

# Bay of Bengal Programme

Development of Small-Scale Fisheries

IDENTIFYING EXTENSION ACTIVITIES FOR  
FISHERWOMEN IN VISHAKAPATNAM DISTRICT,  
ANDHRA PRADESH, INDIA

BOBP/WP/57



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BAY OF BENGAL PROGRAMME  
Development of Small-Scale Fisheries

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IDENTIFYING EXTENSION ACTIVITIES FOR FISHERWOMEN  
IN VISAKHAPATNAM DISTRICT, ANDHRA PRADESH, INDIA

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This paper discusses the findings of a 1984—85 socio-economic study of fisherwomen in four coastal villages in Visakhapatnam district, Andhra Pradesh. Its object was to identify pilot projects to upgrade the living conditions of fisherwomen in coastal villages.

The study was conducted at the request of the Directorate of Fisheries, Andhra Pradesh. At the district level, the Collector extended his cooperation, and through him the services of block level officers, district development officers and the Women and Child Welfare Department were obtained. Even at an early stage, the leading bank in Visakhapatnam showed a keen interest in the outcome of the study.

The study was conducted jointly by the small-scale fisheries project of the Bay of Bengal Programme (BOBP) and the Institute for Coastal and Offshore Research (INCOR), Visakhapatnam. The author owes thanks to Dr. R. V. Rama Rao, Director of INCOR; and to INCOR staffers Ms. Vaishnavi Chandrasekharan and Mr. Chanchala Gupta for their cooperation in planning and executing this study; and, of course, to the five investigators for their diligence and perseverance in data collection.

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Finally, it obviously would not have been possible to gather the information presented without the friendly and willing cooperation of the fisherwomen of Bheemunipatnam, Mangamaripeta, Chokkavanipalem and Peda Jalaripeta.

The BOBP's small-scale fisheries project (1979—1986) was funded by the Swedish International Development Authority (SIDA) and executed by the Food and Agriculture Organization of the United Nations (FAO). It covered five countries bordering the Bay of Bengal— Bangladesh, India, Malaysia, Sri Lanka and Thailand. The main goals of the project were to develop, demonstrate and promote technologies and methodologies to improve the living conditions of small-scale fisherfolk in member-countries.

This document is a working paper and has not been cleared by the FAO, the Government of Andhra Pradesh or the Government of India.

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## SUMMARY

This report presents information gathered during a study of four fishing villages (seven hamlets) in Visakhapatnam district, Andhra Pradesh – Bheemunipatnam, Chokkavanipalem, Mangamaripeta and Peda Jalaripeta. The purpose of the study was to identify pilot projects to upgrade the living conditions of these fisherwomen. As a prelude, the socio-economic condition of women in small-scale fisheries sector in the district was also evaluated.

The villages are all located within 45 km north of Visakhapatnam town and are easily accessible by regular public transport via a beach road. Chokkavanipalem and Mangamaripeta are the more rural of the fishing villages, with Chokkavanipalem being the smallest of them (around 100 families). Bheemunipatnam is a town-like centre of which the three fishing hamlets studied are an integral part. Peda Jalaripeta is the largest fishing village (around 950 families), located within the urban limits of Visakhapatnam, but in a separate built-up area.

The majority of the families are nuclear and have, on an average, five members. Of the total sample, nearly 80 per cent of the households depend mainly on fishing for their income and nearly half of these do not have any assets for independent fishing; the men work as coolie fishermen. Women from two-thirds of the households undertake income-earning activities – the majority of them are engaged in fish marketing (70 per cent of the working women or 48 per cent of the total sample).

Incomes vary widely: the average weekly income is around Rs. 120. Eighty per cent of the households are indebted for an amount varying between Rs. 1,980 and 4,270. Only a few persons obtain bank loans; the majority take loans from relatives or friends at varying rates of interest.

Women engage in fish marketing between 7 and 10 hours a day and 5 to 7 days a week. In addition to the family's catch, the women procure fish from group purchase and from auction. Usually, the women try to sell the fish while it is still fresh. Only the leftovers are dried, as dried fish brings in lower returns. Peda Mangamaripeta is an exception, in so far as most women sell only dried fish. They usually buy fish in bulk to dry and sell once a week at market places in the hinterland.

Fish is marketed mainly through headload. Buses and lorries are used to transport fish to towns. Within the towns, bicycles and autorickshaws are important means of transport. Fish marketing provides women with higher returns than coir making, small business or other activities.

Consideration of various pilot project activities led to two conclusions:

- The women are not interested in organized fish transport;
- The women are interested in obtaining bank loans but they are either not familiar with the procedures or find these cumbersome.

Banks find it difficult to collect loan repayments: they do not have enough staff. To introduce fisherwomen to the discipline of repaying loans, a new approach has to be adopted.

The experience of the Grameen Bank, Bangladesh, shows that "individual" loans given to organized groups are successful even after 10 years of operation: it seems possible to adopt this approach in Andhra Pradesh. As most fisherwomen are illiterate and live on a very low budget, it is essential that they obtain guidance in starting loan groups. The guidance necessary during the establishment of loan groups and the assistance needed to widen the development process should come from government extension personnel as part of their overall role of stimulating development.

## 1. INTRODUCTION

### 1.1 Purpose and methodology of the study

The purpose of the study was to identify pilot activities to assist coastal Andhra Pradesh fisherwomen to upgrade their living conditions. As a necessary prelude, a socio-economic study of these women was first organized.

Since the study was action-oriented, it was decided to limit the study to a few carefully selected villages in just one district.

General information was gathered through interviews with resource persons (government officials, formal and informal village leaders), and through a questionnaire answered by a random sample of over 10% of the households—except in the Targer villages where a somewhat reduced sample size was found sufficient (Table 1). The households to be interviewed were selected in the field as no up-to-date list of households in the village was available. Figures relating to the total number of households in each village are subject to marginal error.

The interviews were conducted by a team of five female investigators. The wives of the heads of households were invited to answer the questions. The standardized household questions were supplemented with a set of questions concerning possible pilot activities. Most of the interviews lasted between half an hour and one hour.

Group discussions were also held in the villages. Tentative ideas on activities resulting from the survey were also discussed with officials from the concerned departments.

### 1.2 Selection of study villages

The state of Andhra Pradesh is situated on the east coast of India, bordering Orissa in the north and Tamil Nadu in the south. Its 980 km long coastline constitutes 12.5% of India's total coastline. The state has 23 revenue districts of which nine are coastal.

Initial investigations concentrated on the northern districts—East Godavari, Visakhapatnam and Srikakulam. Vizianagaram district was excluded because of its relatively short coastline (40 km only) and small marine fishing population.

The following factors influenced the choice of Visakhapatnam district as the study area,

- In East Godavari district, many activities with fisherwomen are already under way and intervention by BOBP might cause confusion.
- In Visakhapatnam district, women-oriented activities are confined mainly to the urban areas.
- A study in Visakhapatnam could be carried out in cooperation with the Institute for Coastal and Offshore Research (INCOR) and/or Andhra University,
- In Srikakulam district a few fisherwomen cooperatives exist and fisherwomen activities are no longer a new phenomenon. Further, the remoteness of the area poses problems for an effective study.

Altogether, 27 coastal fishing villages out of the total of 62 in Visakhapatnam district were visited. They ranged from Yerrayyapalem on the district border 45 km north of Visakhapatnam town to Vadapalem some 54 km south of Visakhapatnam. The population of a village varied from an estimated 250 to 5000.

In most villages, the greater part of the family income derives from fishing or related activities. It is only close to Visakhapatnam (i.e. Bheemunipatnam) that a different occupational pattern exists because of jobs in offices, homes, industrial areas, and the harbour.

