

A STUDY ON THE LIVELIHOOD OF WOMEN IN KANYAKUMARI COASTAL REGION, TAMILNADU

Submitted in partial fulfillment of the requirements for the award of

Master of Business Administration

by

GODWIN JINO. F

Register No. 39410059



SCHOOL OF BUSINESS ADMINISTRATION

SATHYABAMA

**INSTITUTE OF SCIENCE AND TECHNOLOGY (DEEMED
TO BE UNIVERSITY)**

Accredited with Grade "A" by NAAC | 12B Status by UGC | Approved by AICTE

Jeppiaar Nagar, RAJIV GANDHI SALAI, CHENNAI - 600 119

April – 2021



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Jeppiaar Nagar, Rajiv Gandhi Salai, Chennai – 600119

www.sathyabama.ac.in

SCHOOL OF BUSINESS ADMINISTRATION

BONAFIDE CERTIFICATE

This is to certify that this Project Report is the bonafide work of **GODWIN JINO. F (39410059)** who carried out the project entitled "**A study on the livelihood of women in Kanyakumari coastal region** " under my supervision from January 2021 to March 2021.

Dr. TR. Kalai Lakshmi M.A., M.B.A., M.Phil., Ph.D.,
Internal Guide

Dr. BHUVANESWARI G.

Dean – School of Business Administration

Submitted for Viva voce Examination held on _____

Internal Examiner

External Examiner

DECLARATION

I **GODWIN JINO (39410059)** hereby declare that the Project Report entitled entitled “**A STUDY ON THE LIVELIHOOD OF WOMEN IN KANYAKUMARI COASTAL REGION**” done by me under the guidance of Dr.TR. Kalai Lakshmi M.A., M.B.A.,M.Phil.,Ph.D., at SATHYABAMA INSTITUTE OF SCIENCE AND TECHNOLOGY, CHENNAI is submitted in partial Fulfillment Of the requirements for the award of Master of Business Administration.

DATE:

PLACE:

GODWIN JINO.F

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ABSTRACT

Fish is considered as one of the most essential food items that provide proteins to build our body throughout the world. In Tamil Nadu, Fish and Fisheries sectors play an immensely important role in terms of nutrition, income, employment generation and foreign exchange earnings. Most of the lands in Tamil Nadu covered by ocean and can river and therefore many people in this area are involved in capturing fish than fish farming. Fisherwomen, play an important role in coastal economic activities. Their contribution is often overlooked in analyses of fisheries. Fisherwomen are actively involved in input and output markets as well as in supporting markets for fishing activities. In the fisheries along the north coast of Java, Indonesia, at input markets women provide logistic support for fishing activities, while at output markets fisherwomen are often the main players in fish selling and distribution. Fishermen's wives are also involved actively in generating additional family incomes from activities inside and outside fisheries. When fishermen face uncertainties such as seasonal variations, women often become the backbone of the family and are important for its survival. Fisherwomen are therefore an integral and functional part of coastal fishing industry.

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CHAPTER – 1

INTRODUCTION

1.1Introduction

The marine sector forms one of largest sector activity in the country. The Fisheries sector occupies a prominent place the economic development of the nation and state at the macro level and the individuals engaged in the activity at the micro level.

The Coastal Zone can physically and geographically be described as a corridor where the land and adjacent ocean meet. It is the area of interaction between land and sea where production, consumption, recreation and exchange processes of climate change take place. Ecologically, the coastal zone is an area of dynamic biological, hydraulic, geological and chemical activities that support various human activities.

The fisheries sector has been recognized as an important income and employment generations. Tamil Nadu is one of the important coastlines of 1076kms. There are 13 coastal districts and 591 fishing villages. Kanyakumari, one of the districts in Tamil Nadu, with a land spread of 1,684 sq.km has almost all Eco systems- forests, wet lands, fresh water resources marine ET. This district is situated at the extreme southern part of the Indian subcontinent; the coast line is formed closely by the Arabian Sea, Indian Ocean and Bay of Bengal. But the main part of the coast faces the Arabian Sea. The district is divided into four administrative units known as Taluks, like Vilavanvode, Kalkulam, Agasteeswaram and thovalai. According to Tamil Nadu Marine Fisher Folk Census 2010, a population of 1,43,388 fisher folks are distributed in the 71.5km of the 42 villages of coastline within Kanyakumari district, and constitute about 26 percent of the total fisher population of Tamil nadu. The fisher women community in the small scale fisheries sector Gender gap in control over common within the community. The roles of men and women in fish production, processing and marketing but women usually play a pivotal role.

Fish has been associated with man as a food commodity since times immemorial. It has been one of the most lucrative food commodities all over the world. Its popularity had taken a great leap in recent years, irrespective of social and financial status. Scientific explorations have revealed that fish is not only an excellent source of high grade nutrient source, it also act as a natural panacea against several dreaded diseases. As the world's largest wild food harvest, fish always have been a vital source of protein as well as cash income for a many families in the developing world. More than 120 million people throughout the world are estimated to be depending on fishing. In 2000, according to the Food and Agricultural Organization of the United Nations, about 35 million people were directly engaged in fishing and fish farming around the globe. Majorities are small- scale, artisanal fishers eking out a living from coastal and inshore resources. India stands second among the world I total fish production after China.

Fish trading is a traditional occupation that has been a means of livelihood for thousands of women in India as the majority of vendors being women. Unlike men, whose labor is largely confined to the sea, river or lake, fisher women vendors have to travel with their product on their head to market places. Along with being engaged in household works from dawn to dusk, fisher women play an important role in retailing, auctioning, sorting, grading, curing and drying, prawn peeling and collection of seaweed apart from hand-braiding and repair of nets. The role of the women in fishing is largely relies on the socioeconomic conditions of their households and their community. Overall the conditions and quality of life for women is deprived across different fishing groups and communities. This included long working hours, poor wages as compared to the men and in addition to that, the burden of household maintenance.

'Fisheries' as a sector is one of the thrust areas in the overall Economic development of the State playing a predominant role in its economic activity by its contribution to direct and indirect employment for more than 11 lakh fishers, contributing food security to a considerable portion of population and earning substantial revenue, especially from foreign exchange. Tamil Nadu State, with its second longest coastline in the country

covering 1,076 km in 13 coastal Districts consist of 4 coastal Zones viz., Coromandel Coast, Palk Bay, Gulf of Mannar and West Coast. The continental shelf area of the State is 41,412 sq. km (Inshore area -16,058 sq. km., Offshore area-7,197 sq.km and deep sea -18,157 sq. km). Tamil Nadu ranks 5th in total fish production of the country and the total fish production of the State during 2014-15 is 6.97 lakh tons. (from marine resources-4.57 lakh tons and freshwater and brackish water resources -2.40 lakh tons).Tamil Nadu is one among the leading exporter of sea food with the export of marine products of 93,477 MT and earned a foreign exchange of Rs.5,308.17 crore during 2014-15. The fisheries sector has contributed 0.7 percent of the total Gross State Domestic Product (GSDP) of the State.

The Fisheries sector over the years has transformed from subsistence-based artisan activities to modern livelihood activities with the application of science and modern technologies in the field of capture fishing and culture fisheries. It is developing as a major industry with diversification viz., exploring deep sea resources, Eco friendly aquaculture practices for culture of finish and shell fish, ornamental fish culture, Eco-tourism, fish processing parks, mid sea fish processing units, etc.

1.2 INDUSTRIAL PROFILE

CURRENT STATUS OF WOMEN LIVELIHOOD IN INDIA:

The involvement of women in the workforce empowers the women and the community. For example, earning mothers are independent and confident along with being more likely to put money back in to the households, over fathers. Despite acknowledgement about the need for women to be in the workforce, working opportunities for women does not fare too well globally. In India the conditions are particularly dismal with India ranking 127 among 152 countries according to the United Nations Development Programme Gender Inequality Index (GII). GI takes into account health, empowerment and economic status of women.

In India, participation of women in the labor market is extremely low with total workforce participation rate of women being 25.5% (census 2011) – in some parts of

rural India this number can go as low as 109%. As per the Census of 2011, there has been no recorded increase in the workforce participation rate of women in the last decade.

Fish trade is a traditional occupation that has been a means of livelihood for thousands in India with the majority of fish vendors being women. Unlike men, whose labor is largely confined to the sea, river or lake; fisher women vendors have to travel with their product to market places. They have to cooperate with both the public and the law. In the process, they are often forced to deal with inherited prejudices and problems of various kinds. Along with being engaged in household chores from dawn to dusk, fisher women play an important role in retailing, auctioning, sorting, grading, curing and drying, prawn peeling and collection of seaweed apart from hand-braiding and repair of nets.

The role of the women in fishing largely relies on the socio-economic conditions of the households. Overall, the conditions and quality of life for women is deprived across different fishing groups and communities. This included long working hours, poor wages as compared to the men and in addition the burden of household maintenance. However various problems are faced by fisher women, still they expressed interest to learn new skills and attend training to improve their status in the fishing sector to empower themselves.

Important features of TNSRLM

- ❖ Focus is on the very poor, poor, vulnerable and differently abled unlike other schemes.
- ❖ Identification and mobilization of the left out poor into the SHG network.
- ❖ Establishing and strengthening community organizations for the development of rural poor.
- ❖ Social empowerment of the rural poor through capacity building.
- ❖ Improving the quality of the SHG products and facilitation marketing.
- ❖ Providing financial assistance to SHGs for lending to their members for their members for taking up economic activities.

- ❖ Employment linked skill training for rural youth.
- ❖ Convergence with the Government departments to leverage their financial and non- financial services and utilizing them in an effective manner.
- ❖ Enabling the rural poor to access basic facilities and to train them in conserving their environment and sanitation.

A livelihood is made up of the capabilities, activities and assets (including both material and social resources) that contribute to a means of living. Livelihoods are influenced by policies, institutions and processes, and are affected by external factors such as shocks and trends. (e.g. Natural disasters and changing climate conditions).

The brief examines the ways that fisheries contribute to people's livelihoods, especially in developing countries, with examples from the Fisheries Management Science Program (FMSP), and considers the implications for policy and future work priorities. This brief is one of a series of five concerning fisheries and development issues produced by the FMSP.

The Kanyakumari district is the smallest district in Tamil Nadu. Even though it is the smallest in terms of area (1672/Sq.km), the density of population is the highest 1119/Sq.km in Tamil Nadu next to Chennai. In literacy it stands first. By its very location, the District occupies a unique place among the districts of Tamil Nadu. It is the only place in the entire world where one can witness both the rising and setting of the sun. It has a coastal line of 71.5kms stretched on the three sides. This small district is famous on its vast green stretches of paddy fields, coconut groves, Rubber garden and luxurious forests and the rare earth of the western sea shore and stretched valley mountain of the Western Ghats.

Kanyakumari District is named after the goddess 'KANYAKUMARI'. The District lies at the southernmost tip of the India peninsula, where Indian Ocean, Arabian Sea and Bay of Bengal confluence. The Government have accorded sanction to issue biometric identity cards to marine fisherwomen as well. Under this scheme, 1,62,262 cards have been distributed to the marine fisherwomen.

