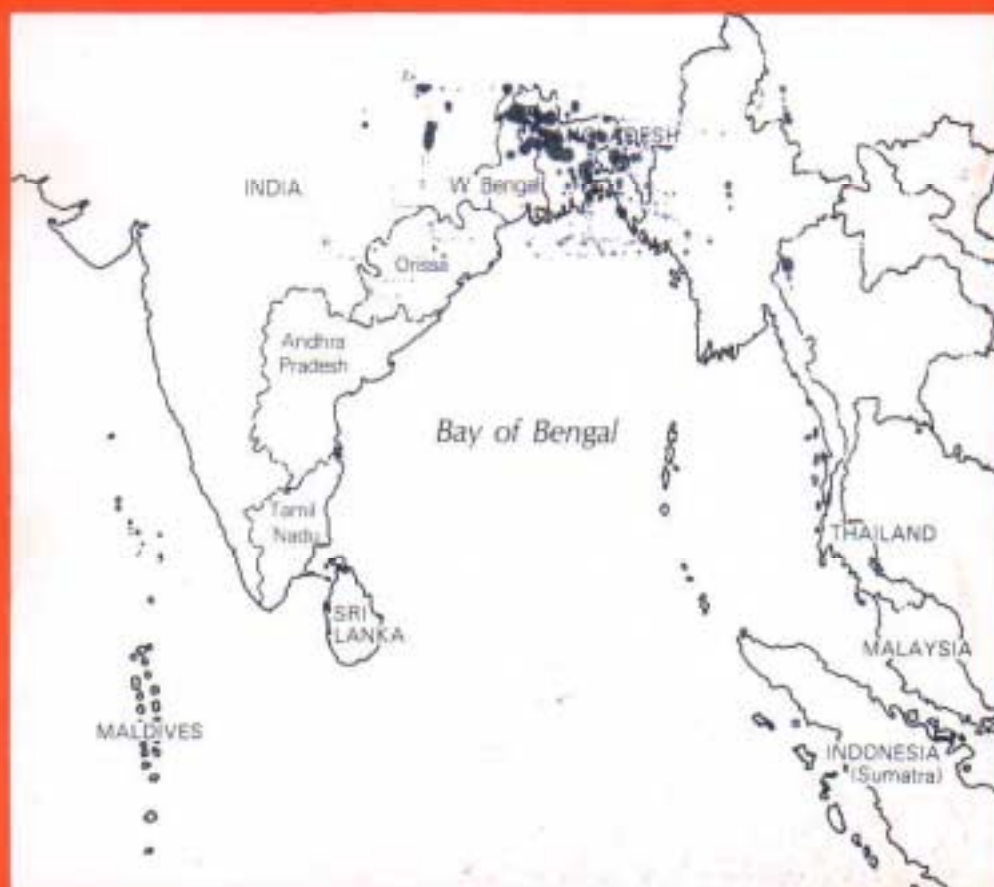


## Activating Fisherwomen for Development through Trained Link Workers in Tamil Nadu, India



SWEDISH INTERNATIONAL DEVELOPMENT AUTHORITY



FOOD AND AGRICULTURE ORGANIZATION  
OF THE UNITED NATIONS

ACTIVATING FISHERWOMEN FOR  
DEVELOPMENT THROUGH TRAINED  
LINK WORKERS IN TAMIL NADU, INDIA

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Executing Agency:  
Food and Agriculture Organization  
of the United Nations

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Development of Small-Scale Fisheries in the Bay of Bengal.

Madras, India, May 1986.

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This document is the report of a BOBP-assisted pilot project on improving the socio-economic conditions of women from fishing communities of Tamil Nadu. The strategy adopted was group action among fisherwomen led by trained "link workers". They were to serve as links between the villages and the government, and try to ensure that all available welfare and subsidy schemes for fisherwomen, government and private, were extended to their villages. A proposal for statewide expansion of the link worker scheme, formulated at government request, is part of the paper. Also included as an Appendix is a fairly detailed case-study of the efforts undertaken by the link workers, the problems encountered and the results obtained in a single village — Chemmencheri.

The activities reported in the paper were carried out between 1981 and 1984. On behalf of BOBP, a socioeconomist was responsible for project activities. Two Deputy Directors of Fisheries from the Government of Tamil Nadu, Ms Freda Chandrasekaran and Ms. Mekala Devadoss, were the main government counterparts. Two social workers engaged by BOBP, Ms N. Valli and Ms. R. Veronica, two government extension officers, Ms. D. Bee and Ms. R. Meenakshi, and 21 link workers from the fishing villages, supervised field work. Excellent cooperation was extended by the Natesan Cooperative Training College, Madras, and by its Principal, 'Mr Rajaram, in conducting a course for fisherwomen on management of cooperatives.

The pilot project on Tamil Nadu fisherwomen, and this report on the project, are both activities of the small-scale fisheries project of the Bay of Bengal Programme. The project began in 1979 and covers five countries bordering the Bay of Bengal — Bangladesh, India, Malaysia, Sri Lanka and Thailand. Funded by SIDA (Swedish International Development Authority) and executed by FAO (Food and Agriculture Organization of the United Nations), the project seeks to develop, demonstrate and promote new appropriate technologies and methodologies to improve the conditions of small-scale fisher-folk in member countries.

This paper is a technical report and has not been officially cleared by the FAO or by the Governments concerned.

## CONTENTS

	<i>Page</i>
Summary	iv
1. Introduction	1
2. Assessing the present roles of fisherwomen	2
3. Analysis of possibilities of improving incomes	3
4. The concept of “link workers”	4
5. Training needs of link workers	5
6. Selecting fisherwomen for the training course	6
<i>Project activities in pictures</i>	7
7. Conduct of the training course	12
8. Impact of the link workers’ training	15
8.1 Establishment of fisherwomen’s cooperative societies	15
8.2 Financial assistance to fisherwomen under the Differential Rate of Interest Scheme (DRI)	17
8.3 Financial assistance to fisherwomen under IRDP	17
8.4 Social services for fisherwomen and children	18
9. Further training for fisherwomen link workers	19
10. Overall assessment of the project	20
11. References	21
<i>Appendices</i>	
1. Sequence of events	22
2. Pilot project to create additional incomes through hand-braiding of nets	24
3. Case-study — Chemmencheri	26
4. Costs of a mini bus for transport of women fish traders to markets	33
5. Project proposal for statewide expansion of the link worker scheme	34
6. Map : Location of the project area	41
<i>Publications of the Bay of Bengal Programme</i>	42

## SUMMARY

How can the living conditions of women from fishing communities be improved? This paper documents the BOBP's experience in a pilot project in Tamil Nadu, India.

The first step was to obtain reliable information about the socio-economic conditions of women and identify ways to raise incomes. Therefore BOBP conducted a field survey in 1981 of three fishing villages near Madras. The survey assessed the socio-economic conditions of fisherwomen and activities they engaged in, and sought their views on how they could raise their incomes.

Following the survey, various possibilities to improve the incomes of fisherwomen were considered -such as motorized cycle rickshaws to transport fish, tents for solar drying of fish, insulated boxes for fish, hand-braiding of nets and use of manually operated net making machines. None of these were found to be economically viable without subsidies.

The concept of link worker training was then taken up. Selected fisherwomen could be trained to function as links between the villages and the government. They could catalyze development in their villages, by trying to ensure that welfare and development schemes for which fisherfolk were eligible were actually extended to them.

A Fisherwomen Extension Service (FWES) had been set up in 1981 by the Tamil Nadu Fisheries Department, in pursuance of a 1979 workshop on fisherwomen's extension organized by BOBP. This facilitated government coordination with BOBP's extension staff and with link workers for implementing schemes for fisherwomen.

In furtherance of the link worker concept, BOBP organized a 10-week residential course in 1982 for 21 link workers from seven villages near Madras. Field trips to banks and various government departments and meetings with "resource persons" (experts) from several institutions highlighted the course. A second 2-week course was later held to help the link workers improve their skills.

