

**ECONOMIC ANALYSIS OF LIVELIHOOD OF WOMEN FISH VENDORS
WITH SPECIAL REFERENCE TO VYPIN**

PROJECT SUBMITTED

TO

ST. TERESA'S COLLEGE (Autonomous), ERNAKULAM

Affiliated to

MAHATMA GANDHI UNIVERSITY

IN PARTIAL FULFILLMENT OF THE REQUIREMENT

FOR THE AWARD OF THE DEGREE OF

BACHELOR OF ARTS IN ECONOMICS

By



Evangelin Theres Sabu

Reg. No: AB21ECO010

Meenakshi U

Reg. No: AB21ECO015

Rose Mary M.J

Reg. No: AB21ECO064

Fiza Raffie

Reg. No: AB21ECO035

Saemunnisa P.P

Reg. No: AB21ECO065

Under The Guidance Of

Smt. ANJU GEORGE

ASSISTANT PROFESSOR

DEPARTMENT OF ECONOMICS

ST. TERESA'S COLLEGE, ERNAKULAM

MARCH 2024

Evaluated
Dr. Linda George
30/3/24

CERTIFICATE

This is to certify that the project titled " **ECONOMIC ANALYSIS OF LIVELIHOOD OF WOMEN FISH VENDORS WITH SPECIAL REFERENCE TO VYPIN** " submitted in partial fulfilment of the requirement for B.A. Degree in Economics to St. Teresa's College (Autonomous), Ernakulam (Affiliated to Mahatma Gandhi University, Kottayam) is a bona fide record of the work done by the project group under my supervision and guidance.



Head of the Department

Dr. ANUPA JACOB

Guide and supervisor

Smt. ANJU GEORGE



DECLARATION

We hereby declare that the project titled "ECONOMIC ANALYSIS OF LIVELIHOOD OF WOMEN FISH VENDORS WITH SPECIAL REFERENCE TO VYPIN" submitted by us for the B.A. Degree in Economics is our original work.




Signature of the supervisor

Smt. ANJU GEORGE

Signature of the candidates

EVANGELIN THERES SABU 

MEENAKSHI U 

ROSE MARY MJ 

FIZA RAFFIC 

SAEEMUNNISA P.P. 

ACKNOWLEDGEMENT

First and foremost, we thank God almighty for showering us with blessings and giving us strength to carry out the research and complete the project.

We extend our heartfelt gratitude to the members of the faculty of the Department of Economics for their encouragement and support.

We extend our gratitude to the Head of the Department of Economics, Dr. Anupa Jacob and to our guide, Smt. Anju George, Assistant Professor, Department of Economics, St Teresa's College (Autonomous) without whose guidance and encouragement this project would never have been completed.

We duly thank all the respondents for taking part in our survey

CONTENTS

Chapter 1: Introduction

- 1.1 Introduction
- 1.2 Review of literature
- 1.3 Statement of the Problem
- 1.4 Objectives
- 1.5 Theoretical Framework
- 1.6 Methodology

Chapter 2: Livelihood of Fish Vending Women An Overview

- 2.1 Introduction
- 2.2 Global Scenario of Livelihood of Fish Vending Women
- 2.3 Indian Scenario of Livelihood of Fish Vending women
- 2.4 Kerala Scenario of Livelihood of Fish Vending women
 - 2.4.1 Kerala's fishing industry
 - 2.4.2 Working conditions of fish vending women
 - 2.4.3 Kerala fisheries
 - 2.4.4 Department of Fisheries Kerala
- 2.5 Livelihood of Fish Vending Women in Ernakulam
- 2.6 Livelihood of Fish Vending Women in Vypin
 - 2.6.1 Area of the Study
 - 2.6.2 Economic importance of fish vending for women in Vypin
- 2.7 Conclusion

Chapter 3: Analysis of Economic scenario of Livelihood of Fish Vending Women in Vypin

Chapter 4: Findings, Suggestions, Recommendations and Conclusion

Appendix

- Bibliography
- Questionnaire

LIST OF FIGURES

FIG NO.	TITLE	PAGE NO.
3.2	AGE COMPOSITION OF FISHERWOMEN IN VYPIN	24
3.3	EDUCATION	25
3.4	MARITAL STATUS OF FISHERWOMEN IN VYPIN	26
3.5	INCOME DISTRIBUTION	27
3.6	INCOME CATEGORY ACCORDING TO RATION CARD	28
3.7	SOURCES OF FISH SUPPLY	29
3.8	ANY ADDITIONAL SOURCE OF INCOME	30
3.9	AVERAGE DAILY REVENUE	31
3.10	FISH SOLD THE MOST	32
3.11	COST COMPONENTS OF FISHING BUSINESS	33
3.12	PRIMARY CUSTOMERS OF FISHERWOMEN IN VYPIN	34
3.13	ACCESS TO FINANCIAL RESOURCES	35
3.14	FINANCIAL RECORDS	36
3.15	PLANS FOR EXPANDING THE BUSINESS	37
3.16	BENEFICIARY OF GOVERNMENT POLICIES	38
3.17	ACCESSABILITY TO SUPPORT NETWORKS OR ASSOCIATIONS	39
3.18	ACCESS TO TRAINING PROGRAMS OR INITIATIVES	40

3.19	AVAILABILITY RESERVATIONS FOR FISH VENDING WOMEN	41
3.20	AVAILABILITY OF SCHOLARSHIPS	42
3.21	ACCESS TO HEALTH CARE SCHEMES AND SOCIAL WELFARE SCHEMES	43
3.22	PRICING STRUCTURE FOR FISH PRODUCTS TO WOMEN INVOLVED IN FISH VENDING BY GOVERNMENT	44
3.23	REQUIREMENT OF PERMITS OR LICENCES FOR FISH VENDING IN THE AREA	45
3.24	SPECIFIC TAX INCENTIVES OR EXEMPTIONS AVAILABLE TO SUPPORT WOMEN IN FISH VENDING	46
3.25	SUBSIDIES FOR FINANCIAL SUPPORT	47
3.26	WORKING HOURS	48
3.27	ACCESS TO RESTROOM AMENITIES	49
3.28.1	GENDER BASED HARRASMENT OR DISCRIMINATION	51
3.28.2	WHETHER DOMESTIC RESPONSIBILITIES AFFECT WORKING HOURS	52
3.29	ARE THERE ANY CONSTRAINTS IN ACCESSING FISH MARKETS AND SELLING FISHING PRODUCTS	53
3.30	ISSUES OF FISH WASTE	54
3.31	GREATEST COMPETITION	55

CHAPTER 1
INTRODUCTION

1.1 INTRODUCTION

In this project, we delve into the pivotal role of women in the fishing sector, examining their contributions, challenges, and the economic impact of their involvement. Through a comprehensive analysis, we aim to shed light on the significance of women's participation in this industry, exploring both the social and economic dimensions. The 120 million people who directly make a living from fishing and processing are made up of 47 percent women. In addition to carrying fish from bodies of water to nearby marketplaces, they are essential to the fishing industry because they clean, dry, market, sell, and trade fish.

In India, pre-harvest activities account for roughly 25% of the work force for women, export and internal marketing for 35% and 40%, respectively. Fish vendors in India carry out their trade in three ways: buying fish directly from landing centres, buying fish from traders and merchants, or buying fish from the wholesale market for resale at retail/local markets. Apart from family responsibilities, women are essential in significant activities in Kerala such as fish vending, fish drying, prawn peeling, sorting, grading, fish packing, and net building.^[10]

Women fishermen who make a substantial contribution to the supply chain of the fishing industry are the focus of the "Samudra" project, which is being jointly carried out by the Department of Fisheries and KSRTC.^[5] The Society for Assistance to Fisherwomen (SAF) works to empower women in the fishing industry, support micro-enterprises that employ local resources, and promote sustainable development. With its interest-free loans and microfinance services, Matsyafed has had a big influence on the microcredit industry. Women still confront many obstacles and differences in addition to all these advancements. In the study, we aim to analyse if women fish vendors have access to these programmes and policies provided by the government.

Women vendors face a variety of barriers to economic participation in the fishing industry. These barriers include limited access to credit and technology, discrimination based on gender, lack of market opportunities, and lack of infrastructure. Fluctuating market

prices, changing climate conditions, and traditional gender stereotypes are just a few of the challenges women vendors face in the fishing sector. Knowing and addressing these issues is essential for gender equality and sustainable development in the industry.

1.2 REVIEW OF LITERATURE

Khader et al (2005) focuses on the role of women in marine and inland fisheries sector. Women are involved in various post-harvest activities like sorting and grading, curing and drying, peeling work, processing, fish, meal work, and fish trading. Study areas of Andhra Pradesh, Karnataka, Kerala and Tamil Nadu shows the occupational status, average working hours and earnings of women in fisheries. Further, the paper highlights the constraints in the development of fisher women. The paper also suggests various programmes and policies to empower fisher women. ^[6]

A study by Shyam et al (2013) focused on empowering fisherwomen engaged in various fishing activities in Kerala. It aimed to assess their social, political, and economic empowerment across four occupational groups. About 25% of India's female labor force is involved in pre-harvest activities. The study revealed that handling and storing fish resources faced the highest gender discrimination. Investing in women's capabilities in the fishing industry aligns with the UNDP's perspective on fostering economic growth. ^[11]

Beena, D. (1992)'s study highlights some of the problems faced by women workers in fish processing industry mainly in three districts(Kollam,Ernakulam,Alappuzha).The frozen prawn industry involves two major operations: preprocessing(peeling) and processing(freezing).Peeling is exclusively done by women. According the article, there are not less than 25000 peelers in Kerala. Until the mid-sixties peelers were directly employed by the exporters. But the demand for frozen prawns increased which led to increase in labor. This led to new labor laws and trade unionism which made the prawn peeling less appealing to exports. Peeling became an independent union after this. This lead to severe impact on workers. The article also mentions about the competition faced from women belonging to other communities. The wages in peeling sheds are very low. The employers distribute slightly more than the prescribed quantity of prawn for peeling without increasing the wages. Workers who protest are sent away. In a busy season, work is between 5am to 5pm.This leads to headache, back pain, muscle cramps, skin problems and other health related problems. Most of the workers are aged between 15 to 34. ^[1]

The article by S Harper et al (2020) provides a comprehensive overview of the diverse roles women play in the fishing industry worldwide. It also ensures the contributions of women to fishing industry and highlights their role in various aspects of fisheries, from harvesting to processing, marketing, and community management. The article explores the challenges women face, such as limited access to resources, unequal opportunities, and gender-based discrimination. It also discusses initiatives aimed at empowering women in fisheries, promoting gender equality, and enhancing women's participation in decision-making processes within fishing communities. Overall, the article serves as a valuable resource for understanding the importance of women's involvement in the fishing sector and the need for gender-inclusive policies and programs to support their meaningful engagement. ^[3]

The article by Surya Chandra Rao, S. (1992) discusses the challenges faced by fisherwomen in India and highlights various cooperative programs initiated to improve their living conditions. It emphasizes the disparity between the rich fisheries potential of the country and the difficult circumstances experienced by the fishing community, particularly women. The plight of fisherwomen, who engage in laborious activities with minimal profits, is a central concern. The article acknowledges successful initiatives in Tamil Nadu, Karnataka, and Maharashtra, where fisherwomen cooperatives have been established to provide short-term credit. The article reveals a comprehensive exploration of the challenges faced by fisherwomen in India and the positive impact of cooperative initiatives in improving their socio-economic conditions. The article underscores the need for continued efforts and government support to empower fisherwomen and ensure their active participation in cooperative structures for a better future. ^[13]

The study by C, Jestina Jeyakumari (2018) focuses on women fish vendors in Ramnad district and the role played by them in various market activities. There are different types of fish vendors like stationary vendors, peripate vendors and mobile vendors. Further, these fish vendors face different problems like lack of basic facilities, distances, poor access to credit, lack of public transport, ice and storage facilities. Moreover, the study suggests various policies and facilities to tackle these problems. ^[2]

1.3 STATEMENT OF THE PROBLEM

Fish vending women play a crucial role in the seafood industry, distributing and selling fish products and boosting local economies. Fishing communities around the world depend on women for many of their livelihoods. However, women's roles in the fishing industry are often overlooked or underestimated.

Fish vendors are an important part of the value chain. However, their livelihoods have rarely been studied, especially in the context of Vypin region. Vypin's women in fishing, despite their crucial work, face marginalization due to unrecognized contributions and lack of resources.

When it comes to the role of fisher women, the project aims to analyse how their income is low, profits from sale remain meagre and examine the inadequate support faced by them. The study aims to explore topics such as socioeconomic factors influencing women's participation in fish vending, their access to resources and markets, the impact of gender norms and discrimination on their livelihoods, and their strategies for coping with environmental and economic changes.

The purpose of this study is to identify and address the current knowledge gaps in the fishing sector. The study aims to illuminate the challenges that women face in the industry, such as gender discrimination, the economic disadvantages caused by fluctuating market prices and the lack of financial resources, the exposure to unsanitary conditions, the role of women in the decision-making process, and the possibility of securing socio-economic advantages in the fishing sector as far as women fish vendors are concerned in the Vypin area.

The underrepresentation of women in the fishing sector poses a significant problem, depriving the industry of diverse perspectives, skills, and contributions. The study aims to address these issues. Through the identification of their obstacles, the research aims to understand their problems and thereby their empowerment.

1.4 OBJECTIVES

- To analyse the profitability and cost structure of fish vending business for women.
- To study the various government policy schemes and institutional mechanisms in place for the upliftment of fisher women community.
- To examine the challenges faced by fisher vending women

1.5 THEORETICAL FRAMEWORK

Theoretical frameworks for understanding the role of women in the fishing sector often draw upon feminist theory, gender studies, and socio-economic perspectives. The Gender and Development (GAD) approach can be used to analyze the economic livelihood of women fish vendors. This framework focuses specifically on understanding how gender relations intersect with development processes and outcomes.

The Gender and Development (GAD) approach recognizes the specific social, economic, and political barriers women face in fisheries and emphasizes the integration of women into decision-making processes and ensuring projects benefit them directly. The approach considers how intersecting factors such as age, ethnicity, class, and geographical location intersect with gender to shape women fish vendors' livelihood experiences and recognizes that women's economic vulnerabilities and opportunities are shaped by multiple intersecting identities and social structures.

Since the study focuses on economic livelihood of women fish vendors, gender analysis can be conducted to understand the specific roles, responsibilities, and constraints faced by women fish vendors within the broader fishing industry. The study also illuminates how gendered division of labor influences women's participation in different aspects of the fish value chain and examine how gender inequalities in access to these resources affect women's ability to engage in productive activities, expand their businesses, and improve their economic outcomes.

By applying the Gender and Development approach, the study aims to uncover the underlying gender dynamics that influence women fish vendors' economic livelihoods. This framework emphasizes the importance of addressing gender inequalities and promoting women's empowerment as key drivers of sustainable development in the fisheries sector.

1.6 METHODOLOGY

Area of the study

The study was conducted in Vypin Island which is a costal island in Ernakulam district.

Sampling Technique

The sampling technique used in this study is a non-probability random purposive sampling technique to identify key interviewees. The rationale behind selecting this typology of sampling for women fish vendors is due to the difficult to rely on random sampling due to the changing nature of this job and the flexibility of working hours for the women in this sector.

Sample size

A total of 30 samples were evaluated for the study.

Source of data

The collection of primary data and secondary data is required for the project. Primary data related to the age, education, marital status, sales, income and expenditure pattern and problems of fisherwomen have been collected from selected sample respondents through a well-structured interview schedule. The schedule is pretested by pilot study and necessary were made to structure the interview schedule. Secondary data was accumulated from ICSF reports, articles, journals, news, and books.

Time period

The data was collected during the year 2023-2024.

Tools of Analysis

The tools of analysis used in the study are ratios and percentages. The project also makes use of Likert scale, Histograms, Bar Diagrams and Pie charts to represent the sample.

CHAPTER 2
LIVELIHOOD OF FISH VENDING WOMEN
AN OVERVIEW

2.1 INTRODUCTION

This chapter aims to provide an overview on different economic scenarios of livelihood of women fish vendors where the focus is on world economic scenario, Indian economic scenario, Kerala economic scenario, Ernakulam economic scenario and Vypin economic scenario of livelihood of women fish vendors.

2.2 GLOBAL SCENARIO OF LIVELIHOOD OF FISH VENDING WOMEN

The economic scenario for women fish vendors around the world differs depending on the location, culture, government policies, and resources available. In many countries, women fish vendors play a key role in the fishing industry, often working in different stages of the value chain (e.g. fishing, processing, or vending). In some parts of the world, women fish vendors struggle with access to credit, markets, infrastructure, and training.

Cultural and gender norms may limit their ability to play a full role in economic activities or have equal access to resources as men. On the other hand, there are initiatives and programs that empower women in the fishery industry, offering training, market access, financial services, technology, and more to improve their livelihood and economic independence. ^[7]

2.3 INDIAN SCENARIO OF LIVELIHOOD OF FISH VENDING WOMEN

Fish vending is a traditional occupation and a means of livelihood for a majority of coastal population in India. The majority of fish vendors are women. Women's involvement in fish vending in India is significant. India comprises with a largest coastal area of around 8200 kilometres with fishing villages of around 3800 has the harvest of fish around 4 metric tonnes. It is a source of livelihood for more than 14 million people of the country. In India approximately 864,558 fishermen families involved in fishing-related activities and 407,558 women are included 182,654 of them are engaged in fish vending compared to 40,652 men.

Gujarat, Tamil Nadu, Kerala, West Bengal, Maharashtra, Odisha, Andhra Pradesh, Karnataka and Goa are the maritime states and Pondicherry and Daman & Diu are the Union Territories in India. Among these states West Bengal, Andhra Pradesh and Gujarat are the

leading fish producing states in India. According to the marine Fisheries Census in 2005 the total fisherfolk population of the coastal states and two Union Territories in India in 3,519,116.756,391 fisherfolk involved in fishing-related activities, approximately 48% was women. ^[4]

Table 1: No. of women Participation in Fish vending from nine fishing states and two Union Territories in mainland India

State/Union Territory	No. of women Participation in Fish vending
Andra Pradesh	Around 27000
Goa	Around 1500
Gujarat	Around 11000
Karnataka	Around 12000
Kerala	Around 12500
Maharashtra	Around 39000
Orissa	Around 9000
Tamil Nadu	Around 31000
West Bengal	Around 1300
Pondicherry	Around 6000
Daman & Diu	Around 1000

Source: Women Fish Vendors in India: An Information Booklet

According to the data women fish vendors are higher in Maharashtra and lower in Daman & Diu.

The problems faced by women fish vendors in India are as follows:

- Distances and lack of basic facilities at harbours and landing centres
- Poor access to credit and high rate of interest
- Lack of public transport to market
- Lack of ice and storage facilities

- Problem at marketplaces
- Poor market infrastructure

The government assist women to facilitate their trade. For these purpose the government promote some organizations. These are given below.

- ❖ Co-operative Societies
- ❖ Self-help Groups and Federations

Some of Self-help Groups and Federations are listed below:

- Kalanjia Meenavar Sangam and Kiosks for fish vendors
- Sthree Niketh Vanitha Federation
- Samudram
- Santidhan
- Kudumbashree

In India women fish vendors plays a vital role in the economy. They provides a major contribution to the primary sector. Approximately 48% of womens are involve in fish vending. They faces so many challenges and problems and the government assist them to facilitate their trade by some organizations. ^[8]

2.4 KERALA SCENARIO OF LIVELIHOOD OF FISH VENDING WOMEN

2.4.1 Kerala's Fishing Industry

The state's 590 km coastline is home to around one million people belonging to various marine fishing communities who are differentiated by caste status as well as by religious affiliation (Christian, Muslim or Hindu), with around 190,000 registered fishermen and their families living across 222 villages (Government of Kerala [GoK], 2021).

Thiruvananthapuram district is strongly associated with artisanal fishing, with more than 55,000 active seagoing fishermen, spread across 42 fishing villages, and the highest number of active women fish vendors in Kerala state. The majority of fishers in the district belong to the Mukkuvar community. They are Latin Catholics and are classified by the state as an Other Backward Community (OBC).

Comparatively, families that have women fish vendors were, historically, a little better off. A slightly higher level of income, via women's fish vending activities, made

women's contributions crucial. The loss of women's income is proving catastrophic for many families. The Latin Catholic Church plays an important role as an intermediary between fishers and the state bureaucracy. The Church plays a direct role in issuing restrictions on fishing and fish sales, both as per directives from various government agencies and also those locally initiated by Parish councils.

