	80	40.0	159	31.8
<b>Total</b>		<b>150</b>	<b>100</b>	<b>150</b>	<b>100.0</b>	<b>200</b>	<b>100.0</b>	<b>500</b>	<b>100</b>

**Source:** Primary Data

It is observed from the Table that more than 51 per cent of the respondents took loan at the rate of Rs.2 from commission agents and majority of them belong to Bhogolu mandal, around 32 per cent of the respondents at the rate of Rs.3 from middlemen and majority of them belong to Kavali mandal and 17 per cent of the respondents took loan at the interest rate of 50 paise from MMGs. Above all, it is concluded that more than 51 per cent of the respondents took loan at the rate of Rs.2 from commission agents and majority of them belong to Bhogolu mandal,

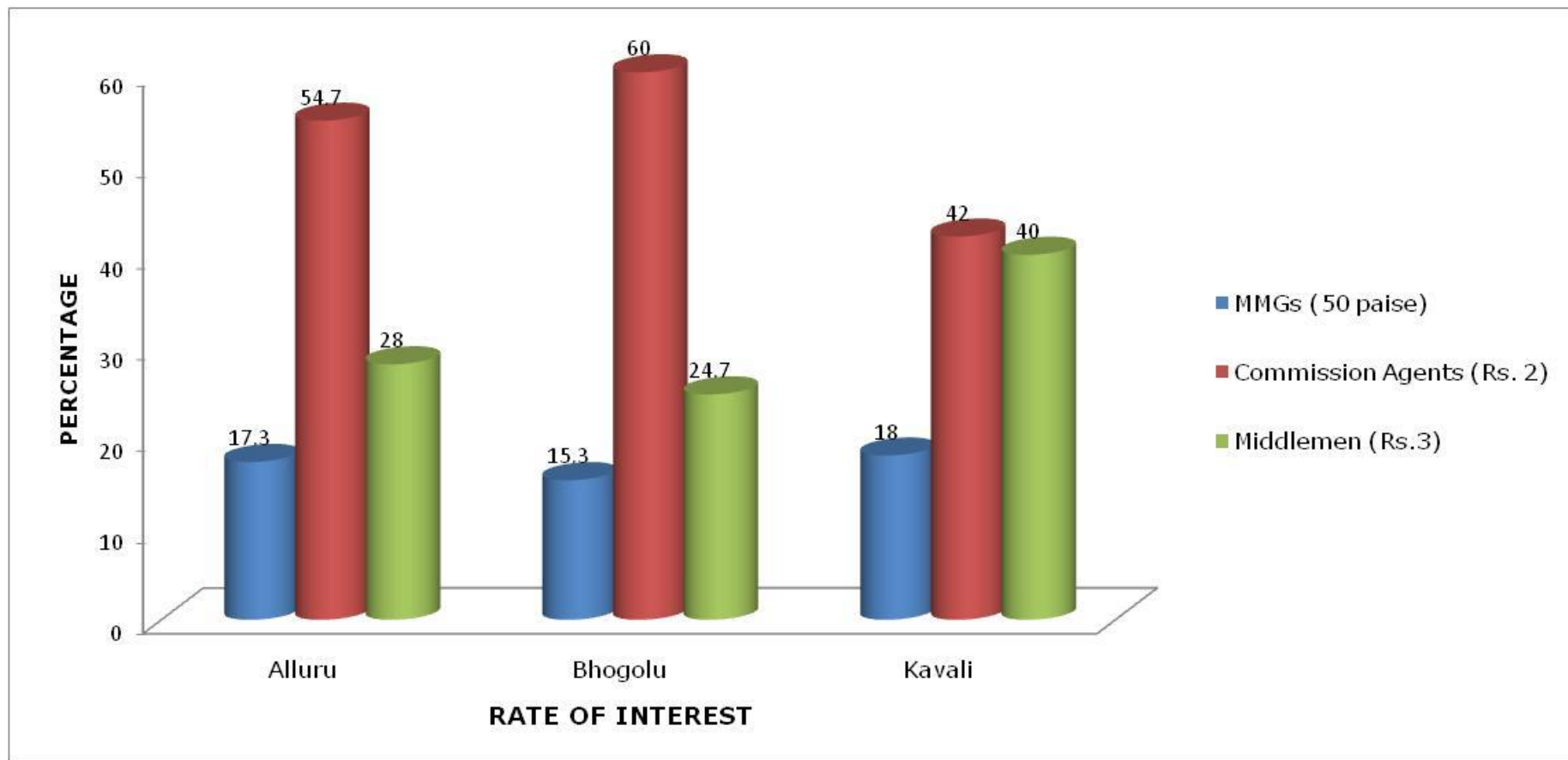


Fig.4.7: Rate of Interest

#### 4.3.11 Net Income level

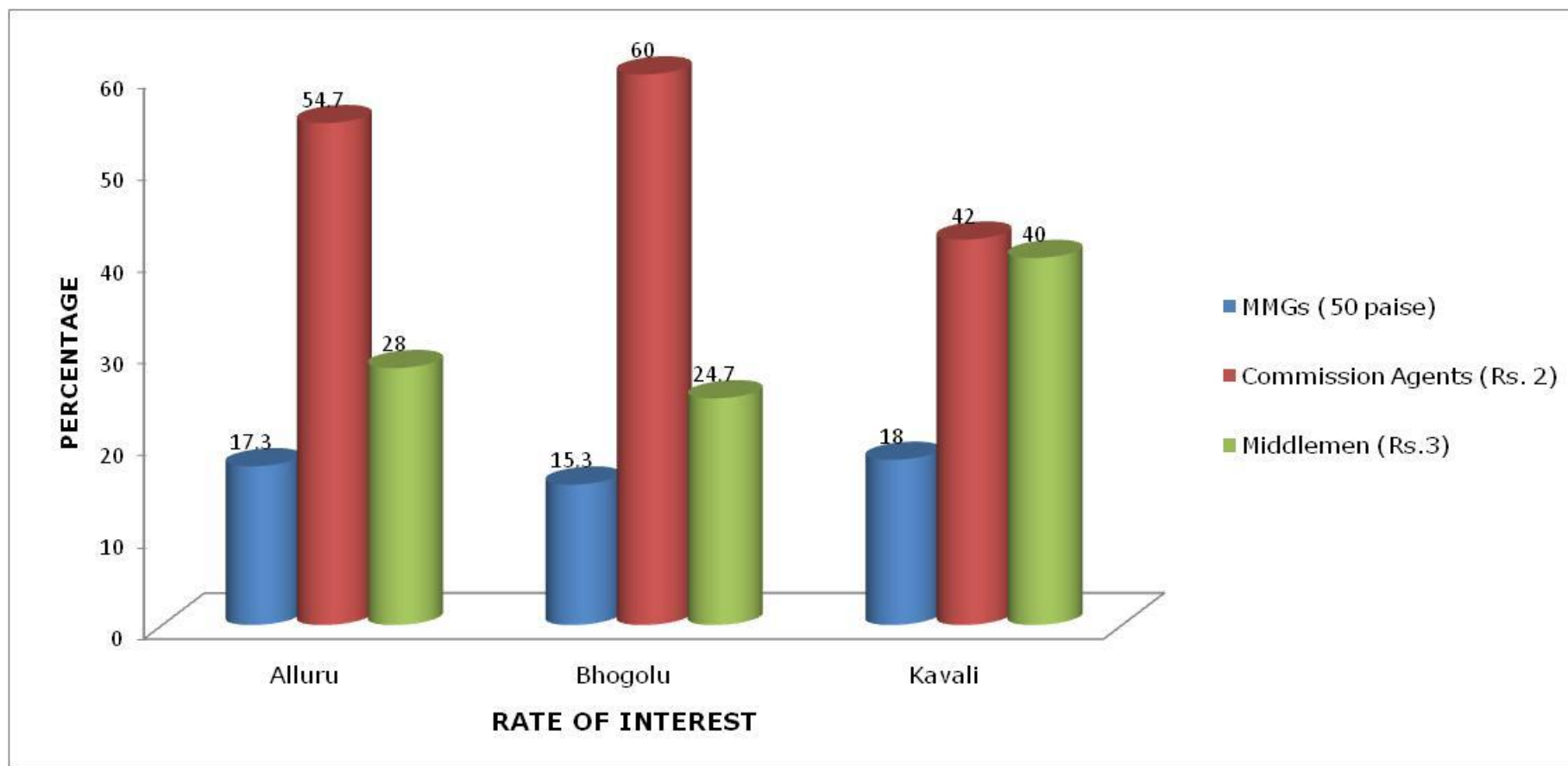
Income is the main source of living of people. Income in a standard fashion and more income give facilities, comforts, health, wealth, buildings, land etc. The net income of the respondents has been elicited and the details are furnished in the Tale 4.11 and Fig.4.8.