With guidance from the FWES, the trained link workers helped fisherwomen set up cooperative societies in their villages to channel welfare and subsidy schemes from various agencies, government and private. A number of schemes for fisherwomen were introduced. These include low-interest credit, subsidies for motorized tricycles for fish transport, medical centres, child day-care centres, primary schools. In general, welfare schemes implemented by NGOs (non-government organizations) were found to be easier to access than government-funded subsidy schemes.

In cooperation with the state government cooperative training college in Madras and the FWES, a training course was organized for link workers on the management of cooperatives. The college could in future conduct such a course for fisherwomen-link workers from the entire state.

The response to the link worker scheme, both from government and from the fisherfolk, has been positive. BOBP assistance has been requested by the government for state-wide expansion of the link worker scheme. A project proposal to this effect has been formulated. The project is likely to be funded by an international donor agency.

## 1. INTRODUCTION

The small-scale fisheries project of the Bay of Bengal Programme (BOBP) commenced its work in 1979 with the ultimate objective of improving the living conditions of small-scale fisher-folk.

The project aims to attain this object through :

### ***Technology development***

- Developing and testing new fishing and aquaculture technologies to increase the productivity of both marine and backwater fisherfolk.

### ***Human resource development***

- Testing and demonstrating extension and extension training methods to improve the access of small-scale fisher-folk (men, women and children) to existing technology, infrastructure and welfare facilities.

The project is implementing several pilot activities in member countries in the two areas mentioned above.

A BOBP workshop\* held in April 1979 (on assessment of needs for fisherwomen oriented programmes) recommended :

- Surveys/studies for more and better information on women in fishing communities.
- Better extension methods to reach women more effectively.
- Improvement of small-scale fisheries technologies used by women.

As a follow-up to the workshop, the Directorate of Fisheries, Tamil Nadu, India gave one of the two women Assistant Directors of Fisheries the job of preparing plans for women-oriented projects. In July 1981, two and a half years after the workshop, the government established a Fisherwomen Extension Service (FWES) in the Directorate of Fisheries with seven officers. Six male field officers (three fisheries inspectors and three senior inspectors of cooperative societies) were posted in three selected pilot districts and supervised by a female Assistant Director of Fisheries, based at the Directorate's headquarters in Madras.

Another outcome of the workshop was that the Department of Fisheries devoted a separate chapter to women ("Programmes on Improving the Economic and Social Status of Fisherwomen") in its report on fisheries for the Sixth Five-Year Plan (1980, pages 70-72). The programmes outlined here comprise training courses in fisheries-related production skills (net-making, fish processing, prawn seed collection) as well as in other production skills (sewing) plus courses in family planning and household planning.

In 1981, the BOBP began assisting the FWES in following up the ideas and recommendations of the 1979 workshop.

The chapters that follow discuss the BOBP's work over a period of three years in cooperation with the Fisherwomen's Extension Service. Highlights of this work were a field survey, training of "link workers" from fishing villages, and assistance to link workers in formulating and implementing development activities. The sequence of events during the period is listed in Appendix 1. A detailed case-study of activities undertaken, problems encountered and results obtained in a single village (Chemmencheri) is found in Appendix 3.

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\* BOBP/REP/14, 1980, page 15, and Chandrasekharan, 1979.

## 2. ASSESSING THE PRESENT ROLES OF FISHERWOMEN

To obtain more and better information about the situation of women in fishing communities as suggested in the 1979 workshop, a field survey was conducted. It attempted to:

- assess the socio-economic situation of fisherwomen
- assess the nature and extent of involvement of women in productive activities
- obtain women's ideas on possibilities of increasing their incomes.

The study (Drewes, 1982) was carried out in three fishing villages. Criteria for selecting villages for the study :

- The inhabitants should be fisher-folk operating traditional non-motorized fishing craft.
- The villages should be located reasonably close to Madras to facilitate implementation of the study and follow-up activities by the BOBP and by fisheries officers in Madras.

The study comprised group discussions with women and 300 individual interviews with fisherwomen. In addition to key persons such as village cooperative leaders, some others were interviewed : teachers, male fish traders, and a prawn processing plant manager. Only female investigators were engaged.

The study revealed that by culture and tradition women are not engaged in marine fishing and in net making. But they play an important role as small-scale fish traders (retail and door-to-door sales) and are in charge of shore-based activities such as fish handling, net-making and processing. Women carry basketloads of fish on their heads and walk long distances across fields, some take buses or occasionally lorries if available to reach fish markets. How often the fisherwomen market fish — daily or occasionally — depends on how much fish is landed and of what species, on how heavy the household work is, how far fish markets are, and how much money the male members of the family earn. Though in small fishing communities the majority of the women\* are traders, they don't monopolize the trade — as they used to a long time ago, before nylon gillnets came on the scene, and before urban demand shot up. Women now face strong competition from men, who have the advantage of using bicycles — which rural women do not ride on account of socio-cultural barriers. Consequently professional male traders market more of the fish landed by non-motorized craft than women do.

On days with low fish landings, the men do not earn enough to meet the basic family expenses. Women have to contribute to the family income by selling men's catches themselves, rather than let the professional fish trader take the profit.

The study further revealed that in all traditional fishing communities there are women who are compelled by economic need to market fish (and sometimes to dry fish) on a regular professional basis: their families either have no male earners or men who earn too little to meet the family's basic needs.

These professional women fish traders suggested that their incomes could be raised through

- improved transport facilities (bus, van) to reach fish retail markets
- ice supply to the village
- credit for fish marketing and non-productive purposes
- alternative income opportunities during the lean fishing season.

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<sup>1</sup>As most women in traditional fishing communities are engaged in fishery-related activities, the term fisherwomen refers to all female adults, regardless of the extent to which they are involved in these activities.

It was mainly women with a limited role as income earners (indicating a relatively high income by male earners) who proposed that they should be provided with :

- credit for replacement of gear or craft and additional fishing gear and craft and
- village-based non-fishery employment opportunities (handicrafts) for young women.

Most women also stressed the need for educational facilities for their children, more effective public health care and similar measures. They said they had far less access than men to facilities concerning food, clothing, health care and education, to decision-making in the family and in public affairs. They also had less access to institutions offering financial assistance. However, their self perception -the way they view their own roles, duties and rights — keeps them quiet about changing this situation.'

### **3. ANALYSIS OF POSSIBILITIES OF IMPROVING INCOMES**

In the light of the survey, the needs of fisherwomen and their ideas on how to improve their economic situation were analysed. Discussions were also held with fisheries officials and non-government workers in Kerala and Karnataka, two states which had already initiated pilot development schemes to assist fisherwomen.

#### **Motorized fish transport facilities**

High on the women's priority list was the need for more reliable motorized facilities than the public passenger transport systems for transporting fish to urban markets. Since public buses are overcrowded and sometimes prohibit fish baskets unless the fish is well packed and free of smell, women fish traders find it difficult to reach markets in time. The possibility of using separate mini-buses for women was considered. However, considering that fish landings vary from day to day and season to season; that professional women traders operate in a vast area and have established their business in certain markets over a period of several years; and that they cannot easily start their business in a new market owing to stiff competition, the viability of a common fish transport system is questionable.

A calculation showed that if a diesel mini-bus were introduced for professional women traders, it would entail nearly 50 per cent higher travel fares (see Appendix 4) than public passenger transport. Moreover, the calculation assumes that the bus would make 200 trips per year with 10 women on each trip. This is rather uncertain considering the constraints listed above.

An investigation was also made of motorized tricycle rickshaws. Here the engines were found too small to travel as far as 30 km to urban markets -also the profit margin from selling fish in rural areas is too low to compensate for the transport cost.

It was therefore concluded that without subsidies, motorized transport facilities would give fisherwomen traders no economic advantages.

#### **Insulated boxes for fish**

It was thought that improved fish handling after harvest, by means of icing and storage in insulated boxes, might increase profits. But the cost of ice and of ice transport to the villages, coupled with the lack of demand for the costlier iced product, make this a non-viable proposition.

#### **Tents for solar drying of fish**

As women engage in the processing of fish, such as salting and sun drying, the possibility of drying fish in polyethylene tents and selling it at a profit was explored. The findings were similar to those in the case of the icing of fish. The cost of production of more hygienically processed fish, coupled with the lack of demand for such a product among average consumers, did not justify the introduction of such fish driers.