Welfare schemes:

- State Saving-cum-Relief Scheme (SFSRS) for Marine Fisherwoman
- Build a Tube Well – Drinking Water Facility for Fisherman
- Build a House – only for Fisherman community (Central Scheme)
- Training of Fishermen & Fisherwomen.

1.3 NEED FOR THE STUDY

- To determine the present role and status of fisher-women
- To identify the factors that influence the status of fisher-women
- To study the fisher-women's financial crises to do business during covid.
- To study the source of funding for doing business of the fisher-women.
- To study the day today problems faced by the fisher-women.

1.4 SCOPE OF THE STUDY

- ❖ The study examines the lively hood of women in kanyakumari costal region.
- ❖ Understanding the problems faces by the fisher-women in costal region of kanyakumari.
- ❖ And to give suggestion for improving the lively hood of kanyakumari costal region.

1.5 OBJECTIVES OF THE STUDY

Primary objectives:

A study on the Lively hood of Women in Kanyakumari Coastal Region

Secondary objectives:

- To identify and provide suggestions for the lively hood of costal women
- To Analyze the Lively Hood of women in kanyakumari costal region
- To analyze the role of fisherwomen in processing and marketing of fish and fishery products as a source of income generation and livelihood option in kanyakumari.
- To estimate the social, political and economic empowerment of fisherwomen involved in processing and marketing of fish an fishery products in Kanyakumari.

1.6 LIMITATIONS OF THE STUDY:

- The study has collected the data from the people located in the costal regions of kanyakumari.
- Due to time constrict only 130 responses were collected from the fisherwomen of kanyakumari.
- The analysis may be biased as the results are based on the information provided by the respondents

CHAPTER II

REVIEW OF THE LITERATURE

2.1 REVIEW OF LITERATURE

- **AMSAT INTERNATIONAL (2011)** Report on Fisheries livelihood Baseline Survey in Timor-Leste Regional fisheries livelihood program form South and Southeast Asia.
- **B. KRISHNAVENI AND C. A SHAM SHANKAR (2020)** A study has made to analyse the social economic conditions of women fish vendors in kanyakumari district to carried out.
- **CHANDRIKA SHARMA (2010)** The information compiled in this booklet will be useful for women fish workers, fish worker unions, non- governmental organizations researches and government fisheries Department.
- **DIANA TEMPELMAN (1987)** attempted to examine the socio economic status of the fisher-women in the coastal villages of Vishakhapatnam District, Andhra Pradesh. The study could identify that the women get themselves engaged in marketing of fish for 7-10 hours a day. They generally, carry this for sales in their overheads. For them, to cover a longer distance, buses are the major mode of transportation. For selling within the towns limits, bicycles and auto rickshaws are important means of transport.
- **DR. K. VINODHA DEVI (2017)** this research paper fries to emphasize entrepreneurship as a key driver for women empowerment. More over the paper also being to the role played by entrepreneurial motives in fostering women entrepreneurship.
- **DR. S. JAMUNA (2016)** The study is an attempt to analyse the various issues related to women fish vendors in a tiny village Raman duri in Kanyakumari district.
- **EDLTRAUD DREWES (1986)** How can the living conditions of the women from the fishing communities be improved. This paper documents the BOBP's experience in a pilot project in Tamil Nadu India.

- **ELIZABETH MATTHEWS,ET.AL(2017)** Through this project we have identified the portfolio of opportunities around the world where understanding gender dynamics more broadly and engaging women specifically can provide positive environmental change.
- **F. JUDAR MARY (2018)** This article is an attempt has made to describe the social- economic status of marine fisher-women and also disuse about the empowerment of fisher women in Kanyakumari District.
- **FREEDA CHANDRASEKARAN (1979)** in his study attempted to examine the role of fisher-women in the district of Chengalpattu. The study identified that the role of women in fishing activities is confined to repairing fish nets, marketing of fish, processing drying and salt curing of fish.
- **GUPTA (2006)** in this work on “Challenges in sustaining and increasing fish production to combat Hunger and poverty in Asia” has concluded that while there are ample opportunities for fish and fisheries to make a major contribution to food and nutritional security and to contribution to the eradication of the poverty, the number of challenges that need to be addressed, their requirements and that political will, policy change and effective and efficient implementation. Our fight against hunger is a long process and we need patients, endurance and great commitment.
- **INDRAMANI JAYAWEARA (JANUARY 2010)** The aim of this study is to understand the existing livelihood Diversification and Income generation patterns in order to introduce sustainable enterprise in future
- **J. CHARLES JEEVA (2017)** The present study aimed at identify the need based and sustainable lively hood options suitable for the members of costal women self Help group.
- **JESE VEREBALAVU1 (2009)** in her paper even though artisanal fisher-women have never been educated about basic business management, they have learned a lot about it first hand over the years by selling at the markets. They have also gained knowledge about the importance of keeping their resources as clean and hygienic as possible for the market. Hygiene is illustrated in the type of preservation and packaging of their resources. Income generated from artisanal fisher-women, small business owners, and female employees of the

two fishing companies has a multiplier effect on their families and communities.

- **KARUNA ANBARASAN(1985)** This report is based on a year's study of three fishing villages of Chengalpattu district, Tamil Nadu, conducted between February 1983 and January 1984. It profiles the villages and analyses the various factors that influence the role and status of the fisher-women there also includes three case studies. These describe the lifestyle, the work, and the family and social status of three women.
- **MAHESH ET AL., (2014)** indicated that a major share of the fishing community's livelihood depends on fishing and sales. In the earning process, the study could identify that the role of fisher-women is of paramount importance. While 52 per cent of the Women are engaged in fish processing another 42 percent are engaged in marketing and distribution of fish produce. The study could also find that the fish
- **MANJUPATHANIA BISWAS AND DR. M. RAMU MOHAN RAO (2014)** Studied on the fisher women from the coastal areas of West Bengal, Odisha, Andhra Pradesh, and Tamil Nadu to highlight social economic political, educational and health related issues.
- **NARAYANAKUMAR ET AL., (2000)** have studied the socio-economic conditions of marine fisher-women in India. The changes that have been brought about by the mechanization of fishing industry in terms of income and employment generation and investment on fishing equipment have been discussed. The marine fisherwomen in India, in general are socially and economically backward. Hence, any innovation in marine fisheries including new technologies besides increasing the yield from capture and culture sector should be economically and technically efficient and socially acceptable.
- **NATESAN ET AL., (2010)** conducted a study in Kanyakumari District in India with the objective of quantifying and identifying the effects of sea level rise on coastal fishing villages. In their study more than 200 different species of fish, prawns and other related marine living organisms were recorded.
- **R.NARAYANA KUMAR, ET.AL (2003)** In the four States of Andhra Pradesh, Karnataka, Kerala and Tamil Nadu 13 coastal districts were selected based on their relative importance in fisheries in the respective States. From these

districts, 28 coastal villages were selected based on their method of fishing- mechanized, motorized, non-mechanized and representation of different fisher-women stakeholders in the district.

- **RADHAKRISHNAN AND SELLAMMALLE (2000)** in their study have examined the role of fisher-women in Pondicherry. The study could come out with the conclusion that the entry of women in fish sales has reduced the entry of middlemen resulting in higher revenue to the fishermen. The earnings of the fisher-women, has helped to gain empowerment in their society. The study has also provided the conclusion that the earnings of fisher-women is higher than the fishermen. The study identified that the average value of assets of the fisher-women has increased.
- **RADHIKA RAJA SEE SR AND S. GAYATHRI (2014)** it deals with the employment potential of fisher women in seaweed industries and, to evaluate the economic performance of seaweed farming.
- **RASHMI REKHA DASH (2020)** This paper highlights, on the issues related to the health problems of women in coastal region of fishing communities of Jagatsinghpur district, Odisha. Fishing is a major livelihood in coastal region of Odisha and women plays a vital role in it, due to this particular profession various health problems are being faced by women.
- **S. ASHALETHA, ET. AL (1995)** A study was conducted by Central Marine Fisheries Research Institute, Kochi to review the role being played by women in marine fisheries sector of India. Both primary and secondary data was collected and analyzed. In pre harvest sector sufficient information could not be derived hence investigations were made in selected area using PRA and interactive sessions. **Narayanakumaret.al. (2000)** in their study have examined the socio economic conditions of marine fisher-women. The study could identify that the marine fisher- women are socially and economically weaker. The study could conclude that improvement in fishing technology has increased the fish yield and as a result, the women vendors are able to get more fish for sales resulting in higher revenue of the women fish seller.

- **S. LAZARUS AND J.J JOEL (1979)** The important fishing craft and gear in the district, seasonal and regional variations of the fisheries, important species exploited and disposal, utilization and marketing of the catches are briefly explained described.
- **SARWAR ET AL. (2005)** reviewed the climate change effects on the sea level rise of the coast of Bangladesh. The study was based on secondary data sources. In their observation, they identified that coastal fisheries were affected by sea level rise through salinity, cyclone frequency increase and flooding.
- **SHAHROZ MAHEAN HAQUE ET.AL (2017)** the survey related that the majority of mud crab farmers are poorly educated and consumed low dietary nutrients particularly from animals protein sources.
- **ULRICH KLEIH,ET.AL (2003)** this report is an Output of the DFID funded research project “ Fish Distribution from costal communities – credit and Market assess issues.vending provides the female folks the highest incomeand the level of income depends on the number of working hours.
- **VENKATESH SALAGRAMA(2014)**The overarching goal of the Coastal and Marine Protected Areas Project is to improve conservation and management of biodiversity in a number of existing, or eventually to be created, marine protected areas, with the aim of supporting the livelihoods of those on them. A starting point for any new initiative with a conservation management agenda will be to assess the livelihoods context of the resource-dependent people as much as to assess the health of the ecosystems and the natural resources therein.
- **VERDUIJIN (2000)** had conducted a survey in Kanyakumari District to find the basic needs of coastal fishing communities, which inhabit the 68 km stretch of the coast. Over the years, the intensity of fishing has increased partly on account of the increase in the active fishing population, partly due to the lack of alternative income generating opportunities and partly due to motorization and mechanization of fishing crafts. The resource has not kept up with the increase of effort, which results in a sharp reduction in catch per unit effort.

CHAPTER III

RESEARCH METHODOLOGY

3.1 RESEARCH DESIGN:

The research design of the study is Descriptive research. The Descriptive research studies are those studies which are concerned with describing the characteristics of a particular individual or of a group. The studies concerned with specific predictions, with narration of facts & characteristics concerning individual, group or situation are all examples of descriptive research studies.

3.2 SAMPLING TECHNIQUE:

Convenient sampling method is adopted to collect samples for questionnaire from respondents

3.2.1 population

Population describes whole universe of the study. In this study the population is all the livelihood of fisher-women

3.2.2 target respondents

The target respondents for this study are the livelihood of fisherwomen

3.3 SOURCE OF DATA:

3.3.1 primary data : Primary data is a fresh data collected for the first time using a research instrument. In this report, the primary data is collected with a Questionnaire. A detailed questionnaire was prepared and data would be collected from 130 respondents from fisher-women in kanyakumari.

3.3.2 secondary data: Secondary data is collected from existing data sources like books, articles, journals and internet.

3.3.3 STRUCTURE OF QUESTIONNAIRE:

The questionnaire basically has two main types of questions and they are open ended or open questions and closed ended or closed questions

3.4 SAMPLE SIZE:

130 samples were collected from the fisher-women working in kanyakumari costal region.