Despite the apparent success of the well-known 'Kerala model of development' which has led the state—in combination with ongoing post-1970s migrants' remittances—to achieve quality of life indicators comparable to those of so-called developed nations, fishing communities' socio-economic conditions remain low. Fishers live in crowded environments subject to the destructive effects of coastal erosion, often lacking proper sanitation and access to potable water. Fishers rank well below state averages with regard to access to health services and education, ownership of land, and income. Regardless of state interventions, more than 50 per cent of fishers' households stand below the poverty line as compared to a state average of 11 per cent. Fishers also suffer high levels of indebtedness.

Artisanal fishers' livelihood precarity is underpinned by artisanal fish being seasonal and perishable, and their lack of access to facilities to freeze, store and transport fish. The fishing community's own internally driven indigenous value systems also prefer and prioritise freshness, selling the day's catch immediately and locally. The majority of fishing income is used to pay for day-to-day household costs, to purchase or maintain fishing equipment, and to pay off debts. Without consistent and profitable fishing, as was the case during the COVID-19 pandemic, family incomes become unpredictable or decreased. This, in turn, increases debt and exacerbates precariousness.

While fishing costs for gear, engines and fuel have been increasing at a steady pace, Kerala's marine fish catch has declined in recent years, with a reduction in species such as sardines which are the mainstay for artisanal fishers (Kerala State Planning Board, 2017; Sathiadhas, 2006). Annual numbers of fishing days have also reduced over the years, due to climate change conditions and an increasing number of government precautionary fishing bans. As a result, recent years have been marked by a sharp increase in risks and uncertainty with regard to fishers' livelihood practices.

Modernisation in the form of building harbours and reducing regulatory interventions have also witnessed the state government shifting protective and supportive

attention away from artisanal fishers and towards industrial fishing, such as trawling and ring seines/purse seines. There has also been a noticeable lack of commitment to the implementation of the Kerala Marine Fisheries Regulation Act (KMFRA), intended to protect artisanal fishing from incursions by large-scale vessels. In addition, a steady increase in fishing activities undertaken by large and multilevel fishing vessels in seas and zones recognised specifically as the fishing areas of traditional fishers has gone unchecked. The developmental state's programmes of urbanisation and centralisation such as building new ports and occupying fishers' customary livelihood areas for private or corporate interests have also exacerbated fishers' vulnerability and precarity.

Government interventions such as centralising fish markets or setting up 'auction markets' through 'harbour management committees' (where active artisanal fishers have limited representation and little voice) have also blocked fish-vending women from acquiring sufficient quantities of fish for daily vending. Taken together, all these developments have produced a net effect of reducing fishers' household income.

Fishers' socio-economic marginality continues to be compounded by the low status they occupy within Kerala's caste hierarchy which has mutated but not disappeared. Kerala's anti-poverty programmes have failed to reach out to and make a significant impact on fisher communities. The community remains caught between longstanding forms of marginalisation deeply embedded within caste society and the modern expressions of hierarchies wrought by the state. Even in Kerala's much-celebrated 'public sphere', the enduring persistence of old patterns of dominance and stigma means higher-caste males frame, set and disseminate the discourse, while savarna Hindu social norms are enforced. The dominance of high-caste Hindus within leftist organisations is another bitter irony. Social exclusion within putatively 'democratic' or leftist-popular arenas becomes especially pertinent when we discuss below the impact of the lockdowns, resistance and police harassment on these communities.

2.4.2 Working conditions of fish vending women

A very recent sample study of women fish vendors jointly done by Sakhi Women's Resource Center and Trivandrum Social Service Society (TSSS) in 2012 is a land mark in terms of the subjects included and the study area covered. The published study report titled 'Status of Women Fish Vendors' (Sakhi/TSSS 2012) ^[14] covered 42 fishing villages along

the coastal belt of 85 kms in Trivandrum and Kanyakumari Districts from Eraymenthurai to Neerodi in Kanyakumari District and from Pozhiyoor to Mampally in Trivandrum District, involving 483 respondent fisherwomen conveniently identified. 100 fishermen were also surveyed to include their perspectives on women in general and fish vending women in particular. The objectives of the study consisted of examination of the working conditions and role of fish vending women and of various problems of the fish vending women.

The report describes with the help of tables and charts a bundle of subjects in the life and work of fish vending women with a gender focus. These subjects included age composition, marital status, size of households of fish vending women, sex composition, sex ratio, housing pattern, occupational pattern, age at which fish vending women started working, marital status At the time of commencement of the work, type of fish vending areas, place of purchase of fish for vending, market tax, facilities at the markets, condition of toilets in the markets, awareness about trade unions among fish vendors, general environment the market, income, savings, investments, debts, financial contributions of husbands in the household management, literacy and education status, dropout status, marriage, health and reproductive issues, drinking water, sexuality, religion, politics, leadership roles, domestic violence and legal mechanisms to address them.

The findings of the study revealed important realities. The overall average family size of the families of the respondent fish vending women was 6.4. The sex ratio was in favour of males with 709 females for 1000 males. Children from only 54 % of the households attended schools. 71% of the fish vending women lived in their own houses implying that 29% did not have own houses. 33% of fish vending women had started work before marriage between the ages of 15- 26 years. While 73% sold fish in the markets, 37% did door-to-door selling and only 9% along the road side. 20% went for fish vending more than once daily. Only 20% reported that there was drinking water in the markets; 66% informed that there were toilet facilities in the markets; 42% said that there was a shed for selling fish in the markets. However, 72% noted that toilets in the markets were not useable. Trade union membership among the fish vending women was negligible with 3%. 57% received husbands' contribution towards household expenditure, while a large section did not. 85% depended on loans for capital for their business from various sources such as private financiers (66%), SHGs (65%) and banks (26%). The responsibility of repayment mostly fell on women (81%).

Among the respondent fish vending women, 62% were literates. 76% had only less than 8 years of formal schooling. Formal education was not available to 38% due to poverty. Other reasons for the lack of formal education included responsibility vested with elder children to look after the younger ones, when their mothers went for fish vending, lack of parental interest, health problems, lack of self-interest and inability to study.

Marriages have taken place at an age between 13-33 years. 19% got married before the age of 18 years. 91% had to give dowry in the form of money, gold, house and fishing equipments. 12% of the respondents were harassed for money by husbands' families. 11% did not have access to drinking water. 23% of the households did not have toilets. Household waste was generally thrown into the sea or lake. Health problems faced by the respondents were related to orthopaedic, respiratory issues, blood pressure, diabetics, urinary infections and various kinds of fever and skin related. 77% depended on government health services and facilities. 76% did not have information regarding menstruation before menarche.

Only 8% used sanitary pads. 21% got sex-related information before marriage. 95% of them underwent tubectomy. 76% did it between the ages of 21-30 years. 94% of respondents had normal delivery. Around 10% had undergone hysterectomy. 44% had membership in religious organizations, but the leadership roles taken by them remained lower; 44% had membership in trade unions. Only 5% of the respondents had political affiliation. 50% of the respondents participated in Grama Sabhas. 64% experienced domestic violence. 15% had experienced sexual violence. 39% had experience of violence during pregnancy. 38% believed that their husbands had rights to beat their wives.

In this backdrop of findings, the report further points out that family size is bigger than the general picture. Sex ratio was in favour of males, which implies that there is a gender bias against females in the communities. Sex ratio was much lower in comparison with the State of Kerala. Lack of houses, water and toilet facilities, facilities for collection of waste and disposal of waste water, various diseases, sex-related and sex education related issues, lack of formal education due to poverty, markets and their poor facilities, dependence and spending on alcohol, low age at marriage, domestic violence, lack of leadership roles in religious organizations and trade unions and low mobility of women were pointed out as

areas pushing fish vending women and their families to positions very distant from the mainstream processes and results.

The report refers to the situation in the most recent times and covers only Trivandrum district and may not reflect the realities in other places of interest to this present study. None of the existing literature thinks about the evolution of the present situation from the past. There is a vast gap in literature wherein after the beginning of 80s, fish vending women are found in literature around 2010-11. After Leela Gulati's case study of fisherwomen as a fisher woman in the unorganized sector, the recent efforts were mostly limited to socio-economic surveys.

2.4.3 Kerala Fisheries

The coast of Kerala constitutes approximately 10 percent of India's total coastline. Here fisheries sector is considered as one of the most important productive and development sector. With a coastline of over 590 Km., and an exclusive economic zone (EEZ) of 218536 Sq. Km, Kerala has a significant marine fisheries sector that has long been an important source of occupation and livelihood for the coastal population of the state. It is estimated that about 8 lakh people earn their livelihood from capture and allied works in marine fisheries in the 222 fishing villages situated along the coastline of the state. The coastal line spread over nine districts of Kerala. The marine districts of Kerala are: Thiruvananthapuram, Kollam, Alappuzha, Ernakulam, Trissur, Malappuram, Kozhikkode, Kannur, Kasaragod.

In addition to this, the state is blessed with 44 rivers, 49 reservoirs, 9 fresh water lakes, more than 65000 hectares of brackish water, more than 46000 hectares of backwaters and a number of ponds, irrigation tanks, streams etc. which contribute a rich resource of inland production. ^[12]

1. Fishermen Population for 2014-15 (estimated): 10.18 lakh

Marine: 7.84 lakh

Inland: 2.34 lakh

2. Active fishermen population 2014-15: 2.36 lakh

Marine: 1.83 lakh

Inland: 0.53 lakh

3. No. of fisheries allied workers 2014-15: 79347

4. Number of fishing villages

Marine: 222

Inland: 113

5. Number of rivers: 44

6. Number of Fishing Harbours: 12

7. Number of registered vessels (as on 11-11-2015):

Motorised non mechanical: 29035

Motorised mechanical: 3819

Non-motorised: 2281

Total: 35135

10. Fish landings during 2014-15: 7.26 lakh MT

Marine: 5.24 lakh MT

Inland: 2.02 lakh MT

2.4.4 Department of Fisheries Kerala

Governance of the Fisheries sector is vested with the Honorable Minister for Fisheries. All the development and management programmes envisaged by the Government in the Fisheries sector are being implemented by the State Department of Fisheries. The Department of Fisheries is headed by the Director of Fisheries. The Department of Fisheries is functioning for the development of both inland & marine fisheries sector by economic growth, food & nutritional security and socio-economic development of fisher folk. Some agencies are functioning under the department with different various objectives. They are:

1. Kerala Fishermen's Welfare Fund Board (KFWFB)
2. Kerala State Cooperative Federation for Fisheries Development Limited (Matsyafed)
3. Agency for Development of Aquaculture, Kerala (ADAK)
4. Fisheries Resource Management Society (FIRMA)
5. National Institute of Fisheries Administration and Management (NIFAM)
6. Fish Farmers Development Agency (FFDA)
7. Kerala State Coastal Area Development Corporation (KSCADC)
8. Society for Assistance to Fisherwomen (SAF)

The Marine Products Export Development Authority (MPEDA) is the nodal agency for promotion of seafood exports from India. MPEDA functions under the Ministry of

Commerce, Government of India and acts as a coordinating agency with different Central and State Government establishments engaged in fishery production and allied activities

2.5 LIVELIHOOD OF FISH VENDING WOMEN IN ERNAKULAM

The fish vending women play a significant role in the Small -Scale Fisheries sector of Ernakulam. In the distribution channel of fish, they connect the fishermen and the ultimate consumer. The people of Ernakulam are avid fish eaters, to whom the fish vending women supply fish afresh. They supply fishes at doorsteps of houses, local markets, by-lanes, and road side vending places. The fish vending women transform fish catch into cash, through a decentralized supply system and contribute towards economy in terms of decentralized employment generation. Fish vendors engage in their trade in various ways: they procure their fish directly from landing centres, where they participate in daily auctions of the catch; they buy from traders and merchants; or they buy from the wholesale markets for resale at retail/local markets. Vendors also carry out value addition by sorting, grading, cleaning and icing the fish. Fish may be sold as either (a) fresh fish that is stored in ice and sold in local or distant markets or door-to-door by vendors, or (b) salted, dried or smoked fish, which is sold in local markets or to merchants who take it to other markets once it is processed; such processing is usually done by women using traditional methods.

The marketing of fish in the small scale fisheries sector had been primarily a women's domain. The fisher women are thus the primary players in processing, marketing and selling the catch. After the fish has landed, it is the women who take charge of the catch and sell the fish for money and food, contributing to household incomes and food security, and to the local economy. Their labour is, however, often not recognized. Fish vendors operate as an important link between producers and the final consumers, making fish available to consumers in urban and remote rural areas, and enhancing food security in tangible, but unrecognized, ways.

The nature of the product handled by women fish vendors causes a certain stigma that fishermen themselves do not generally face. Unlike men, whose labour is largely confined to the sea, river or lake, fish vendors have to travel with their product to market places. They have to interact with the public and the law. In the process, they are often forced to deal with inbred prejudices and problems of various kinds.

Kerala has a coastline of over 590 km, covering nine coastal districts with 222 fishing villages and 187 landing centres. The paper analyses the major fish markets of Ernakulam district. Ernakulam district is one of the leading coastal districts in Marine fish production (26% during 2013) with 46 km of coastline. ¹⁹¹

Table 2: Marine fisheries profile of Ernakulam District

1	Total coastline (Km)	46
2	No: of landing centres	20
3	No. of fishing villages	21
4	No. of fishermen families	9318
5	Total fisher folk population (lakhs)	0.42
6	No. of fish markets	198
	Wholesale markets	24
	Retail markets	134
7	Number of export units	66
8	Crafts in the industry	1443
	No. of mechanized	82
	No. of motorized boats	36
	No. of non-motorized boats	1035
9	Fisheries production (2013) lakh tonnes	1.61

Source: Marine Fisheries Census (2010) CMFRI PANFISH Book, Ernakulam District, Department of Fisheries, Kerala

Market arrivals and disposal

The study of market arrivals and disposals indicate that in Chambakkara fish market, the fish arrivals are mainly from Chambakkara, Munambam, Alleppey, Vypin, Chellianam, Cochin harbor, Calicut, Karnataka etc.

2.6 LIVELIHOOD OF FISH VENDING WOMEN IN VYPIN

2.6.1 Area of the Study

Vypin, situated in the coastal region of Kerala, India, is renowned for its rich maritime heritage and thriving fishing industry. As a fisheries station, Vypin covers an operational area of 100 kms in coastal length starting from Anthakaran Azhi to Chettuvai. The island, encompassing an area of approximately 25 square kilometers, is a bustling hub of fishing activity, with its economy intricately linked to the sea, where women actively participate as fish vendors. These women are integral to the fish marketing chain, contributing significantly to the local economy and their households.

2.6.2 Economic Importance of fish vending for women in Vypin

- **Key Contributors to the Fishing Industry:** Women fish vendors are integral to the fishing industry's value chain in Vypin. They are involved in various aspects, including procurement, processing, and retailing of fish.
- **Primary Source of Livelihood:** For many women in Vypin, fish vending is not just a job but a way of life. It serves as the primary source of income for their households, supporting their families' economic needs.
- **Employment Opportunities:** The fishing industry in Vypin creates employment opportunities for women as fish vendors, allowing them to participate actively in the local economy. By engaging in fish vending, women have the opportunity to improve their socio-economic status and gain financial independence.
- **Entrepreneurial Ventures:** Fish vending provides women with the platform to become entrepreneurs, managing their own businesses and making independent decisions about procurement, pricing, and sales. Successful women fish vendors may expand their operations over time, hiring additional help or diversifying their product offerings to cater to changing market demands.
- **Contribution to Local Economy:** Women fish vendors generate revenue by selling fish and seafood. They add to the vitality and economy of local fish markets by bringing in customers and supporting local businesses.

Vypin holds immense economic importance for women fish vendors by providing them with livelihood opportunities, employment, entrepreneurship prospects, and a chance to contribute to the local economy and community development. Their role in the fishing industry not only sustains their households but also enriches the socio-economic fabric of the island. Women fish vendors typically allocate a significant portion of their income towards raw materials (fish procurement), transportation, equipment maintenance, household expenses, and savings/investment. They also face many difficulties in making a living. By addressing these issues and seizing opportunities for improvement, policy makers, non-governmental organizations, and other actors can help women fish vendors achieve economic empowerment and social prosperity, thus promoting inclusive growth in the coastal communities of Vypin.

2.7 CONCLUSION

The livelihood of fish vending women varies across different regions of the world, with factors such as culture, government policies, and economic conditions influencing their situation. Fish vending is one of the most traditional occupations in India, especially in coastal states like Kerala. Millions of people in India rely on fish vending as a source of income, and a large proportion of them are women. The fishing industry plays an important role in the economy of Kerala and provides employment to millions of people. However, there are also problems in the form of poor access to basic facilities at harbors, lack of credit opportunities, inadequate market infrastructure, and limited support for addressing specific needs. Sakhi Women's Resource Center's (SWRC) recent study in Kerala, as well as a recent study conducted by Trivandrum Social Service Society (TSS), reveal that fish vending women in certain regions of Kerala face unique challenges, but also have the potential to become economically empowered through entrepreneurship and market participation. Fish vending women in specific regions of Kerala like Ernakulam and Vypin face unique challenges but also have opportunities for economic empowerment through entrepreneurship and active participation in the market. Overall, their livelihood reflects broader issues of gender inequality, economic marginalization, and the need for targeted interventions to improve their socio-economic status and well-being.

CHAPTER 3
ANALYSIS OF ECONOMIC SCENARIO
OF LIVELIHOOD OF FISH VENDING
WOMEN IN VYPIN

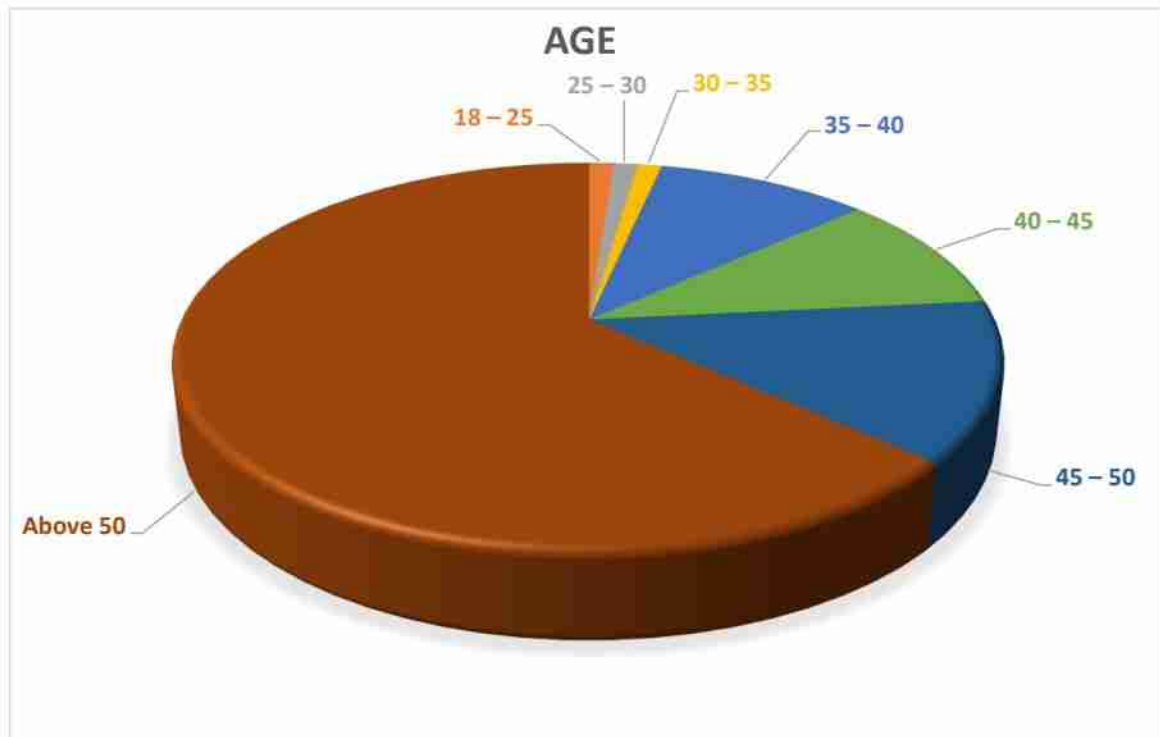
3.1 INTRODUCTION

This chapter aims is to analyze and evaluate the primary data that was collected via questionnaires from women fish vendors. The information obtained from the samples were collected from several parts of Vypin, like Kalamukku, Njarakal, Edvanakkad, Kuzhupilly,etc.