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<sup>1</sup>To identify socio-cultural and socio-economic factors determining the social status, a separate study was carried out in 1983 (Anbarasan, 1985).



### **Hand-braiding of nets**

To provide additional employment—mainly during the lean fishing seasons — braiding of fishing nets was tried out on an experimental basis (further details in Appendix 2). It was found that hand production of nylon gillnets has ceased to be economically viable since the introduction of machine-made nets. The table in Appendix 2 shows that the effort spent on hand net-making is too high for competition with machine made nets. A net braider can earn only about one rupee per day, which is between one-fifth and one-tenth of an average daily headload fish trader's earning. Therefore, hand-braiding of nets cannot be considered an alternative or even as an additional occupation during lean fishing seasons.

### **Manually operated net-making machines**

A private engineering company in Bombay had in the 1930s tried to introduce a loom type of net-making set. Each set is operated by one person just like a hand loom for cotton and silk material fabrication. However, the operation requires much more physical strength than a cotton hand loom does.

Though the machine seems to turn out webbing of adequate quality, additional stretching equipment is required to set the knots and avoid slipping. The investment costs are rather high in relation to the production capacity of the machine. The manufacturer advertises a production capacity of 500 knots per hour, but trial operations in another BOBP project showed that if the same person works on it for several hours, he manages an average of just 300 knots per hour. This output is too low to justify the investment cost of the machine. Consequently the manually operated net-making machine cannot be considered as a viable means of employment.

### **Conclusions**

Investigations led to the conclusion that new technologies in net-making, handling and processing of fish, and transport of fish to markets would not be economically viable under prevailing conditions. The incomes of fisherwomen in the traditional fishing sector can therefore be improved only by subsidies. Apart from subsidies, self-help activities like savings can also help by obviating the need for high-interest loans during lean seasons.

## **4. THE CONCEPT OF "LINK WORKERS"**

Improving women's living conditions need not, however, be approached in terms of income-raising alone. The women should be helped to avail themselves better of schemes for social services and welfare. As possibilities from income earning activities seemed bleak, the second strategy became all the more important.

The government regularly allocates fair amounts of money for social services and welfare—health and child care, education, old age pension, insurance, subsidies, preferential interest on loans and village infrastructure. If these funds were effectively utilized as intended they would significantly better the living conditions of women and their families. The funds are often unutilized and sometimes even misused; the intended beneficiaries are usually not aware of them and lack the clout to get them.

The Block Development Office and the Fisheries Department are unable to overcome such problems with the limited field staff at their disposal. As it is unrealistic to think of a government set-up large enough to directly reach the majority of fisherfolk, other mechanisms are necessary. Women link workers offer such a mechanism.

The idea was that a few women in a village should serve as links between the government institutions and the fisherwomen. They would be aware of the various welfare schemes available for fisherwomen and of how they could be tapped to improve the socio-economic conditions of fisherwomen.

The functions of link workers were specified thus:

- to **be** contact persons between the FWES and the village women, in particular the poorest and the most disadvantaged;

- to assist in implementing government services that can improve the economic and social conditions of fisherwomen ;
- to activate fisherwomen for constructive group action as a means to obtain government services and participate in community decision-making;
- to inform the FWES and other government institutions about the problems and the changing needs of women in order to adjust and modify development and welfare schemes.

## 5. TRAINING NEEDS OF LINK WORKERS

To enable the link workers to carry out their functions, a wide range of training needs were identified. The trainees had never before handled any of the above functions: therefore they represented a great challenge. The training programme had to equip the trainees with adequate knowledge to perform their future tasks. It had therefore to cover a whole range of subjects:

- group organization and ability to motivate
- analysis and problem-solving
- communication techniques
- group dynamics and inter-personal relationships
- introduction to government subsidies and social infrastructure schemes geared to the needs of rural women
- application formalities for government schemes
- motivation to avail oneself of self-help schemes including hygienic fish handling, health, nutrition, family planning.

As neither government nor non-government training institutions in Tamil Nadu could offer a comprehensive course that would meet the training needs of fisherwomen link workers, resource persons had to be invited from various institutions. The problem here was that most resource persons lacked the skills and the experience to communicate effectively with the trainees. Therefore preparatory meetings were held to brief them on the needs and problems of fisherwomen and guide them on how to prepare the training sessions. This did not lead to the desired results in all cases because the resource persons were not given enough time for preparatory work.

As the training programme was to be specifically oriented to the future tasks of link worker trainees, it was decided that the resource persons who were to deal with government schemes would concentrate on schemes applicable to fisherwomen. This was a crucial need; despite numerous such schemes in Tamil Nadu, only a few catered to the needs of fisherwomen.

The Department of Fisheries had no special schemes for fisherwomen. There were schemes offered by the departments of rural development, social welfare, non-formal and adult education, public health and preventive medicine, for which fisherwomen were eligible. These schemes had to be explained. Some government schemes are implemented by NGOs.\* Resource persons from NGOs were invited to brief the trainees on their schemes. Most of these covered family planning education and assistance, public health care, nutrition education, child care.

Resource persons from Block Development Offices, which implement many government schemes, were invited to talk about application formalities for the schemes. Rural bank branch managers were asked to provide training inputs on regular and subsidized bank loan facilities and savings schemes.

\* NGO stands for Non-Government Organization.

Being unaware about existing schemes and about application procedures for them, women needed both information and confidence to approach officials in block development offices, banks and other offices. It was believed that this training need could be met partly by field visits to the offices concerned. The trainees could acquaint themselves with various schemes and how to apply for them, and also brief officials about their economic and social needs.

To avoid later conflicts between link workers and FWES staff about their respective roles in meeting the needs of fisherwomen, it was considered important that FWES staff should participate in the preparation and conduct of the training course. They would then realize that meeting the needs of poor fisherwomen and communicating with them could not be a one-way flow if the anticipated success was to be achieved. Many of the government's development schemes have a subsidy element, but they need not be implemented in such a way that the beneficiaries feel dependent on the implementing officers. It was hoped that the training course would prepare the FWES staff and the link worker trainees together for their future partnership roles.

## **6. SELECTING FISHERWOMEN FOR THE TRAINING COURSE**

While the training programme was being prepared, the selection of trainees began. This task took quite a while, as members of the community had to be briefed in detail about this new venture, and the women had to be encouraged to participate in the training.

Seven villages in Chingleput district of Tamil Nadu were chosen. The first step was to approach the male leaders of the village — as the fisherwomen, unlike the men, were not organized either formally in cooperative societies or informally in interest groups. The link workers' training and their future tasks were explained in village meetings; women attended these meetings as 'distant' observers : a reflection of their role in community decision-making. Village meetings were followed by house-to-house visits and discussions with women in small groups at which questions were asked and answered, and women were encouraged to come forward and take up new tasks.

The selection criteria for trainees were that they

- should be able to read and write,
- should be married and below the age of 40,
- must be accepted and trusted by the poorest and most disadvantaged group of women in their village,
- must be willing to work with a group of women and to accept new ideas,
- must be willing and able to participate in the residential training course in Madras,
- must agree to accept training stipends only — without any expectation of government payment as link worker after the training.

The initial scepticism on the part of the men and women melted gradually during various meetings with village leaders and individual families and women. However it was the men who needed to be convinced more than women. Many husbands did not want their wives to join the training : who then would look after the household, attend to the children and market fish ? This problem cannot be overcome by paying the women a training stipend high enough to meet basic family expenses -so that the husbands could forego fishing and look after the children and the household. Traditional role patterns prevented men from accepting this. Female relatives had to be found to replace the women trainees: this was possible only in a few cases. Further, the most disadvantaged among the women did not have sufficient confidence in themselves to get trained and become link workers.

As a result, more than half of the 21 selected trainees were young unmarried women, who also did not represent the very poor. Recruiting a number of young women posed certain problems; on the other hand, the advantage was that they were much more open to new ideas.