The villages north of Visakhapatnam town became more easily accessible after the completion of the Beach Road in 1979. Since then buses have been plying regularly on this road and fish is transported and marketed over greater distances. South of Visakhapatnam, transport takes more time as all traffic has to pass through the industrial area over roads crowded with lorries. In consultation with fisheries officers, it was therefore decided that fishing villages further south would be excluded from the survey – the time taken to reach these places might have hampered both the study and any pilot activity carried out there.

Four villages – Bheemunipatnam, Mangamaripeta, Chokkavanipalem and Peda Jalaripeta – were selected for study because they met the following criteria:

- Small-scale fisheries should be the main source of income of the community;
- The women should be involved in fishing-related activities;
- The fisherwomen should be interested in participating in income-earning project activities;
- The villages should be accessible,

While a general background of the villages is given in the following chapter, more details of socio-economic conditions with special reference to women as obtained from household interviews are given in Appendix 2.

## **2. GENERAL BACKGROUND OF THE STUDY VILLAGES**

### **2.1 Bheemunipatnam**

Bheemunipatnam is one of the important marine blocks of Visakhapatnam district and produces seven tonnes of fish and prawns annually. Within Bheemunipatnam town, there are three fishing hamlets: Thotaveedhi, Boyiveedhi and Eguvapeta. The Thotaveedhi population belongs to both the Vadabaliya and Jalaris castes—the two main fisher-castes of Andhra Pradesh. In Boyiveedhi, the Jalaris predominate whereas in Eguvapeta, the majority of the people are Vadabalijas. In Eguvapeta and Boyiveedhi, all families depend solely on income from fishing and related activities. In Thotaveedhi, however, only 25 per cent of the population is mainly engaged in fisheries. There is a lot of cottage industry (coir making) and boatbuilding activity (mainly masula stitched boats) here. Some men work as labourers in the Visakhapatnam harbour.

Three-quarters of the total amount of fish landed in Bheemunipatnam town is marketed by women. The remaining quarter is bought and marketed by cycle traders. Most of the fish is marketed locally but some women travel as far as Vizianagaram and Visakhapatnam to dispose of the fish. Locally marketed fish is transported by headload or on cycle-rickshaws.

Fishing is undertaken all the year round except on stormy days during October. Fisherfolk do not immigrate to Bheemunipatnam but some 50 to 60 fishermen migrate yearly to Visakhapatnam or Paradeep in Orissa from August or September to March,

All three fishing hamlets are accessible by cycle-rickshaws and buses on a bituminized road. The hamlets are electrified but electricity is used mainly for street lighting. Public taps provide piped water supply. Between half and one km from the hamlets, in the centre of Bheemunipatnam town, one finds a post office, a government hospital with a family planning centre, and a number of banks.

The fishermen cooperative society of Bheemunipatnam has about 600 registered members. From 1972 to 1977, the society assisted some members in obtaining bank loans for new boats and gear. but has not been very active since then.

## 2.2 Mangarnaripeta

Mangamaripeta, accessible by road transport, is located 14 km south of Bheemunipatnam and 24 km north of Visakhapatnam town. It is sub-divided into two hamlets – Peda Mangamaripeta and Chinna Mangamaripeta. Peda Mangamaripeta has a population of 1,500 and Chinna Mangamaripeta 500. All households depend on fisheries for the greater part of their income.

Usually four or five women form a group to increase their purchasing power at an auction. They sell the fish individually, either in surrounding villages or in Visakhapatnam or Bheemunipatnam. Some 20 women from other places as well as 15 to 20 cycle traders also purchase fish at the landing place. From the auction site, the women carry the fish on their heads till they reach the road where they take a bus or try to get a lift in a lorry.

Most coolie fishermen find work as crew members on fishing trips. There is no migration to or from Mangamaripeta. Boats or nets have to be bought in Bheemunipatnam. Small repairs on boats and nets are undertaken by fishermen themselves; but for major repairs and for boat construction, they depend on the fishermen from Thotaveedhi. There is a useful government fish curing yard where salt is provided for preservation.

The nearest post office is one km away. For banking services the people have to go to Bheemunipatnam. There is a fishermen cooperative society but its activities are limited at the moment. Mangamaripeta is not yet electrified and the only source of drinking water is two wells, since the two bore wells are out of order. The nearest medical facility is a private clinic 4 km away and the nearest government hospital is in Bheemunipatnam. Childbirth is at home, courtesy the traditional midwife.

Most houses have mud walls and thatched roofs but some 90 permanent houses have been built under a government housing scheme as a flood relief measure. All houses are built on the occupied land\*.

## 2.3 Chokkavanipalem

The smallest of the four study villages is Chokkavanipalem with a population of only 359, all belonging to the Vadabalija caste. It is located just north of Mangamaripeta, some 26 km north of Visakhapatnam.

Here the fish is auctioned upon landing. Some women from Chokkavanipalem, 10 women from other villages and 10 to 20 cycle traders buy fish at the landing place. The women sell fish only in surrounding non-fishing villages after carrying it on their heads. Not all inhabitants depend solely on fishing for income as there are only eight masula boats in Chokkavanipalem. Therefore, some of the coolie fishermen undertake additional jobs as labourers in construction work or in Visakhapatnam harbour. Many women collect firewood to sell and some are engaged in construction work as well. Despite underemployment, there is no emigration from Chokkavanipalem.

As Chokkavanipalem is located near the Beach Road, it is easily accessible by bus, car, lorry or bicycle. The nearest post office is 2 km away but for banking facilities the villagers have to go to Bheemunipatnam. The village is not electrified and there is only one public well. Near the main road there is a 'kirana' (provision store), a tea-coffee stall and a 'paan' shop. A doctor comes to the village once a week from a village 2 km away. Most babies are delivered at home with the assistance of an old woman. There is a primary school, and some adults learn reading and writing at adult education classes. All houses are made of mud walls and thatched roofs. In 1983, the fishermen cooperative society assisted 23 members to obtain bank loans from the State Bank of India. These loans were used to purchase twine for nets. Half of the money borrowed has already been repaid. Some 35 women received Rs. 300 each from the Andhra Bank branch in Bheemunipatnam, through the assistance of the block development worker. The money was used for fish drying and marketing. The loans were issued five years ago and a part of the money is yet to be repaid.

\* Occupied land is government land. Title deeds for homestead areas can be obtained against payment.



## **2.4 Peda Jalaripeta**

Peda Jalaripeta is located within the municipal corporation limits of Visakhapatnam town and has a population of around 4,500 (about 950 households).

The fish landed here is auctioned. Cycle traders do not participate in the auction as the main fishing harbour of Visakhapatnam town is nearby and more easily accessible to them. Nearly all the fish is marketed by women in Peda Jalaripeta itself. Some 10 per cent of the total catch is marketed by fisherwomen from neighbouring villages. They mainly buy the smaller varieties for drying. Most of the fish has to be transported by autorickshaw as the drivers of public buses refuse to carry baskets of fish in their vehicles. A number of women walk 5 to 7 km with head-loads to the fish market in Visakhapatnam town.

Peda Jalaripeta is rich in fishing assets. There are carpenters/boatbuilders in the village who can construct and repair kat-tumarams. Nets and other requirements for the boats are bought either in Visakhapatnam town or in Kakinada.

As Peda Jalaripeta is located within the urban limits of Visakhapatnam, it is well connected by the public bus service. The nearest post office is only 200 metres away. Branches of the State Bank of Hyderabad and Syndicate Bank are available one km away. Peda Jalaripeta is electrified – 25 houses have connections.