3.5 PERIOD OF STUDY:

The period of study is from January 2021 to march 2021.

3.6 TOOLS FOR THE STUDY:

The following tests and statistical tools were used for the analysis of the data.

Descriptive Analysis

- Percentage analysis method

Inferential Analysis:

- Chi-square method
- One Way ANOVA

CHAPTER IV

DATA ANALYSIS AND INTERPRETATION

4.1 PERCENTAGE ANALYSIS

Table 4.1.1: Age Wise Classification Of Respondents

YEAR	NO. OF RESPONDENTS	PERCENTAGE
Below 38	25	19%
38-48 Years	48	37%
48-58 Years	42	32%
58 and above	15	12%
Total	130	100

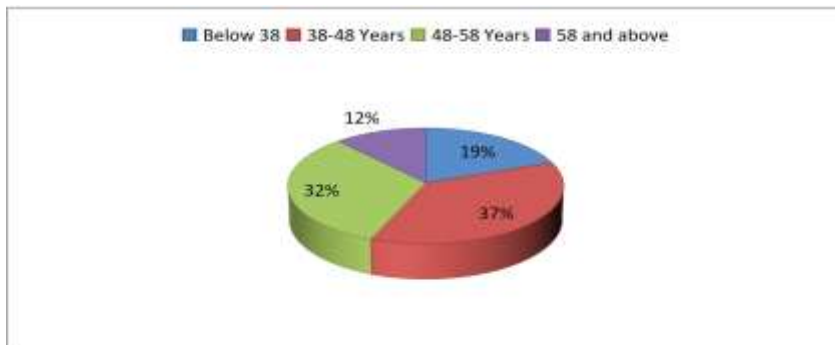


Chart 4.1.1 : Age wise classification of the respondents

INTERPRETATION:

From the above table it is interpreted that 19% of the respondents are less than 38 years old, 37% of them are 38-48 Years old, 32% of them are in the age group of 48-58 years old and 12% are in the age group of 58 and above.

INFERENCE:

Majority (37%) of respondents are in the age group of 38-48 Years old.

Table 4.1.2 -Marital Status of respondents

MARITAL STATUS	NO. OF RESPONDENTS	PERCENTAGE
Married	105	81
Unmarried	25	19
Total	130	100

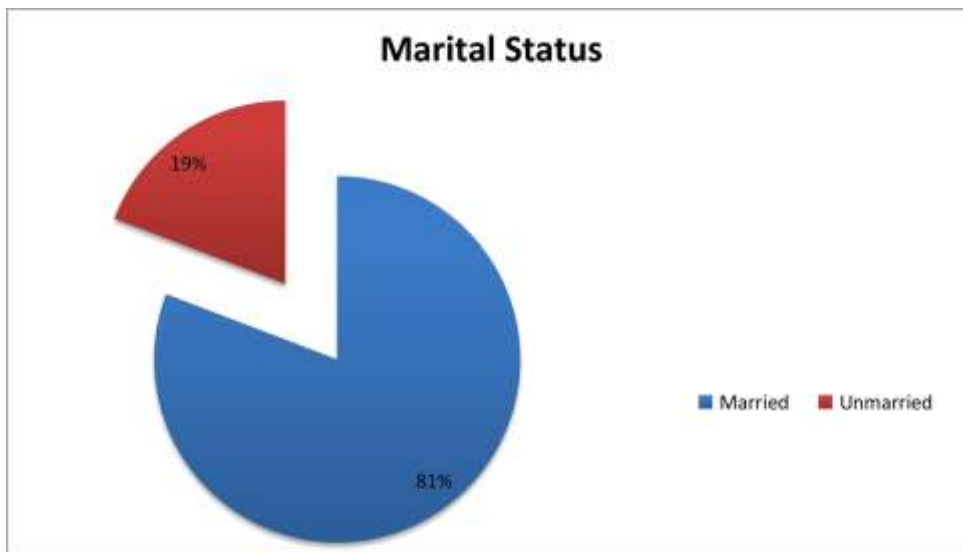


Chart 4.1.2 Marital Status of respondents

INTERPRETATION:

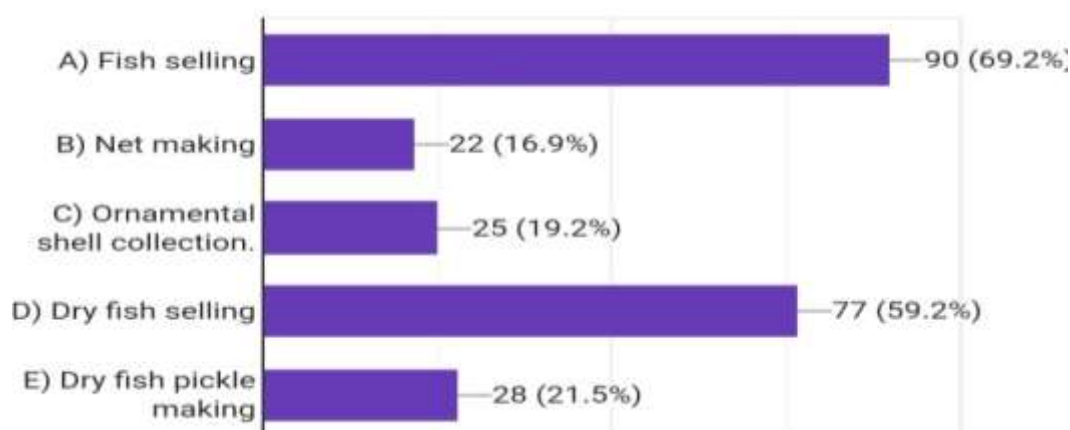
From the above table it is interpreted that 81% of respondents are married and 19% of respondents are unmarried.

INFERENCE:

Majority (81%) are married.

Table 4.1.3 Day today work of the fisher-women

OCCUPATION OF WOMEN	NO. OF RESPONDENTS	PERCENTAGE
Fish selling	90	69.2%
Net Making	22	16.9%
Ornamental shell collection	25	19.2%
Dry fish selling	77	59.2%
Dry fish pickle making	28	21.5%



INTERPRETATION:

From the above table It is interpreted that 37 % of respondents sell fish,9 % of respondents make nets,10 %of respondents do Ornamental shell collection,32 % of respondents sell dry fishes, and 12 % of respondents make dry fish pickles.

INFERENCE:

Majority (37%) of respondents sell fishes

Table 4.1.4 : Daily income of the fisher-women

PARTICULAR	NO. OF RESPONDENTS	PERCENTAGE
Less than 200 rupees	12	9%
200-400 rupees	49	38%
400-600 rupees	56	43%
More than 600 rupees	13	10%
Total	130	100

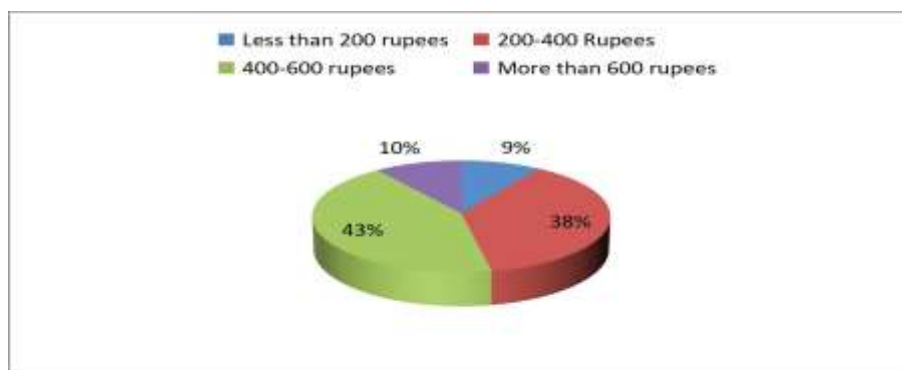


Chart 4.1.4 : Daily income of the fisher-women

INTERPRETATION:

From the above table It is interpreted that 9% of respondents are earning less than 200 per day, 38% of respondents are earning 200-400 rupees per day, 43% of respondents are earning 400-600 rupees per day and 10% of respondents are earning more than 600 rupees per day.

INFERENCE:

Majority (38%) of respondents are earning 200-400 rupees per day.

Table 4.1.5 : Years of experience

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Less than 10 Years	58	44.6%
10-20 Years	34	26.2%
20-25 Years	26	20%
More than 25 Years	12	9.2%
Total	130	100

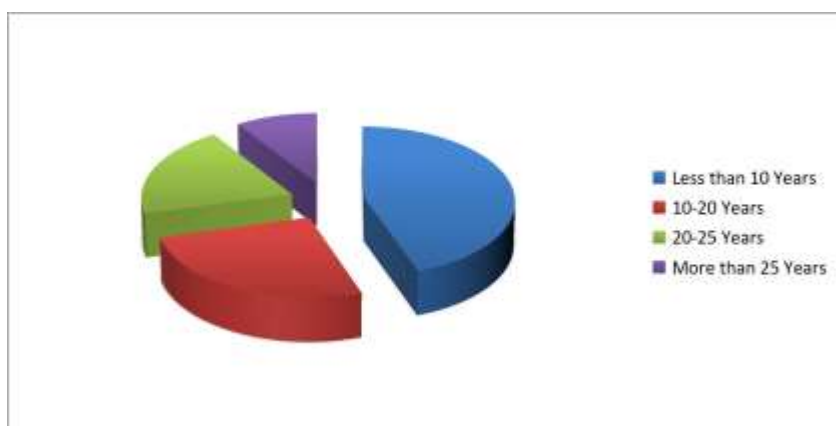


Chart 4.1.5 : Years of experience

INTERPRETATION:

From the above table it is interpreted that 45% of respondents are in this field for less than 10% Years, 26% of respondents are in this field for 10-20 years, 20% of respondents are in this field for 20-25 years and 9% of respondents are in this field for more than 25 years.

INFERENCE:

Majority 45% of the respondents are in the field for less than 10 years.

Table:4.1.6 :Space used for doing business.

SPACE / SHOP USED FOR BUSINESS	NO. OF RESPONDENTS	PERCENTAGE
Rented shops	25	19%
Government kiosks	15	11%
Fish stalls	23	18%
Selling in the street (in one pace)	27	21%
Selling in the street (By walk)	25	19%
Selling in the street (in vehicles)	15	12%
Total	130	100

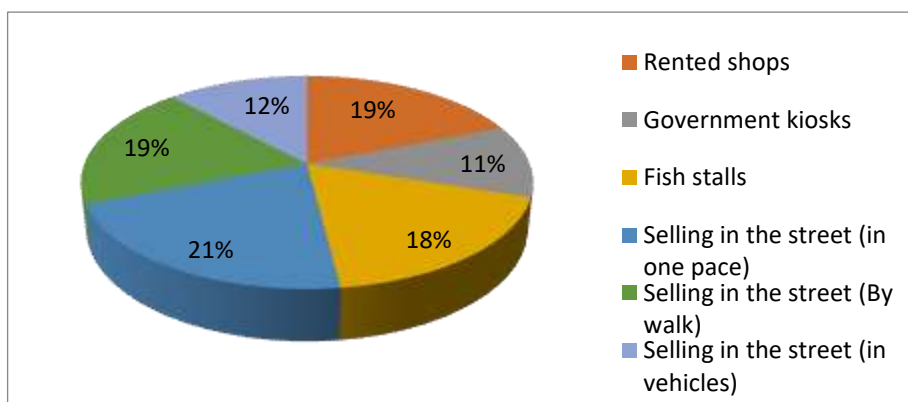


Chart 4.1.6 : Space used for doing business.