*Fisherwomen sell fish at a roadside fish market in Madras.*



*Investigator interviews fisherwoman at Pattipulam village. Three hundred women from three villages were interviewed for the BOBP socio-economic study.*



*Fisherwomen link workers hold a group discussion on small savings, during the 1982 training course for fisherwomen link workers.*



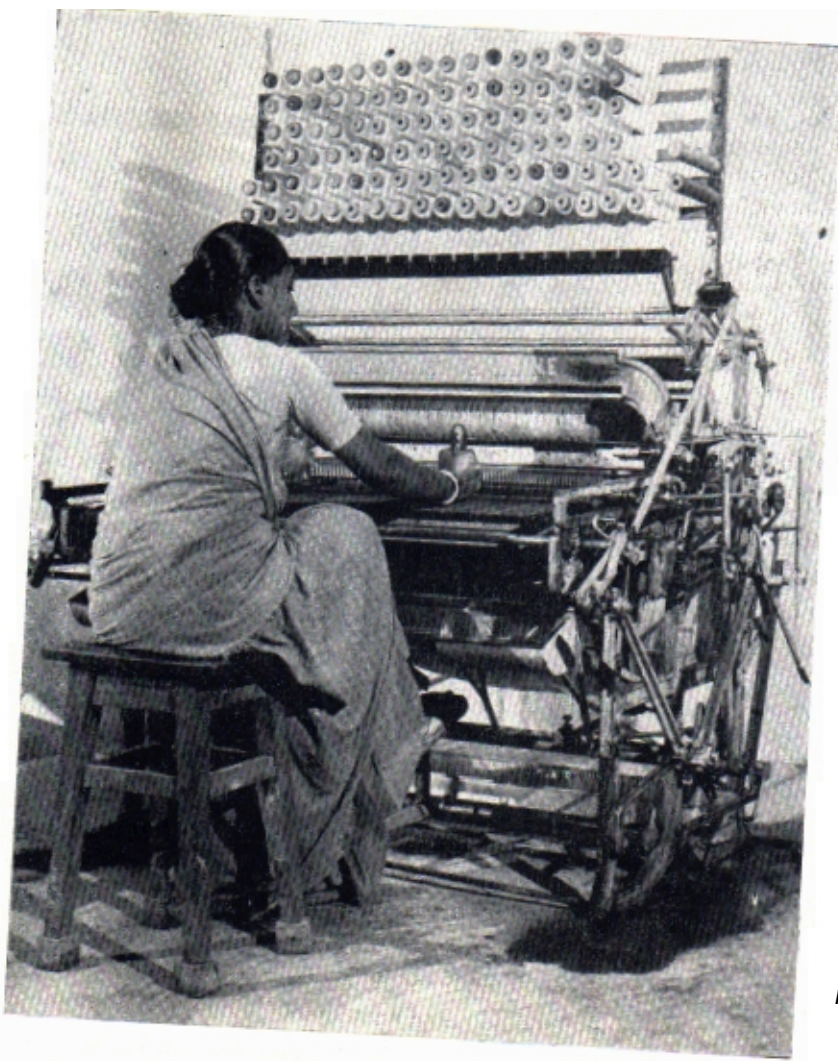


*Fisherwomen link workers who took part in the 10-week training course on community organization held in 1982, seen with staff from BOBP and the Fisherwomen's Extension Service.*

*Link workers in discussion with staff of the Fisherwomen Extension Service.*







*This hand-operated net making machine Was considered for introduction in fishing villages of Chingleput district to raise fisherwomen's incomes, The idea was dropped as unviable*



Link worke, makes entries in the cooperative Society savings passbook of a fisherwoman



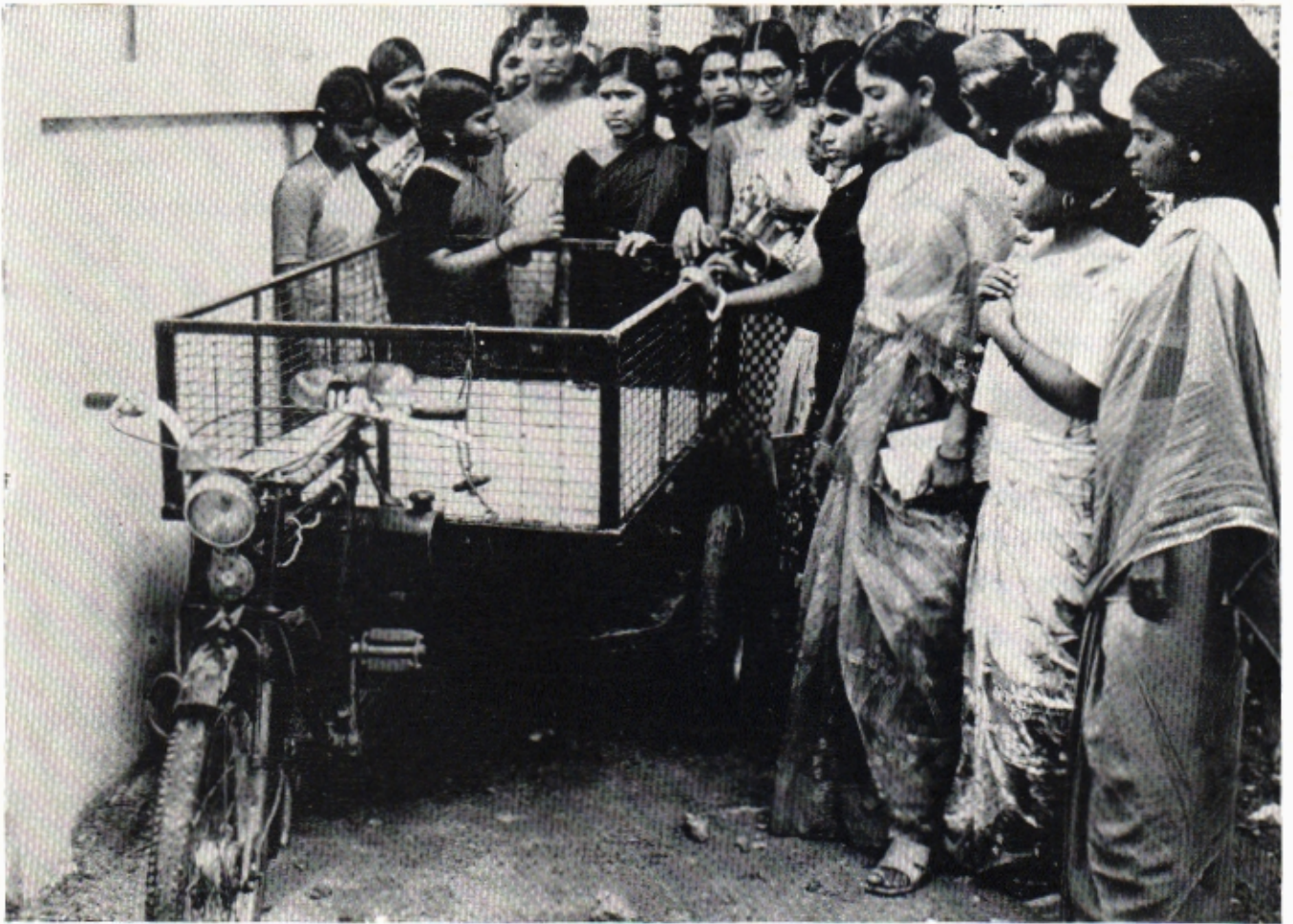


*Fisherwomen link workers arrive from their villages at the State Government cooperative training college, Madras, for a training course on cooperative management.*

*Link worker who found employment in the village as pre-school teacher conducts a class for children*