Facilities for drinking water are unsatisfactory. There are two wells which often dry up during the dry season. The six bore wells provide only salty water. Besides the wells, there are five public taps. Most women walk to neighbouring villages to collect drinking water from public taps early in the morning and/or in the afternoon.

Fruits and vegetables are marketed daily in the village and there are two civil supply shops and a 'kirana' shop. The Department of Women and Child Welfare runs a child care centre.

Around 100 adult men have studied up to the fifth standard, some 20 up to the tenth standard. Adult education classes for men were conducted for some years but were discontinued because they seemed to have neither the time nor the inclination. Very few women know how to read and write.

Most houses are constructed of poles with mud walls and a thatched roof. Some families have used lime to strengthen the walls and have laid cement floors. There are only 10 tiled-roof houses, as such houses attract tax. All homes are built on occupied land.

## **3. PILOT PROJECT ACTIVITIES**

### **3.1 Preliminary ideas**

#### *3.1.1 Fish drying*

In some villages the existing curing yard was used to its full capacity and the fisheries department was providing salt at a subsidized rate. In other villages, the curing yard appeared empty and hardly used. This may be because of the unsuitable location or the limited interest of the women in drying fish. Women prefer to dry fish in the vicinity of their houses since it is possible to ensure uniform drying and to protect it from animals while performing other household chores. But space for drying fish is limited, especially in fishing villages within the urban limits of Bheemunipatnam and Visakhapatnam, which are very densely populated. Improvement in fish drying remains optional as an extension activity and undertaking it would depend very much on the local situation.

#### *3.1.2 Fish marketing*

It was expected on the basis of previous experience with fisherwomen in Tamil Nadu, that women engaged in fish marketing would be interested in improved transport facilities. The

expectations were belied: seventy five per cent of the households did not have any transport problems; the others admitted that transporting problems cannot be lessened or removed. They also did not believe that it could be improved by organized transport as “every woman markets her fish in a different place” and they did not want the present informal network of cycle and autorickshaws and buses to collapse before the new system could prove its suitability and reliability.

Their doubts may prove to be justified as the success of organized fish transport cannot be guaranteed and does not seem to hold promise as an extension activity at present.

### 3.1.3 *Hand net-making*

Net-making does generate income, but since nets are made mainly by men and women do not seem particularly interested in it, this activity may be ruled out as a possible pilot project for fisherwomen.

### 3.1.4 *Fry/seed collection*

It was suggested that women’s participation in fry/seed collection for aquaculture could be encouraged because of the growing importance of aquaculture. However, it was found that aquaculture is not yet well developed in the coastal areas of Visakhapatnam district.

### 3.1.5 *Muggu (lime) industry*

Shell collection for the *muggu* industry is fairly common along the southern part of the Andhra coast, but the recent depletion of shell resources rules out shell collection as a pilot activity for fisherwomen.

### 3.1.6 *Individual credit*

Most women borrow money from moneylenders at interest rates of up to 250 per cent. In some villages a few women had received bank loans but this was an exception. The women are aware that they pay much higher interest rates to moneylenders than they would have to pay to banks. Yet some of them prefer to borrow from moneylenders for various reasons: banks are far away, bank procedures are complex, moneylenders are easier to approach. Many women were interested in obtaining bank loans to expand their fish marketing business, but did not know how to apply for them. Because of the need for credit and the interest evinced in it, arranging organized institutional credit seems an excellent way to begin a pilot extension project.

### 3.1.7 *Savings schemes*

To reduce the effect of seasonal income variations and to decrease the vulnerability of fishing Families during the lean season, savings schemes could be introduced, either as a separate extension activity, or in connection with credit facilities. Once the principle of saving money has been accepted and incorporated into the family budget, it could gradually be expanded to form a revolving loan fund system among the women.

### 3.1.8 *Improved living conditions*

The households survey revealed that for improving living conditions, priorities and preferences differed between villages, but the majority of women desired better houses. Facilities for loans was another major stated need. This again underscored the importance of organising credit facilities.

## 3.2 Group discussions

Although group discussions were organized for women, men were also present and took part in the discussions. The discussions mainly concerned loans and organized fish transport. Sometimes, other topics were raised by the women.

In most villages — except Peda Jalaripeta — bank loans had been given to men, usually for the purchase of boats or nets. In a few cases the loans had been repaid, but many were still due. In Peda Jalaripeta, a few women had obtained bank loans of Rs. 100—500, which had been repaid. Usually, arrangements for loans were made directly with the bank, though block development officers sometimes assisted in the initial stages. In Peda Mangamaripeta and in Chokkavanipalem, there were apprehensions about whether the middlemen credited to banks the loans repaid by the women. Some of them did not fully comprehend bank procedures.

At all meetings, the women expressed their interest in bank loans. In all villages, except in Boyiveedhi, the women did not object to group loans, and in most villages some women came forward to say they were willing to take up the leadership responsibilities of such loan groups. Some of these women said that they would take up this responsibility only if they had a say in the admission of group members or if the group membership was restricted to their family and relatives. The amount of money required varied from Rs. 100 to Rs. 300, with the exception of Chinna Mangamaripeta. Here, the women said that such a small amount of money was not very useful to them, fish marketing (dried fish) requires a working capital of at least Rs. 1,000. In this village the households engaged in fish marketing earn less money and are more in debt than the households not engaged in fish marketing. In most groups, the women expected to be able to repay Rs. 100 within two months during the main fishing season, but thought it would take four to six months to repay this amount during the lean season.

In Chinna Mangamaripeta, the women said they could repay Rs. 1,000 within a year.

Organized fish transport was unanimously rejected for reasons mentioned earlier.

### 3.3 Concluding remarks

The growing awareness of the importance of women as economic providers, and their pivotal role in sustaining the family, increase the need to include women in development programmes or to facilitate their participation in ongoing programmes. It has been observed that income earned by women is more likely to be spent on food and other basic needs than income earned by men. Consequently, it is recognized that an increase in women's income is more likely to improve family status than increased household income *per se*

Improving socio-economic conditions has to be the joint effort of men and women alike. However, the specific position women hold in their families warrants women-oriented programmes. Such programmes will change the bias evident in many projects that exclude women from participation in development.

For women in small-scale fisheries, helping them to improve their fish marketing is one of the most likely ways of improving their socio-economic conditions. It was expected that improved and organized fish transport would be a good step in that direction. However, given the existing decentralized mode of fish marketing, an improved transport system without the burden of additional transport costs will be difficult to design. Furthermore, the women were reluctant to cooperate in any such activity.

Another way to help improve socio-economic conditions is to ensure access to institutional credit. The following factors hamper institutional credit to fisherwomen:

- ignorance of existing bank regulations
  - low level of literacy
- the distance to various bank branches
- the relatively small loans which they require (between Rs. 100 and Rs. 1,000)
- lack of collateral
- the prevailing norm which discourages women from acting independently in financial matters.

BOBP's experiences in Andhra Pradesh, as well as in Orissa and Tamil Nadu, show that fisherfolk repay their loan instalments regularly as long as field staff of the banks are available to collect repayments in the villages. Whenever a bank withdraws field staff because of manpower shortage, the repayment rates decline sharply. The workload entailed by small-scale loans and the falling repayment rates have made banks reluctant to extend loans to fisherfolk.

Under the circumstances, what is required is personnel to motivate the women to organize themselves in groups and to monitor the repayment schedule of bank loans. A good example of the benefits of group work is the Grameen Bank in Bangladesh (Appendix 3).

The Grameen Bank's experience with organized group loans and savings shows that this method of organizing people allows individuals to undertake activities that they could not undertake earlier and instils in them the discipline that ensures repayments. On the other hand, the Gramya banks in India have a different set-up.