INTERPRETATION:

From the above table it is interpreted that 19% of respondents are selling through rented shops, 11% of respondents are selling through Government kiosks, 18% of respondents are selling through fish stalls, 21% of respondents are selling in the street in one place, 19% of the respondents are selling in the street by walk, 12% of the respondents are selling in the street in vehicles.

INFERENCE:

Majority (21%) of the respondents are selling in the street in one place.

Table 4.1.7 Showing membership status of fisher women in the fisher women society.

MEMBERSHIP STATUS	NO. OF RESPONDENTS	PERCENTAGE
Yes	102	78.5
No	28	21.5
Total	130	100

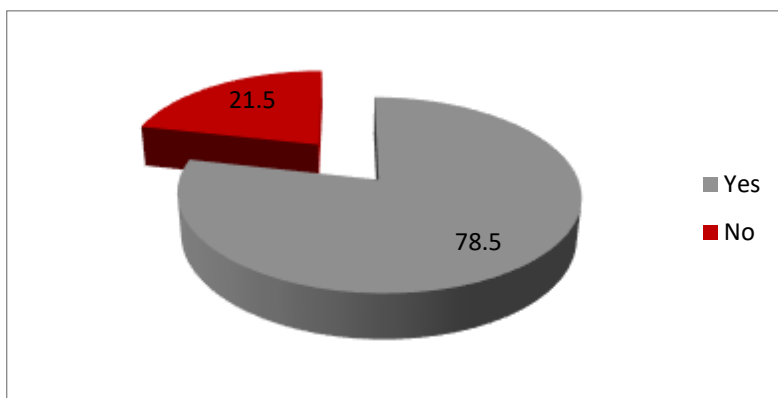


Chart 4.1.7: Showing membership status of fisher women in the fisher women society.

INTERPRETATION:

In the above table it is interpreted that 78.5% of respondents are the members of fisherwomen society, and 21.5% of respondents are not the member of fisherwomen society.

INFERENCE:

Majority 78.5% of respondents are members of fisherwomen society.

Table 4.8: No. of respondent's member of fisheries welfare board

WELFARE BOARD MEMBER	NO. OF RESPONDENTS	PERCENTAGE
Yes	90	69.2%
No	40	30.8%
Total	130	100

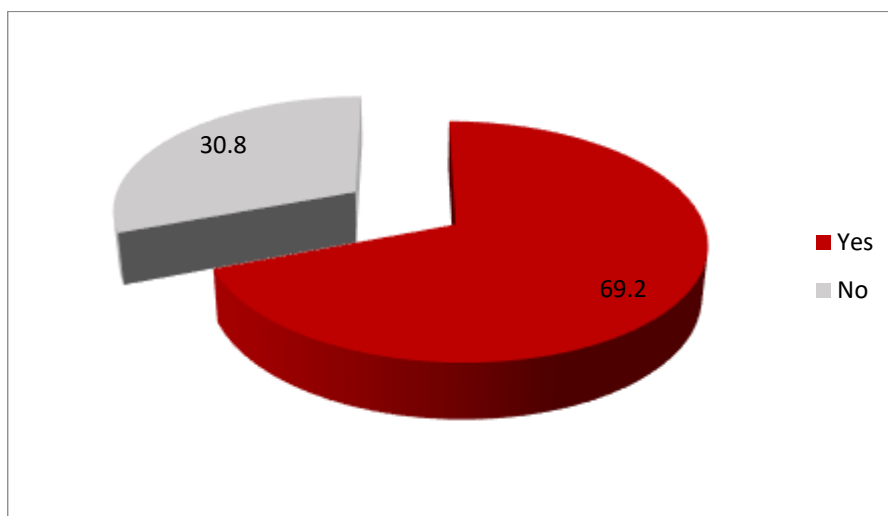


Chart 4.1.8 : No. of respondent's member of fisheries welfare board

INTERPRETATION:

In the above table it is interpreted that 69.2% of respondents are the member of fisheries welfare board and 30.8% of respondents are not the member of fisheries welfare board.

INFERENCE:

Majority 69.2% of respondents are the member of fisheries welfare board.

Table 4.1.9: Classification of fisher-women who availed benefits from NFRS scheme

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Yes	90	69.2
No	40	30.8
Total	130	100

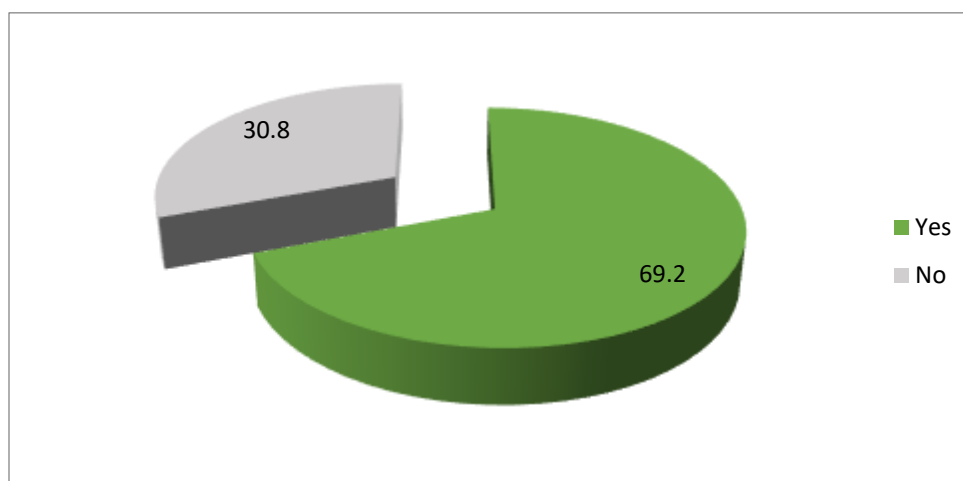


Chart 4.1.9: Classification of fisher-women who availed benefits from NFRS scheme

INTERPRETATION:

In the above table it is interpreted that 69.2% of respondents are getting the benefits from NFRS Scheme and 30.8% of respondents are not getting the benefits from NFRS Scheme.

INFERENCE:

Majority (69.2%) of respondents are getting benefits from NFRs Scheme.

Table 4.1.10: Satisfaction level of fisher-women towards the benefits given by the society to the fisher-women.

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Strongly agree	3	2
Agree	105	81
Neither agree nor disagree	22	17
Total	130	100

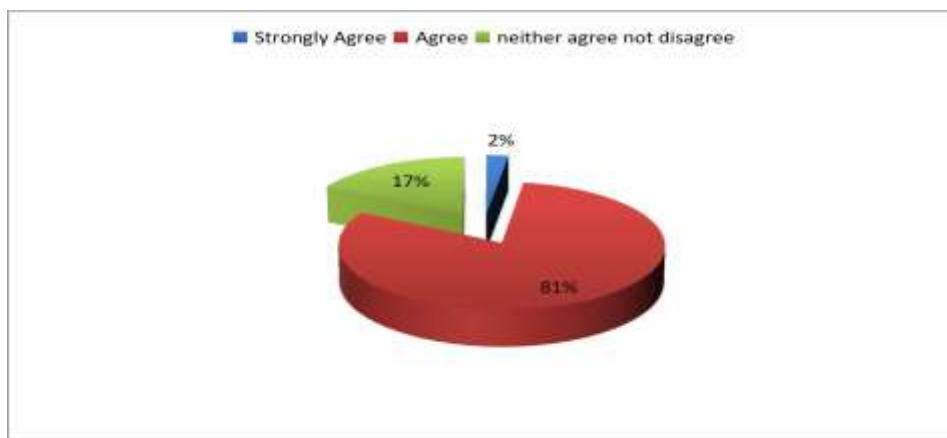


Chart4.1.10 : Satisfaction level of fisher-women towards the benefits given by the society to the fisher-women

INTERPRETATION:

From the above table It is interpreted that 2% of respondents are strongly agree with the benefits given by the society, 81% of respondents are agree with the benefits given by the society and 17% of the respondents are neither agree nor disagree with the benefits given by the society

INFERENCE:

Majority (81%) of respondents are agreed with the benefits given by the society.

Table 4.1.11 :Satisfaction level of fisher-women towards the support given by government with training programs to improve your marketing skills

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Highly satisfied	10	8
Satisfied	87	67
Neutral	32	25
Total	130	100

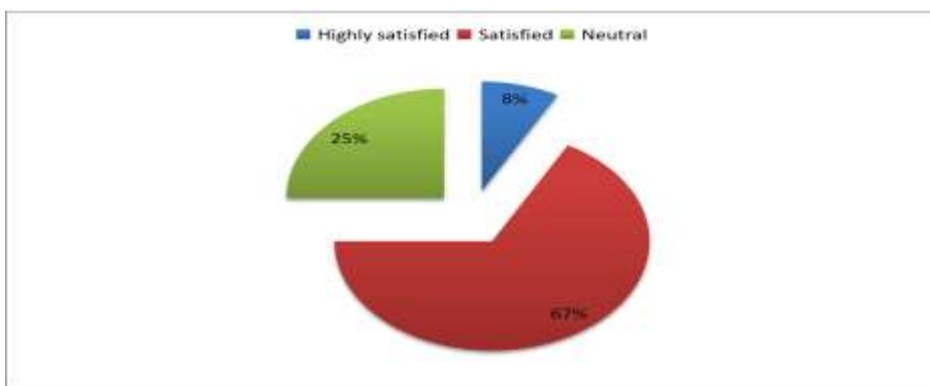


Chart 4.1.11 : Satisfaction level of fisher-women towards the support given by government with training programs to improve your marketing skills.

INTERPRETATION:

In the above table It is interpreted that 8% of respondents are highly satisfied with support given by the government , 67% are satisfied and 25% of respondents are neither with the support given by the government

INFERENCE:

Majority (67%) of respondents are satisfied with support given by government with training programs to improve your marketing skills.

Table 4.1.12 Showing the financial crisis faced by fisher-women to do their business during covid

PARTICULARS	NO. OF RESPONDENTS	PERCENTAGE
Always	52	40
Mostly	71	55
Sometimes	7	5
Total	130	100

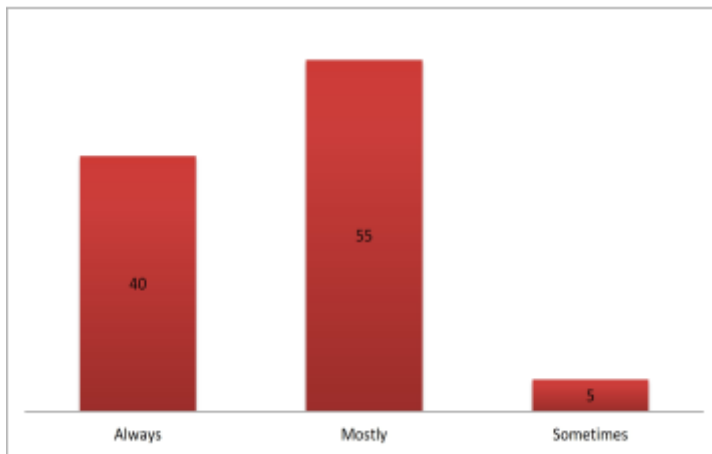


Chart4.1.12 Showing the financial crisis of the fisher-women to do their business during covid

INTERPRETATION:

In the above table It is interpreted that 40%. Of the respondents always face financial crises to do business during covid, 55% of the respondents mostly face financial crises to do business during covid, and 5% of respondents sometimes face financial crises during covid.