**Table 4.11**  
**Net Income level after marketing of fish**

<b>Sl. No.</b>	<b>Income Level (Rs)</b>	<b>Alluru</b>		<b>Bhogolu</b>		<b>Kavali</b>		<b>Total</b>	
1	4000-8000	144	96.0	115	76.7	57	28.5	316	63.2
2	8000-12000	6	4.0	31	20.7	69	34.5	106	21.2
3	12000-16000	0	0.0	3	2.0	49	24.5	52	10.4
4	Above 16000	0	0.0	1	0.7	25	12.5	26	5.2
<b>Total</b>		<b>150</b>	<b>100</b>	<b>150</b>	<b>100.0</b>	<b>200</b>	<b>100.0</b>	<b>500</b>	<b>100</b>

**Source:** Primary Data

The table shows that more than 63 per cent of the respondents have net income of Rs.4000 – 8000 after marketing their fish and majority of them belong to Alluru mandal, more than 21 per cent of the respondents have net income of Rs.8000 – 12000 after marketing their fish and majority of them belong to Kavali mandal, more than 10 per cent of the respondents have net income of Rs.12000 – 16000 after marketing their fish and majority of them belong to Kavali mandal and mere 5.2 per cent of the respondents have net income of above Rs.16000 after marketing their fish and majority of them belong to Kavali mandal



**Fig.4.8: Net Income level after marketing of fish**

#### 4.3.12 Income level marketing of fish

The income level of respondents after marketing of their fish has been elicited and the details are presented in the Table 4.12 and Fig.4.9.

**Table 4.12**  
**Income level marketing of fish**

Sl. No.	Income level (Rs.)	Alluru		Bhogolu		Kavali		Total	
1	Below 3000	45	30.0	5	3.3	11	5.5	61	12.2
2	3000-6000	101	67.3	129	86.0	90	45.0	320	64.0
3	6000-9000	4	2.7	16	10.7	72	36.0	132	26.4
4	above 9000	0	0.0	0	0.0	27	13.5	27	5.4
<b>Total</b>		<b>150</b>	<b>100</b>	<b>150</b>	<b>100.0</b>	<b>200</b>	<b>100.0</b>	<b>500</b>	<b>100</b>

**Source:** Primary Data

It is crystal clear from the table that 64 per cent of the respondents and majority of them belonging to Alluru mandal have income level of Rs.3000 – 6000 and more than 26 per cent of the respondents have the income level of Rs.6000 – 9000 and more than 5 per cent have income of above Rs.9000. On the contrary, more than 12 per cent of the respondents have the income level of below Rs.3000. By and large, it is concluded that 64 per cent of the respondents and majority of them belonging to Alluru mandal have income level of Rs.3000 – 6000.