Timely repayment of loans can be ensured if the banks and the fisheries department can work closely together. For this it is necessary that government personnel are made available to guide and facilitate fisherwomen in upgrading their socio-economic condition.

The first task of these government extension officers will be to explain the procedures and regulations of the group loans scheme. After the women have fully comprehended this, they can decide whether or not they want to take part in the pilot activity. It is better to start with a few women/groups who are keen on participating. After the participants realize that they have to form themselves into like-minded groups, extension officers should instruct them in loan procedures. Then, bank personnel should step in and work together with the extension officers in disbursing the loans. The repayments ought to be made in weekly instalments and collected by the group heads. The dues are to be deposited in the bank by either the extension officer, the bank worker who accompanies the extension officer to the villages, or the group head. It is important that the link between the fisherwomen and the bank be as direct as possible, and that the role of the extension officer as an intermediary decreases gradually.

The second task of the extension officers will be unconnected with banking or with other economic activities. This is why the facilitating personnel in this pilot project have to be government extension officers.

The following ideas are only tentative, as in this kind of extension work it is important that project activities are based on needs and problems expressed by the fisherwomen themselves. Only this will ensure their involvement and collaboration in the proposed activities to the maximum extent.

Taking the loan group as the basic working unit, attempts can be made to improving living conditions by involving fisherwomen in existing schemes or facilities. For example, a housing scheme exists through which beneficiaries can obtain building materials if they themselves arrange for the labour needed for construction. Schemes like this have been a success with many population groups. Since the women in the study villages felt that better houses are important to improve their living conditions, it would be the task of the extension officers to popularise such a scheme among the fisherfolk.

Living conditions can be improved by providing better sanitation. However, in one of the villages studied, the available public latrines for women were not used. Faced with such a situation, the extension officers must find out whether the villagers really believe that public latrines improve sanitation (and, if so, why the existing facilities are not in use), before organizing them to construct latrines for themselves.

There can be further attempts to improve socio-economic conditions through training/information facilities. This category covers a broad range of activities which cannot be carried out only by extension officers; other departments or institutions need to be involved as well. For example, activities could be undertaken on subjects like:

- improved nutrition, health and child care
- nonformal education

- making household chores easier (for instance, an improved wood stove would reduce the time needed to collect wood and also the expenditure on wood).

Once people start working together, many suitable extension activities (which are perhaps necessary to achieve sustained development) may come to light even though they cannot be foreseen at the present.

Naturally, the approach described above can be extended to male groups. In fact it *has* to include fishermen at a later stage to achieve balanced development. However, a beginning should be made with loans and savings groups for fisherwomen principally because:

- Fisherwomen do not have access to most of the forms of assistance which are available to men.
- An increase in the income of female members benefits the family more than an increase in the income of male members.
- Women in fishing communities work with a lower capital base than men do. It is easier to instil the discipline of repaying loans when the loan amount is small.

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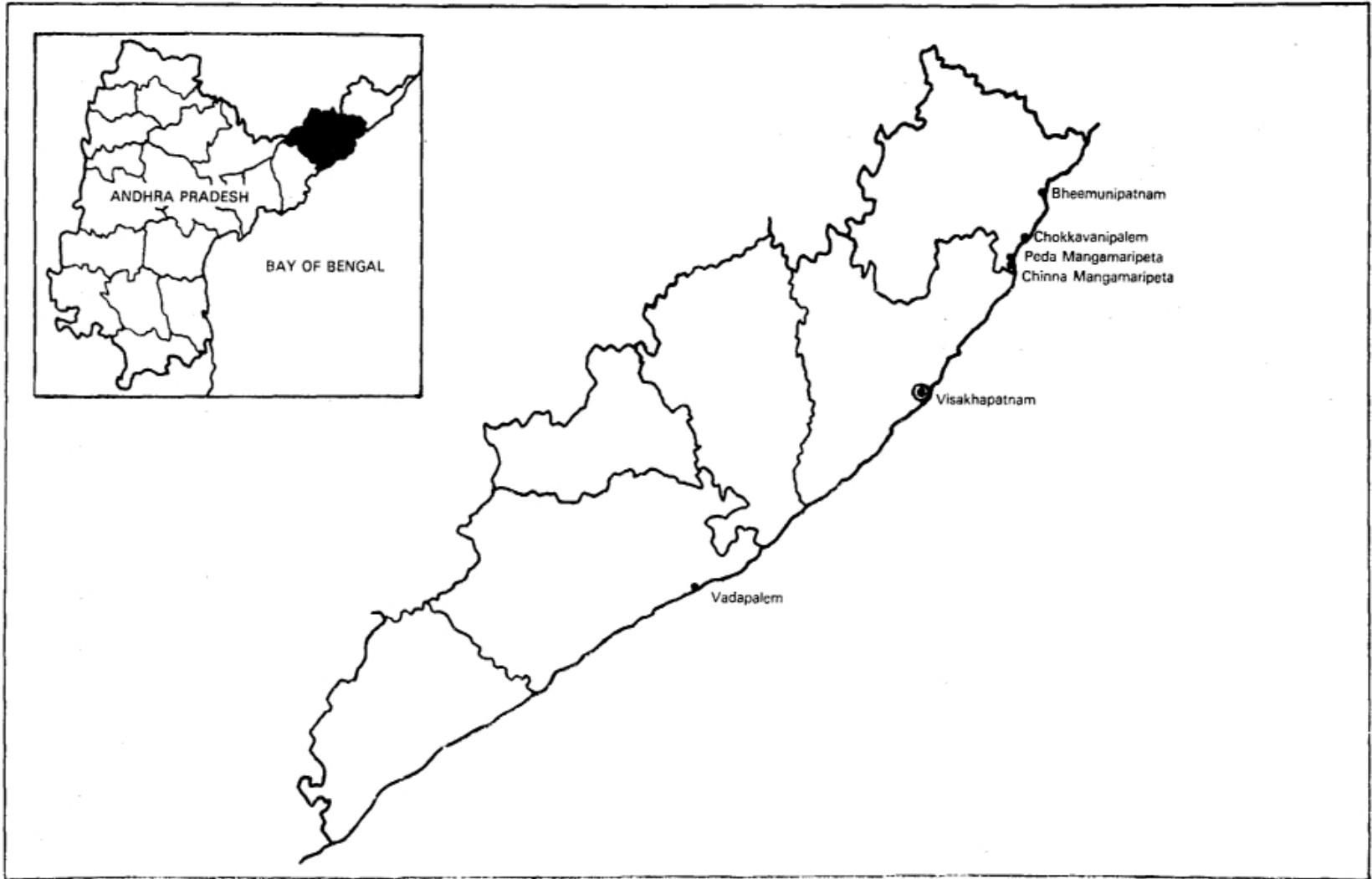
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Table 1  
Number of households and number surveyed

	Total No. of households	Sample households No (%)
Bheemunipatnam	880	104(12)
Thotaveedhi	120	26(22)
Boyiveedhi	160	30(19)
Eguvapeta	600	48 (8)
Mangamaripeta	400	55(14)
Peda Mangamaripeta	300	40(13)
Chinna Mangamaripeta	100	15(15)
Chokkavanipalem	106	19(18)
Peda Jalaripeta	950	76(8)
Overall	2336	254(11)

Table 2  
List of improved living conditions according to preference

	Overall %		Range (%) Lowest to highest	
Better houses	55	Peda Mangamaripeta	40—73	Boyiveedhi
Loans	34	Peda Jalaripeta	18—47	Peda Mangamaripeta
Water facilities	26	Boyiveedhi	3—58	Peda Jalaripeta
Sanitary facilities	26	Chinna Mangamaripeta	13—37	Boyiveedhi
Electricity	18	Peda Mangamaripeta	5—29	Peda Jalaripeta
Medical facilities	10	Peda Jalaripeta	1—21	Chokkavanipalem



## Appendix 2

### THE HOUSEHOLD INTERVIEWS

This annexure deals in greater detail with the socio-economic conditions in the selected villages, with special emphasis on the circumstances of women. After describing the general characteristics of the households, the living conditions of the women are highlighted. The last section looks specifically into the condition of women engaged in fish marketing.