INFERENCE:

Mostly (55%) of respondents mostly face financial crises during covid.

Table 4.1.13 Showing the source of funding for doing business of fisher women.

Particulars	Always	%	Sometimes	%	Rarely	%	Never	%	Total	%
Self	93	71.5	28	21.5	9	7	0	0	130	100
Loan from local money lender	11	8.5	70	53.8	45	34.6	4	3.1	130	100
Private agencies	24	18.5	40	30.7	63	48.5	3	2.3	130	100
Banks	47	36.2	68	52.3	14	11.5	0	0	130	100

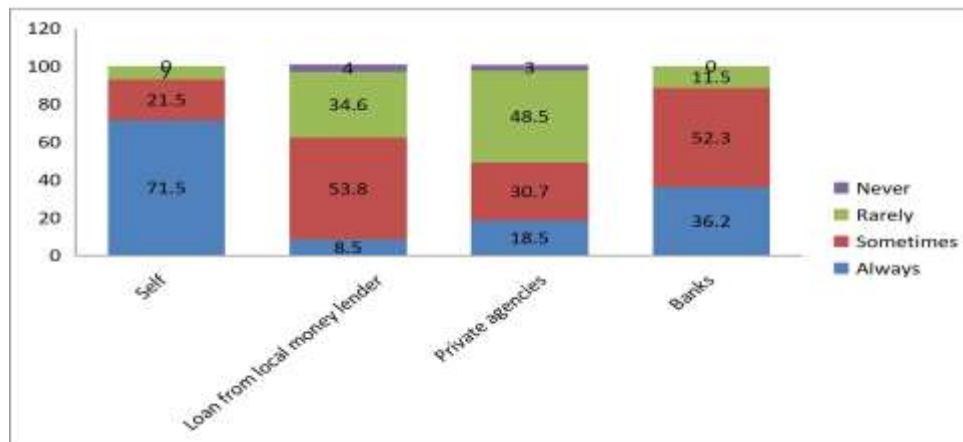


Chart 4.1.13 Showing the source of funding for doing business of fisher-women.

INTERPRETATION:

- From the above it is interpreted that 7.5% of respondents are always funding for doing business by self ,21.5% of respondents are sometimes, and 7% of respondents are rarely by themselves.
- From the above table It is interpreted that 8.5 % of respondents are always fund from local money lender, 53.8% of respondents are funding sometimes ,34.6% of respondents are funding rarely and 3.1 % of respondents are never funded from local money lender.

- From the above table It is interpreted that 18.5 % of respondents are always funding from private agencies,30.7% of respondents are sometimes,48.5 % of respondents are rarely and 2.3 % of respondents are never got from the private agencies
- 36.2 % of respondents are always funding from banks , 52.3 % of respondents are sometimes and 11.5 % of respondents are rarely In funding from banks

INFERENCE:

- Majority (71.5%) of respondents says always by themselves for the source of funding to do business.
- Majority (53.8%) of respondents says sometimes they will get funding from local money lender for doing business.
- Majority (48.5%) of respondents says that rarely they will get funding from private agencies for doing business.
- Majority (52.3%) of respondents says that sometimes they will get funding through banks for doing business.

Table 4.1.14: The supporting programs would be interested in to improve your skill to do business more profitably.

PARTICULARS	HI	%	I	%	N	%	NI	%	Total	%
Training for Value added products	68	52.3	56	43.1	6	4.6	0	0	130	100
Marketing skills	31	23.8	82	63.12	16	12.3	1	0.8	130	100
Basic computer skills to do business (billing)	21	16.2	33	25.4	54	41.4	22	17	130	100
Personality development	17	13.1	82	63	23	17.7	8	6.2	130	100
Stress management	40	30.8	60	46.2	26	20	4	3	130	100

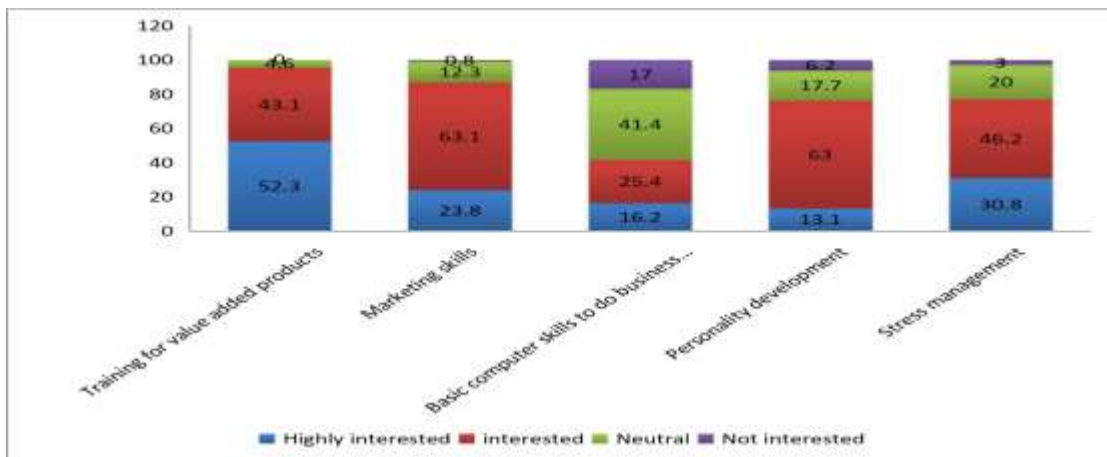


Chart4.1.14: The supporting programs would be interested in to improve your skill to do business more profitably

INTERPRETATION:

From the above table It is interpreted that the supporting programs you would be interested to improve your skills to do business more profitably are

- 52.3 % of respondents are highly interested in training for value added products,41.3% of respondents are interested and 4.6% of respondents are neutral.
- 23.8% of respondents are highly interested in marketing skills,63.1% of respondents are interested in marketing skills,12.3% of respondents are neutral in marketing skills,0.8% of respondents are not interested
- 16.2 % of respondents are highly interested in basic computer skills to do business,25.4 % of respondents are interested and 41.4% of respondents are neutral and 17% of respondents are not interested.
- 13.1 % respondents are highly interested in personality development,63% of respondents are interested,17.7 % of respondents are neutral, and 6.2% of respondents are not interested
- 30.8 % of respondents are highly interested in stress management ,46.2 % of respondents are interested , 20% respondents are neutral, and 3% respondents are not interested in stress management.

INFERENCE:

- Majority (52.3%) of respondents are highly interested in training for value added products
- Majority (63.1%) of respondents are interested in marketing skills.
- Majority (41.4%) of respondents are neutral in basic computer skills to do business
- Majority (63%) of respondents are interested in personality development.
- Majority (46.2%) of respondents are interested in stress management.

Table 4.1.15 Day today problems faced by the fisher-women in business.

PARTICULARS	Always	%	Often	%	Some times	%	Rarely	%	Total	%
Lack of fish	50	38.5	46	35.4	26	20	8	6	130	100
Over exploitation by middleman	24	18.5	80	61.5	23	17.7	3	2.3	130	100
Price fluctuations	43	33	49	37.8	34	26.2	4	3	130	100
Inadequate demand	33	25.4	66	50.8	26	20	5	3.8	130	100
Low price Offered by the buyer	56	43	56	43	16	12.4	2	1.6	130	100
Storage problems	32	24.6	56	43	32	24.6	10	7.8	130	100
Inadequate market knowledge	41	31.5	61	47	17	13	11	8.5	130	100
Competition from other sellers	53	40.8	58	44.6	17	13.1	2	1.5	130	100
Transportation problems	64	49.2	55	42.4	9	6.9	2	1.5	130	100
Delay in payment	51	39.2	68	52.3	11	8.5	0	0	130	100

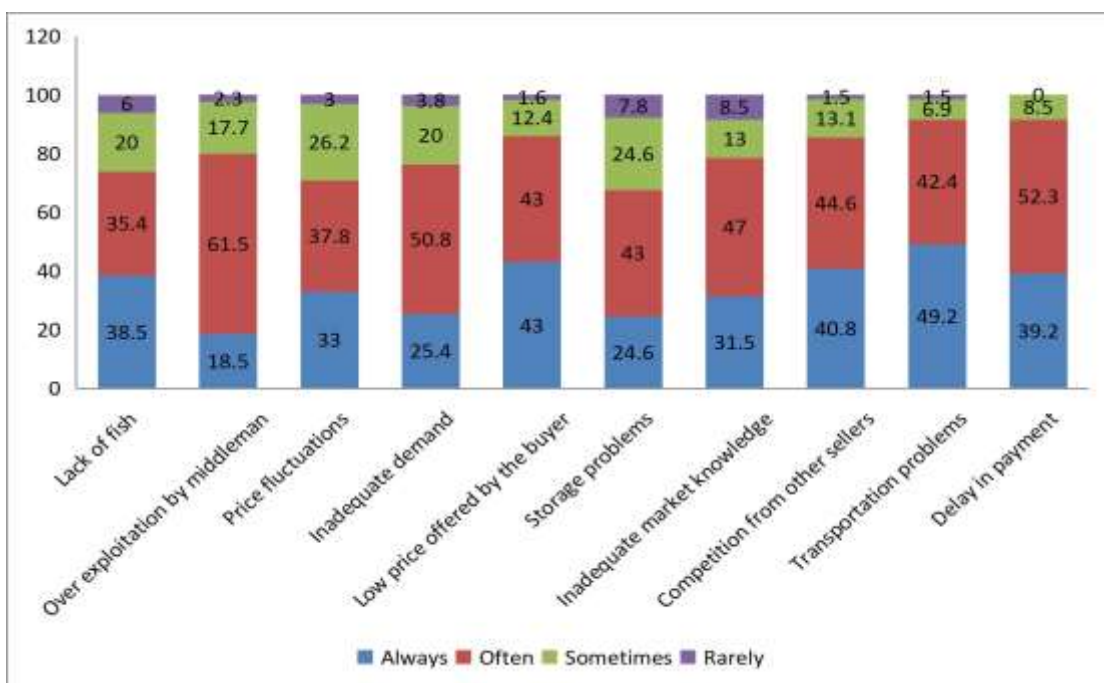


Chart 4.1.15 : Day today problems faced by the fisher-women

INTERPRETATION:

From the above table it is interpreted that day today problems faced by the fisher-women

- 38% of respondents are always facing lack of fish 35.4% of respondents are often facing lack of fish, 20% of respondents are sometimes facing lack of fish, and 6% of respondent rarely face lack of fish.
- 18.5% of respondents always face over exploitation by middleman, 61.5% of respondents often face over exploitation by middleman, 17.7% of respondents rarely face over exploitation by middleman, and 2.3% of respondents rarely face over exploitation by middleman.
- 33% of respondents always face price fluctuation, 37.8% of the respondents often face price fluctuation, 26.2% of respondents sometimes face price fluctuation, and 3% of respondents rarely face price fluctuation.
- 25.4% of respondents always face inadequate demand, 50.8% of respondents often face inadequate demand, 20% of respondents sometimes face inadequate demand, and 3.8% of respondents rarely face inadequate demand.