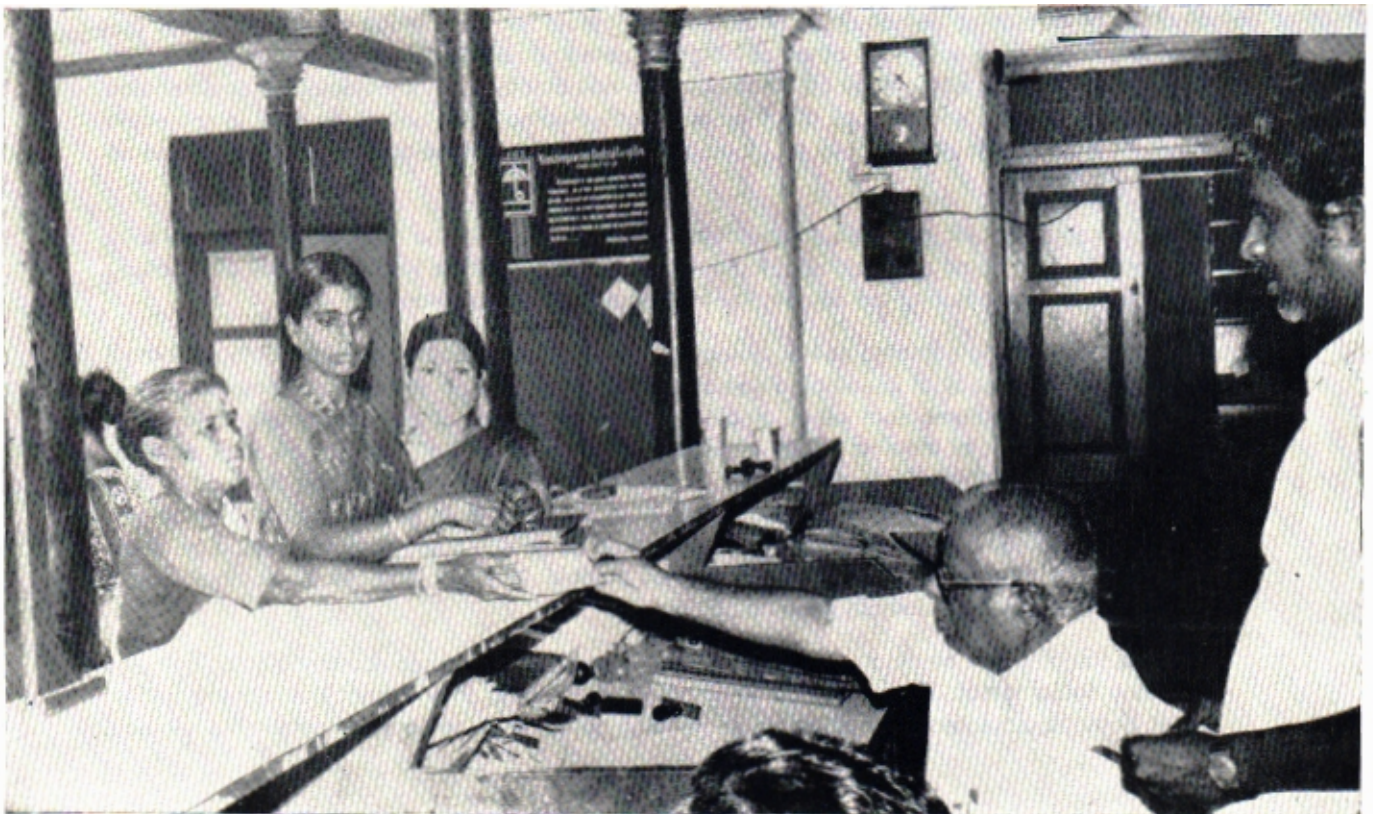






*Link workers and fisheries staff examine the motorized tricycle rickshaw acquired as a means of transport to fish markets.*

*Fisherwomen receive a bank loan in a rural bank.*





## 7. CONDUCT OF THE TRAINING COURSE

A 10-week residential course was conducted in four units covering the following subjects:

***Training unit I (3 weeks)***

- group dynamic exercises
- communication techniques
- analysis of economic and social problems of fisherfolk and of women
- approaches to problem-solving

***Training unit II (1 week)***

- self-help savings schemes
- analysis of fish handling and marketing problems in small traditional fishing villages
- constraints to technical improvement

***Training unit III (3 weeks)***

- motivation to apply self-help in health care, hygiene, nutrition and information on methods and techniques
- family planning

***Training unit IV (3 weeks)***

- introduction to government and NGO schemes for economic subsidies in cash and kind, social infrastructure schemes including education and health facilities, child care and nutrition subsidies and welfare schemes such as old age pension, work accident and life insurance
- introduction to need for group organization and group action to tap government schemes
- group organizing skills

The Fisheries Training Institute was chosen as the venue for the training course. This was just adequate when compared with other training premises and facilities, both government and non-government. But the advantage of the FTI as venue was that fisheries administrators and decision makers would know more about this course for fisherwomen, the first of its kind in the entire state. As the FTI had no boarding and lodging facilities, the fisherwomen trainees were put up in a hostel nearby.

After each training unit, a month's break was provided to enable the trainees to attend to work responsibilities at home and to brief the community, particularly the women, on the experiences they had undergone during the course, the information they had obtained.

The applied teaching methods at the course were participatory and instructive. They covered a wide range: lectures with blackboard notes and flip charts, group discussions, presentation of case studies by trainees, role plays, traditional musical theatre, slide shows and field visits. During the first part of the first training unit the trainees had to get used to their new environment and to each other. Their participation in the training sessions was initially limited. As they were from different age groups and family backgrounds, it took them time to accept one another. As the course began with basic techniques of group dynamics these problems could be overcome and the participation of trainees improved quickly. The fact that the trainer and course facilitators were women helped group participation.

The first training unit aimed at enabling women to analyze their poor economic condition and their low social status. These subjects aroused much interest; they helped the trainees understand better approaches to problems solving and raised their self-consciousness as women.

Various teaching methods were employed in this unit, e.g., role plays to demonstrate the roles of a woman as fish vendor, fish auctioneer, housekeeper, mother and wife. Slides and films illustrated women's role in fisheries in other states of India. Fish handling and fish marketing activities are generally assigned a low social status: the training aimed at making the women aware that they played an important role in the distribution of fish in the coastal belt and in boosting the family income.

The training unit also aimed at analyzing economic inequalities and power structures in traditional fishing villages, thereby highlighting the need for educating fisherfolk children. The trainees were sent out to two villages: one with a high rate of literacy, another with a low rate of literacy, and with strong traditional leaders who control government subsidies and disbursement of funds. The trainees' observations were analyzed in small group sessions.

The second training unit comprised discussions on fish handling and marketing procedures and problems in the small-scale fishing sector. The aim was to demonstrate improved techniques of fish handling, icing of fish, and hygienic fish drying on low cost mats, resulting in a more hygienically processed fish product, which in turn could be sold at a higher profit. Visits to the Madras fishing harbour, wholesale fish markets, a fish canteen, a cold storage plant and a prawn processing and freezing plant were part of the training. These exposed the women to a system to which they were strangers earlier. The trainees realized the large profit margin which prawn merchants make compared with fish merchants. From their visit to a prawn processing plant, which employs women from other parts of India (Kerala) in day and night shift work during the peak prawn season, the trainees concluded that the working conditions (night shifts) were not suitable for them and they would rather stick to their present occupation in fish marketing.

The second training unit also covered subjects like self-help through savings schemes to utilize high seasonal incomes from prawn fishing in a more efficient way. Institutional savings schemes offered by banks and post offices were explained through a case study emphasizing group savings, through motivational films, and through a visit to a bank branch and post office.

The third training unit sought to promote self-help in improving the health, hygiene and nutritional status of women and their children. It discussed family planning and its advantages for women. Though it was basically motivation training, it showed how certain self-help techniques could be applied. The training unit was conducted partly in the premises of an NGO in North Arcot district. The variety in teaching methods and materials helped effective learning.

While the first three training units were a combination of basic orientation and motivation training, the last unit focussed on the trainees' future tasks as link workers. During the main part of this unit, resource persons lectured on various government schemes, occasionally using films and slides. Enough time was allotted for questions by trainees.

The impact of the lectures on the trainees was not as good as anticipated. One reason was that the resource persons had little previous experience in communicating with uneducated women. Another reason was the subject itself. Government schemes are often complicated -the application formalities and implementation procedures for instance. They can be interpreted in various ways by the officers responsible for them. The resource persons could only talk about the general aspects of government schemes, not about who could avail of the schemes, when and exactly how.