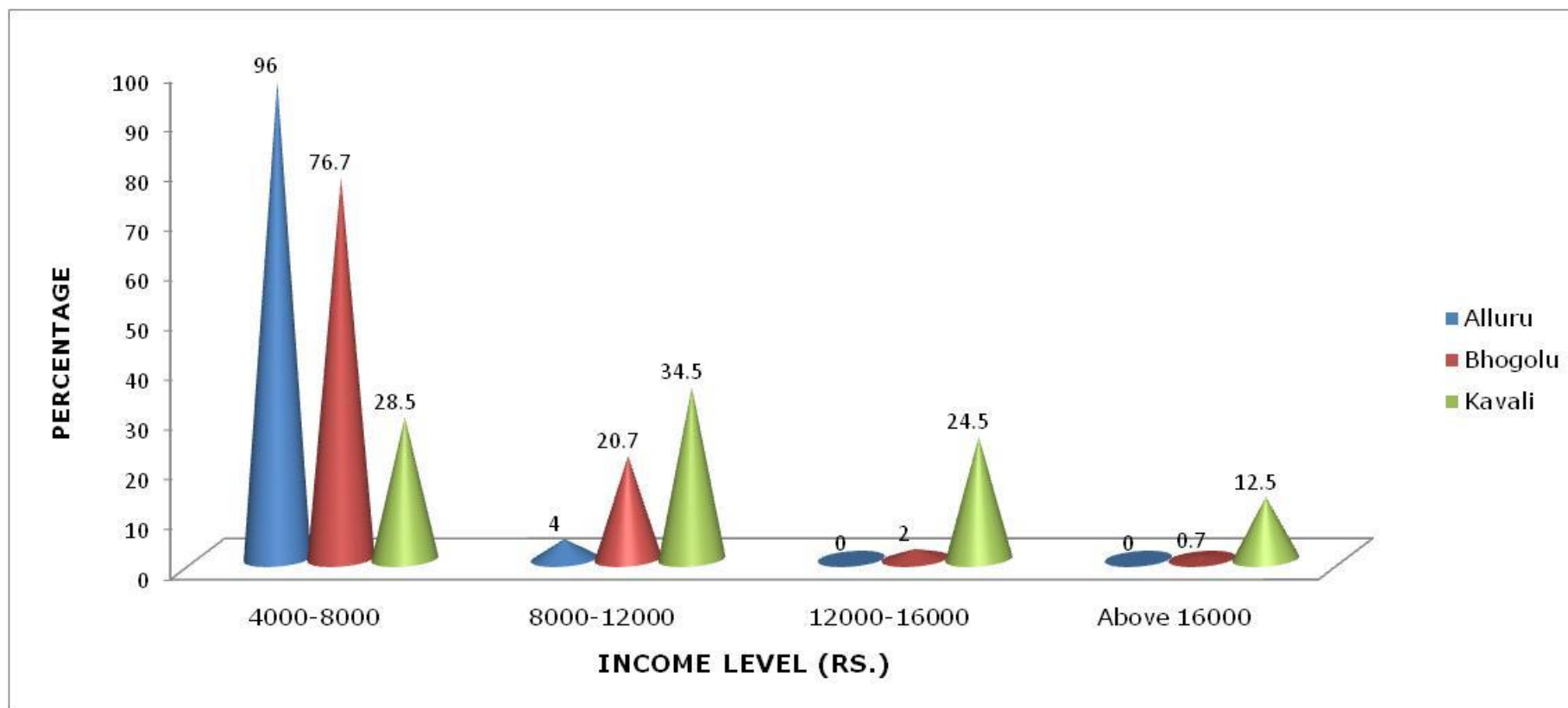


Fig.4.9: Income level marketing of fish

## **4.4 PROBLEMS AND CHALLENGES**

### **4.4.1 Training and extension services**

Usually women did not speak out in the mixed training sessions whereas men were quick in responding. The trainer tried to encourage women's participation but without much success. Although the majority of the extension workers were women, women participants in the training were reserved and lacked confidence. One reason was that women were not so well educated, and they felt less at ease during the meetings.

Women had to work longer hours and had little time to attend training and were confused on how to arrange their time at home and at work. Some interviewees also said that they were unable to attend the aquaculture training, as they had to take care of small children, as well as ill or aged family members. Another reason for the low participation of women at training was because of their lack of education; they felt that they were unable to follow the technical lessons. Only a small percentage of women participated in the training programs. Many male interviewees said that women were not farmers since they usually performed minor farming tasks helping them. There were more Hindu women in fish farming than Muslim women. Hasan (2000) also found that there were no traditional and social restrictions in Hinduism related to fish farming.