- 43% of respondents always face low price offered by the buyer, 43% of respondents often face low price offered by the buyer, 12.4% of respondents sometimes face low price offered by the buyers, and 1.6% of respondents rarely face low price offered by the buyers.
- 24.6% of respondents always face storage problem, 43% of respondents often face storage problem, 24.6% of respondents sometimes face storage problem, 7.8% rarely face storage problem.
- 31.5% of respondents always face inadequate market knowledge, 47% of respondents often face inadequate market knowledge, 13% of respondents sometimes face inadequate market knowledge, and 8.5% of respondents are rarely face inadequate market knowledge.
- 40.8% of respondents always face competition from other sellers, 44.6% of respondents often face competition from other sellers, 13.1% of respondents sometimes face competition from other sellers, and 1.5% of respondents are rarely face competition from other sellers.
- 49.2% of respondents always face transportation problem, 42.4% of respondents often face transportation problem, 6.9% of respondents sometimes face transportation problem, 1.5% of respondents are rarely face transportation problem.
- 39.2% of respondents face delay in payments, 52.3% of respondents often face delay in payments, and 8.5% of respondents sometimes face delay in payment.

INFERENCE:

- Majority (38.5%) of respondents always face lack of fish.
- Majority (61.5%) of respondents often face over exploitation by middle man
- Majority (37.8%) of respondents often face price fluctuation.
- Majority (50.8%) of respondents often face inadequate demand.
- Majority (43%) of respondents always and often face low price offered by the

buyers.

- Majority (43%) of respondents often face storage problem.
- Majority (47%) of respondents often face inadequate market knowledge.
- Majority (44.6%) of respondents often face competition from other sellers.
- Majority (49.2%) of respondents always face transportation problem.
- Majority (52.3%) of respondents often face delay in payments.

Table 4.1.16 Showing the source of financial support to fisherwomen to get back to business during covid.

PARTICULARS	Always	%	Some times	%	Rarely	%	Never	%	Total	%
Private family members	56	43.1	37	28.5	20	15.4	17	13	130	100
Private Money lenders	13	10	84	64.6	32	24.6	1	0.8	130	100
Private Banks	38	29.2	56	43.1	33	25.4	3	2.3	130	100

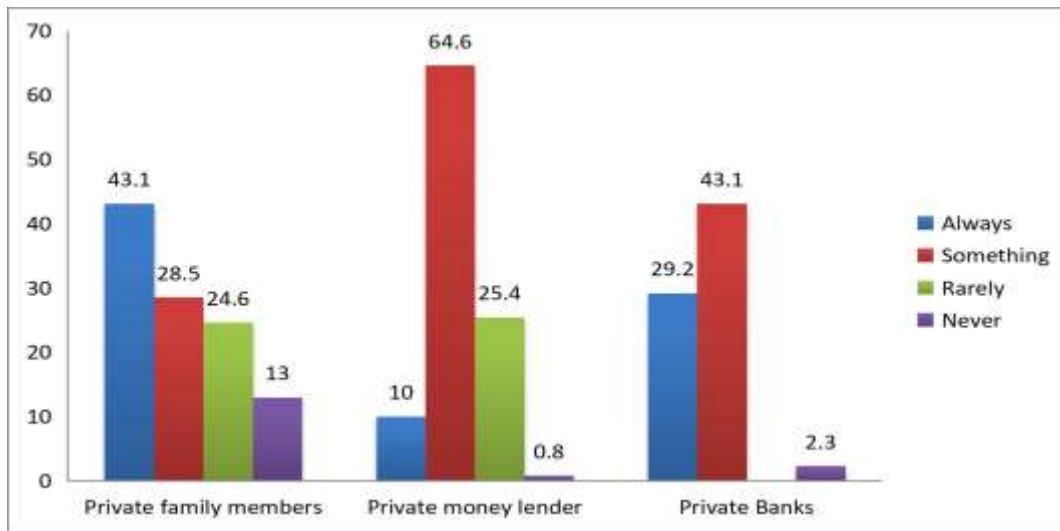


chart 4.1.16 Showing the source of financial support to fisherwomen to get back to business during covid.

INTERPRETATION:

- From the above table it is interpreted that you able to get on financial support from others to get back to your business during covid.
- 43.1% of respondents always get financial support from private family members, 28.5% of respondents sometimes get financial support from private family members, 24.6% of respondents rarely get financial support from private family members, and 13% of respondents never get financial support from private family members.
- 10% of respondents always get financial support from private money lenders, 64.6% of respondents sometimes get financial support from private money lenders, 24.6% of respondents rarely get financial support from private money lenders, and 0.8% of respondents never get financial support from private money lenders.
- 29.2% of respondents always get financial support from private banks, 43.1
- Of respondents sometimes get financial support from private banks, 25.4% of respondents rarely get financial support from private banks, and 2.3% of respondents never get financial support from private banks.

INFERENCE:

- Majority (43.1%) of respondents always get financial support from private family members.
- Majority (64.6%) of respondents sometimes get financial support from private money lenders
- Majority (29.2%) of respondents always financial support from private money lenders.

Table 4.1.17 suggestion to be added by the government to improve the lively hood

PARTICULAR	HP	%	P	%	N	%	TOTAL	%
Employees state insurance facilities can be provided towomen fish vendors	101	77.7	26	20	3	2.3	130	100
Government should provide adequate transport facilities	74	56.9	53	40.8	3	2.3	130	100
Brokerage commission should be regulated by cooperative societies.	82	63	37	28.5	11	8.5	130	100
Own village market facilities should be provided	93	71.6	31	23.8	6	4.6	130	100
Easy and Quick loan facilities can be provided	86	66.2	38	29.2	6	4.6	130	100
Education loans with subsidies ca be provided to the fisherwomen vendors' family.	77	59.2	51	39.3	2	1.5	130	100
Government can take initiative to set up at least a primary health center for fisherwomen.	84	64.6	42	32.3	4	3.1	130	100
Can support in setting up Marine fish stalls for women	80	61.6	48	36.9	2	1.5	130	100
Provide insulated boxes for storingthe excess of fish.	80	61.6	40	30.7	10	7.7	130	100
Provide tents for solar drying of fish	59	45.4	54	41.5	17	13.1	130	100
Train women in new technology to improve business.	81	62.3	13	10	36	27.7	130	100

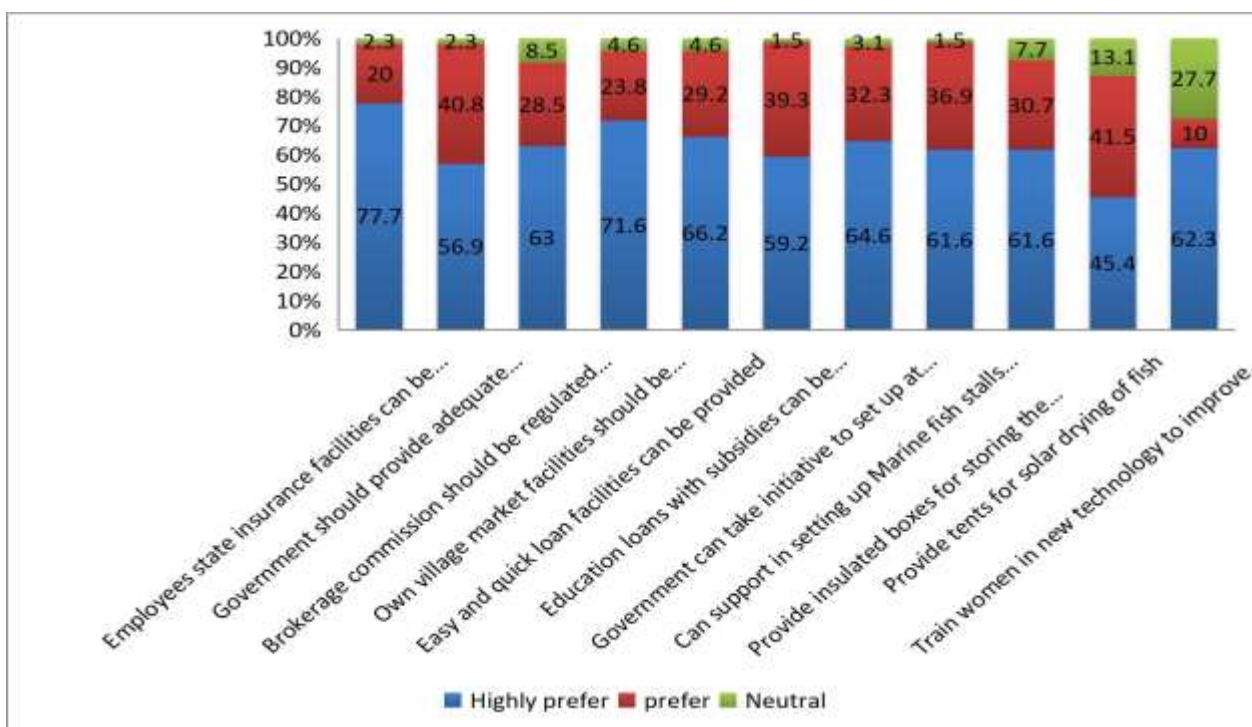


Chart4.1.17: Suggestion to be added by the government to improve the lively hood

INTERPRETATION:

From the above table it is interpreted that,

- 77.7% of respondents highly prefer on employees state insurance facility, 20% of the respondents prefer employees state insurance facility, and 2.3% of respondents neutral in employees state insurance facility.
- 56.9% of respondents highly prefer adequate transport facilities, 40.8% of the respondents prefer adequate transport facilities, and 2.3% of respondents neutral in adequate transport facilities.
- 63% of respondents highly prefer on brokerage commission should be regulated by cooperative societies, 28.5% of the respondents prefer on brokerage commission should be regulated by cooperative societies, and 8.5% of respondents neutral in brokerage commission should be regulated by cooperative societies.