A total of thirty women who sold fish participated in the study, which presented information on their income distribution, socioeconomic backgrounds, cost components, under way initiatives, government assistance, and the various types of challenges they face in their line of work. The study helps us learn about the women and their livelihoods through offering enlightening details regarding the challenges and everyday realities that they undergo.

3.2 AGE COMPOSITON OF FISHERWOMEN IN VYPIN

Figure 3.2: AGE COMPOSITION OF FISHERWOMEN IN VYPIN



Source: Primary data

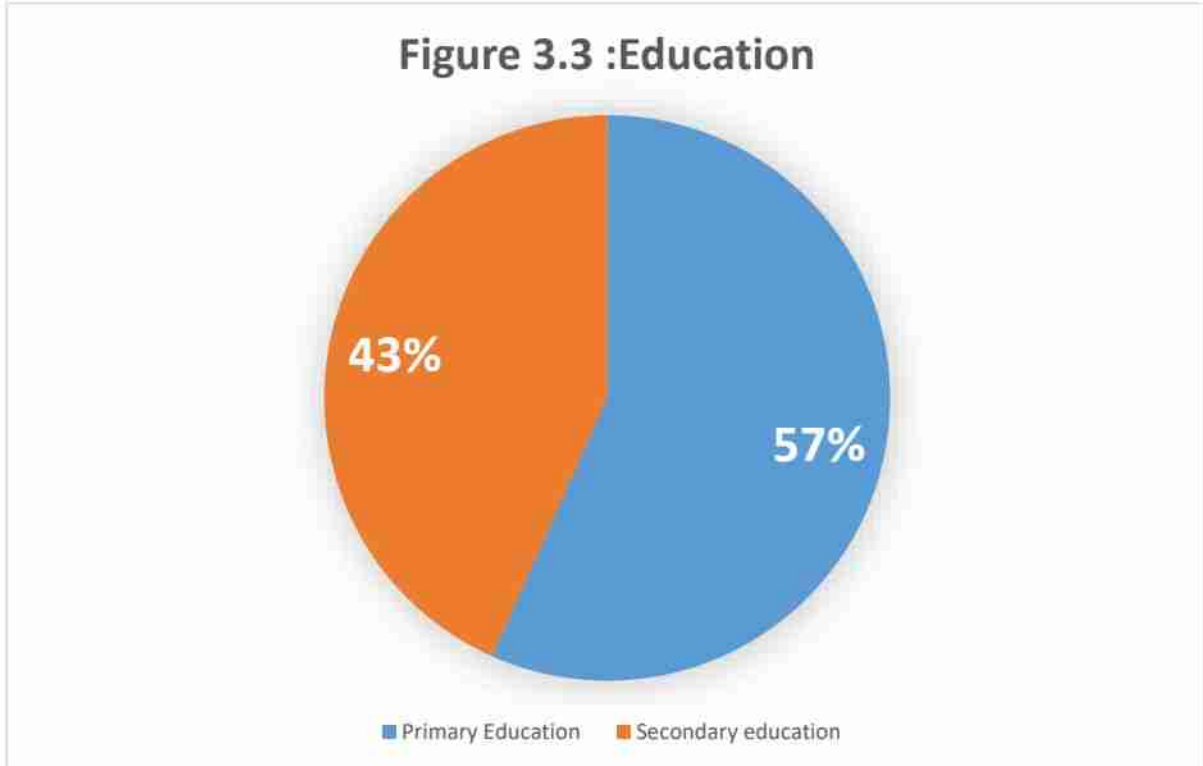
Socioeconomic Profile refers to a person's or household's position in society based on factors like income, education and occupation. Age can significantly influence socio economic profile. The age composition of fisherwomen in Vypin is collected out of 30 samples. The age is categorised into 7 age widths: 18-25, 25 -30, 30-35, 35-40, 40-45, 45-50, and above 50.

From the analysis it is found that about 63.3 % of fisherwomen in Vypin are aged above 50 , 13.3% of fisherwomen are aged between 45 – 50 , 10 % of them are between 40 – 45 and 35 – 45 aged fisherwomen and the rest of the fisherwomen are aged in between 18 – 35.

We can conclude by saying that most of the women's who are engaged in fishing sector in Vypin are from the age category above 50 indicating that aged women's contributes a majority share of the fisherwomen population in Vypin.

3.3 EDUCATIONAL STATUS OF FISH VENDING WOMEN

FIGURE 3.3: EDUCATION

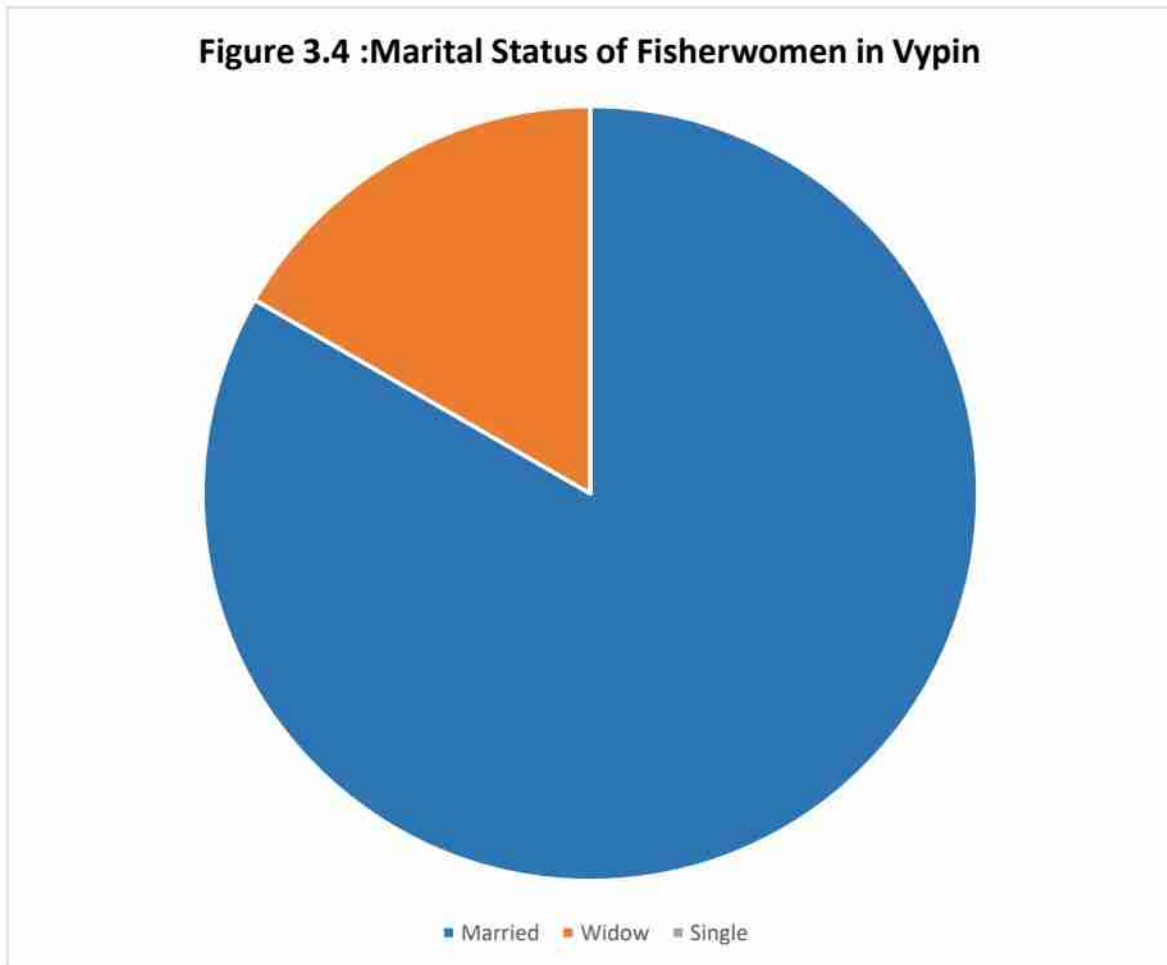


Source: Primary data

The pie diagram represents that 57 % of fish vending women received primary education and 47 % of them received secondary education. Most fish vending women completed primary education, which means they have a basic literacy level and may be able to do basic business transactions, maintain basic records and have some understanding of market dynamics. However, a smaller percentage completed secondary education, which means there may be barriers to getting better or more skilled jobs in or outside of the fishing industry.

3.4 MARITAL STATUS

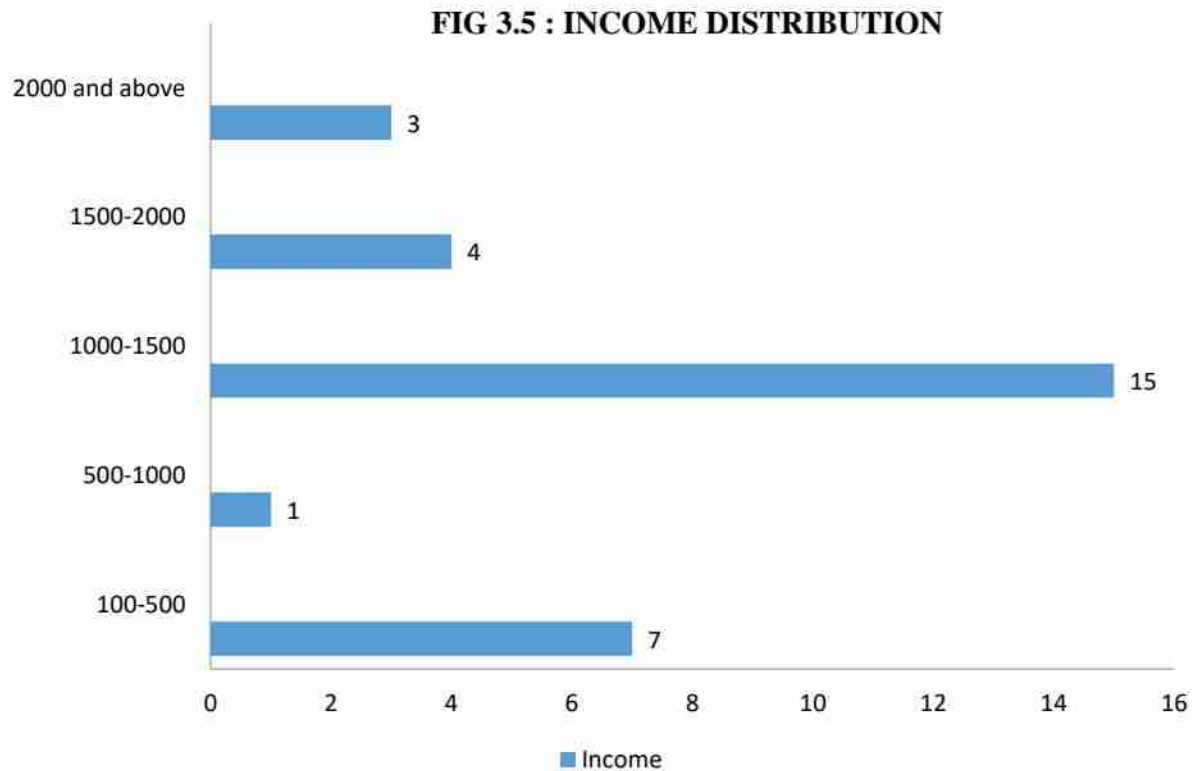
FIGURE 3.4: MARITAL STATUS OF FISHERWOMEN IN VYPIN



Source: Primary data

The marital status of fisherwomen in Vypin is collected out of thirty samples. 25 fisherwomen out of 30 is married, that is 83.3%. 5 fisherwomen are widow that is 16.7%. Number of fisherwomen those who are single is zero.

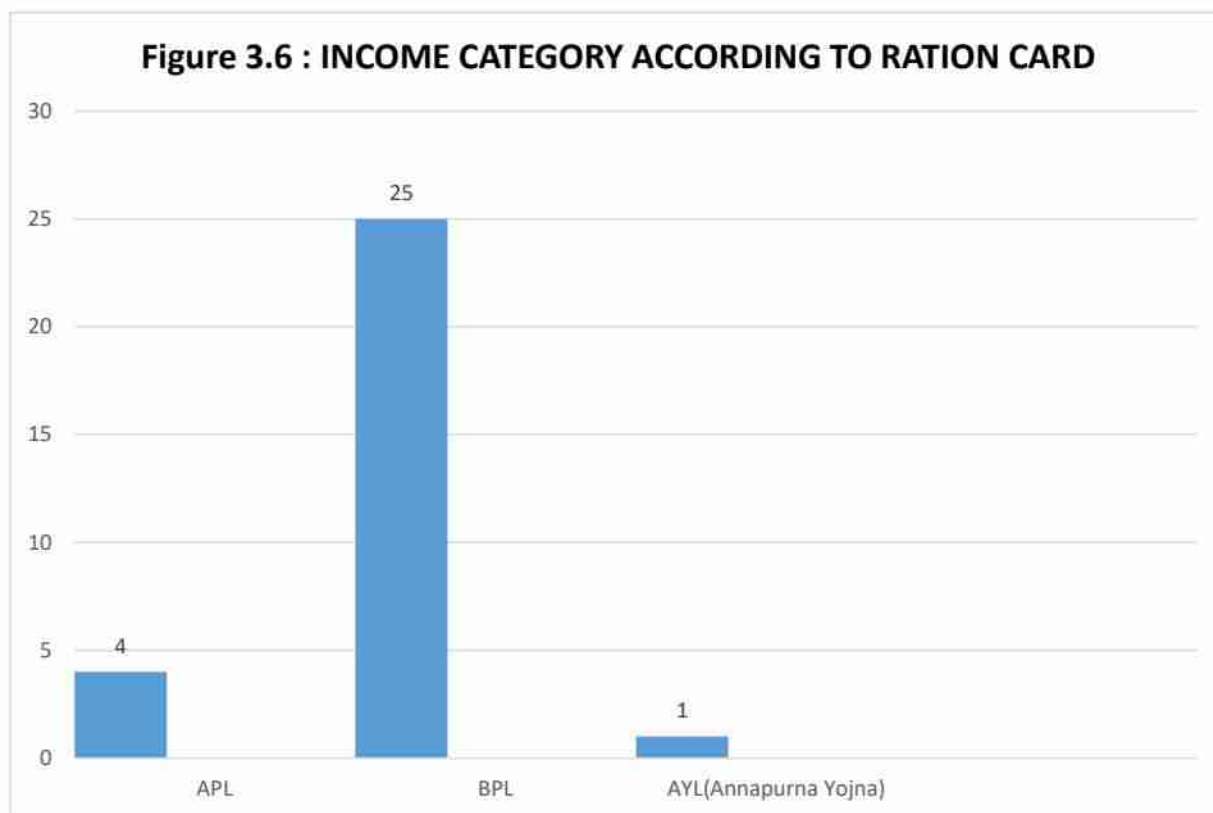
3.5 INCOME DISTRIBUTION OF WOMEN FISH VENDORS



Source: Primary data

From the diagram, 23.33 % of women fish vendors earned 100-500 rupees. 3.33% of women fish vendors earned 500-1000 rupees. 50 % of women fish vendors earned 1000-1500 rupees. 13.33 % of women fish vendors earned 1500-2000 rupees. 10 % of women fish vendors earned more than 2000 rupees. Majority of women earned 1000-1500 rupees. So there is less benefit for women as majority fall below 2000 rupees.

3.6 INCOME CATEGORY ACCORDING TO RATION CARD

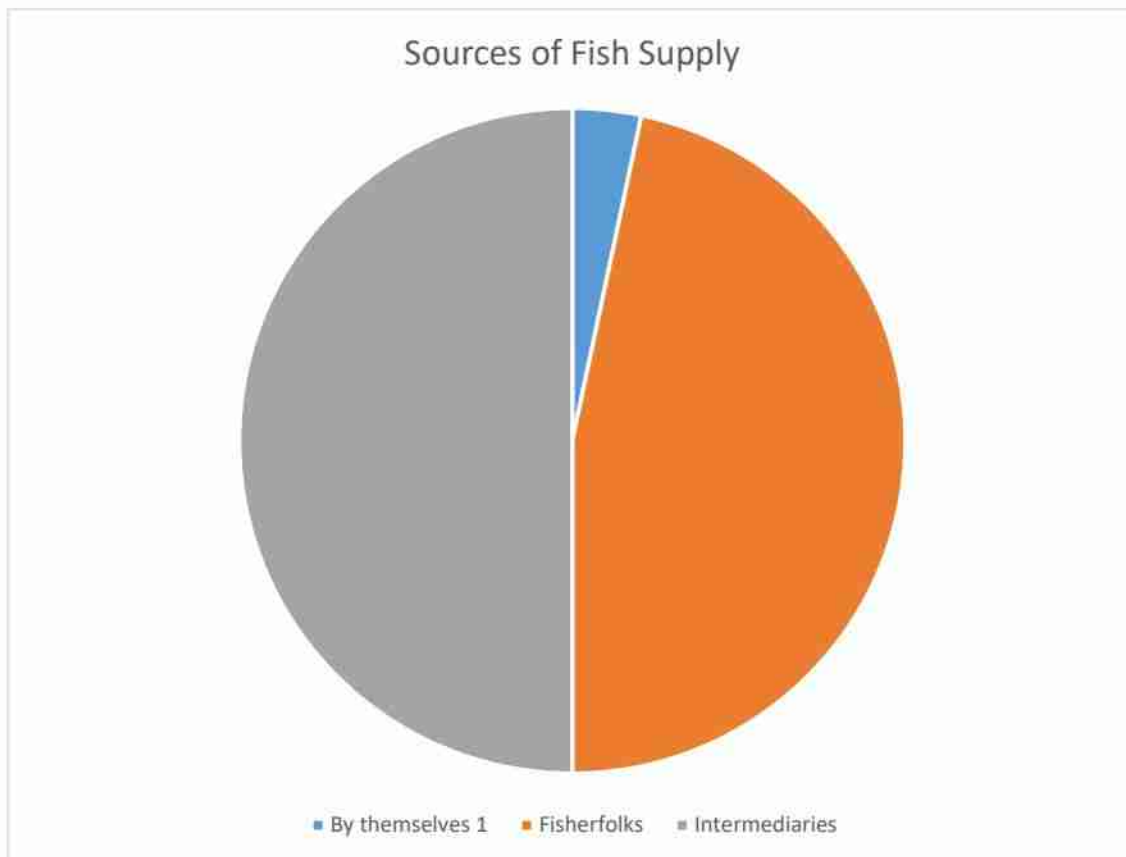


Source: Primary data

The diagram represents the income category according to ration card. Majority of the women, i.e. 83.3% were below poverty line. 13.33 % of the respondents were above the poverty line. Out of this, 3.3% was in Annapurna Yojna, a ration card category specially designed for people who are above 65 years and with no regular income source.