### **4.4.2 Access and control over resources and decision-making process**

Traditionally, women did not have access and control over resources like land, knowledge, cash and tools. They were still dependent on their family or in-laws for access to land and were less knowledgeable on resource allocation and control. Women thought that men spent most of their money on unimportant items such as cigarettes. On the other hand, women were more likely to purchase goods for their children and husband and for general household consumption. Women were relieved

that they could depend on men's decisions on financial matters related to aquaculture. Buying and stocking fingerlings were important technical decisions that few women were involved in. The role of men focused more on decision making on matters such as fish species, purchasing, netting, harvesting and marketing while women provided the labour for preparing the feed and feeding of fish on a daily basis. The social position of women was so inferior to that of men that women had little or no influence on the decision-making process. Lack of access and control over cash income perpetuated the myth that women's work was less important than men's. Little attention was given to women's contributions in the various unpaid domestic jobs as well as family agricultural enterprises in rural areas. In Bangladesh, although Islam acknowledges women's rights to inheritance, in practice, women did not own land or have direct access to other productive resources, such as fish ponds (Nathan and Apu, 1998). Although men made the final decisions on financial matters, in certain circumstances they discussed with their wives issues concerning the children's and household needs.

Most of the credit was obtained from informal sources and women had less access to credit than men. The majority of fish farmers came from relatively wealthy sections of the community; fish farming was quite an expensive undertaking for rural farmers. Most of the farmers in the project area did not have the funds or savings to renovate or reconstruct the pond for fish culture. In addition, the farmers needed money to buy fingerlings and in most cases they had to borrow money at high interest rates from neighbours and relatives. Access to formal banking was considered to be more complicated for women than for men often because of illiteracy and sociocultural constraints. The majority of the women (60%) could only save small amounts of money, as the bulk was spent on family needs. Sometimes, women formed informal savings and loan associations with other women in the neighbourhood.



#### **4.4.3 Socio-cultural norms and values**

There were various forms of sociocultural constraints, such as female seclusion practice and the social perception that fish farming was a man's activity. In many cases, women depended on their husbands whom they considered as their guardian. If the men felt that there was another activity in the household which required women's attention, fish farming would likely be relegated to second position. Women needed to get permission to be involved in fish farming activities. Support from families was also an important factor. Women farmers, especially those with young children, were more constrained in their mobility and time availability. The survey from the PBAEP found that: 90% of the women were not involved in fingerling purchase; 75% were not involved in decision-making processes concerning their children's education; 99% had early marriages; 100% needed permission to go out; 97% of those who adopted family planning were women; and that land and resource transactions were carried out by men.

#### **4.4.4 Women's interest**

Despite many problems and challenges for women farmers originating mainly from sociocultural and religious norms and values, there were high levels of interest among women and men towards aquaculture. Easy access to fish for the family was one of the main reasons. Aquaculture also easily fitted into women's other household chores. The production from ponds depended largely on the time and effort allocated by women and children for pond management and for feeding fish. Multiple ownership of ponds was one of the main constraints to expanding fish culture. The one pond per household had varied uses. Apart from fish farming, pond water was used for bathing, washing and cleaning of all household items.

Aquaculture had been integrated with other economic activities such as agriculture and raising livestock and poultry. Raising fish was considered lighter work and less time-consuming than raising livestock. Aquaculture had become one of the main sources of cash income for coastal women especially those who were divorced, widowed and were heads of households. Nathan and Apu (1998) found in their study on the Oxbow Lake Project at Jessore that grouping women together made it easier for them to carry out fish farming. Before the project, women were mostly involved in domestic chores and handicraft production, but this changed to livestock raising, pond farming and vegetable gardening after the PBAEP Project. Members in the Fish Farming Group had a higher standard of living than private pond owners.

#### **4.5 CONCLUSION**

Women represent half the world's population, and gender inequality exists in every nation on the planet. To discriminate and prevent half of humanity from reaching its full potential is economic folly. Denying women and girls equality and fairness not only hurts them, but also hinders the rest of society. Fishery sector has a higher growth rate than other agriculture and allied sectors and could play a pivotal role in the socio-economic development and employment generation. Majority of the respondents cover an area of up to 50 ms for fishing. More than 59 per cent of the respondents operate manual boat for fishing and majority of them belong to Alluru mandal. Majority of the respondents go to fishing on sea just for one day or two. Around 40 per cent of the respondents catch kangantalu fish and majority of them are from Bhogolu mandal.