- 71.6% of respondents highly prefer own village market should be provided, 23.8% of the respondents prefer own village market should be provided, and 4.6% of respondents neutral on own village market should be provided
- 66.2% of respondents highly prefer on easy and quick loan facilities should be provided, 29.2% of the respondents prefer on easy and quick loan facilities should be provided, and 4.6% of respondents neutral in easy and quick loan facilities should be provided
- 59.2% of respondents highly prefer in educational loan with subsidies can be provided to the fisher-women vendors family, 39.3% of the respondents prefer in educational loan with subsidies can be provided to the fisher-women vendors family, and 1.5% of respondents neutral in in educational loan with subsidies can be provided to the fisher-women vendors family.
- 64.6% of respondents highly prefer on government can take initiative to set up at least a primary health center , 32.3 % of the respondents prefer on government can take initiative to set up at least a primary health center, and 3.1 % of respondents neutral in government can take initiative to set up at least a primary health center.
- 61.6% of respondents highly prefer support in setting up marine fish stalls for women, 36.9% of the respondents prefer support in setting up marine fish stalls for women, and 1.5 % of respondents neutral in support in setting up marine fish stalls for women.
- 61.6% of respondents highly prefer in providing insulated boxes for storing the excess of fish , 30.7% of the respondents prefer in providing insulated boxes for storing the excess of fish, and 7.7% of respondents neutral in in providing insulated boxes for storing the excess of fish.
- 45.4% of respondents highly prefer in providing tents for solar drying of fish, 41.5% of the respondents prefer in providing tents for solar drying of fish, and 13.1% of respondents neutral in providing tents for solar drying of fish
- 62.3% of respondents highly prefer on training women in new technology to improve business, 10 % of the respondents prefer on training women in new

technology to improve business, and 27.7% of respondents neutral in training

- women in new technology to improve business

INFERENCE:

- Majority (77.7%) of respondents highly prefer on employees state insurance facility.
- Majority (56.9%) of respondents highly prefer adequate transport facilities.
- Majority (63%) of respondents highly prefer on brokerage commission should be regulated by cooperative societies.
- Majority (71.6%) of respondents highly prefer own village market should be provided.
- Majority (66.2%) of respondents highly prefers on easy and quick loan facilities should be provided.
- Majority (59.2%) of respondents highly prefer in educational loan with subsidies can be provided to the fisher-women vendors' family.
- Majority (64.6%) of respondents highly prefer on government can take initiative to set up at least a primary health center.
- Majority (61.6%) of respondents highly prefer support in setting up marine fish stalls for women.
- Majority (61.6%) of respondents highly prefer in providing insulated boxes for storing the excess of fish.
- Majority (45.4%) of respondents highly prefer in providing tents for solar drying of fish.
- Majority (62.3%) of respondents highly prefer on training women in new technology to improve business.

Table 4.1.18 Fisherwomen's interest in using battery vehicles for doing business if provided by the government.

PARTICULARS	NO.OF RESPONDENTS	PERCENTAGE
Yes	108	83%
No	14	10.8%
Maybe	8	6.2%
Total	130	100

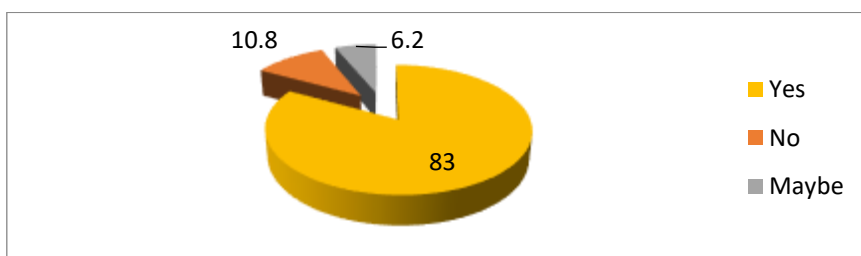


Chart 4.1.18 Fisherwomen's interest in using battery vehicles for doing business if provided by the government

INTERPRETATION:

From the above table It is interpreted that 83% of the respondents says yes for the necessary of battery vehicles for doing business, and 10.8% of the respondents says no for the necessary of battery vehicles for doing business and 6.2 % of the respondents says May be for the necessary of battery vehicles for doing business.

INFERENCE:

Majority (83%) of the respondents says yes for the necessary of battery vehicles for doing business.

STATISTICAL ANALYSIS

4.2 CHI SQUARE:

Hypothesis: 1

H₀ (Null hypothesis)= There is no significant difference between age of the respondents and their source of funding for doing business

H₁ (Alternate hypothesis) There is no significant difference between age of the respondents and their source of funding for doing

4.2.1 DESCRIPTIVE

Age * source of funding for doing business? agencies What is your [Private					
Cross tabulation					
AGE	Always	Never	Rarely	Sometimes	TOTAL
Below 38	4.6	.6	12.1	7.7	25.0
38-48 Years	8.9	1.1	23.3	14.8	48.0
48-58 years	7.8	1.0	20.4	12.9	42.0
58 and above	2.8	.3	7.3	4.6	15.0
TOTAL	24.0	3.0	63.0	40.0	130.0

4.2.2 CHI-SQUARE TESTS

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	21.735^a	9	.010
Likelihood Ratio	24.207	9	.004
N of Valid Cases	130		
a. 7 cells (43.8%) have expected count less than 5. The minimum expected count is .35.			

INFERENCE:

Since p value (0.10) is less than 0.05. we accept the alternate hypothesis and reject the null hypothesis. Hence there is significant difference between age of the respondents and the source of funding for doing business

4.3 ONE WAY ANOVA TEST

Null Hypothesis:

H₀ = There is no significant association between age of the respondents and their opinion on the source of funding for doing business

Alternate Hypothesis:

H₁ = There is significant association between age of the respondents and their opinion on the source of funding for doing business.

4.3.1 Descriptive

Descriptives								
N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean	Minimum		Maximum	Minimum
					Lower Bound	Upper Bound		
Always	47	2.62	.709	.103	2.41	2.83	1	4
Never	1	1.00	.	.	.	.	1	1
Rarely	14	2.21	.975	.261	1.65	2.78	1	4
Sometimes	68	2.57	.798	.097	2.38	2.77	1	4
Total	130	2.54	.799	.070	2.40	2.68	1	4

4.3.2 ANOVA

EFFICIENT					
	SUM OF SQUARES	DF	MEAN SQUARE	F	SIG.
Between Groups	4.212	3	1.404	2.265	.046
Within Groups	78.096	126	.620		
Total	82.308	129			

INTERPRETATION:

Since p value (0.04) is less than 0.05. we accept the alternate hypothesis and reject the null hypothesis. Hence there is significant difference between age of the respondents and the source of funding for doing business.

CHAPTER V

FINDINGS

5.1 FINDINGS

- Majority (37%) of respondents are in the age group of 38-48 Years old.
- Majority(81%) are married.
- Majority (37%) of respondents sell fishes.
- Majority (38%) of respondents are earning 200-400 rupees per day.
- Majority(45%) of the respondents are in the field for less than 10 years.
- Majority (21%) of the respondents are selling in the street in one place.
- Majority(78.5%) of respondents are members of fisher-women society.
- Majority(69.2%) of respondents are the member of fisheries welfare board.
- Majority (69.2%) of respondents are getting benefits from NFRs Scheme
- Majority (81%) of respondents are agreed with the benefits given by the society
- Majority (67%) of respondents are satisfied with support given by government with training programs to improve your marketing skills
- Majority (55%) of respondents mostly face financial crises during covid.
- Majority (71.5%)of respondents says always by themselves for the source of funding to do business.
- Majority (53.8%) of respondents says sometimes they will get funding from local money lender for doing business.
- Majority (48.5%) of respondents says that rarely they will get funding from private agencies for doing business.
- Majority (52.3%) of respondents says that sometimes they will get funding through banks for doing business.
- Majority (52.3%) of respondents are highly interested in training for value added products
- Majority (63.1%) of respondents are interested in marketing skills.
- Majority (41.4%) of respondents are neutral in basic computer skills to do business
- Majority(63%) of respondents are interested in personality development.
- Majority (46.2%) of respondents are interested in stress management.
- Majority (38.5%) of respondents always face lack of fish.

- Majority (61.5%) of respondents often face over exploitation by middle man
- Majority (37.8%) of respondents often face price fluctuation.
- Majority (50.8%) of respondents often face inadequate demand.
- Majority (43%) of respondents always and often face low price offered by the buyers.
- Majority (43%) of respondents often face storage problem.
- Majority (47%) of respondents often face inadequate market knowledge.
- Majority (44.6%) of respondents often face competition from other sellers.
- Majority (49.2%) of respondents always face transportation problem.
- Majority (52.3%) of respondents often face delay in payments
- Majority (43.1%) of respondents always get financial support from private family members.
- Majority (64.6%) of respondents sometimes get financial support from private money lenders
- Majority (29.2%) of respondents always financial support from private money lenders.
- Majority (77.7%) of respondents highly prefer on employees state insurance facility.
- Majority (56.9%) of respondents highly prefer adequate transport facilities.
- Majority (63%) of respondents highly prefer on brokerage commission should be regulated by cooperative societies.
- Majority (71.6%) of respondents highly prefer own village market should be provided.
- Majority (66.2%) of respondents highly prefers on easy and quick loan facilities should be provided.
- Majority (83%) of the respondents says yes for the necessary of battery vehicles for doing business

5.2 SUGGESTION:

1. Construction of proper market places with basic facilities for fish marketing.
2. To encourage fisher-women to become members in the fisher-women society.
3. Easy loan facilities should be provided to the fisheries family.
4. A majority of the women vendors viewed that the bus conductors or the auto drivers do not permit them to load the produce due to the smell.

5. Hence, the local municipality can create transportation facilities to these women at a reasonable price.
6. Employees state insurance facilities can be provided.
7. Provide insulated boxes for storing the excess of fish.
8. Government can take initiative to setup at least a primary health center for fisherwomen
9. Providing of battery vehicles for doing business. The open suggestion given by fisherwomen
10. state that the local municipality can create transportation facilities to these women at a reasonable price.

CONCLUSION:

5.3 CONCLUSION:

Fisherwomen are fishermen's wives and women from the fishermen community who are also involved in fisheries activities. These women play an important role in coastal economic activities. Their contribution is often overlooked in analyses of fisheries. Fisherwomen are actively involved in input and output markets as well as in supporting markets for fishing activities. The present study focuses on the role of women in earning a livelihood and supporting their family. It has also focused on the support given by the government to support and empower women and improve their sources of livelihood. It has been concluded that the majority of the fisher-women are involved in business activities and are interested to develop their sources of income and empower themselves with the modern techniques in business. Hence it could be concluded that if supported by the government fisherwomen in Kanyakumari district will become self-sustained and empowered also improve the living standards of their families.

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APPENDIX(QUESTIONNAIRE)

1. Name
2. Marital Status
 - a) Married
 - b) Unmarried
3. Age:
 - a) Below 38
 - b) 38-48 years
 - c) 48-58 years
 - d) 58 &above
4. What is your day to day work?
 - a) Fish selling.
 - b) Net making
 - c) Ornamental shell collection.
 - d) Dry fish selling
 - e) Dry fish pickle making
5. How many rupees you earn for a day?
 - a) Less than 200 rupees
 - b) 200-400 rupees
 - c) 400 – 600 rupees
 - d) More than 600 rupees
6. How many years you are in this field?
 - a) Less than10 Years
 - b) 10-20 Years
 - c) 20-25 Years
 - d) More than 25 Years
7. How are you selling the fish related products you are dealing ?