3.7 SOURCES OF FISH SUPPLY

FIGURE 3.7: SOURCES OF FISH SUPPLY

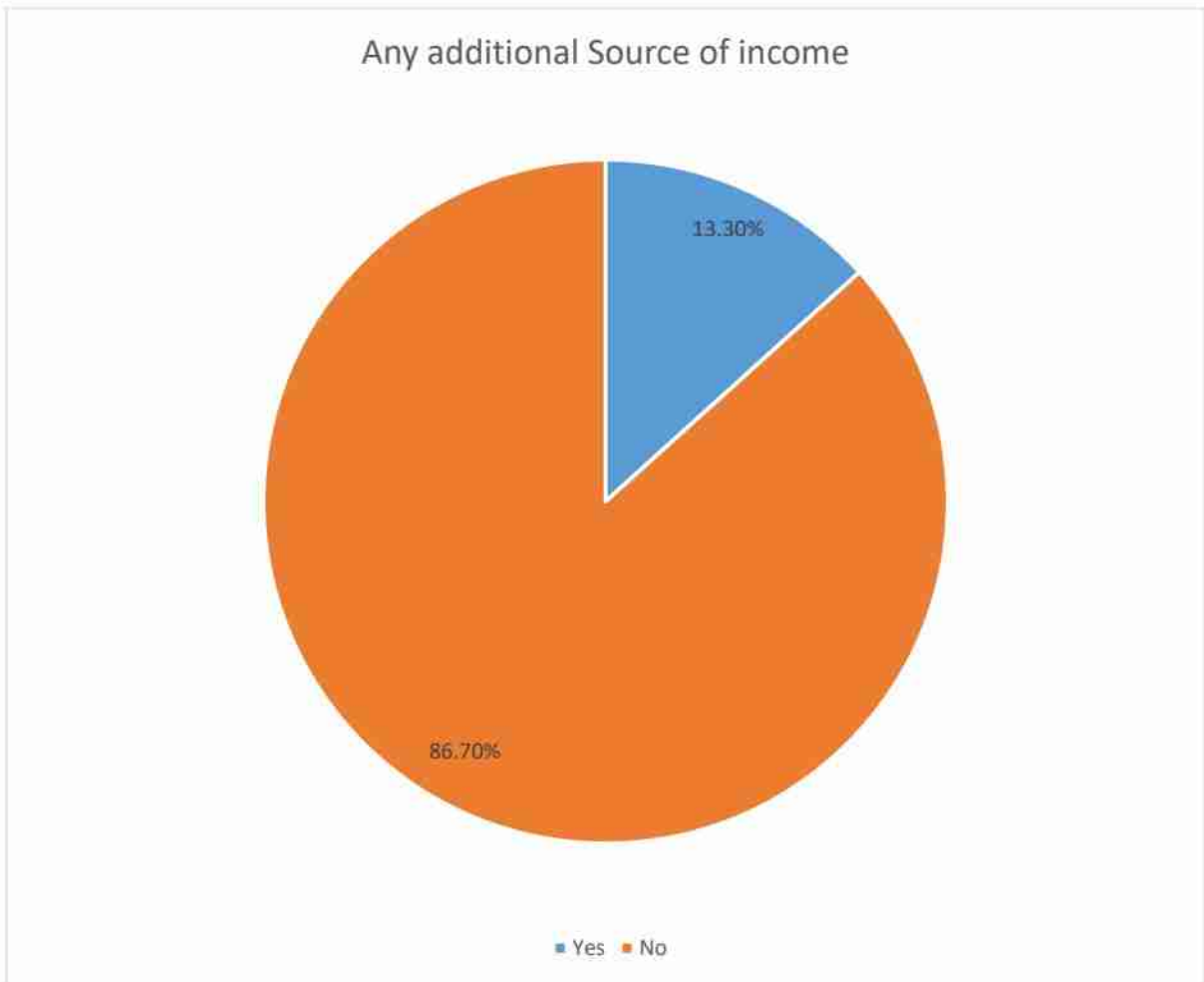


Source: Primary data

Sources of fish supply is classified under the categories of themselves, directly from fisherfolks and through intermediaries. The number of fisherwomen those who are collecting fish by themselves is one that is 3.3%. Number of fisherwomen those who are collecting fish directly from fisherfolk is 14 that is 46.67%. The number of fisherwomen those who are collecting fish through intermediaries is 15 that is 50%.

3.8 ADDITIONAL SOURCE OF INCOME OTHER THAN FISH VENDING

FIGURE 3.8: ANY ADDITIONAL SOURCE OF INCOME

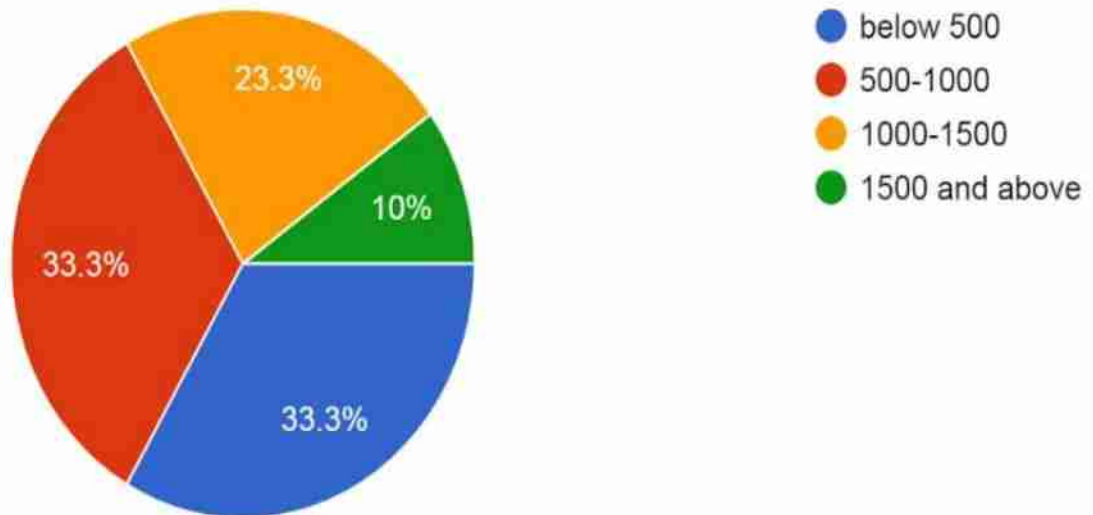


Source: Primary data

Among the fisherwomen there is a small portion of women earns additional source of income. The number of fisherwomen who are earning additional source of income apart from fish is 4, that is 13.3%. The number of fisherwomen those who doesn't have additional source of income apart from fish is 26, that is 86.7%.

3.9 AVERAGE DAILY REVENUE

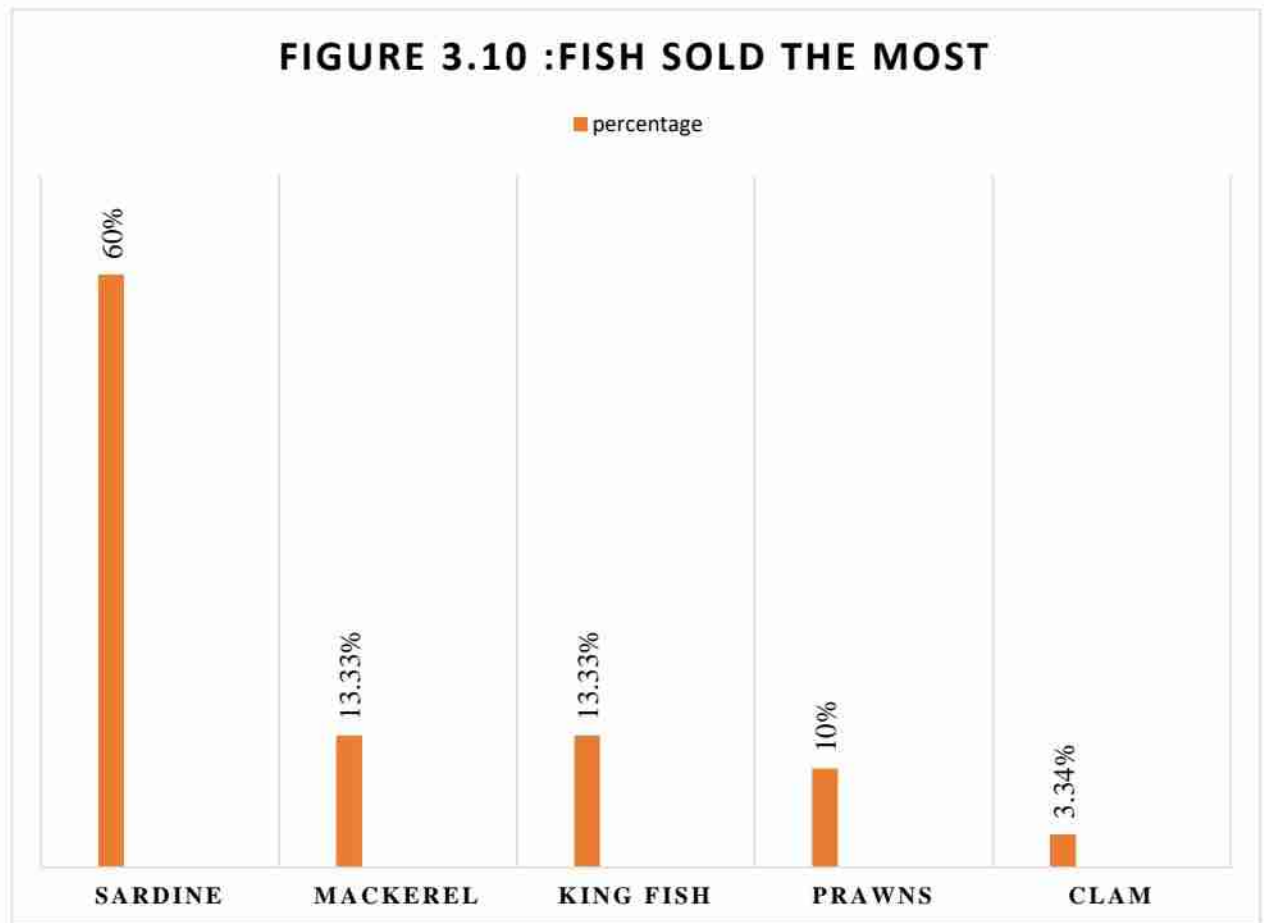
FIGURE 3.9 : AVERAGE DAILY REVENUE



Source: Primary data

33.33 % of women fish vendors had average daily revenue below Rs.500. Another 33.33 % of women fish vendors had average daily revenue between 500 and 1000 rupees. 23.33% of women fish vendors had average daily revenue 1000-1500 rupees and 10% of women had average daily revenue of Rs.1500 and above. Majority shared daily revenue between below 500 rupees and between 500-1000 rupees.

3.10 FISH SOLD THE MOST

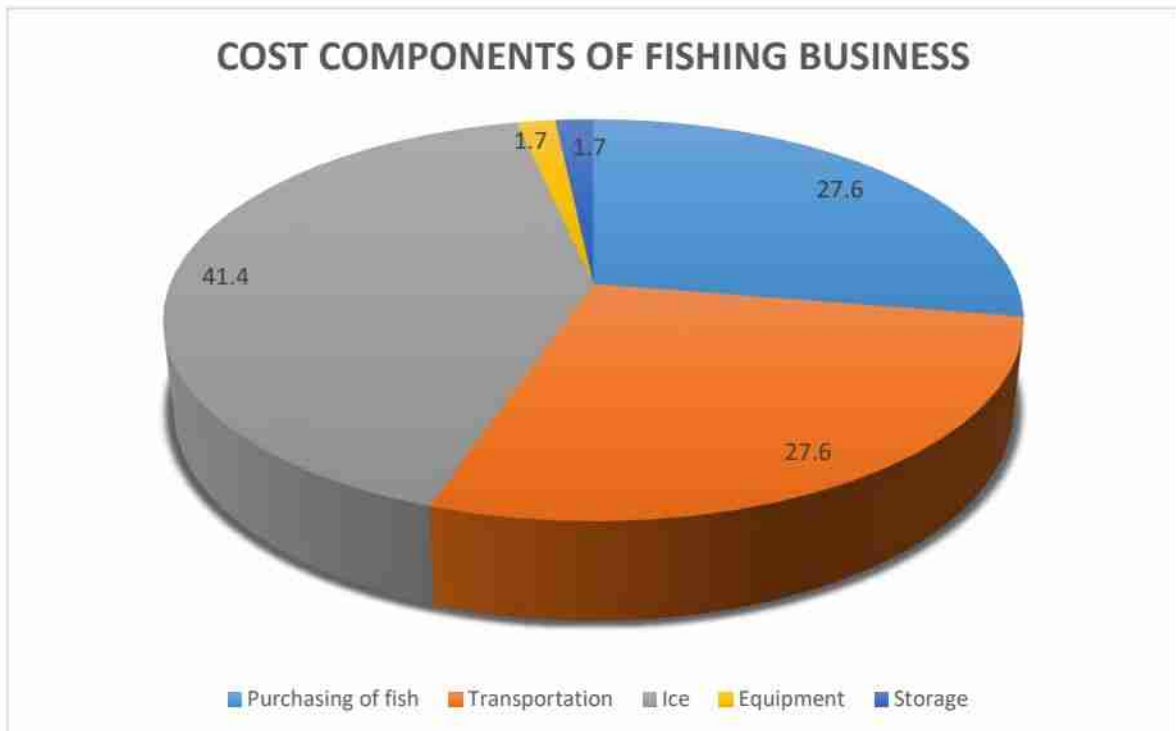


Source: Primary data

The most sold fish is sardine with 60 %. Mackerel and king fish share the spot for second by 13.33 %. Demand for sardine is very high.

3.11 MAIN COST COMPONENTS OF FISH VENDING BUSINESS

FIGURE 3.11: COST COMPONENTS OF FISHING BUSINESS



Source: Primary data

Cost components of business includes two main categories mainly variable cost and fixed cost. Variable cost are those whose values changes depending upon labour raw materials production etc..

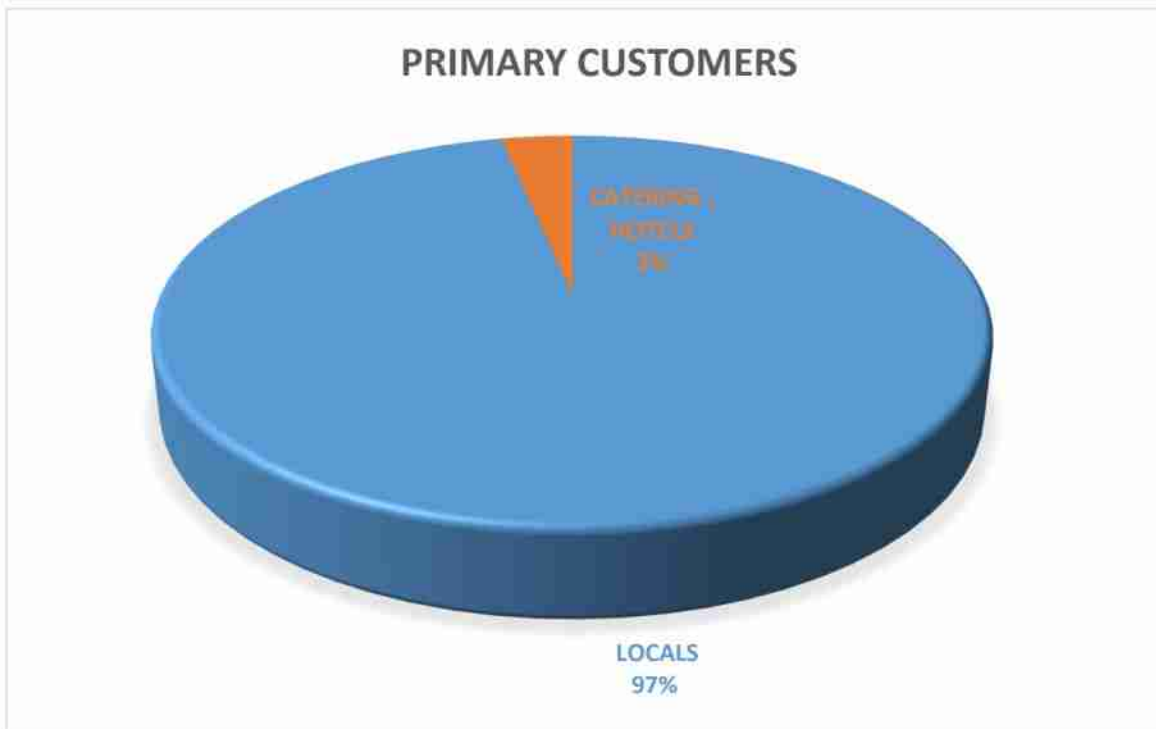
Fixed cost are those that remain constant and does not changes with production, raw materials etc. Variable cost of fishing business includes ice, purchasing of fish, transportation. Fixed cost includes storage and equipment. The data was collected from 30 samples.

From the analysis ice constitutes about 41.4 % of cost component, purchasing of fish and transportation contributes about 27.6 % of share each to the cost component of the fishing business followed by storage and equipment with 1.7 % each.

We can conclude from this analysis that ice contributes the most to the cost component of fishing business with 41.4 % share followed by purchasing of fish and transportation with 27.6 % each.

3.12 PRIMARY CUSTOMERS OF FISH VENDING BUSINESS

FIGURE 3.12: PRIMARY CUSTOMERS OF FISHERWOMEN IN VYPIN



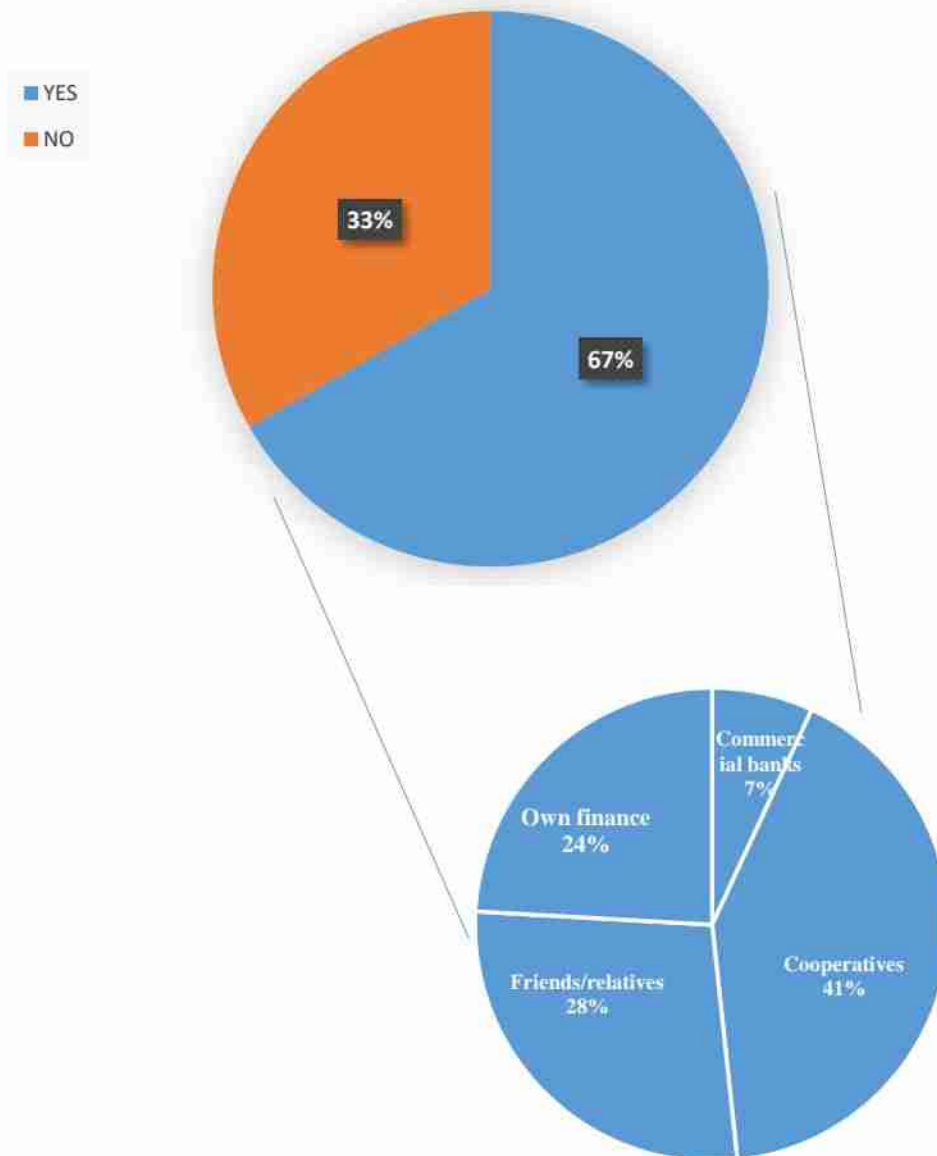
Source: Primary data

Primary customers are the end users who consumes a product or services. The sample for calculating the proportion of primary customers of fisherwomen in Vypin were taken from 30 samples. Locals constitutes about 96.7 % of the primary customers and the remaining by the catering and hotels with 3.3 %.

We can conclude that the major share of customers for fisherwomen in Vypin are the locals residing at Vypin and its neighbours. Catering and hotels constitute a small proportion of the share. Locals are the biggest buyers for fisherwomen in Vypin.