Procedures for tapping social infrastructure schemes relating to education (child and adult), health and child care were explained by the resource persons in a better way. Visits to various government offices — like BDOs\* and fisheries departments — also had a positive instructional impact on the trainees.

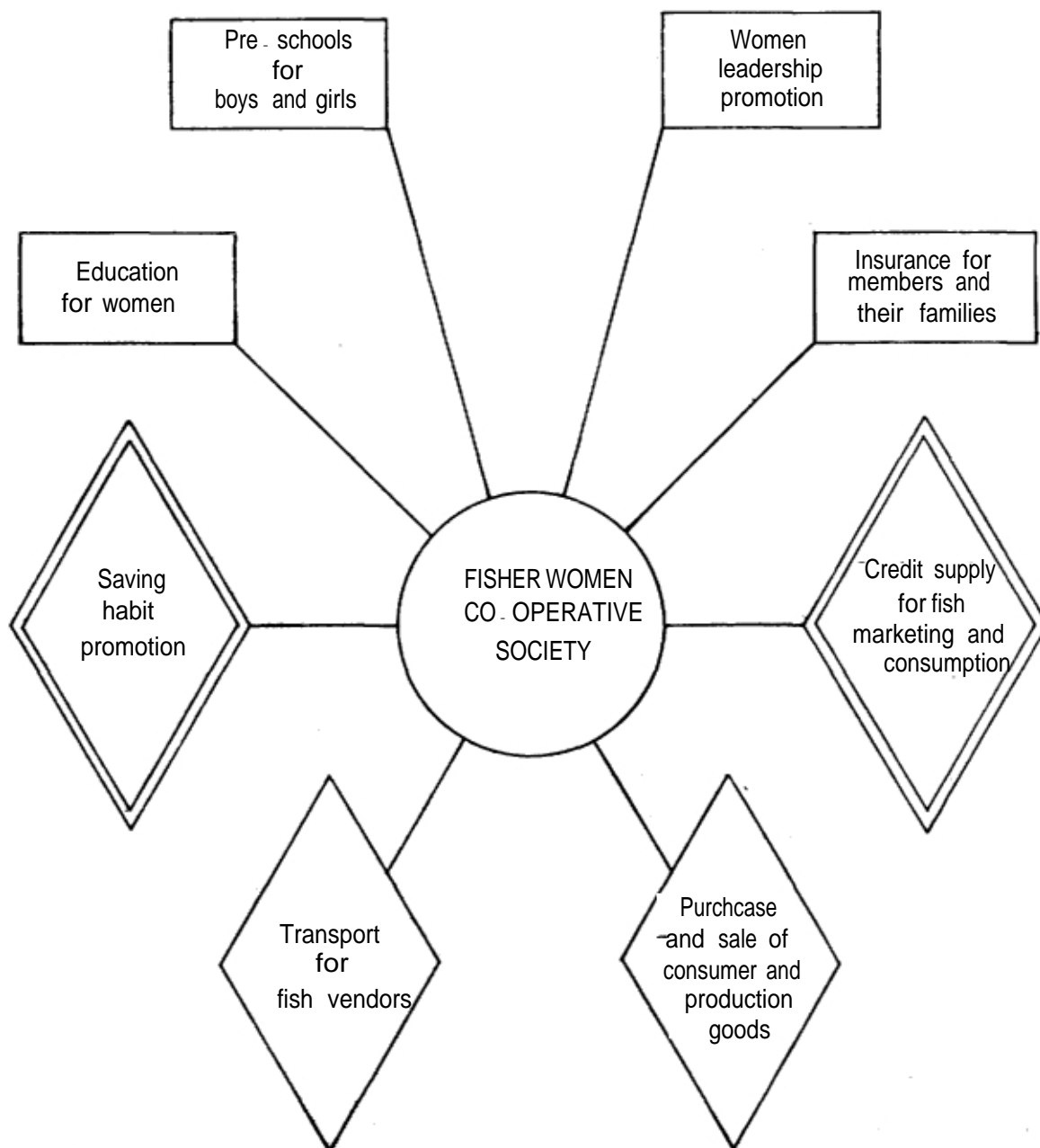
The fourth training unit ended with sessions on motivation and skills for group organization. These would enable the trainees to acquire the confidence and strength needed to tap government schemes for women. Eventually the economic conditions of women would improve, so would their social status.

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\* BDOs — Block Development Offices

## FUNCTIONS OF FISHERWOMEN CO-OPERATIVE SOCIETIES

### TAMIL NADU



It was found that the first three units had had a good learning impact. But the impact of the last training unit, which was oriented to the immediate tasks of link workers, was limited. It therefore needed close follow-up by the fisherwomen extension officers- through guidance and motivational support of link workers in the field, and through short-term training courses on government schemes. The training, guidance and motivational support were of great importance: otherwise the trained women would fail to perform as link workers and would revert to their traditional attitudes.

## 8. IMPACT OF THE LINK WORKERS TRAINING

Following the residential training course, BOBP continued to finance the services of two women social workers who had been members of the training team. They were now given the responsibility of extension workers: to guide, motivate and train link workers on the job. They teamed up with two male FWES officers as there were no women extension officers posted in the Fisheries Department.

The link workers were paid a monthly on-the-job stipend of Rs. 60 for two months to motivate them in their new tasks. Guided by the FWES staff, the link workers as a first step held meetings with the women of their own villages and explained to them the need for organizing themselves into societies to gain strength and recognition. In these meetings the link workers required the backing of the FWES staff-not all of them were immediately accepted as leaders by other women. But by suggesting concrete action plans, the link workers gradually got better accepted. The fisherwomen realized that it was important to form groups to obtain certain forms of government support, such as loans for productive purposes at subsidized interest, or subsidized assets.

### 8.1 Establishment of fisher-women's cooperative societies

The type of group or society to be formed was an important issue. Nearly all Tamil Nadu fishermen have formed themselves into fishermen's cooperative societies. These are registered bodies. Their main -almost sole — purpose is to obtain subsidized production assets and certain welfare facilities. The Department of Fisheries therefore promoted the idea of registered cooperative societies for women as well, though no special schemes had been prepared for fisherwomen as in the case of fishermen. Though cooperative societies are not indispensable for tapping government schemes-well organized informal fisherwomen action groups could serve the purpose — these societies offered certain advantages :

- Recognition from government institutions would be easier as the state policy strongly emphasizes development through cooperative societies.
- Certain economic subsidies are channelled to individual beneficiaries exclusively through cooperative societies. The apex institution, the Tamil Nadu Cooperative Union, provides free education on cooperatives to members through its state training colleges.

As for the fisherwomen, the immediate advantages were the eligibility for (a) certain institutional loans at subsidized rates of interest and (b) subsidized fish marketing facilities. The fisherwomen requested the link workers and the FWES staff to assist them in the formalities of society registration. Many economic subsidy schemes could however be tapped by non-cooperative members, provided the individuals had formed informal groups and were led by people who could deal with bank and government officials. Link workers played an important role in the formation of women's groups.

In several villages, fisherwomen preferred the formation of cooperative societies to setting up informal groups. These societies combined several functions (see chart on page 14) and could therefore be categorized as multi-purpose societies.

The link workers played an important role in the registration of the cooperatives; for this, however, they required the assistance of the FWES. With their help the link workers then explained to the fisherwomen in group meetings the economic subsidy and social infrastructure schemes that were available.

Various social services were applied for and introduced (details seen in the following table).