- a) Rented shops
 - b) Govt.kiosks
 - c) fish stalls
 - d) selling in the street(in one pace)
 - e) selling in the street(by walk)
 - f) selling in the street(in vehicles)
8. Are you a member of fisherwomen society?
- a) Yes
 - b) No
9. Are you a member of fisheries welfare board?
- a) Yes
 - b) No
10. Are you getting the benefits given by NFRS scheme?
- a) Yes
 - b) No
11. Are you satisfied with the benefits given by the society?
- a) Strongly Agree
 - b) Agree
 - c) Neither agree nor disagree
 - d) Disagree
 - e) Strongly disagree
12. Are you satisfied with support given by govt. with training programs to improve your marketing skills ?
- a) Highly satisfied
 - b) Satisfied
 - c) Neutral
 - d) Dissatisfied
 - e) Highly Dissatisfied

13. Do you face financial crisis to do your business during covid?

- a) Always
- b) Mostly
- c) Sometimes
- d) Rarely
- e) Never

14. What is your source of funding for doing business?

PARTICULARS	ALWAYS	SOMETIMES	RARELY	NEVER
Self				
Loan from local money lender				
Private agencies				
Banks				

15. What are the supporting programs you would be interested in to improve your skill to do business more profitably.

Training need	Highly interested	interested	Neutral	Not interested	Highly not interested
Training for value added products					
Marketing skills					
Basic computer skills to do business (billing)					
Personality development					
Stress management					

16. What are the day to day problems you face in your business?

Over exploitation by middleman					
Price fluctuations					
Inadequate demand					
Low price offered by the buyer					
Storage problems					
Inadequate market knowledge					
Competition from other sellers					
Transportation problems					
Delay in payment					

17. Where you able to get on financial support from others to get back to your business during covid.

Particulars	Always	Something	Rarely	Never
Private family members				
Private money lender				
Private Banks				

18. Rate the suggestion to be added by the government to improve the lively hood?

Particular	Highly prefer	prefer	Neutral	Not prefer	Highly not prefer
Employees state insurance facilities can be provided to women fish vendors					
Government should provide adequate transport facilities					
Brokerage commission should be regulated by cooperative societies.					
Own village market facilities should be provided					
Easy and quick loan facilities can be provided					
Education loans with subsidies can be provided to the fisherwomen vendors' family.					
Government can take initiative to set up at least a primary health center for fisherwomen.					

Can support in setting up Marine fish stalls for women						
Provide insulated boxes for storing the excess of fish.						
Provide tents for solar drying of fish						
Train women in new technology to improve business						

19. If given battery vehicles to do business will you be interested

- a) Yes
- b) No
- c) May be

20. give your suggestion to improve the livelihood of women in a district

ARTICLE

A STUDY ON THE LIVELIHOOD OF WOMEN IN KANYAKUMARI COSTAL REGION

¹Godwin Jino F and ²Kalailakshmi

¹ Student, School of Business Administration

² Assistant Professor, School of Business Administration

Sathyabama Institute of science and Technology. Chennai 600119, Tamil Nadu,
India.

ABSTRACT

Fish is considered as perhaps the most fundamental food things that provide protein to build our body throughout the world. In Tamil Nadu, fish and fisheries sectors plays an immensely important role in terms of nutrition, income, and employment generation and foreign exchange earnings. Most of the land in Tamil Nadu covered by ocean and river and therefore many people in this area are involved in capturing fish and fish farming. Fisher women, play an important role in costal economic activities. Their contribution is often overlooking in analysis of fisheries. Fisher women are actively involved input and output market as well as in supporting market for fishing activities. In the fisheries along the north coast of java, Indonesia, at input market women provide logistic support for fishing activities, while at output market fisher women are often the main players is fish selling and distribution. Fisherwomen's wives are also involved actively in generating additional family incomes from activities inside and outside fisheries. When fishermen face uncertainty such as seasonal variation, women often become the backbone of the family and are important for its survival. Fisher women are therefore an integral and functional part of coastal fishing industry.

INTRODUCTION

The marine sector forms one of largest sector activity in the country. The fisheries sector occupies a prominent place be economic development of the nation and state at the macro level and the individuals engaged in the activity at the micro level.

The coastal zone can physically and geographically be described as a corridor where the land and adjacent ocean meet. It's the area of interaction between land and sea where production, consumption, recreation and exchange processes of climate change take place.

Fish trading is a traditional occupation that has been a means of livelihood of thousands of women in India at the majority of vendors being women. Unlike men, whose labor is largely confined to the sea, river, or lake, fisher women vendors have to travel with their products on their head to the market place. Along with being engaged in household work from dawn to dusk, fisherwomen play an important role in retailing, sorting, grading, curing and drying, prawn peeling and collection of seaweed apart from hand braiding and repair of net.

REVIEW OF LITERATURE

S. LAZARUS AND J.J JOEL (1979) The important fishing craft and gear in the district, seasonal and regional variations of the fisheries, important species exploited and disposal, utilization and marketing of the catches are briefly explaineddescribed. **FREEDACHANDRASEKARAN (1979)** in his study attempted to examine the role of fisher-women in the district of Chengalpattu. The study identified that the role of women in fishing activities is confined to repairing fish nets, marketing of fish, processing drying and salt curing offish. **KARUNAANBARASAN(1985)**This report is based on a year's study of three fishing villages of Chengalpattu district, Tamil Nadu, conducted between February 1983 and January 1984.

It profiles the villages and analyses the various factors that influence the role and status of the fisher-women there also includes three case studies. These describe the lifestyle, the work, and the family and social status of three women. **EDLTRAUDDREWES (1986)** How can the living conditions of the women from the fishing communities be improved. This paper documents the BOBP's experience in a pilot project in Tamilnadu India. **DIANA TEMPELMAN (1987)** attempted to examine the socio economic status of the fisher-women in the coastal villages of Vishakhapatnam District, Andhra Pradesh. The study could identify that the women get themselves engaged in marketing of fish for 7-10 hours a day. They generally, carry this for sales in their overheads. For them, to cover a longer distance, buses are the major mode of transportation. For selling within the towns limits, bicycles and auto rickshaws are important means of transport.

OBJECTIVES OF THE STUDY

Primary objectives:

A study on the Lively Hood of Women in Kanyakumari Coastal Region

Secondary objectives:

To identify and provide suggestions for the lively hood of costal women. To Analyze the Lively Hood of women in kanyakumari costal region. To analyze the role of fisherwomen in processing and marketing of fish and fishery products as a source of income generation and livelihood option in kanyakumari. To estimate the social, political and economic empowerment of fisherwomen involved in processing and marketing of fish an fishery products in Kanyakumari.

RESEARCH METHODOLOGY:

The research study is adopted with convenience method and data collection was done through questionnaire method. The study used both the primary and secondary data. The sample size of the research study consists of 130. Closed-end questions are also asked to the respondents.

DATA ANALYSIS AND INTERPRETATION

Table 1: Age wise classification of respondents

Year	No. of Respondents	Percentage
Below 38	25	19%
38-48 Years	48	37%
48-58 Years	42	32%
58 and above	15	12%
Total	130	100

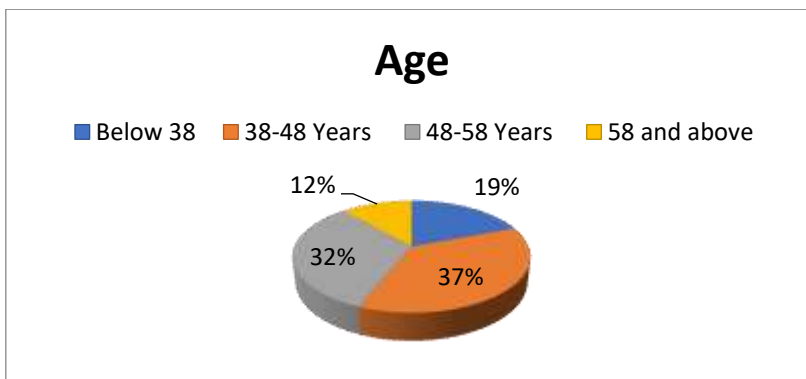


Chart 1: Age wise classification of the respondents

INTERPRETATION:

From the above table it is interpreted that 19% of the respondents are less than 38 years old, 37% of them are 38-48 Years old, 32% of them are in the age group of 48-58 years old and 12% are in the age group of 58 and above.

Table 2: Showing the source of funding for doing business of fisherwomen.

Particulars	Always	%	Sometimes	%	Rarely	%	Never	%	Total	%
Private agencies	24	18.5	40	30.7	63	48.5	3	2.3	130	100

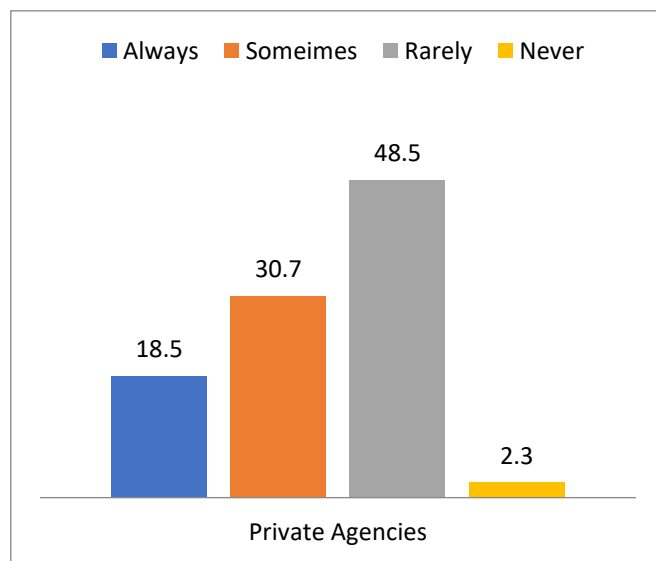


Chart 2: showing the source of funding for doing business of fisherwomen

INTERPRETATION:

From the above table It is interpreted that 18.5 % of respondents are always funding from private agencies, 30.7% of respondents are sometimes, 48.5 % of respondents are rarely and 2.3 % of respondents are never got from the private agencies

CHI SQUARE:

Table showing the Age Of The Respondents Vs Significant Source Of Funding For Doing Business (Private Agencies)

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	21.735 ^a	9	.010
Likelihood Ratio	24.207	9	.004
N of Valid Cases	130		
a. 7 cells (43.8%) have expected count less than 5. The minimum expected count is .35.			

INFERENCE:

The results of the "**Pearson Chi-Square**" say that $\chi^2(9) = 21.735$, $p = 0.010$. This tells us that there is a statistically significant association between age of the respondents and the source of funding for doing business.

SUGGESTION

- Construction of proper market places with basic facilities for fish marketing.
- To encourage fisherwomen to become members in the fisherwomen society.
- Easy loan facilities should be provided to the fisheries family.
- The local municipality can create transportation facilities to these women at a reasonable price.
- Providing battery vehicles for doing business

- Government can take initiative to set up at least a primary health centre for fisher women's and their families.

CONCLUSION

Fisherwomen are fishermen's wives and women from the fisherman community who are also involved in fisheries activities. This woman plays an important role in coastal economic activities. Their contribution is often overlooked in analysis of fisheries. Fisherwomen are actively involved in input and output markets as well as in supporting markets for fishing activities. The present study focuses on the role of women in earning a livelihood and supporting their families. It has also focused on the support given by the government to support and empower women and improve their sources of livelihood, it has been concluded that the majority of the fisher women are involved in business activities and are interested to develop their source of income. Hence it could be concluded that if supported by the government, fisher women in Kanyakumari district will become self-sustained and empowered also improve the living standard of their family.

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