3.13 ACCESS TO FINANCIAL RESOURCES

FIGURE 3 .13 ACCESS TO FINANCIAL RESOURCES



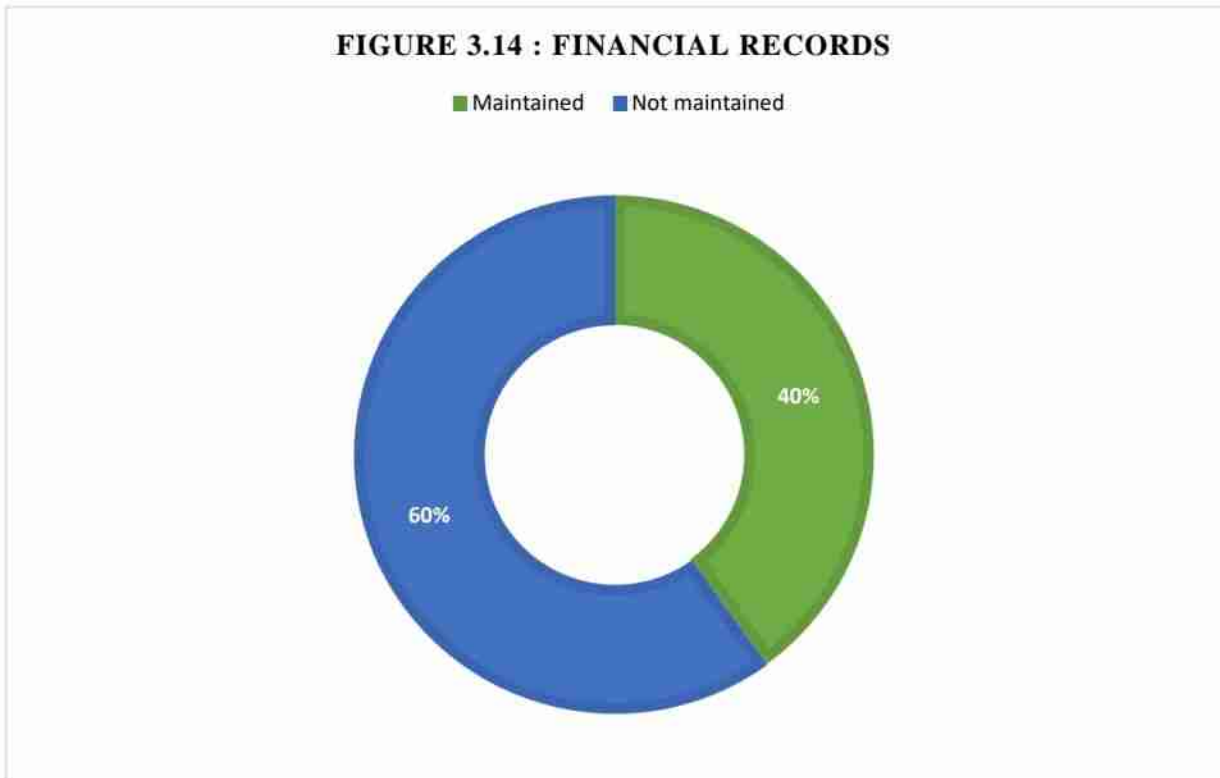
Source: Primary data

Financial resources includes loans, credit facilities etc. Out of 30 respondents collected from Vypin 66.7% have access to financial resources. 33.3% do not have any access to financial resources.

Fisherwomen get financial access from cooperatives, commercial bank, borrowing from friends/relatives and own finance. 41.4% of fisherwomen get access to financial resources through co-operatives. 27.6% of fisherwomen have access to financial resources

through friends and relatives and 24.1% have access through own finance. Rest of the 6.9% of fisher women access to financial resources through commercial banks.

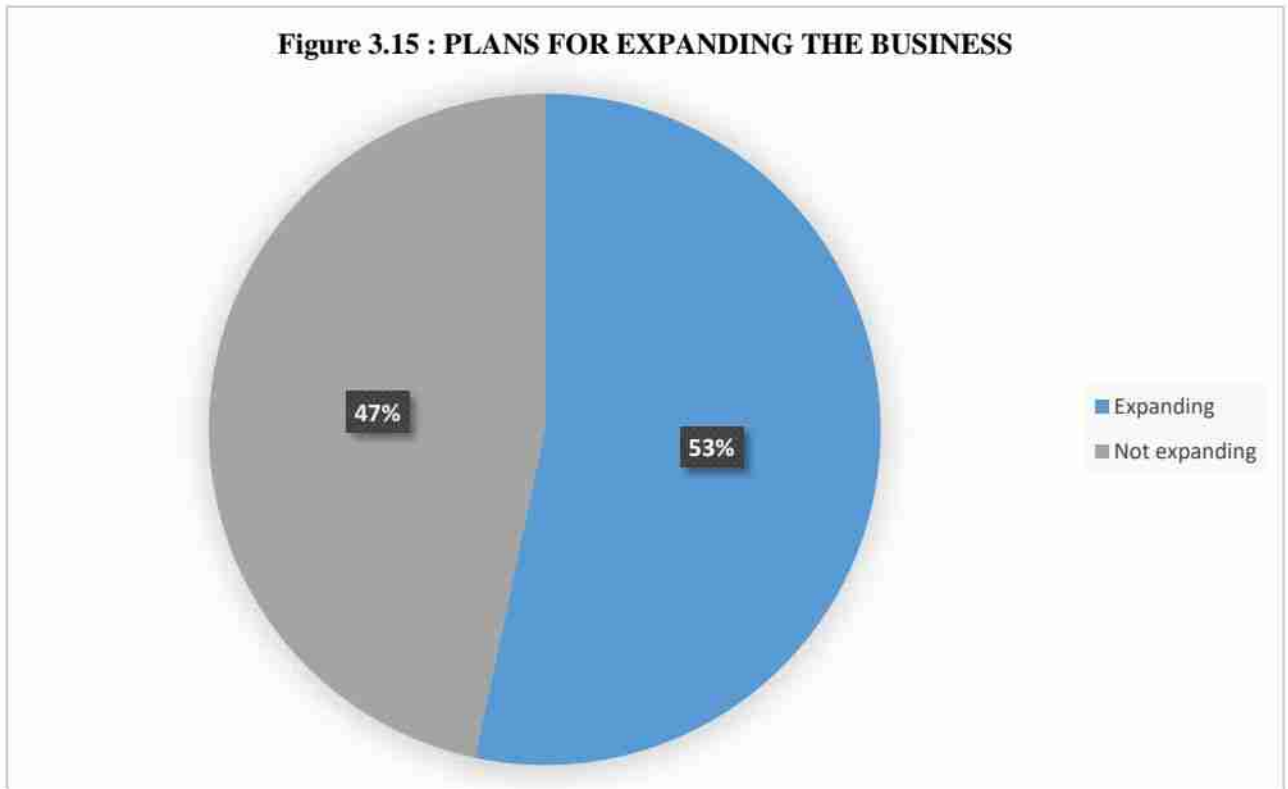
3.14 MAINTENANCE OF FINANCIAL RECORDS



Source: Primary data

According to the pie chart, 41.4 % of the respondents don't maintain financial records, and 58.6 % maintain financial records. Majority of the women kept financial records to maintain financial planning and kept track of their transactions.

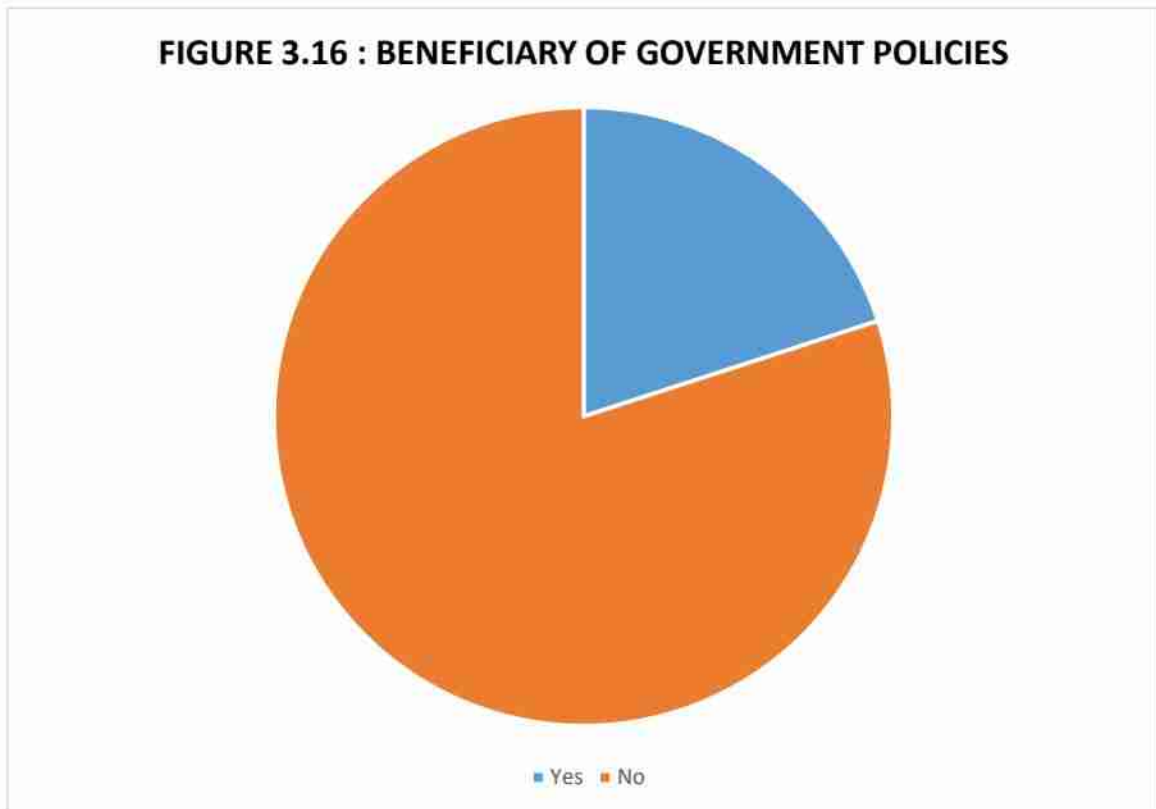
3.15 PLANS FOR EXPANSION OF FISH VENDING



Source: Primary data

In the case of women fish vendors, 53 % of women have plans to expand their current business. The other 47% do not have plans to expand their business. The 53 % with expansion plans indicates entrepreneurial dynamism within this sector, potentially contributing to economic growth through increased production, employment, and income generation. This trend reflects a positive outlook among women entrepreneurs, suggesting confidence in market opportunities and a willingness to invest in business expansion. However, the 47% of women without expansion plans may face barriers such as limited access to finance, market uncertainties, or lack of supportive infrastructure, highlighting potential challenges to inclusive economic development.

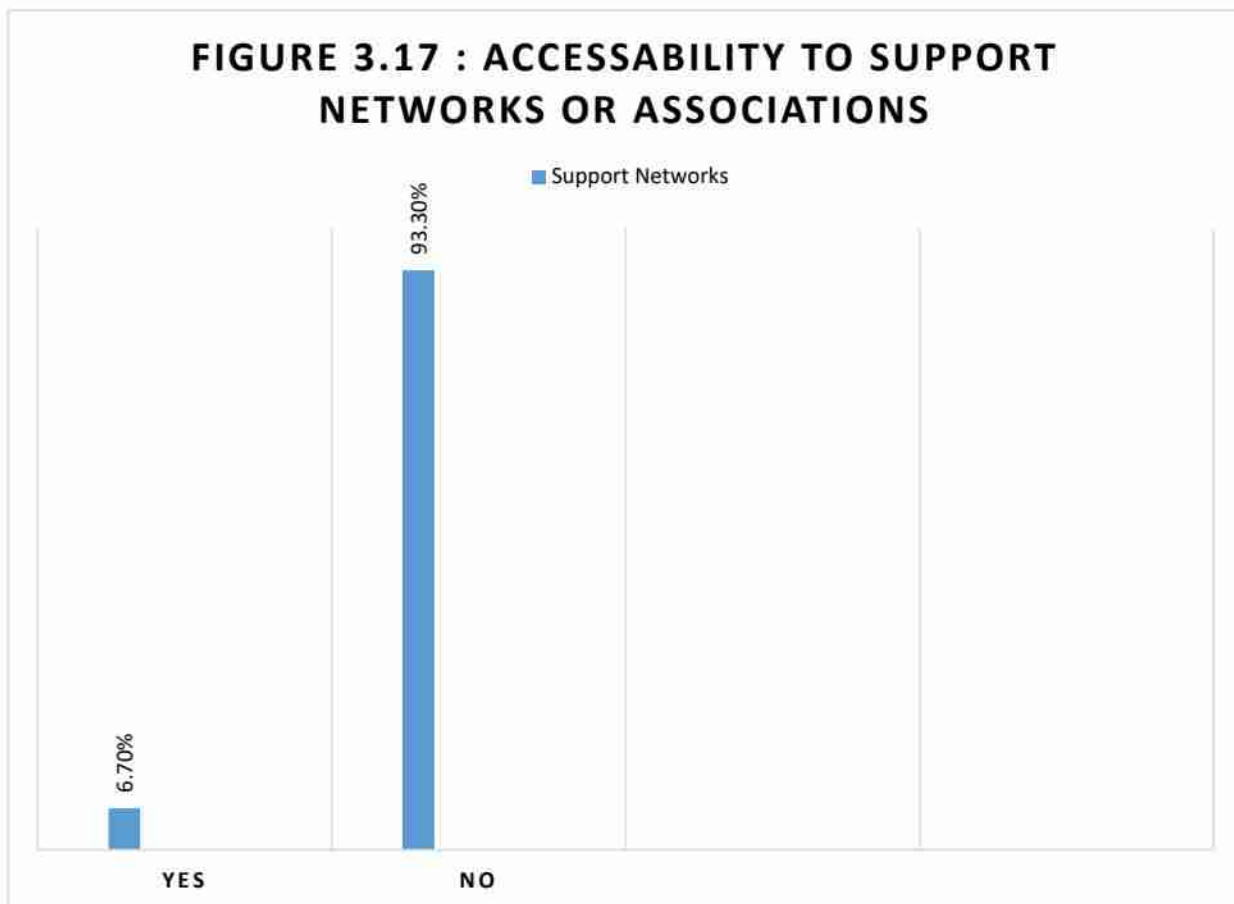
3.16 BENEFICIARY OF ANY GOVERNMENT POLICIES, PROGRAMS OR INITIATIVES FOR SUPPORT OF FISH VENDING WOMEN



Source: Primary data

According to the study in the availability of government initiatives and policy mechanism in place for upliftment of fisher women with the 30 samples, only 20% are the beneficiaries of government policies, programs or initiative for support of fish vending women. The support is given through matsyafed programmes, house building, pension schemes, etc. Other 80% are not the beneficiaries of any government policies.

3.17 ACCESSABILITY TO SUPPORT NETWORKS OR ASSOCIATIONS THAT HELP ADDRESS FISH VENDING WOMEN’S NEEDS

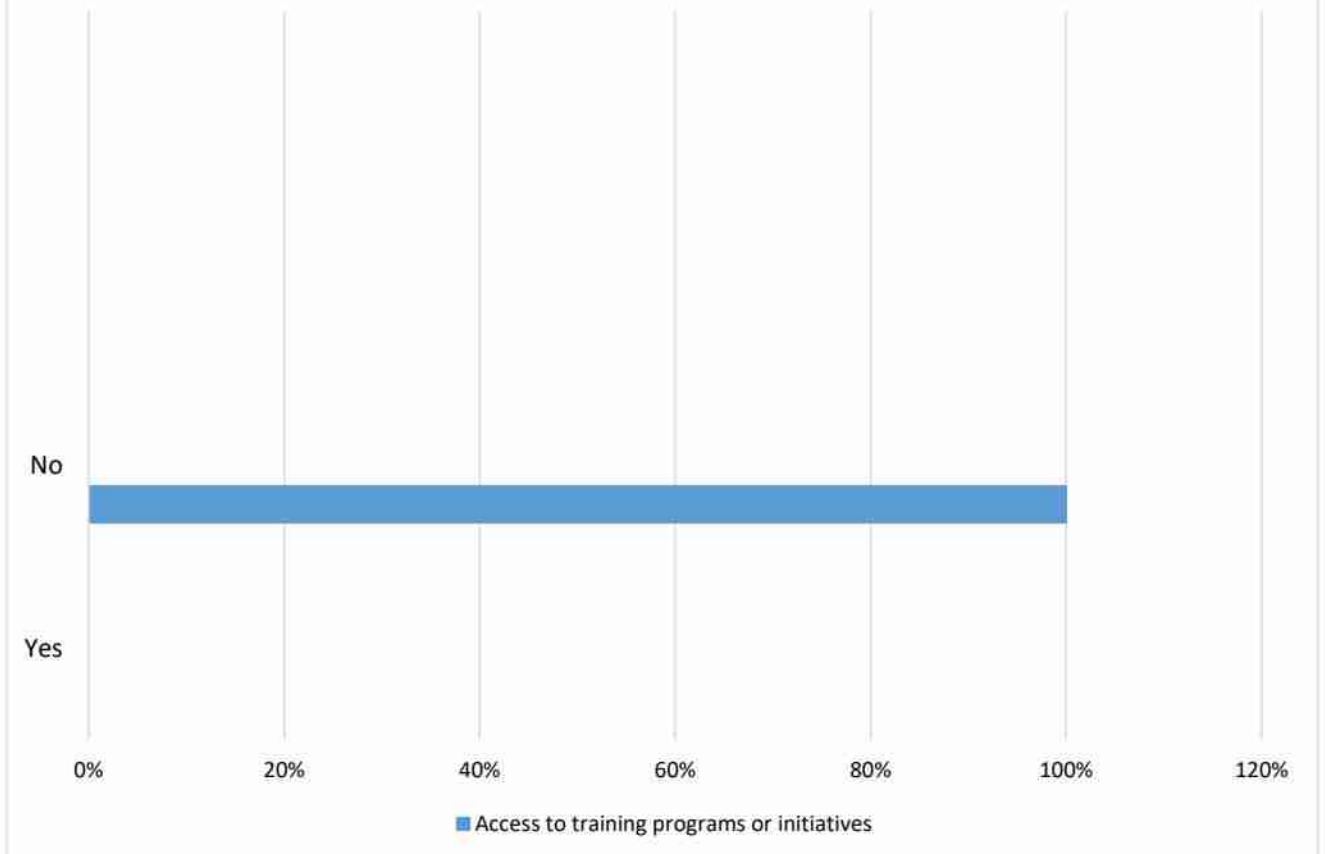


Source: Primary data

According to the various opinions among 30 samples majority of them, i.e. 93.3% had no access to support networks or associates that help address their needs. Only 6.7 % had access to support networks or associations that help address their needs.

3.18 ACCESS TO TRAINING PROGRAMS OR INITIATIVES AIMED AT EMPOWERING FISHER WOMEN.

FIGURE 3.18: ACCESS TO TRAINING PROGRAMS OR INITIATIVES

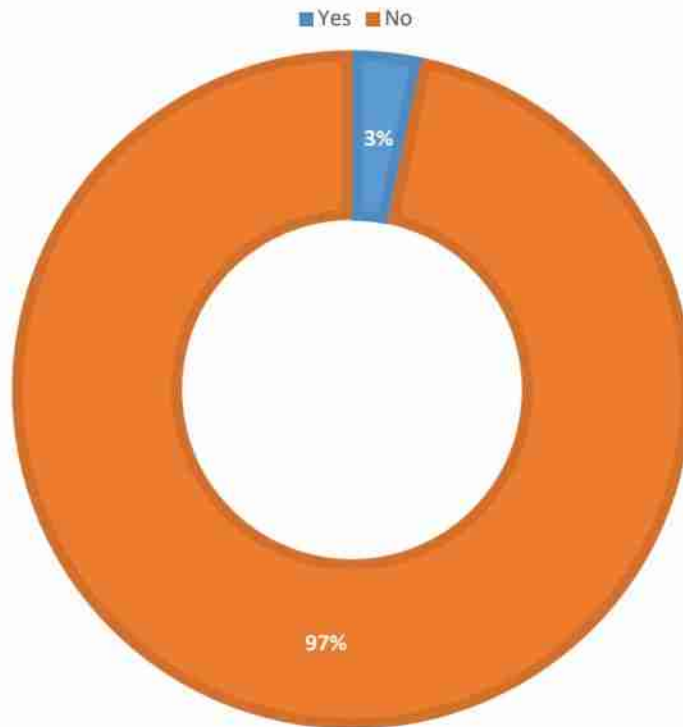


Source: Primary data

Among the 30 samples all 100 % of fisherwomen had the opinion that they didn't have any access to training programs or initiatives aimed at empowering fisher women.