**Schemes for fisherwomen implemented or applied for by link workers/FWES**

Schemes	Institutions responsible	Scheme	
		Implemented	Applied for
Bank loans at subsidized interest rate	Banks	X	
Subsidized tricycle for fish transport	Bank, DRDA	X	
Subsidized van for fish transport	NGO, Central Social Welfare Board		X
Subsidized nylon yarn for net making	NGO, Central Social Welfare Board		X
Savings/short term	Banks & National Savings Organization		
Recurring Deposit savings	National Savings Organization/Post Office		
Link roads to fish markets	Highways & Rural Works Department		X
Widow and old age pensions	NGO		X
Food subsidies for destitutes	NGO		X
Health centre	Public Health Dept		X
Medical care/ health education camp	Public Health Department		
Medical assistance to physically handicapped	NGO		
Nutrition education camp	Directorate of Public Health Et Preventive Medicine	X	
Family planning education camp	NGO	X	
Non-formal literacy training	NGO, Department of Non-formal Education	X	
Handicraft training	NGO	X	
Primary school building and teacher	BOBP, Education Department	X	
Child day-care centres	NGO	X	
Multipurposecommunitybuildings	BOBP, NGO	X	
Employment for fisherwomen in fish stalls	Tamil Nadu Fisheries Development Corporation	X	
Employment for fisherwomen in child day-care centres	NGO	X	
Non-formal education centres	NGO	X	

## 8.2 Financial assistance to fisherwomen under the Differential Rate of interest Scheme (DRI)

Most fisherwomen, whether poor widows or economically better-off, were mainly interested in economic subsidy schemes, such as the DRI scheme which provides small loans at a 4% interest rate without collateral. Responding to this interest, the link workers directed their major effort towards tapping bank loan schemes. The differential rate of interest (DRI) scheme was relatively easy of access, compared with other schemes. Loans under this scheme are aimed at individual loanees, but the banks indirectly insist on women forming a group, with an effective group leader who can ensure prompt repayment of loans. The group leaders were generally rewarded with slightly higher loans than the group members. Initially the bank managers were extremely hesitant to give loans to fisherwomen without any collateral, because of poor repayment by fishermen of earlier loans by government agencies under the IRDP (Integrated Rural Development Programme) and other schemes. Link workers required the support of the FWES staff in convincing bank managers to sanction small loans to fisherwomen. Finally, one rural bank agreed to take the risk and extend loans to a group of fisherwomen from Chemmencheri village. These women had under the initial pilot project (net making, small savings -see Appendix 3) opened a savings account with the bank and had thereby established a certain creditworthiness. The results as regards loan repayment were very positive.

This fact, besides perhaps certain political circumstances (elections), made the bank manager approve of individual loans to women in all villages where the link workers had organized fisherwomen cooperative societies. As the IRDP loans are officially meant only for productive purposes they were issued for fish marketing despite the limited scope for expansion or diversification of the business.

The loan amount was decided upon in group meetings, though the main criterion was the repayment capacity of the women loanees. The group came to the conclusion that every member should receive the same amount, which should be low enough for prompt repayment in instalments. The link workers formed groups of 8-10 members, and appointed a leader for each group to ensure regular repayment. Link workers would collect instalments for repayment and deposit them in the bank. It was anticipated that most women would utilize the loan for purposes other than productive -such as food, clothing, repayment of debts, house repairs and savings. This **did** take place as evaluation results show (see table below). But there were also investments in fishing nets for husbands, in expanding or starting vegetable and rice shops, and — as expected — in moneylending, the most profitable business.

### Utilization of DRI loans

Loan amounts Rs. 200 for group members  
Rs. 300 for group leaders

Purpose of utilization	%
— Fish marketing (dry & fresh fish) & food consumption	31
— Fishing net components	26
— Starting or expansion of food shops (rice, vegetables)	8
— House (hut) repairs	22
— Purchase of storable food for own consumption (rice, pulses etc.)	6
— Purchase of vessels and gold	1
— Cash savings	2
— Repayment of private debts	3
— Lending to others	1
	—
	<b>100</b>

## 8.3 Financial assistance to fisherwomen under IRDP

Another subsidy scheme available under the IRDP was in great demand among fisherwomen as it offered 50% subsidies on purchase of fish marketing vehicles, such as motorized tricycles and vans.

This scheme aims at individuals and not at cooperative societies. Link workers found the application procedures and other formalities difficult to handle; they therefore depended on the FWES staff.

It took nearly two years for the women to obtain three motorized tricycles to carry fish baskets to a nearby village market: various constraints had to be overcome (see Appendix 3). Both fisherwomen and fishermen objected to selected individuals receiving subsidies: they said that the tricycle should be sanctioned in the name of the fisherwomen's cooperative society or in the name of the village leaders. As link workers realized that this would result in misuse of subsidy demand and in lack of maintenance of the tricycles, this posed a problem. A solution was finally worked out: nine of the most active fisherwomen joined together and appointed one of them to be the formal applicant. Repaying the loan instalments and maintaining the vehicles would be the group's responsibility. After the entire loan amount was repaid, ownership would rest with the group.

A major constraint was the application procedure for the schemes. Various institutions are involved in implementing the scheme, and sanctioning procedures are kept too vague to be followed uniformly. The link workers and the FWES staff had to deal altogether with four institutions with offices at different locations in the district.

1. The BDO (Block Development Office) -was to provide the application forms, scrutinize applications and give technical approval. To do so, an officer was sent to the village to interview the applicants. The entire procedure took more than a year.
2. The District Rural Development Agency (DRDA) had again to approve of the application and pay 50% subsidy to the tricycle supplier.
3. The bank fixed the price for the subsidized asset and paid the remaining 50% of the costs to the tricycle supplier after receiving margin money from the applicants.
4. The tricycle supplier who demanded immediate payment and more from the applicants for delivery of the tricycles.

IRDP application procedures therefore proved to be very discouraging to fisherwomen link workers. They realized that obtaining subsidies called for skill not only in handling application procedures but also in handling the concerned officers, who would have been more supportive with the application if they gained financially from it.

At the request of the link workers, the FWES staff applied for another subsidy scheme-a van specially outfitted to cater to the needs of fish marketing women. This scheme was offered by the Central Social Welfare Board on a 100% subsidy basis, particularly to women. Even after nearly two years the application was not sanctioned. Reason: As the scheme was channelled through a NGO, and had to be approved in New Delhi, the link workers and even the FWES staff were not in a position to actively pursue the application.

These experiences in tapping subsidies for fish marketing transport have been discouraging, mainly because of the nature of the schemes and the red tape they entail. However, the experience with individual bank loans has been positive; these have been accessible and have helped improve the economic status of fisherwomen and their families.

#### 8.4 Social services for fisherwomen and children

Besides the subsidy schemes, link workers actively promoted the introduction of social infrastructure facilities. In applying for these schemes, which again were riddled with red tape, link workers required the strong backing of the extension staff. For example, several forms had to be completed to apply for widow and old age pensions; the officers concerned had to be chased, and funds were obviously limited. It transpired that hardly any women were eligible for the pension: one of the conditions was that the applicant should have no sons. Educational facilities for women in family planning, nutrition and health education were, however, easy to avail of; most of these schemes consisted of mobile operating units which held camps for one to three days in the villages at the request of the link workers.

To get permanent health centres established by the government proved very difficult, as most fishing villages are too small for exclusive health centres. They had to cooperate with one or two neighbouring villages in applying for a centre. This required the support of the FWES — as representatives from other villages, some of them non-fishing communities belonging to higher castes, had to be contacted.

Child day-care centres were easy to apply for. Applications were quickly processed and centres opened within a few months. The main reasons were that NGOs had sufficient funds for such facilities, and that the experience with day-care centres in non-fishing areas had been positive. The fisherwomen showed great interest in child day-care centres. They felt that these centres not only took care of their children for a few hours, so that they could attend to their daily work; they also prepared the children well for school. Moreover the children were fed a small meal which helped reduce the family's food expenses a little bit.

BOBP provided buildings in four villages to accommodate child day-care centres, a primary school, a women's education and medical care campus. These multipurpose community buildings are looked after by the link workers who conduct their meetings here. The community buildings were occasionally hired out to fisherfolk for family functions such as marriages. They also served as information and entertainment centres in those villages where a community television set had been acquired by the village leaders.

In general, schemes geared to child care, education and women's education and implemented by NGOs were easier for link workers to access and benefit from than subsidy schemes for women, whether implemented directly by the government or through NGOs.

## 9. FURTHER TRAINING FOR FISHERWOMEN LINK WORKERS

As anticipated, at the end of the 10-week residential training course the link workers required follow-up training to improve certain skills and exchange experiences gained through their work. The follow-up training would also review the work performance of the trainees.

