

AWARENESS AND SATISFACTION OF WOMEN FISH VENDORS ON THE ORGANISATIONAL SUPPORT IN KERALA

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Abstract

India is blessed with a large and diverse array of fishing resources, and in recent years, the use of these resources has grown steadily. The socio economic development of our nation depends heavily on the fishing industry because it increases food production, creates employment opportunities, improves nutrition, and generates foreign exchange. The Indian fisheries and aquaculture industry has established itself as a crucial sector, not only for the country's food supply and nutritional security, but also for agricultural exports. Kerala is a coastal state that is surrounded on the west by the Arabian Sea, which has a diverse marine flora and fauna. In the fishing industry, women work in a variety of roles including post-and pre-harvest fisheries, inland, aquaculture, and ornamental fishing, fish selling, sorting, drying, prawn peeling, clam collecting, and seafood processing facilities. But they are facing a lot of problems such as basic facilities, lack of finance, transportation, storage facility and so on. Fisher women are readily preyed upon by money lenders and other unorganised lending sectors due to their illiteracy. Different social security and welfare programmes have been offered to fisher women by the Kerala government. Their living standards are intended to be raised by these actions. The present study is an attempt to understand the awareness and satisfaction of women fish vendors on the organizational support in Kerala.

Key words:- Green Banking Services (GBS), Customer Awareness, Public & Private Banks, Ethical Banking, Commercial Banks

For millions of people throughout the world, the fishing industry is a vital source of food and nourishment, as well as a source of income. The fisheries sector is extremely important to the Indian economy in general and the economy of Kerala in particular. Fishing has always been the primary source of income for people living along the coast.

Kerala's fisheries sector is endowed with vast resources and caters to the export markets of the United States, Europe, and Asia. Kerala's entire fish exports are estimated to be worth around Rs. 1,200 crore (Department of fisheries). It also boasts yearly domestic sales of 600 crore rupees (Department of Fisheries) and generates 3 per cent of the state's revenue. Kerala accounts for around 20

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per cent of national marine fish production (Department of fisheries).

Cohesion and interdependence between men and women are critical for the sector's survival. In the fishing industry, women play an important role in meeting home and community needs. Their contributions, however, are largely unarticulated and unappreciated. It is widely acknowledged that fishing as a sector will reach full growth if women working in the industry have equal possibilities as men. The empowerment of women is critical for the fisher folk's socioeconomic progress.

Women play an important role in the fisheries business, particularly in terms of fish vending, drying, value addition, packing, and marketing. Fisherwomen have many responsibilities, not only in the fisheries but also in their families and communities, but their contributions are often overlooked. This condition must change, and women must be treated as equal partners and productive participants in fishing operations that would enhance their nutritional and living standards and those of their families. Though the position of women in Kerala has improved significantly due to the influence of education, the situation of fisherwomen remains deplorable. In the eyes of policymakers, the role of women in the fishing industry has received little consideration.

The Kerala Fisheries Department, which falls under the Ministry of Fisheries, is one of Kerala's economy's most promising and productive sectors, contributing 3 per cent of the total. The major goal of this department is to frame

and formulate strategies for the enhancement of the socio-economic circumstances of the state's fishermen. It serves as a focal point for the preservation and conservation of fishing resources, the implementation of various programmes and incentives for fishermen and fisherwomen, and the improvement of the educational level of children from fisheries villages.

The Kerala Government and its agencies worked to strengthen the fisher folk community and especially for fisherwomen community and support them in maintaining a good standard of living and a healthy way of life. Significant developments were brought about by the establishment of the Kerala Fishermen Welfare Fund Board (Mats aboard) and the Kerala State Co-operative Federation for Fisheries Development (Matsyafed) in the middle of the 1980s. Mats aboard, a Thrissur-based organisations, manages a multitude of social programmes for the fishing community. Additionally, Matsyafed offers the fishing community a range of subsidies, financial aid, welfare, and other programmes. Moreover, the Society for Assistance to Fisher women was formed with an objective of providing credit assistance to the fisherwomen.

Statement of the problem

In India's coastal regions, fishing is extremely important. Millions of individuals still engage in it regularly as a job and source of income, and most fish vendors are female. The financial institutions' failure to provide the women fish vendors with financial support also makes it difficult for them to make ends

meet. Even though women make up 65 per cent of Kerala's fish vendors, they are still regarded as belonging to the lower classes of society. In terms of the rights and privileges gained from the government, fisherwomen are on level with fishermen. Both personally and professionally, they struggle with numerous issues. These include concerns with marketing, finances, health care, substandard housing, sanitary conditions, male family members' irresponsibility, and workplace-related issues. The main limitation is the amount of working capital that is available. Many financial organisations are not interested in offering loans to the women fish vendors due to their style of vending, the absence of collateral security to be supplied to the financial institution, and their lack of educational background. Hence the researcher's goal in this study is to examine the support offered by various organisations under the Department of Fisheries of the government of Kerala as well as the awareness and satisfaction levels of women fish vendors with regard to these supports.