3.19 AVAILABILITY RESERVATIONS FOR FISH VENDING WOMEN

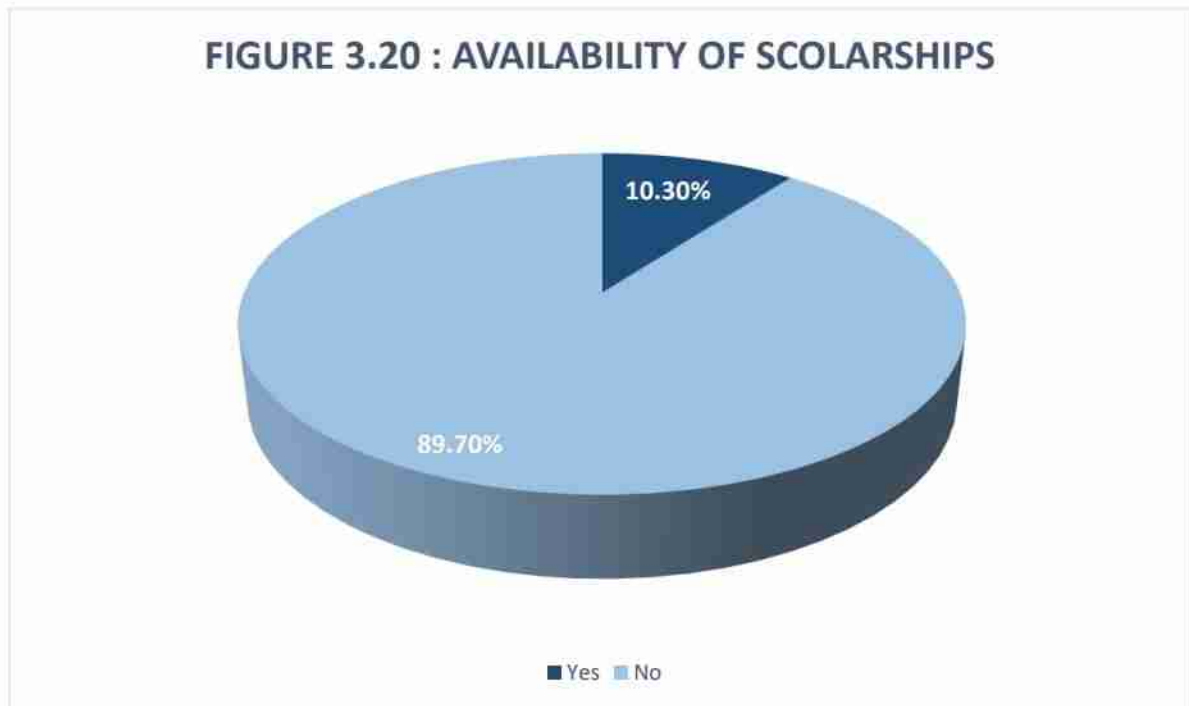
FIGURE 3.19 : AVAILABILITY RESERVATIONS FOR FISH VENDING WOMEN



Source: Primary data

According to the opinions about reservations available for fish vending women, from the 30 samples 29 (96.7%) among them have the opinion that reservations are not available for them. But only 1 (3.3%) have the opinion that reservations are available for them.

3.20 AVAILABILITY SCHOLARSHIPS FOR CHILDREN OF FISH VENDING WOMEN



Source: Primary data

There are various scholarships offered by the Government of Kerala for children of fish vending women which includes e-grants which is a web-based solutions for the timely disbursement of educational assistance to all the post-matric fishermen's children. It provides provisions for making online applications, and processing and sanctioning educational assistance.

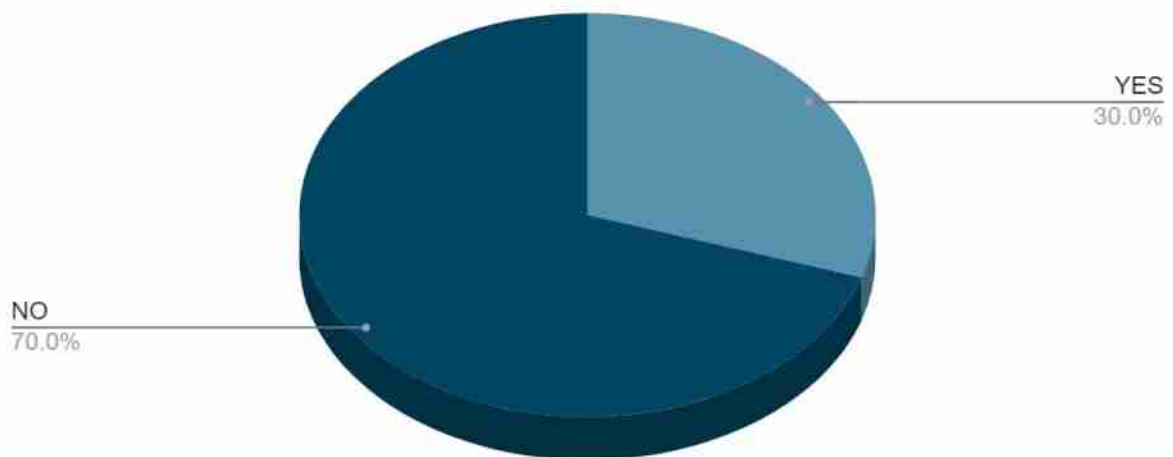
Fisheries Scholarship (Kerala): This scholarship is offered by the Fisheries Department of Kerala for the children of recognized fisherwomen. The program provides financial aid to both undergraduate and postgraduate students. Undergraduate students can receive an amount of ₹950 per month, while postgraduate students can get ₹1000 per month, apart from their course fee.

From the analysis conducted regarding the opinion of scholarships available for children of fish vending women it was found that around 89.7 % of the children of

fisherwomen don't receive any scholarship and about 10.3% of the children of fisherwomen receive scholarship

3.21 ACCESS TO HEATH CARE SCHEMES AND SOCIAL WELFARE SCHEMES

FIGURE 3.21 ACCESS TO HEATH CARE SCHEMES AND SOCIAL WELFARE SCHEMES



Source: Primary data

Society for Assistance to Fisherwomen (SAF) is an agency created under the Department of Fisheries, Government of Kerala which was registered under the Travancore-Cochin Literary and Charitable Societies Act on 1st June 2005 with the mandate to work for the overall development of fishermen in the state. The agency aims at the upliftment of the socio-economic status of fishermen thereby paving, paving way for the local fisherwomen paving pave way for the local-level development

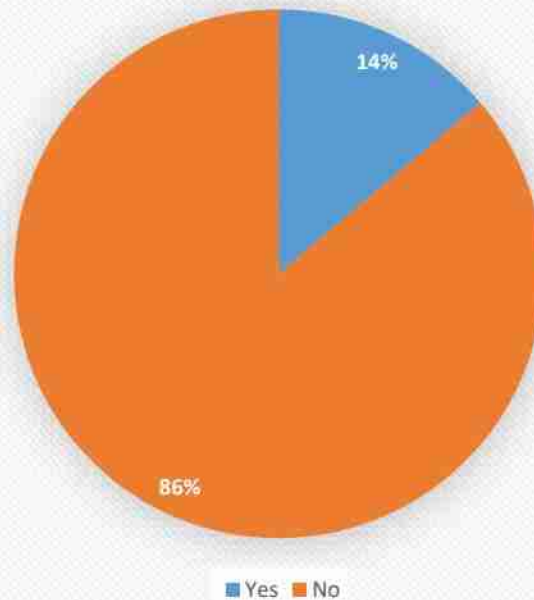
Savings Cum Relief Scheme: This scheme is intended to provide financial assistance during lean seasons to both marine and inland fisherfolk. Beneficiaries contribute Rs 1500 in 6 installments of Rs 250 per month. The Central and State Governments each contribute an equal share of Rs 1500, bringing the total amount to Rs 4500 which is paid out to the beneficiary during the lean months. The disbursement schedule is May, June, and July for marine fishermen and July, August, and September for inland fishermen.

Group Insurance Scheme: Active fishermen in the state are insured by the Kerala Fishermen Welfare Fund Board (KFWFB) under a group insurance scheme. The premium for this scheme is Rs 50 per person. There is also another scheme offered by KFWFB that provides financial assistance to fisherfolk in case of accidental death, heart attack while at sea, and total permanent disability.

A Survey was conducted from 30 samples regarding whether health care schemes and social welfare schemes were available to the fisherwomen it was found that about 70% of them do not receive any of these schemes whereas about 30% of them get access to these schemes.

3.22 PRICING STRUCTURE FOR FISH PRODUCTS TO WOMEN INVOLVED IN FISH VENDING BY GOVERNMENT

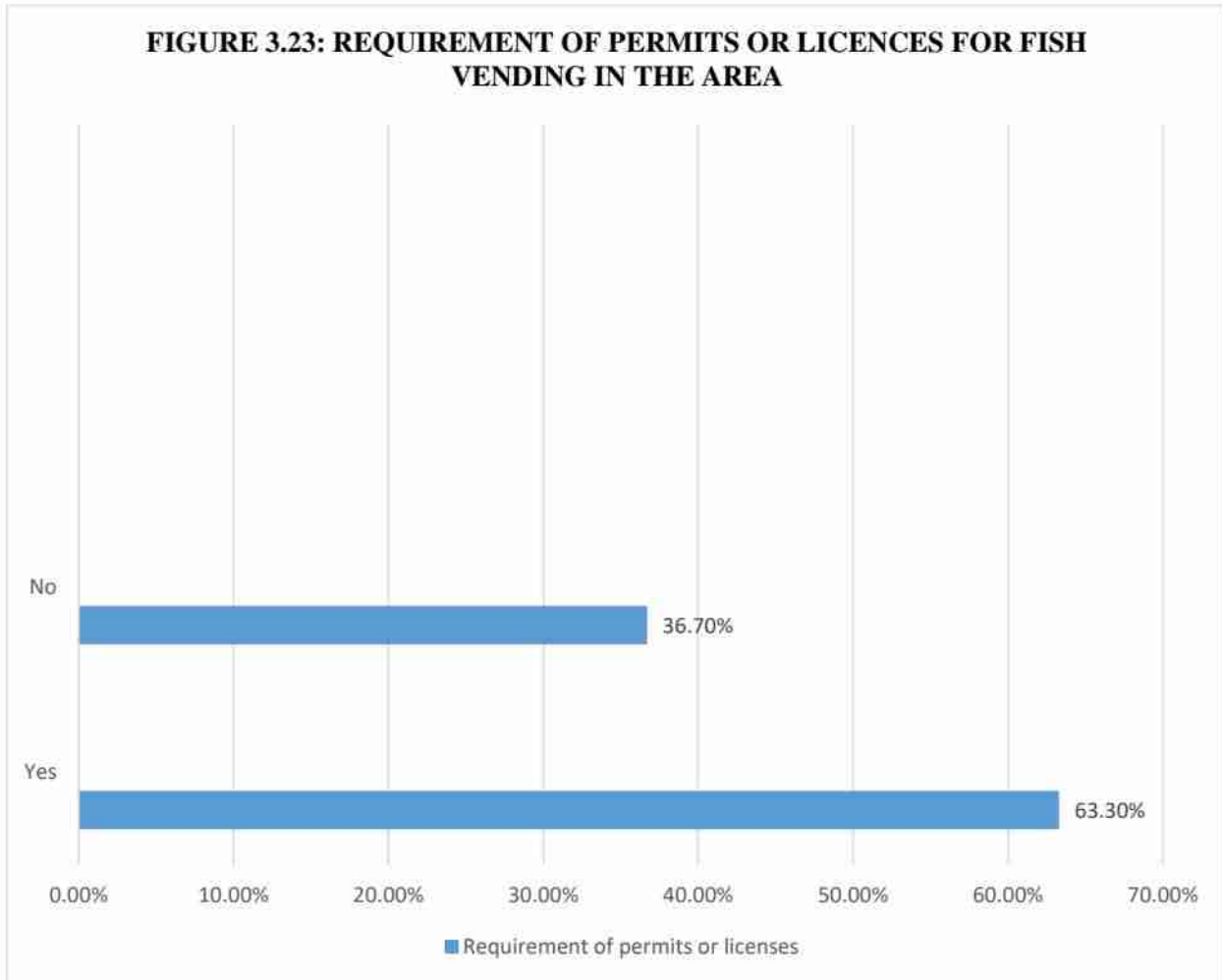
FIGURE 3.22 PRICING STRUCTURE FOR FISH PRODUCTS TO WOMEN INVOLVED IN FISH VENDING BY GOVERNMENT



Source: Primary data

14 % of women agreed that the government provided price structure for fish vending . 86 % of fish vending women disagreed that the government gave any pricing structure to fish and fish products.

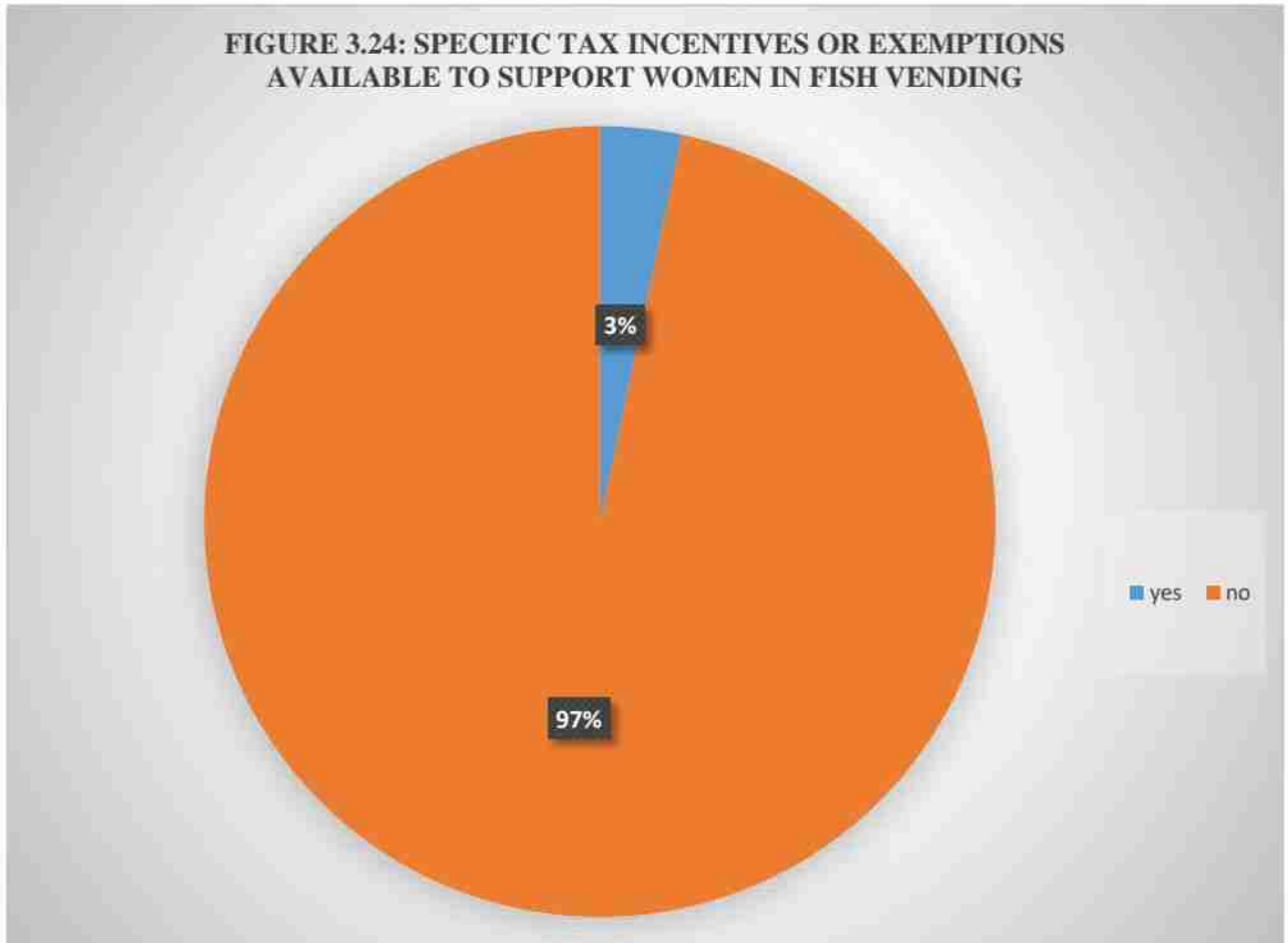
3.23 REQUIREMENT OF PERMITS OR LICENCES FOR FISH VENDING IN THE AREA



Source: Primary data

The above diagram depicts that majority(63.3%) of the vendors required licences for vending in their area. Rest of the vendors(36.7%) didn't require license or permits for vending in their area.

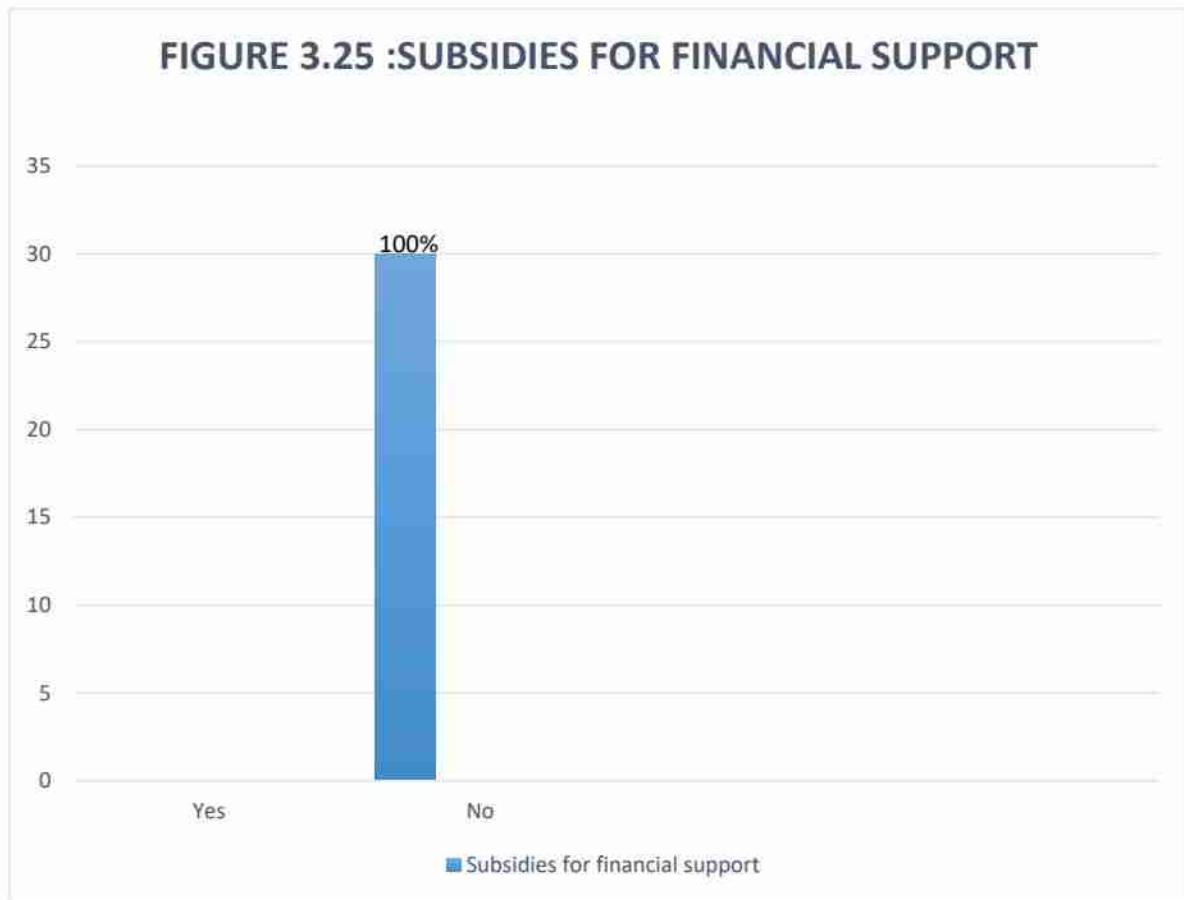
3.24 AVAILABILITY OF SPECIFIC TAX INCENTIVES OR EXEMPTIONS TO SUPPORT WOMEN IN FISH VENDING SECTOR



Source: Primary data

The above figure depicts how majority of the women fish vendors i.e. 97 % of women fish vendors had no tax incentives or exemptions available for financial support.