In some of the Tables, the calculated percentages do not add up to 100. The main reason is ambiguous or contradictory answers to questions, or even no answers. Since the data were computerised for a set programme, retrieval of information resulted in such discrepancies. These, however, did not materially affect the general deductions/conclusions.

#### 1. General aspects

##### 1 i *Socio-demography*

Table 1.1.1  
Family size and marital status of heads of households

	Family size			Marital status of heads of households (%)		
	Overall Average	Adults Average	Children (Up to 15 years) Average	Married	Widowed	Single/ Separated
Thotaveedhi	6.1	4.3	1.8(2.9)	61.5	23.0	15.5
Boyiveedhi	5.6	3.7	1.9(2.8)	66.7	26.7	6.6
Eguvapeta	5.4	3.4	2.0(2.6)	64.6	27.1	8.3
Peda Mangamaripeta	4.9	3.1	1.8(2.4)	75.0	22.5	2.5
Chinna Mangamaripeta	4.7	3.1	1.6(3.0)	60.0	33.3	6.7
Chokkavanipalern	3.6	2.6	1.0(1.7)	52.6	42.1	5.3
Peda Jalaripeta	5.4	2.9	2.5(3.0)	86.8	11.8	1.4

*Note:—The figures in brackets refer to the average number of children excluding those families which are childless.*

The average size per fishing family in the seven study hamlets comprises three adults and two children; if childless families are excluded, the average size may increase by one more child. These figures more or less agree with those arrived at by other studies of fisherfolk in Andhra Pradesh.

The low family size in Chokkavanipalem (one child less than the average) is partly because it has more widows.



**Table 1.1.2**  
**Family structure**

	Sample size	Nuclear %	Joint family	
			Lineally extended %	Collaterally extended %
			Thotaveedhi	261
Boyiveedhi	30	60	33	7
Eguvapeta	48	52	46	2
Peda Mangamripeta	40	50	50	
Chinna Mangamaripeta	45	40	60	
Chokkavanipalem	19	84	16	—
Peda Jalaripeta	76	71	28	1
Overall	254	62	36	2

Nuclear family : husband, wife and children (not married)  
 Joint family : { grandparent(s), parent(s) and children }  
 lineally extended { more than one generation of adults }

collaterally extended family : married brothers or sisters with their wives/husbands and children (one generation of adults but more married couples).

Taking into account the relatively small family size in all the villages, it is obvious from Table 1.1.2 that the once common joint families are far fewer now, with a very insignificant proportion of collaterally extended families.

**Table 1.1.3**  
**Caste structure**

	Vadabaliya	Jalari	(percentage) Others
Thotaveedhi	38	58	4
Boyiveedhi	3	97	
Eguvapeta	85	6	9
Peda Mangamaripeta	100		
Chinna Mangamaripeta	100		
Chokkavanipalem	100	—	
Peda Jalaripeta	3	97	

From Table 1.1.3 it can be seen that there are two castes among fisherfolk in Visakhapatnam district—the Vadabaliyas and the Jalaris. Previously, the fishing communities had a homogeneous caste structure — this can still be noticed in the more rural villages like Mangamaripeta and Chokkavanipalem. This pattern has been disturbed by urban influences in the fishing hamlets in Bheemunipatnam and Peda Jalaripeta; but the disturbance is only marginal in 3 out of 4 such fishing villages. Even in a homogeneous caste structure, the villagers make a clear distinction between social and economic status. The social status is determined by the esteem a family commands and is handed down from the past. Economic status is mainly determined by the possession of fishing assets or a permanent salaried job. Social and economic status may coincide, but not necessarily.

## 1.2 Economics

**Table 1.2.1**

**Occupations of heads of households**

(percentage)

	Boat/ Net Owners	Coolie fisher- men	Boat builders	Labou- rers	Small business men	Retirees	Widows	Others
Thotaveedhi	19	11	23	—	8	8	27	4
Boyiveedhi	47	17		3		3	17	13
Eguvapeta	46	42				2	8	2
Peda Mangamaripeta	23	63				2	10	2
Chinna Mangamaripeta	40	40				7	13	
Chokkavani- palem	32	42				5	21	
Peda Jalaripeta	58	37			1	1	—	<b>3</b>
Overall	42	37	2	1	1	3	10	4

Total 254 households.

The occupational categories identified are those of fishermen, boatbuilders, labourers (usually casual quarry construction labourers), small businessmen (tea, paan or other shops) and salary earners. Those who do not come under these categories are headed either by a retired male or by a widow without an adult son. Of the whole sample, 79 per cent of the heads of families are fishermen. Slightly more than half of them own at least one boat or one net. The rest are coolie fishermen without any fishing assets. It is striking that, in the more rural fishing villages (Mangamaripeta and Chokkavanipalem), the percentages of boat/net owners are lower, though fishing is by far the most important source of income in these villages. Thotaveedhi has a low percentage of boat/net owners and coolie fishermen because of the boatbuilding activity in this fishing hamlet. Generally, the occupational structure of male heads of households in the fishing village is rather undiversified. Another feature is a significant percentage of widow households.

**Table 1.2.2**  
**Boat ownership**

(percentage)

	No boat	1 Masula stitched boat	1 Kattumaram	2 Kattumerams	1 Masula stitched boat + 1 Kattumaram	3 or more boats	Shared ownership
Thotaveedhi	76	—	8	—	12	—	4
Boylveedhi	57	—	20	7	3	—	13
Eguvapeta	58	13	25	2			2
Peda Mangamaripeta	75	20	5				
Chinna Mangamaripeta	80	13	7				
Chokkavanipalem	89	11	—				
Peda Jalaripeta	51	5	32	7		5	

**Table 1.2.3**  
**Net ownership**

(percentage)

	No net	1 net	2 nets	3—5 nets	More than 5 nets	Shared ownership
Thotaveedhi	73	15		8		4
Boyviveedhi	43	33	7			17
Egurvepeta	51	13	13	17	4	2
Peda Mangamaripeta	74	5	3	10	8	
Chinna Mangamaripeta	73	13		7	7	
Chokkavanipalem	68	16	—	11	5	
Peda Jalaripeta	59	17	15	8	1	

Of the households investigated, 36% own at least one masula stitched boat or a kattumaram, and 39% own at least one net. As mentioned before, fewer people own boats and nets in Mangamaripeta and Chokkavanipalem although in these villages, fishery-related activities contribute more towards earnings. The reason for the high percentage of households without production assets in Thotaveedhi is that masula boats are built in this hamlet.

**Table 1.2.4**  
**Average income according to occupation of head of household**

(Rs./Week)

	Boat/Net Owners		Coolie Fishermen	
	FM	NFM	FM	NFM
Thotaveedhi	121	100	74	30
Boyiveedhi	233	129	141	93
Eguvapeta	266	126	121	109
Peda Mangamaripeta	159	84	130	80
Chinna Mangamaripeta	144	180	126	144
Chokkavanipalem	206	66	86	85
PedaJalaripeta	152	102	108	99
Overall	186	108	116	98
No. of households	64	39	41	56

*Note.—FM:* Households with at least one woman engaged in fish marketing  
*NFM:* Households without any women undertaking fish marketing

How crucial fish marketing is to family income is revealed by comparing the average weekly incomes of boat/net owners with those of coolie fishermen families. The figures indicate that the average incomes of coolie fishermen families with female members undertaking fish marketing can exceed the average incomes of boat/net owner families which do not engage in fish marketing. This implies that fish marketing can generate higher returns than boats or nets. But this is not true of Chinna Mangamaripeta, where the income in both the categories is higher among the families undertaking no fish marketing activity. The reason is not known. It is well known that getting figures on family income is a time-consuming job and that when available such figures are often questionable.