Objectives of the study

- To identify the role of Department of Fisheries and its agencies in providing organizational support to women fish vendors in Kerala.
- To assess the level of awareness of women fish vendors on the organisational support in Kerala.
- To evaluate the level of satisfaction of women fish vendors on the organisational support in Kerala.

Research methodology

Primary data were gathered by contacting the respondents in the study area in-person by using interview schedule. The population for the study is taken as registered women fish vendors in coastal Kerala. According to the Kerala Fishermen's Welfare Fund Board's records, the majority of registered fisherwomen are centred in the districts of Trivandrum, Kollam, Alappuzha, Ernakulum, Thrissur, Kannur, and Kasaragod. The sample for the present study was collected from 240 registered women fish vendors of Thiruvananthapuram, Alappuzha and Kasaragod districts. Multistage sampling was adopted for the study. The researcher has in the initial stage identified nine coastal districts from among Kerala's fourteen districts. In the second stage, three coastal districts were chosen as sample among the nine coastal districts based on the number of registered fisherwomen in each district. In the third stage, sample respondents were selected proportionately from various fishermen colonies in each of the three marine districts. The Secondary sources of information included books, reports, theses, publications from the department of fisheries and publications from the Matsyafed and Matsyaboard. Websites of Kerala and other state governments and non-government organisations were also referred for the study.

Statistical techniques used

Different statistical tools such as Pearson Chi-Square, ANOVA and Factor analysis were used for the analysis of data.

Results and discussion

The analysis is based on the primary data that was gathered by contacting the respondents in the study area in-person using interview schedule. The results of the study are discussed below.

From table 2, we can see that 150 fisher folk belong (62.5 per cent) to south region, 50 (20.8 per cent) belong to central region and 40 (16.7 per cent) belong to north region.

Table 3 shows that, majority of fisher folk have educational qualification between 8th to 10th classes.

From table 4, we can understand that some of the *P values* seem significant. This means the awareness level of fisherfolk towards the organizational support not remains the same. So there is a difference in the awareness level of the fisherfolk from southern, central and northern region of Kerala with regard to certain centrally sponsored programmes to the fisher women for vending and also allied fisheries activities, the main schemes of SAF and the Fish kiosk of CIFT as the *F values* are 4.155, 4.383 and 6.217 respectively. The corresponding *P values* are 0.016 and 0.013, 0.002 and 0.017 respectively.

Table 1

District wise sample of active women fish vendors in Kerala

District	Fishing village	Sample size
Thiruvananthapuram	Vizhinjam	150
Alappuzha	Ambalappuzha	50
Kasargode	Bakkal	40
Total		240

Source: Primary Data

Table 2

Region wise sample of active women fish vendors

Zone	Frequency	Percentage
South	150	62.5
Central	50	20.8
North	40	16.7
Total	240	100

Source: Primary Data

Table 3

Educational status of active women fish vendors

Educational status	Frequency	Percentage
Upto 6	46	19.2
6 to 8 th class	64	26.7
8 to 10 th class	95	39.6
Plus Two	35	14.5
Total	240	100

Source: Primary data

Table 4

Anova Test: Awareness level of active women fish vendors towards the organizational support in Kerala