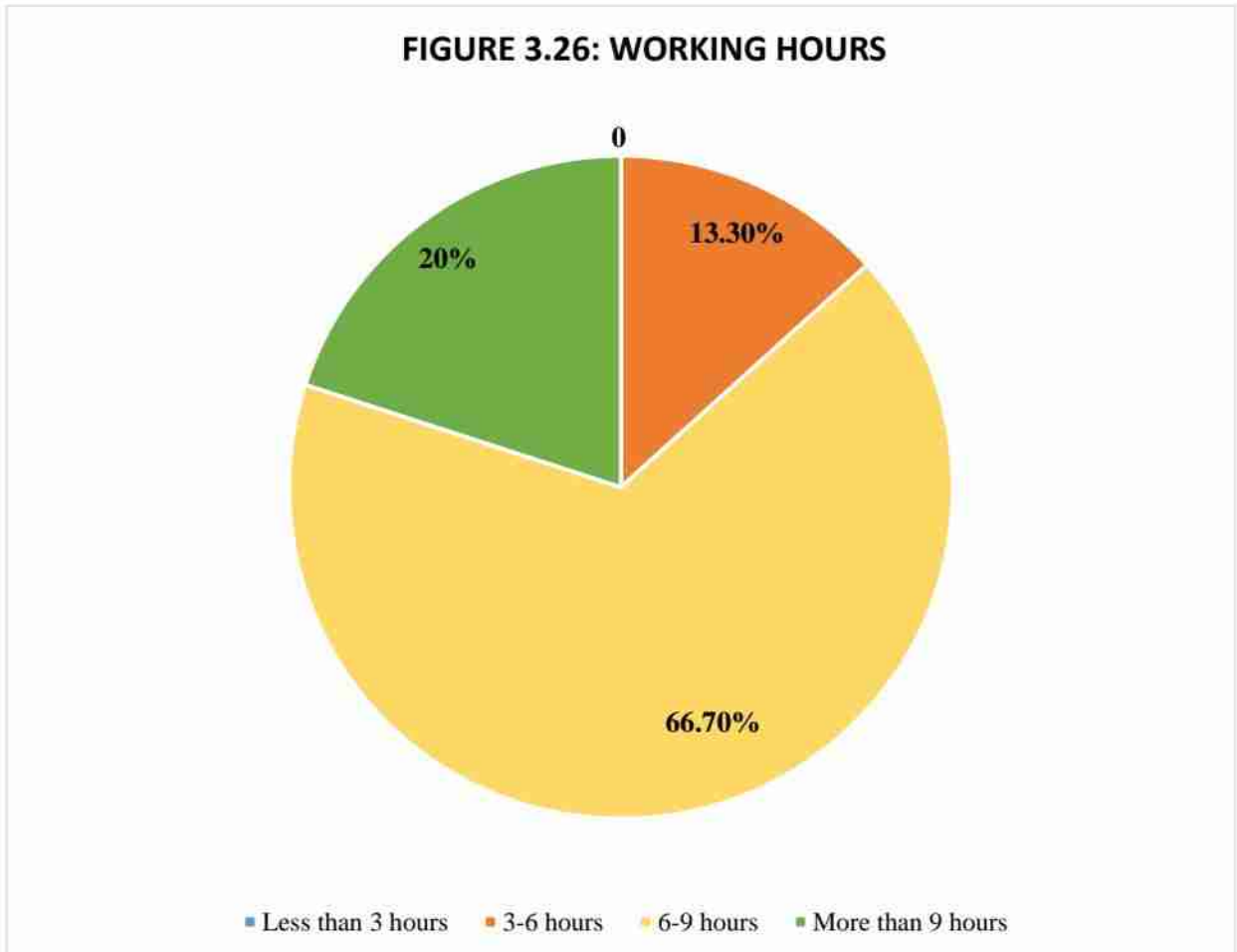
3.25 AVAILABILTY OF SUBSIDIES OR FINANCIAL SUPPORT MECHANISMS TO ASSIST FISH VENDING WOMEN



Source: Primary data

100 % or all of the women from the sample did not receive any kind of subsidies to support fish vending or their livelihood. Therefore, it is visible that financial support in the form of subsidies were not available to women fish vendors.

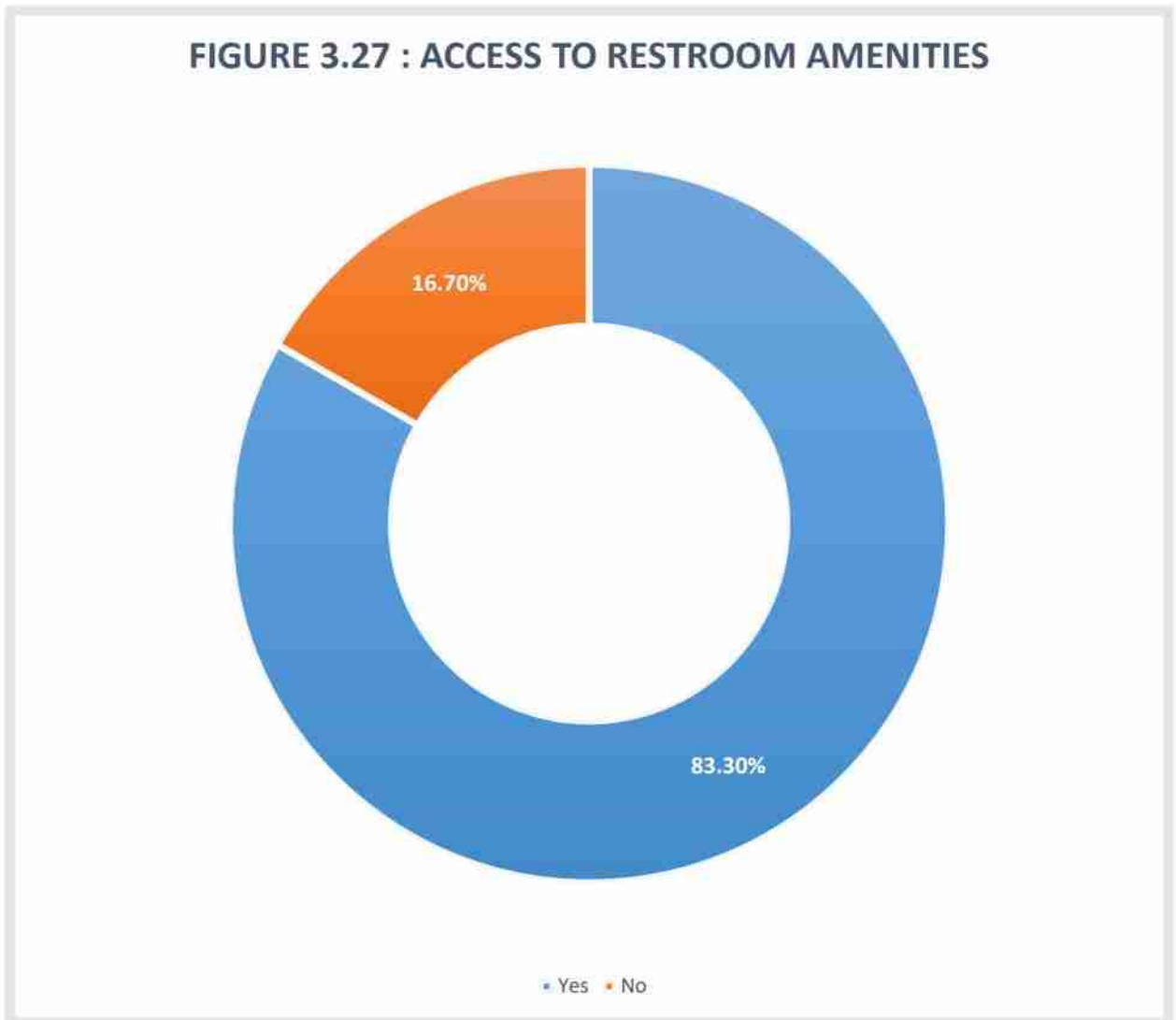
3.26 WORKING HOURS OF WOMEN FISH VENDORS



Source: Primary data

Among 30 samples 13.3% fisherwomen had the 3-6 hours of working hours. 66.7% fisherwomen had the 6-9 hours of working, 20% fisherwomen had more than 9 hours. None of the fisherwomen worked for less than 3hrs. Majority of fisherwomen are working 6-9 hours.

3.27 ACCESS TO AMENITIES LIKE RESTROOMS OR SHELTERS



Source: Primary data

According to the 30 Samples, 83.3%) fisherwomen are agreeing that they have amenities like restrooms or shelters. 16.7% are not agreeing.

3.28 CHALLENGES FACED BY WOMEN FISH VENDORS

Table 3.28: CHALLENGES FACED BY WOMEN FISH VENDORS

S. No.	Challenges faced by women fish vendors	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
		5	4	3	2	1
1	Equal access to the market, credit facilities & financial resources when compared to their male counterparts	3.3 %	20 %	46.7 %	30 %	0 %
2	Equal pay when compared to male counter parts	0 %	50 %	13.3 %	36.7 %	0 %
3	Experienced gender-based harassment or discrimination	0 %	10 %	16.7 %	20 %	53.3 %
4	Domestic responsibilities affect work hours and productivity	0 %	33.3 %	10 %	30 %	26.7 %
5	Environmental factors like climate change or pollution are affecting livelihoods of fish vending women	26.7 %	50 %	6.7 %	10 %	6.7 %

Source: Primary data

- **EQUAL ACCESS TO THE MARKET, CREDIT FACILITIES & FINANCIAL RESOURCES WHEN COMPARED TO THEIR MALE COUNTERPARTS**

Among the 30 samples 20% fisherwomen agreed that fisherwomen have equal access to the market, credit facilities and financial resources when compared to their male counterparts. 46.7% fisherwomen are neutral to this statement. 30% fisherwomen disagreed this. Only 3.3% fisher women strongly agreed this. None of the fisherwoman strongly disagreed this.

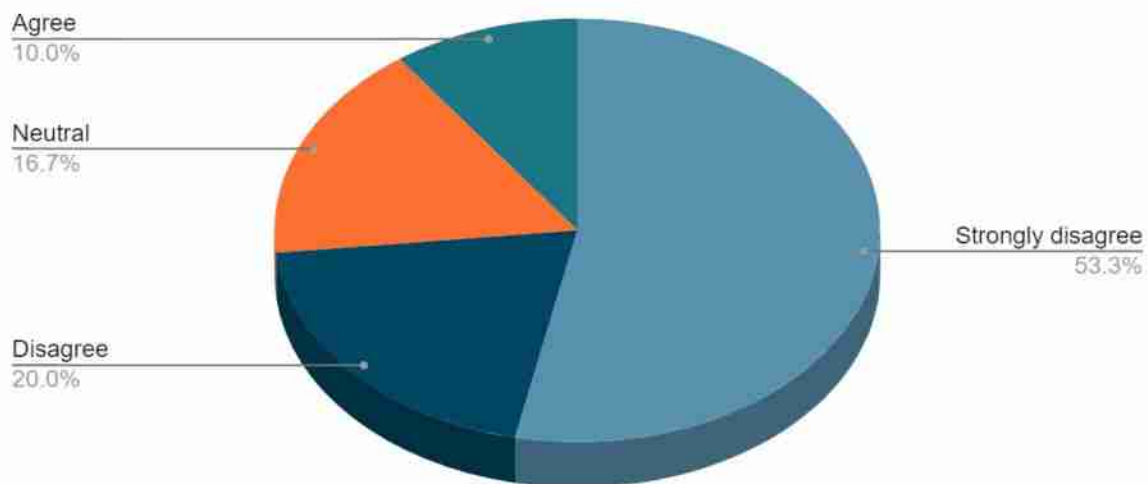
- **EQUAL PAY WHEN COMPARED TO MALE COUNTER PARTS**

According to their opinion, about fisherwomen paid equally when compared to their male counterparts for the similar work. 50% fisherwomen agreed to this. 36.7% among them disagreed this. 13.3% are neutral about this. None of the fish vending women strongly agreed and strongly disagreed this.

- **EXPERIENCED GENDER-BASED HARASSMENT OR DISCRIMINATION**

To examine the challenges faced by fisherwomen a survey was conducted from 30 samples. The fisherwomen were asked whether they had experienced any gender-based harassment or description.

FIGURE 3.28.1: GENDER BASED HARRASMENT OR DISCRIMINATION

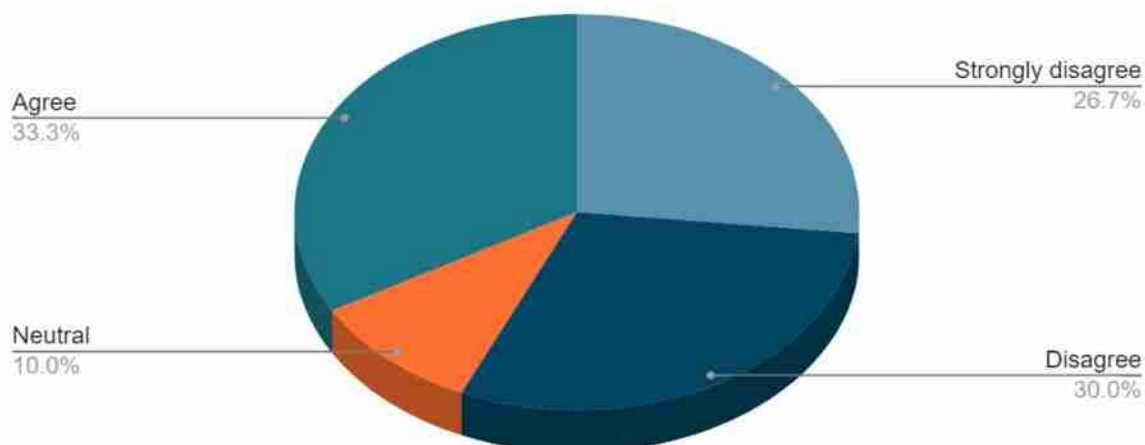


Source: Primary data

From the survey, it was analyzed that around 53.3% disagree and 20% strongly disagree indicating that the majority of women don't face any gender discrimination or harassment. About 16.7% of them remain in a neutral opinion whereas around 10 % agree with the opinion that they have faced gender discrimination in this field.

- **DOMESTIC RESPONSIBILITIES AFFECT WORK HOURS AND PRODUCTIVITY**

FIGURE 3.28.2: WHETHER DOMESTIC RESPONSIBILITIES AFFECT WORKING HOURS



Source: Primary data

A survey was conducted from a sample of 30 fisherwomen in Vypin regarding whether domestic responsibilities like childcare, house chores, etc .. affected the work hours and productivity. From the survey, it was analyzed that around 30 % of them disagree and about 26.7% strongly disagree. Around 10% of them are in a neutral state and 33.3 % of them agree. Thus we can conclude that most of the fisherwomen believe that domestic responsibilities affect work hours and productivity while the remaining believe that domestic responsibilities do not influence work hours and productivity

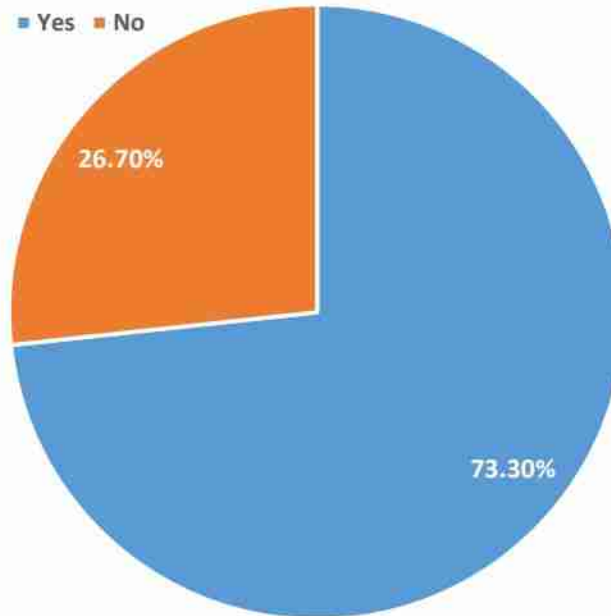
- **ENVIRONMENTAL FACTORS LIKE CLIMATE CHANGE OR POLLUTION ARE AFFECTING LIVELIHOODS OF FISH VENDING WOMEN**

In the opinion of women fish vendors 26.7 % of them strongly agreed that environmental factors like climate change or pollution affected their livelihoods. Majority of the women i.e. 50 % of them agreed that environmental factors like climate change or pollution affected their livelihoods. So, more than 75% of women fish vendors were in agreement that that environmental factors affected their livelihoods.

6.7 % women remained neutral and more than 15% women disagreed that environmental factors like climate change or pollution affected their livelihoods.

3.29 ANY CONSTRAINTS IN ACCESSING FISH MARKETS & SELLING FISH

FIGURE 3.29 : ARE THERE ANY CONSTRAINTS IN ACCESSING FISH MARKETS AND SELLING FISHING PRODUCTS

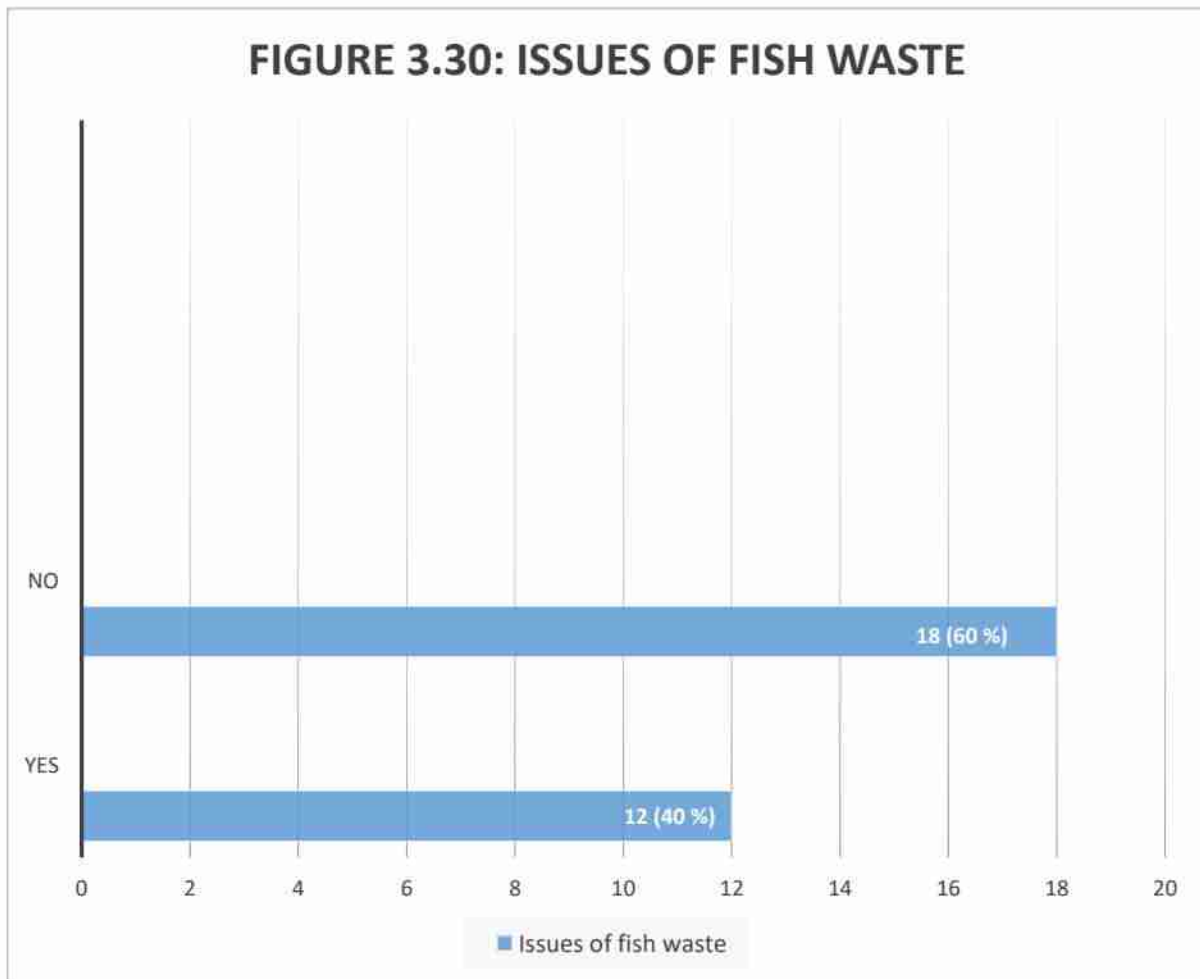


PRODUCTS

Source: Primary data

The diagram depicts whether fish vending women faced constraints in accessing the fish market or for selling fish products. 73.3 % of them faced constraints .Low prices of fish and cost of ice,equipments,storage,etc are the main constraints faced by majority of fisherwomen(24%).Lack of marketing strategy, distance from the market, lack of proper transport, competition, trolling,affects on sale when the boat fails to bring fish from the sea are the other challenges faced by fisherwomen. 26.7 % of fish vending women faced no constraints