**Table 1.2.5**  
**Indebtedness and sources of borrowing**

	Average amount of debt Rs.	House-holds in debt %	Loan source (%)				Banks± others
			relatives	friends	traders	banks	
Thotaveedhi	1980	69	39	39	5	—	17
Boyiveedhi	2070	83	27	31	4	11	27
Eguvapeta	2020	83	55	45			
Peda Mangamaripeta	3180	93	57	40	3		
Chinna Mangamaripeta	4270	60	44	56			
Chokkavanipalem	2240	95	50	50			
Peda Jalaripeta	3110	72	80	15			

Of the whole sample, 80 per cent of the households are in debt. Again, Chinna Mangamaripeat is found to deviate somewhat from other households: the incidence of indebtedness is the lowest. The overall average for those households which are in debt is As. 2,660: the overall average for the total sample is Rs. 2,120. The loans are obtained mainly from relatives and friends. Even in fishing hamlets/villages in Visakhapatnam and Bheemunipatnam, which are close to banking facilities, only a few households have received bank loans.

### 1.3 Basic Needs

**Table 1.3.1**  
**Housing and water supply**

(percentage)

	Type of house				Water Supply		
	Mud walls & thatched roof	Mud walls reinforced with lime! cement & thatched roof	Stone house, either with thatched or tiled roof	Families occupying house alone	well	tap	both
Thotaveedhi	73	15	12	50	15	8	77
Boyiveedhi	77	13	10	73	13	5	84
Eguvapeta	52	27	21	75	15	10	75
Peda Mangamaripeta	60	—	40	90	100	—	—
Chinna Mangamaripeta	87	7	6	100	100	—	—
Chokkavanipalem	100	—	—	89	100	—	—
Peda Jalaripeta	72	25	3	94	14	12	74

Traditionally, fisherfolk live in houses with walls of mud and roofs thatched with palmyra leaves. Sometimes, the walls and floors are reinforced with lime or cement. Some families manage to build stone houses themselves, but most permanent houses are built by the government under various schemes. A housing scheme was implemented in Peda Mangamaripeta, because the houses were endangered by sea erosion. Eighty-six houses were constructed with a 70 per cent subsidy from the government (fisherfolk contribution Rs. 1,200 per family). Except in Thotaveedhi, the majority of the households (83%) live in separate housing units. In Thotaveedhi, several housing units are built under one roof to economize on building materials and space.

The fishing hamlets of Bheemunipatnam receive a fair amount of water from taps and wells, all located near the houses. More than three-quarters of the households use tap water for drinking and cooking; well water is used mainly for washing and cleaning. In Peda Jalaripeta, the women collect most of the drinking water from taps, but have to walk one or two km to reach them, as the village wells are either out of order or contain saline water. Mangamaripeta and Chokkavanipalem depend completely on wells for their water.

Nearly all the households use only firewood for cooking, either in open hearth fires or in small burners (chulas). A few use kerosene stoves in addition to firewood. Mangamaripeta and Chokkavanipalem have not been electrified yet, and it is kerosene that provides illumination. Electric power lights the streets — but not the houses — in the other fishing villages.

The diet consists of large amounts of rice — with fish, sometimes with vegetables (often not more than once a week). Sometimes a meal is prepared with 'ragi' (millet), which is much cheaper than rice but more nutritious. Most households eat three times a day, but cooking is done twice a day; the morning meal usually consists of leftovers from the previous day.

## 2. Women in the fishing villages

### 2.1 Socio-demography

**Table 2.1.1**

**Average age of women respondents, their age at marriage and proximity to their place of birth**

	Average age (years)	Average age at marriage (years)	Proximity to place of birth (%)				
			same hamlet	same village	upto 20 km	between 20—50 km	more than 50 km
Thotaveedhi	42	15	9	17	13	57	4
Boylveedhi	43	16	30	50	—	20	—
Eguvapetta	46	15	17	50	17	14	2
Peda Mangamaripeta	45	14	22	48	25	3	2
Chinna							
Mangamaripeta	51	15	40	33	13	7	7
Chokkavanipalem	44	15	—	47	42	11	—
Peda Jalaripeta	44	16	—	54	40	5	1
Overall	45	15	13	45	27	14	1

The average age of the women interviewed was 45 years. With a couple of exceptions, they were totally illiterate. Average age at the time of marriage: 15. Nearly 60 per cent of the women married men from the same hamlet or village. Another 25 per cent married men who lived a short distance away (usually within 50 km). The grooms are either close or distant relatives or contacts of relatives. So the women adjust quickly to new surroundings and circumstances after marriage. They return to their parental home during childbirth and during the lean fishing season.

### 2.2 Socio-economics

**Table 2.2.1**

**Work pattern of females in households**

	(percentage)			
	House hold work only	Fish marketing	Household work and Other activities	Fish marketing and other activities
Thotaveedhi	11	12	54	23
Boylveedhi	23	44	20	13
Eguvapeta	50	31	15	4
Peda Mangamaripeta	40	56	2	2
Chinna Mangamaripeta	40	53	7	—
Chokkavanipalem	37	32	21	10
Peda Jalaripeta	47	51	1	1
Overall	39	41	14	6

(Total 254 households)

**Table 2.2.2**  
**Income earning activities of female household members**

(percentage)

	Fish marketing	Coir making	Small business	House maid	Others
Thotaveedhi	31	59	3		7
Boyiveedhi	57	3	7	23	
Eguvapeta	65	11	12	4	8
Peda Mangamaripeta	92				8
Chinna Mangamaripeta	75			25	
Chokkavanipalem	57	29			14
Peda Jalaripeta	95		5		
Overall	70	15	5	5	5

(Total 166 women)

In 61 per cent of the households, women contribute to the family income—either by marketing fish caught by their husbands or, more often, by marketing fish purchased from others, or by engaging in other activities. As women have less access to production (fishing) assets, their occupational pattern is slightly more diverse. However, fish marketing is their main occupation; in three villages, coir-making is the other important activity.

**Table 2.2.3**  
**Households with income-earning women**

	Households %	Average weekly earnings from non-fisheries related activities Rs.	Average weekly earnings from fish marketing* Rs.
Thotaveedhi	89	26	60
Boyiveedhi	77	12	42
Eguvapeta	50	35	42
Peda Mangamaripeta	60	36	48
Chinna Mangamaripeta	60	25	42
Chokkavanipalem	63	29	54
Peda Jalaripeta	53	32	48

\* Losses and transport costs have been deducted in arriving at these figures.

The table clearly shows that fish marketing brings in more income than non-fisheries related activities. The differences in fish marketing earnings do not correspond to the differences in distance to the larger markets. The location of a market may affect the income in a couple in cases, but it does not affect the average in the villages studied.

**Table 2.2.4**  
**A day in the life of the village women**  
**(as recalled by them)**

		(hrs./day)					
	Total	Coir making	Fish marketing	Household work	Eating	Leisure	Other
Thotaveedhi	17	6	3	4	2	1	1
Boyiveedhi	18	—	5	8	2	1	2
Eguvapeta	16	*	3	9	2	1	1
Peda Mangamaripeta	16	—	4	9	2	1	
Chinna Mangamaripeta	14		4	7	2	1	
Chokkavanipalem	17	1	4	8	2	1	1
Peda Jalaripeta	16	—	3	9	2	2	—

\* Less than half an hour.