Items	F	P value
The central as well as state government has implemented a number of schemes for the welfare of women fish vendors.	1.098	0.335
		Not significant
The main objective of Department of Fisheries is to framing and formulating policies for the improvement of socio economic conditions of fisher folks of the state.	2.066	0.128
		Not significant
There are certain centrally sponsored programmes to the fisher women for vending and also allied fisheries activities.	4.155	0.016
		Significant
In Kerala the Kerala State cooperative Federation for Fisheries development Ltd is one of the major sources of credit to the women fish vendors.	1.531	0.218
		Not significant
Matsyafed is providing financial assistance to the fisher women for income generating activities like rearing and breeding of ornamental fishing and fisheries allied activities.	.550	0.577
		Not significant
In order to curtail the income erosion, the Matsyafed is providing interest free loan to the women fish vendors	1.291	0.276
		Not significant
SHG and Micro finance scheme of Matsyafed is the formation of self-help group to cultivate a thrift habit among the coastal women	2.242	0.108
		Not significant
SAF help the fisherwomen to avail the development schemes and women welfare schemes, women empowerment schemes implemented by Local Self Government, State Government, Central Government and other agencies.		
		Not significant
The main schemes of SAF are the construction of modernized fish market, development of micro finance, interest free loan to fisher women, economic and social empowerment of women fish vendors	4.383	0.013
		Significant
Theeramythri is an initiative of Societies for Assistance to fisherwomen for finding an alternative livelihood	2.604	0.075
		Not significant
Fish kiosk was introduced by CIFT with the help of women fish vendors SHG for providing hygienic handling of fish and fisheries allied products.	6.217	0.002
		Significant
KFWFB helps in the promotion of fish production and modernization of fish markets	2.933	0.054
		Not significant

Source: Primary data

Factor analysis was used to group the various indicators of satisfaction used in the study into four factors determining the level of satisfaction. KMO was 0.718, and Bartlett’s Test of Sphericity was significant. Hence, it is inferred that the data is suitable for factor analysis.

Table 5 shows the total variance explained using Eigen values and rotated sums of squared loading.

The cumulative effects of the components forming the four factors reach 73.045 per cent.

Table 5
Total Variance Explained - Level of satisfaction

Component	Initial Eigenvalues		
	Total	% of Variance	Cumulative %
1	4.126	32.382	32.134
2	2.716	20.274	52.408
3	2.038	12.187	64.595
4	1.012	8.450	73.045
5	.642	4.283	
6	.532	3.549	
7	.457	3.045	
8	.395	2.630	
9	.323	2.155	
10	.224	1.494	
11	.180	1.202	
12	.175	1.002	

Source: Primary data

Table 6 shows the load data for an array of rotated components. For grouping factors, factor loadings of more than 0.5 are recognized. There are three components each are included in the first, second, third and fourth factor. Thus, factor analysis simplified and compressed these twelve variables and grouped them into four factors that explain 73.045 per cent of the data variance.

Conclusion

In a subtle sense, the women who sell fish serve as a vital link between fishermen

and customers. In many Indian states, selling or vending fish is the primary source of income. It is an unconventional form of work. The market’s entire sale merchants, auction houses, or landing stations are where the women fish vendors begin their selling operations. The study examined the awareness and satisfaction level of women fish vendors on the organisational support in Kerala. It is concluded that the overall awareness level of women fish vendors related to organisational support in Kerala is

Table 6
Level of satisfaction –Rotated Component Matrix

Problems	Component			
	1	2	3	4
Fisherwomen in Kerala are getting the benefits they deserve through the support of organisations	.931	.084	.221	-.022
Organizational support helps to raise the living standards of fisherwomen	.878	-.068	.085	-.099
The financial assistance provided by the department and its agencies through various schemes is adequate	.850	.185	.382	.149
Constructive guidance is provided to the fisherwomen community from the Department to execute the schemes	.057	.903	.059	.152
The approach of officials towards beneficiaries is good	-.044	.901	-.001	-.053
Awareness programmes through fisheries co-operatives to educate the fisherwomen about the organisational support are sufficient	.095	.831	.041	.097
Availing easy credit to the fisherwomen for occupational activities will further increase their production scope.	.075	.061	.918	.011
Extending the market opportunities of the fisherwomen in order to widen the scope of the selling area.	.345	.001	.870	.058
The fisherwomen are provided some form of financial assistance at the time of off season	.520	-.026	.593	-.115
Training the fisherwomen with small businesses and occupations will increase the income scale of the family.	-.089	.001	.007	.900
The training programmes for fisherwomen acquaint themselves with various schemes and how to apply for them.	-.063	.126	-.023	.894
The training programmes motivating them to take a plunge into entrepreneurship	.061	.040	.026	.848

moderate. It means that even though the respondents are registered fisherwomen, a sizable portion of them are unaware of the support of Department of Fisheries and its various agencies. It is perceived that reducing poverty or vulnerability through governmental measures like subsidies and welfare programmes can result in social security and social and economic empowerment.

The lifestyles of rural recipients have not changed despite the fact that fisher

folk are given different schemes and security measures. Therefore, in order to make the support more advantageous for recipients, the government must keep an eye on how well funds are used and how much income is generated by recipients. A clear awareness of the organisational assistance must also develop among the recipients. Cooperation between the beneficiaries and the implementing agencies will be advantageous for society as a whole as well as the program’s beneficiaries.

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