3.30 ISSUES OF FOOD WASTE FOR WOMEN FISH VENDORS

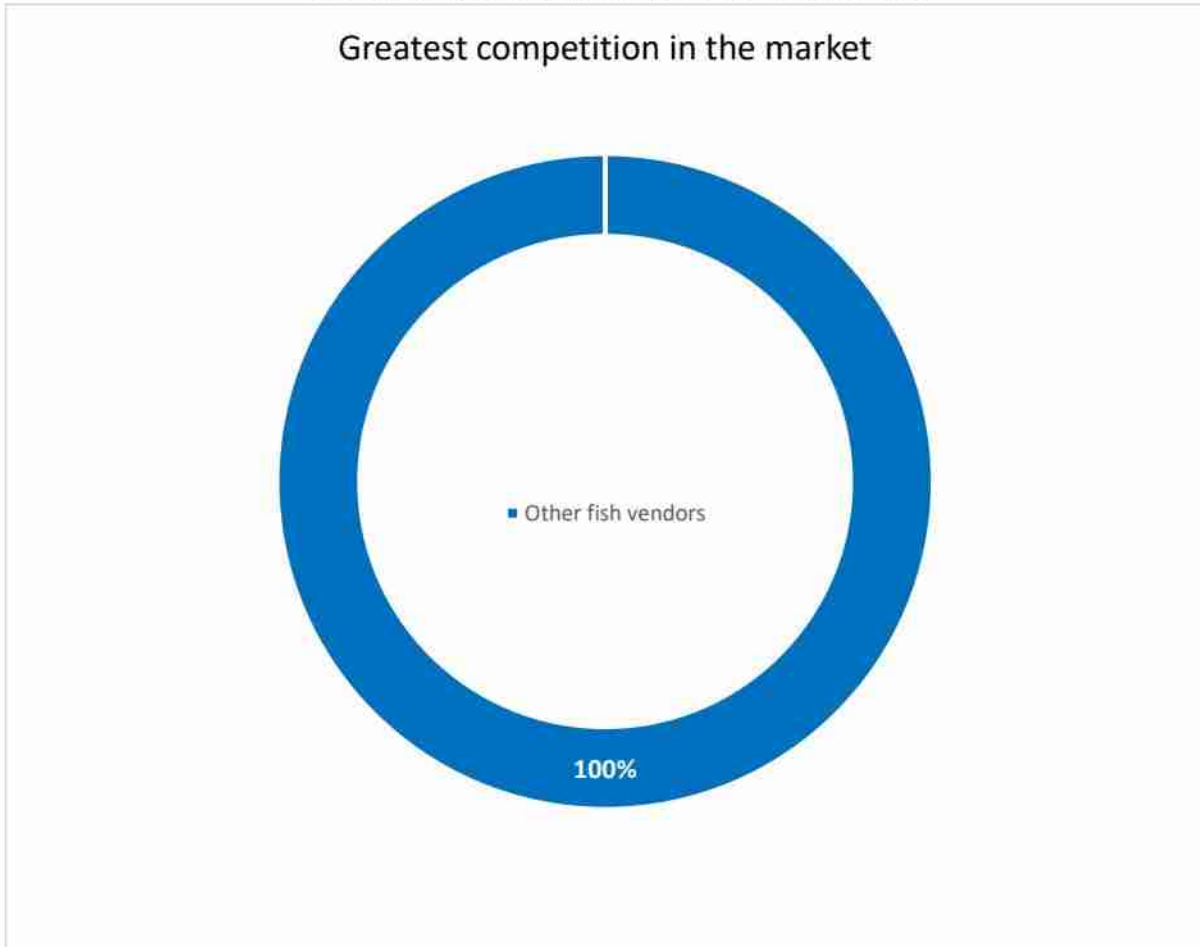


Source: Primary data

The diagram shows that 40% of women fish vendors had issues of fish waste. They dealt with the fish waste either by selling it to fish or pig farms or through the waste disposal system. The rest 60% of women had no issues with fish waste.

3.31 GREATEST COMPETITION IN THE MARKET FOR WOMEN FISH VENDORS

FIGURE 3.31: GREATEST COMPETITION



Source: Primary data

100% of competition for women fish vendors are other fish vendors and their price differences.

3.32 CONCLUSION

From the following data analysis and interpretation it is evident that majority of fish vending women are above the age of 50, have finished their primary education, have got married, and have an income range of 1000-1500. They mostly source fish and other seafood via intermediaries and fall under the BPL category. Most of them rely primarily on commercial banking institutions for their finances and do not possess additional means of income. A majority of fish vending women fail to maintain records of their finances and do not benefit from governmental initiatives, regulations, or programs.

They don't have access to support networks such as medical coverage, training courses, support groups, and scholarships. Few fish vending women have amenities like restrooms or shelters, and most of them work 6–9 hours every day. In contrast to their male counterparts, they disagreed on equal access to market credit facilities and financial resources. Low fish prices and the high cost of ice, equipment, and storage present the greatest hurdles to selling fish items and getting access to fishing markets. Few women fish vendors have to deal with fish waste, while most do not. The greatest competition in the market for female fish vendors is from other fish vendors and the disparities in their prices.

**CHAPTER 4: FINDINGS, SUGGESTIONS,
RECOMMENDATIONS AND CONCLUSION**

4.1 INTRODUCTION

This chapter points out the various findings obtained from the analysis and interpretation of data in the previous chapter and provides suitable suggestions and recommendations along with the conclusion based on the study on economic analysis of livelihood of women fish vendors in Vypin.

4.2 FINDINGS

- The majority of the fisherwomen in vypin are aged above 50 with around 63.3 %.
- The primary education was received only for 57% of the total fisherwomen in vypin.
- The secondary education was received by 47% of the total fisherwomen in Vypin.
- Most of the fisherwomen are married. 25 fisherwomen out of 30 fisherwomen is married, 5 fisherwomen were widow.
- The majority of income earned by fisherwomen is between ₹1000 - ₹1500.
- Out of 30 samples collected majority of the fisherwomen in vypin were below poverty line (BPL) with 83.3% of the total population of fisherwomen in Vypin.
- Sources of fish supply is mainly through intermediaries
- The major income source for the fisherwomen in Vypin is through the fishing sector itself and they don't have any other sources of income.
- Out of 30 respondents 33.3% are having a daily revenue of below 500, and it is equal to the daily revenue having 500-1000 rupees.
- The majority of fish sold is Sardine that is 60%.
- Among the fish vending Business, the main cost component is Ice (41.4%).
- According to Vypin, Primary customers of fisherwomen are locals that is 96.7%.
- Majority of fisherwomen have the access to financial resources like commercial banks (6.9%), Cooperative (41.4%), Friends/Relatives (27.6%), Own Finance (24.1%).
- According to the fisherwomen out of 30, only 40% are maintaining financial records.
- 53.3% of fisherwomen have the plans for expanding the business.
- Majority of respondents (80%) are not having any beneficiary of govt. policies, programs, or initiatives.
- Majority of respondents that is 93.3% has no the accessibility to support networks or

associations.

- Most of them disagreed about the access to training programs or initiatives aimed at empowering fisherwomen.
- Majority of them are not receiving any reservations
- About the availability of scholarship for children of fisherwomen few of them have the availability of scholarship and scholarship are unavailable to majority of their children.
- Few of the fish vending women have access to health care schemes and social welfare but majority of them doesn't have the access.
- The majority (63.3%) of the vendors required licences for vending in their area.
- The majority (97 %) of women fish vendors had no tax incentives or exemptions available for financial support.
- 100 % or all of the women from the sample did not receive any kind of subsidies to support fish vending or their livelihood.
- The working hours for most of the fisherwomen in Vypin is from 6 -9 hours.
- The major share of the fisherwomen population in Vypin do access amenities like restrooms.
- Majority of them agreed that domestic responsibilities affects working hours and least of them are neutral.
- Many of the women fish vendors agreed that environmental factors affected their livelihoods. Only few of them are neutral about this
- Among the 30 respondents 53.3% are strongly agreeing that they are facing the gender based harassment or discriminations.
- 73.3% of 30 respondents face constraints in accessing fish markets and selling fishing products
- The most constraints in accessing fish markets and selling fish products are low prices of fish and cost of ice, equipment, storage etc. The least constraints are trolling and if boat fails to bring fish from the sea, it affects sales.
- Majority of the women fish vendors doesn't face the problem of fish waste. But few of them are facing this issue.
- Other fish vendors and their price differences are the greatest competition in the market for women fish vendors.

4.3 SUGGESTIONS

- Increase the number of scholarships available for children of fisherwomen. This would allow more children of fisher vendors to apply for scholarships, and it would also make it easier for them to apply for scholarships.
- Make the application process more user-friendly. This could involve creating an online application system or providing more information about how to apply for scholarships.
- Promote the scholarships more widely. This could be done by working with fishing communities to let them know about the scholarships that are available.
- It is also needed to provide tax incentives or exemptions and subsidies to women fish vendors for their financial support.
- Providing technical assistance and institutional financial assistance to fisherwomen, primarily through SHG's (Self Help Groups) after verifying their involvement and dedication.
- Even though most of them work in their local area, they need more affordable and comfortable transportation options to save money, spend more time with their families, and avoid the hassle of travelling in uncomfortable vehicles, getting to the market, and getting back home on time.
- Most government programs are not fully accessible to Fish vending women, either because of their working conditions or because they are unaware of them. The schemes are not large enough to support them fully.
- Fish vending women can be actively involved in the development and growth process. They can take part in the meetings and make decisions
- Widows face more challenging obstacles than other people. As a result, it is advised that this element should receive particular consideration while designing support programs.
- Although a solid foundation of education is not always necessary for selling fish, it is still important to give fish vending women access to social education, numerical skills development, accounting, marketing, and training in customer service, in addition to the protection of human rights and women's rights, in order to advance their career and hasten their entry into the community.

4.4 RECOMMENDATIONS

The recommendations are provided on the basis of results from the findings and analysis on the study.

- Make sure that the schemes ensured by government to fisherwomen are provided without fail. The number schemes should be increased to protect the interest of fisherwomen.
- There is no standard selling price in fishing markets. A standard selling price should be ensured by the market to protect fisherwomen from price fluctuations.
- Government should provide financial assistant for the wellbeing of fisherwomen in the form of Subsidies.
- The government should promote policies, training programs or initiatives to the empowerment of fish vending women.
- The government should provide reservations to women fish vendors and scholarship for their children.
- Government should introduce health schemes and welfare to fish vending women to make sure that the basic medical facilities are available to them.
- Government should ensure that children of fisherwomen are getting proper education facilities.
- Since the majority of Fish vending women rely on loans with higher interest rates for running their business, we suggest extending the Matsyafed interest-free loan scheme to more fish vending women
- Increase the total benefits for fish vending women such as pensions, Employee provident fund (EPF), Employee's state insurance (ESI), festival benefits, medical benefits, insurance benefits, housing benefits, land purchase benefits, accident benefits etc.
- There is a need to launch an adult & functional literacy program. There is also need for establishment of schools in and around the cluster of fishing community so that their children have adequate educational facilities

4.5 CONCLUSION

Selling fish is a source of livelihood and income for thousands of people, a great deal of whom are women. Fish vending women are crucial to the economy. They are a fundamental element of the Vypin community. Regardless of their major function, they're presented with a number of challenges and barriers when carrying out their responsibilities. The vast majority of the women are above 50, and as a result of their meagre income—between 1000 and 1500 rupees—they stay below the poverty line. A large number of them have modest revenue and have no additional means of income.

Even though there are so many initiatives and schemes from government, these schemes are not provided to a large number of fisherwomen. Majority of fisherwomen don't have access to secondary education. Majority of fisherwomen are from financially backward families. Even though they work for many hours, the wages provided to them are not adequate. Also majority of the fisherwomen don't have any additional income. Most of the fisherwomen are middle aged.

They have to incur so many cost components while selling fish like purchasing fish, ice, transportation etc. Regardless of having access to financial resources, most of them are uninformed about how to take advantage of the government's programs and policies, which are not easily accessible. Additionally, there are no reservations, monetary assistance, or scholarships available for those with children. Most of them are working up to nine hours a day at work and face a variety of challenges like limited market access, inadequate transportation, and high ice costs, and so forth. To support this significant societal category, coherent action is required, harnessing current policy and legislative frameworks along with the efforts undertaken by the national, state, and local governments. Procedure, policy, and implementation shortcomings need to be progressively remedied.

APPENDIX

BIBLIOGRAPHY

1. Beena. D, (1992) 'Problems of Women Workers in the Fish Processing Industry' p. 19-20 in Sudhindra R. Gadagkar edited book 'Women in Indian Fisheries' Special Publication of Asian Fisheries Society, Mangalore, 27 May 1992.
2. C, Jestina Jeyakumari, A Study on Role of Women Fish Vendors in Ramnad District (April 2018). Bodhi International Journal of Research in Humanities, Arts and Science, vol. 2, 2018, pp. 59-62
3. Harper, S. J. (2019). *The contributions by women to fisheries economies worldwide* (T). University of British Columbia.
4. International Collective in Support of Fishworkers (ICSF) (2010). Women Fish Vendors in India: An Information Booklet.[PDF] https://www.icsf.net/wpcontent/uploads/2021/04/819_vendor-booklet.pdf
5. Kerala State Planning Board(2022) Economic Review. [https://niyamasabha.nic.in/images/Economic Review Vol 1 Eng.pdf](https://niyamasabha.nic.in/images/Economic%20Review%20Vol%201%20Eng.pdf)
6. Khader, Vijaya and Sathiadhas, R and Kasim, H M (2005) *Role of Women in Fisheries in Coastal Eco-System of Andhra Pradesh, Karnataka, Kerala and Tamil Nadu*. ANGARU, 83 (1). pp. 53-59
7. Marie Christine Monfort, GLOBEFISH consultant. THE ROLE OF WOMEN IN THE SEAFOOD INDUSTRY. GLOBEFISH Research Programme, Vol. 119, Rome, FAO 2015. 67 pp.
8. Ministry of Fisheries, Animal Husbandry & Dairying Ministry of Fisheries, Animal Husbandry & Dairying (2022). Webinar on 'Women as Catalyst for Change ' held Webinar on 'Women as Catalyst for Change ' held
9. S Salim, Shyam & Rahman M, Ramees. (2014). Market Structure Analysis of Fish Markets in Ernakulam District. Marine Fisheries Information Service. 220. 22-24.
10. S Salim, Shyam & Rajamanickam, Geetha. (2013). Empowerment of fisherwomen in Kerala – an assessment. Indian Journal of Fisheries. 60.
11. S Salim, Shyam & Rajamanickam, Geetha. (2013). Empowerment of fisherwomen in Kerala – an assessment. Indian Journal of Fisheries. 60.
12. Statistical Cell, Directorate of Fisheries Vikas Bhavan, Thiruvananthapuram (2015). KERALA MARINE FISHERIES STATISTICS[PDF]. https://fisheries.kerala.gov.in/sites/default/files/2018-08/marine_2015.pdf

13. Surya Chandra Rao, S. 1992. Role of Apex Institutions in Promoting Fisherwomen Co-operatives, p.24-26. In: Sudhindra R. Gadagkar (Ed.) Women in Indian Fisheries. Proceedings of the Workshop on Women in Indian Fisheries. 27 May 1990. Special Publication 8, 51 pp. Asian Fisheries Society. Indian Branch. Mangalore, India.
14. Trivandrum Social Service Society & Sakhi Women's Resource Centre. (2012). Status Study of Women Fish Vendors

QUESTIONNAIRE

The study focused on the Economic Analysis of Livelihood of Women Fish Vendors for whom the following questionnaire was prepared with special reference to Vypin.

I. General Information

1. Name
2. Age
 - a. 18-25
 - b. 25-30
 - c. 30-35
 - d. 35-40
 - e. 40-45
 - f. 45-50
 - g. above 50
3. Marital Status
 - a. Single
 - b. Married
 - c. Widow
4. Income
 - a. 100-500
 - b. 500-1000
 - c. 1000-1500
 - d. 1500-2000
 - e. 2000 and above
5. Income Category according to Ration card
 - a. APL
 - b. BPL
 - c. Other:

II. To Analyse Profitability and cost structure of women's fish vending business

1. Sources of fish supply
 - a. Directly from fisher folks.
 - b. Through intermediaries.
 - c. By yourself.

2. Is there any additional source of income apart from fish
 - a. Yes
 - b. No

3. What is the average daily revenue?
 - a. below 500
 - b. 500-1000
 - c. 1000-1500
 - d. 1500 and above

4. What are the different types of fish sold?

5. Which fish is sold the most?

6. What are the main cost components of business?
 - a. purchasing fish
 - b. transportation
 - c. ice
 - d. equipments
 - e. storage

7. Do sales vary seasonally?
 - a. Yes
 - b. No

If yes, how do they vary?

8. What is the current tax rate on income of fish vending women?(if not applicable, type nil)

9. Who are the primary customers

- a. Locals
- b. Catering, hotels
- c. Other:

What are their preferences?

10. Do fisherwomen have access to financial resources like loans or credit facilities?

- a. Yes
- b. No

If so, from where:

- o Own Finance
- o Borrowing from friends / relatives
- o Co-op
- o Commercial Bank

11. Are financial records maintained by business?

- a. Yes
- b. No

12. Are there any plans for expanding the business?

- a. Yes
- b. No

III. To study various Government Policy Schemes & Institutional Mechanisms in place for upliftment of fisher women

1. Are you a beneficiary of any government policies, programs or initiatives for support of fish vending women?

- a. Yes
- b. No

If yes, please mention the government policy, initiative or mechanism in place.

2. Do fish vending women have access to support networks or associations that help address their needs?
 - a. Yes
 - b. No

3. Do you have access to training programs or initiatives aimed at empowering fisher women?
 - a. Yes
 - b. No

4. According to your opinion, Are reservations available for fish vending women?
 - a. Yes
 - b. No

5. According to your opinion,Are scholarships available for children of fish vending women?
 - a. Yes
 - b. No

6. Do fisherwomen have access to health care schemes and social welfare schemes?
 - a. Yes
 - b. No

7. Does the government offer pricing structure for fish products to women involved in fish vending?
 - a. Yes
 - b. No

8. Are permits or licences are required for fish vending. in the area?
 - a. Yes
 - b. No

9. Are there any specific tax incentives or exemptions available to support women in fish vending sector?
 - a. Yes
 - b. No

10. Are there any subsidies or financial support mechanisms in place to assist fish vending women?
 - a. Yes
 - b. No

IV. To examine challenges faced by fisher women

1. What are your working hours?
 - a. less than 3 hrs
 - b. 3-6hrs
 - c. 6-9hrs
 - d. more than 9 hrs

2. Do you have access to amenities like restrooms or shelters?
 - a. Yes
 - b. No

3. According to you, Do fisherwomen have equal access to the market, credit facilities & financial resources when compared to their male counterparts?
 - a. Strongly disagree
 - b. Disagree
 - c. Neutral
 - d. Agree
 - e. Strongly Agree

4. According to your Opinion, Are fisherwomen paid equally when compared to their male counter parts for similar work?
 - a. Strongly disagree
 - b. Disagree
 - c. Neutral

- d. Agree
- e. Strongly Agree

5. Have you as a fisherwoman experienced gender based harassments or discrimination?

- a. Strongly disagree
- b. Disagree
- c. Neutral
- d. Agree
- e. Strongly Agree

6. Do domestic responsibilities like child care, house chores, etc. affect work hours & productivity?

- a. Strongly disagree
- b. Disagree
- c. Neutral
- d. Agree
- e. Strongly agree

7. Are there any constraints in accessing fish markets & selling fish products

- a. Yes
- b. No

If yes, what are they?

- lack of marketing strategy
- distance from market
- lack of proper transport
- low prices of fish
- competition
- Cost of ice, equipment, storage, etc.
- Other:

8. Are there issues of fish waste?

a. Yes

b. No

If yes, how do you manage?

9. According to your opinion, are environmental factors like climate change or pollution affecting livelihoods of fish vending women?

a. Strongly Disagree

b. Disagree

c. Neutral

d. Agree

e. Strongly Agree

10. Who are the competitions for women engaged in fish vending?