The data tabled above show how the respondents *thought* they spent their day rather than how they actually spent it. It is observed that women spend about 50 per cent of their time on household chores; and about half of that time in fish marketing.

**Table 2.2.5**  
**Income control and decision making by women**

	Income control			Decision making			
	gives to H/ML	spends oneself	given money to spend	H decides	R decides	H decides after discussion	H&R jointly decide
Thotaveedhi	12	85	—	19	35	11	35
Boyiveedhi	20	53	17	33	23	17	23
Eguvapeta	8	38	29	31	35	8	23
Peda Mangamaripeta	12	50	35	40	20	8	32
Chinna Mangamaripeta	26	33	33	53	20	13	13
Chokkavanipalem	5	53	42	37	42	5	16
Peda Jalaripeta	4	43	49	33	20	12	33
Overall	10	49	33	34	26	11	28

H ==Husband; ML==Mother-in-law; R =Respondent.



It is often said that women are the economic force in fishing communities, as they handle the money obtained from marketing the family catch. This is confirmed in the present study by the facts on income control and decision-making presented in Table 2.2.5. The majority either keep their earnings or get money to spend. Only 10% of the women interviewed hand over their earnings to their husbands or mothers-in-law.

About decisions on important family matters, one-third of the women said that their husbands took the decisions without consulting them; another 11 per cent said they were consulted. Twenty-five per cent of the women said they took such decisions on their own. In the remaining households, decisions on major issues are often taken jointly.

### 3. Women engaged in fish marketing

**Table 3.1**  
**Households engaged in fish marketing**

	No.	%
Thotaveedhi	9	35
Boyiveedhi	17	57
Eguvapeta	17	35
Peda Mangamaripeta	23	57
Chinna Mangamaripeta	8	53
Chokkavanipalem	8	42
Peda Jalaripeta	39	51
Overall	121	48

Of the total sample of 254 households, 48 per cent have one or more female members engaged in fish marketing.

#### 3.1 *Socio-demography*

The average size of households that engage in fish marketing varies, the largest being in Thotaveedhi and the smallest in Chinna Mangamaripeta. Usually, children accounted for the difference.

There is no significant difference between the average age of fish marketing women and those not engaged in this activity. But fish marketing women are mainly in the 25—55 age group. The reasons are apparent: the younger women are not allowed to leave their villages; if married, they have to stay home to look after babies. The households in which fish marketing is undertaken have, on an average, more adult members to share household duties.

#### 3.2 *Socio-economics*

**Table 3.2.1**  
**Fish marketing—working hours**

	Days per week (average)	% of households		Average hours* per day
		Once a day	Twice a day	
Thotaveedhi	5.7	44	55	5
Boyiveedhi	5.6	53	41	8
Eguvapeta	6.6	59	41	7
Peda Mangamaripeta	4.7	96	4	10
Chinna Mangamaripeta	5.8	100	—	6
Chokkavanipalem	4.7	88	—	9
Peda Jalaripeta	5.3	61	39	6

\* Different from "A day in the life of the village women" (Table 2.2.4)

Most women engage in fish marketing from five to seven days a week. Women who live far away from urban markets go marketing only once a day, but in villages close to the urban markets, 40%-50% of women go twice a day. The average time spent in fish marketing varies from 5 to 10 hours per day. The longest time is spent in Peda Mangamaripeta and Chokkavanipalem, perhaps because the women there sell their fish from house to house.

**Table 3.2.2**  
**Fish marketing —source of supply**

(percentage)

	Fish obtained from/through				
	Family catch	Individual purchase	Group purchase	Auction	Others/ combination
Thotaveedhi	33	—	22	22	22
Boyiveedhi	41	6	6	12	29
Eguvapeta	6	12	29	29	24
Peda Mangamaripeta	8	13	29	33	17
Chinna Mangamaripeta	—	—	50	38	12
Chokkavanipalem	—	13	25	50	—
Peda Jalaripeta	8	13	26	18	34

Only in Thotaveedhi and Boyiveedhi does the practice of marketing the family's catch pre-dominate. Otherwise, fish marketing has been commercialized and group purchases plus auction have become the major modes of obtaining fish for marketing.

**Table 3.2.3**  
**Fish marketing — mode of disposal**

(percentage)

	Cycle traders	Woman trader	House to house	Market	Others! combination
Thotaveedhi		11		89	
Boyiveedhi				82	12
Eguvapeta		6		82	12
Peda Mangamaripeta	3		38	42	17
Chinna Mangamaripeta			12	88	
Chokkavanipalem			50	25	13
Peda Jalaripeta	3	5		92	

Most of the women undertake the marketing themselves. Only a few sell the fish to cycle traders or other women traders. Door-to-door selling goes on only in the more rural fishing villages of Mangamaripeta and Chokkavanipalem, because market centres are far off.

**Table 3.2.4****Fish marketing – period not engaged in marketing and the reasons**

(percentage)

	Non-marketing period last year					Reasons		
	None*	1–3 weeks	1–4 weeks	More than 4 months	No catch	Illness	Child husband illness	Others
Thotaveedhi	56	22	11	11	11	22	–	11
Boyiveedhi	53	12	29	6	–	18	–	24
Eguvapeta	59	–	29	12	6	24	–	12
Peda Mangamaripeta	67	–	25	8	13	17	–	4
Chinna Mangamaripeta	75	–	13	12	–	13	–	13
Chokkavanipalem	75	–	13	–	–	13	–	–
Peda Jalaripeta	75	11	5	8	–	11	5	8

\* Fish marketing throughout the year.

About two-thirds of the women were engaged in fish marketing throughout the year. A quarter of them stayed back from trading for periods varying from one week to four months, the main reason being illness. Since 'no catch' did not significantly affect their marketing activity it would appear that women continue fish marketing during the lean season, although their total business diminishes due to reduced catches.

**Table 3.2.5****Fish marketing: type of production and mode of preservation**

	Type of product in % of households			Mode of preservation (%)			
	Dried	Fresh	Both	Salt	Ice	Both	None
Thotaveedhi	–	22	78	44	11	22	22
Boyiveedhi	–	29	65	65	–	12	18
Eguvapeta	–	6	94	59	–	29	6
Peda Mangamaripeta	83	4	13	96	–	–	4
Chinna Mangamaripeta	13	12	75	75	12	13	–
Chokkavanipalem	50	13	25	88	–	–	–
Peda Jalaripeta	5	55	40	24	18	21	37

A majority of the women market fish, both fresh and dried; they try to sell the fish while it is fresh to maximize their earnings. But if the fish lands late in the day, or if the women cannot sell all the fish quickly enough they dry it, using salt as preservative. Ice is used less frequently because it is difficult to get and does not improve the returns.

**Table 3.2.6**  
**Fish marketing – mode of transport and distance**

(percentage)

	Fish transport				Distance*			
	Head load	cycle/ auto- rick- shaw	bus	combi- nation	Upto 1 km	1.1–5 km	5.1–10 km	Over 10 km
Thotaveedhi	44	22	—	44	67	11	11	11
Boyiveedhi	59	18	—	23	77	6	6	—
Eguvapeta	59	18	6	17	59	24	6	5
Peda								
Mangamaripeta	46	—	17	37	13	8	33	17
Chinna								
Mangamaripeta	50	—	50	—	25	25	13	25
Chokkavanipalem	88	—	—	—	13	50	13	13
Peda Jalaripeta	29	8	24	39	16	58	11	3

\* Excludes women marketing over highly variable distances.

Overall, nearly half the women of the seven villages transport fish only as headload, the figure ranging from 29% in Peda Jalaripeta to 88% in Chokkavanipalem – depending on availability of public transport or proximity to the larger market. In Chokkavanipalem, transport of fish by headload is significant because the women go to the hinterland villages where vehicles cannot ply. More than 90 per cent of the fish marketing women trade within a 10 km radius.

**Table 3.2.7**  
**Fish marketing—transport costs**

(percentage)

	Transport costs						Problems with transport	
	Not applicable*	Nil**	Up to Re. 1	Rs. 1–5	As. 5–10	More than As. 10	Yes	No
Thotaveedhi	11	44	11	22	11	—	<b>22</b>	<b>88</b>
Boyiveedhi	6	59	—	23	6	—	—	100
Eguvapeta	18	41	6	12	12	—	24	76
Peda								
Mangamaripeta	—	46	4	4	42	4	29	71
Chinna								
Mangamaripeta	—	38	12	25	25	—	25	75
Chokkavanipalem	12	88	—	—	—	—	25	75
Peda Jalaripeta	—	37	3	31	24	5	24	76

\*Where fish is sold on the beach

\*\*When mode of transport is by headload

About half of the women trading fish spend no money on transport because they walk to the market, carrying fish on their head. Those who do have to pay for transport (usually rickshaws or bus) pay between one and ten rupees per marketing trip. Three-fourths of the women do not have any transport problems. For the rest, problems arise because buses refuse to carry fish baskets, rickshaws are not available, and landings are erratic and irregular. But this situation is difficult to improve, because the women travel in different directions at different times, and it will not be possible to organize transport for all of them at rates they can afford.

**Table 3.2.8**

**Fish marketing—economics**

	<b>Last*</b>	<b>Sold all</b>		<b>Average</b>	<b>Average**</b>
	<b>purchase</b>	<b>Yes</b>	<b>No</b>	<b>purchase</b>	<b>earnings</b>
	<b>Rs.</b>		<b>%</b>	<b>price</b>	<b>(Rs.)</b>
				<b>(Rs.)</b>	
Thotaveedhi	67	89	11	84	10.00
Boyiveedhi	51	100		76	7.25
Eguvapeta	89	76	24	110	5.90
Feda Mangamaripeta	103	100		110	7.65
Chinna Mangamaripeta	63	100		81	7.00
Chokkavanipalem		100		53	9.00
Peda Jalaripeta	64	92	8	89	7.70
Total	72	93	7	91	7.00

- Excludes family catch

\*\*Earnings per marketing trip: Purchase costs, occasional losses and transport costs are deducted

While the women from more remote places manage to sell all their fish, some who live closer to the larger markets (Bheemunipatnam and Visakhapatnam) have leftovers. This could be on account of the stiffer competition in the large markets. The traditional practice of bartering fish for other products has nearly disappeared. The purchases of the 121 fish traders sampled ranged in value from Rs. 53 to As. 110 – an average of Rs. 90. The average purchase price is higher in villages where fish drying is more important, since larger quantities are bought in one lot and dried. Though the levels of profit and loss appear to be the same, the losses are less frequent than profits, but have a wider range – because spoilage can lead to big losses.

## Appendix 3

### THE GRAMEEN BANK EXPERIENCE\*

The Grameen Banking Project (GBP) in Bangladesh was launched after an analysis of the living working conditions of poor men and women and was intended primarily to extend banking facilities to poor families, to eliminate exploitation by moneylenders and to create opportunities for self-employment.

The scheme was initiated in December 1976 in a village adjacent to the Chittagong University campus and has been expanding ever since. Until it became an independent bank in September 1983, the GBP operated in collaboration with other banks. Since then, it has had its own capital and shareholders (60 per cent of the initial paid up share capital is held by Government and 40 per cent by borrowers of the bank). In May 1985, the GB had 157 branches and around 130,000 borrowers (60 per cent female) with a total amount disbursed of Taka 5721.82 lakh (US\$19 million). After 10 years of operation, the amount not repaid after one year is only 1.1 per cent of the total disbursements.

In its evolution and functioning, the GBP has pioneered a series of new approaches, mechanisms and procedures. Loans are given to individuals organised as a group of about five persons (men and women separate). There are several informal mechanisms which distribute the responsibility of repayment between all group members, but formally every loanee is solely responsible for his or her loan. All loans, except the housing loans, are given for one year. They are to be repaid in weekly instalments. Initially, only two members get a loan. The group selects these two persons, and all members are responsible for the weekly repayments to be made by the first two loanees. After four weeks of satisfactory repayment, another two members are selected for loan disbursement. This is to strengthen the group feeling through awareness of individual economic interests.

Each member of the group must attend weekly meetings and save one taka per week; this forms a part of the group saving and is put into a Group Fund account, operated by the group. When a group member receives a loan from the bank, five per cent of the loan amount is deducted as "group tax" for the financial services available to the loanee through the group. The "group tax" is also deposited in the Group Fund account. Group members can borrow from this fund.

Besides the Group Fund, group members create an Emergency Fund. This fund can provide life and accident insurance coverage to all group members, and finance activities which will improve the health, skill, education and investment opportunities of the group members.

The system of group savings through the Group Fund and the Emergency Fund serve a wide range of purposes other than that of immediate investment:

- It imposes a discipline on the group member in developing a savings habit which did not exist earlier;
- Savings enhance self-confidence;
- Savings provide a cover against normal business risks, seasonal variations, natural calamities. Members of the group can take more risky decisions, cushioned by their savings:
- The group savings of the poor can demonstrate the strength of their numbers.

Savings plus credit can be a good starting point and an incentive for group formation. People may see this as their only way of access to credit. The formation of groups was crucial to the success of the Grameen Bank operations.

\*With respect and gratitude to Professor Yunus and his staff of the Grameen Bank for their time and instructive discussions during a study tour in May 1985.

As an individual, a poor person feels exposed to all types of hazards; but group membership gives him or her a feeling of protection. Individually, a person tends to be erratic in behaviour, but group membership makes him reliable. Suitable (at times not so suitable) peer pressure keeps the group members in line and upholds the objectives of the credit programme. A sense of intra-group and inter-group competition leads everyone to try to be an achiever. It is very difficult to keep track of individual borrowers, but if a loanee is a member of a group it is much less difficult.

Groups should be formed by the prospective borrowers themselves, rather than by the bank agent or a government official, as group solidarity will be stronger if a group comes into being through its members' own efforts. Gradually, the group begins to engage in collective activities which are beyond the management capacity of any individual member of group. Many Grameen Bank groups and centres (5 to 6 groups combined) are collectively acquiring enviable assets and properties such as shallow tube wells and rice mills.

## *Publications of the Bay of Bengal Programme (BOBP)*

The BOBP brings out six types of publications:

*Reports* (BOBP/REP/...) describe and analyze completed activities such as seminars, annual meetings of BOBP's Advisory Committee, and projects in member-countries for which BOBP inputs have ended.

*Working Papers* (BOBP/WP/...) are progress reports that discuss the findings of ongoing BOBP work.

*Manuals and Guides* (BOBP/MAG/...) are instructional documents for specific audiences.

*Miscellaneous Papers* (BOBP/MIS/...) concern work not originated by BOBP— but which is relevant to the Programme's objectives.

*Information Documents* (BOBP/INF...) are bibliographies and descriptive documents on the fisheries of member-countries in the region.

*Newsletters* (*Bay of Bengal News*), issued quarterly, contain illustrated articles and features in non-technical style on BOBP work and related subjects.

A list of publications follows.

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