A 2-week residential course was therefore conducted. It discussed fisherwomen's cooperative societies, communication skills and applying for government subsidy schemes. The state co-operative training college<sup>1</sup> met the entire cost of the course which was conducted in its premises. Lecturers and resource persons were drawn from the cooperative training college and the FWES. As the training institute receives adequate government funds it had all the required educational facilities. Since the college till then had trained only board members and officers of cooperative institutions, the problem the trainers had to overcome was that of communicating with trainees of a far lower educational level. Some link workers could hardly read and write.

Some dedicated trainers had prepared themselves thoroughly for their sessions. They visited villages nearby and met with fisherwomen to decide on the appropriate communication and training methods.

It was found that most trainers of the cooperative training college, though not specifically trained in pedagogy, were the right people to conduct a course for link workers because of their long experience with training. The cooperative training college was therefore an appropriate institution for follow-up training for link workers on cooperative society management.

At the request of the Directorate of Fisheries/FWES in 1984 the cooperative training college began to conduct annual refresher courses for fisherwomen link workers. This training was carried out in coordination with the FWES who needed to select trainees, and to help prepare task-oriented training subjects.

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<sup>1</sup> The college functions under the aegis of the National Council for Cooperative Training. This is partly funded by the Central Government through its agriculture and other ministries, as well as by the Tamil Nadu Cooperative Union (which is partly financed by the Cooperative Education Fund raised by cooperative societies).



## 10. OVERALL ASSESSMENT OF THE PROJECT

As hardly any information was available about women's roles in small-scale fisheries, and as little was known about the scope for improving their economic conditions through new technology in fish handling and fish marketing, the conduct of a field study and the assessment of ways to improve fisherwomen's incomes was the right first step.

The study provided detailed information not only about the role of women in small-scale fisheries but also about their felt needs and views of how to bring about change. It dealt with economic, social and cultural constraints which fisherwomen and extension officers had to face in taking measures to improve their living conditions,

The assessment of technologies such as fish drying techniques, insulated ice and fish boxes, motorized transport to fish markets and net-making was an essential step-particularly to prevent expensive project failures that would have resulted from the introduction of non-viable technologies.

Techno-economically viable solutions to improve incomes of women in small-scale fisheries were non-existent. Under these circumstances the only way to improve the economic conditions of fisherwomen is through subsidies.<sup>1</sup>

The state and central governments offer certain subsidies which are not so easily available to women because they are uneducated and uninformed and not organized. Though fisherwomen were knowledgeable about fish marketing, they were ignorant of available public services and facilities. By culture and tradition they let the male village leaders handle these matters for them, with the result that women's interests and needs suffer.

It was to change this situation — by getting fisherwomen to take active part in tapping government and non-government services and schemes—that the link worker approach was tried out.

By giving fisherwomen with only a minimal education the opportunity to be trained as link workers—who would function as links between village women on the one hand and government offices (FWES) on the other—a beginning was also made in upgrading the social status of fisherwomen. This worked out successfully, mainly because the project throughout its lifetime was looked after by women officers, barring a brief period when two male fisheries extension officers were posted to the Fisherwomen Extension Service. They were later replaced by two women, one from the Department of Fisheries and the other from the Cooperative Audit Department: one in the field and another at the headquarters.

The goal of the link workers dealing directly with government and NGOs when applying for welfare schemes, proved too ambitious to be achieved without further on-the-job training, advice and guidance. Besides information, the link workers required active moral support and motivation from the FWES officers, both for completing application forms and for contacting government offices, located several kilometres away from their villages. To tap most government schemes the link workers will need continuous guidance by the FWES. Only a few schemes with easy application procedures can be handled by the link workers themselves.

A problem encountered in the link worker approach was the payment to be made to them. A stipend of Rs. 65 per month was paid to each link worker for three months following the course. This was no doubt a strong incentive to motivate link workers but on the other hand it also sparked off envy and conflicts in the community. It was clear that the Department of Fisheries would not pay the link workers once the on-the-job training was over and BOBP withdrew from the project. Another way of rewarding link workers was fortunately found.

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<sup>1</sup> There are indications that employment opportunities and incomes for fisherwomen could increase marginally with increased fish landings through motorization of craft. (BOBP/ WP/39, Kalavathy, 1985, page 10).

Some of the social infrastructure schemes had provisions for a paid village based worker. Among the fisherwomen, only the link workers were adequately trained, so they were the ones to be constantly appointed for the work-be it as assistants in mini-health centres, children's day-care centres, adult education classes or savings schemes. In this way the link workers got new jobs which not only gave them incomes but also raised their social status in the communities. That in turn led to greater acceptance of their role as link workers and women group leaders.

The project was very cost efficient, both for BOBP and for the Department of Fisheries. It is mainly human resources that were mobilized; government schemes already existing were tapped by the target group for which these schemes were actually meant.

Through its FWES, the Department of Fisheries took active part in planning this project. It took responsibility for implementing the project after completion of the training phase. Regular monthly meetings were arranged between BOBP and FWES to provide technical guidance and motivational support to the female field extension staff of the FWES. This was necessary since the FWES was still a new effort by the Department of Fisheries.

The monthly meetings, for which the FWES field staff prepared reports, not only contributed to a systematic work style, but also to active participation by field staff in preparing work plans. The usual passive and silent role of subordinate officers and their reluctance to take up responsibilities could be overcome as long as supervising officers provided adequate motivation. This in turn led to a participatory working style between the FWES field staff and the link workers. It was observed that in villages where the FWES staff had given high priority to active participation by link workers, in planning and introducing schemes, the facilities were much better utilized than in villages where the officers had done most of the thinking and planning themselves. In the latter case, the fisherwomen became dependent on the officers for future schemes. In particular, male extension officers did not engage in the participatory style of work with female link workers and were therefore less suitable for the job than female extension officers. However, the latter often found it difficult to take up field posts as these meant long daily travel and overtime, and affected household and family duties.

The problem can perhaps be overcome by providing field allowances for female extension officers, by recruiting trained women and by providing them with appropriate work guidance and motivation. Such guidance can best be given by a person who is herself experienced in similar work tasks. Attention should be paid to this if the link worker approach is expanded to other parts of the district and state.

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## **Appendix 1**

### **SEQUENCE OF EVENTS**

<b>March-July 1981</b>	<b>Study to identify socio-economic conditions of fisherwomen, their economic role in fisheries and possibilities for improving their incomes.</b>
<b>July 1981</b>	<b>Scrutiny of measures suggested by the target groups on how to generate additional income</b> <ul style="list-style-type: none"><li><b>. motorized transport to fish markets</b></li><li><b>. ice supply</b></li><li><b>. insulated boxes</b></li><li><b>. net-making</b></li><li><b>. handicrafts</b></li><li><b>. credit for fish marketing</b></li></ul>
<b>October 1981</b>	<b>Start of a village pilot project:</b> <ul style="list-style-type: none"><li><b>-Activating women to form a group through which they could participate in community decision making and thereby improve their social status.</b></li><li><b>-Trying out hand-braiding of nets as a means to better income during the lean fishing season.</b></li><li><b>- Promoting small savings through group action to overcome economic problems during the lean fishing season.</b></li></ul>
<b>February 1982</b>	<b>Evaluation of net-making activity : limited impact. Conclusion : incomes from net making are too low to be an adequate additional source of income.</b>
<b>March 1982</b>	<b>Planning of project activities to improve women's living conditions by providing them with knowledge and skills to utilize government social infrastructure facilities (education, health) and government subsidies and welfare facilities (subsidized bank credits, food, accident insurance, lean season savings, production assets) ; this approach implies a change in the traditional role of women towards participation in public decision making, leading to an improved social status.</b>  <b>Designing and preparing a training course for fisherwomen on building social awareness, forming cooperative societies and on tapping government and social infrastructure subsidy facilities.</b>
<b>May-September 1982</b>	<b>Conduct of a 10-week residential training course in four units, each of 2-3 weeks duration, with resource persons from all government departments offering access to social and welfare schemes that can be utilized by fisherwomen.</b>
<b>October 1982</b>	<b>Course evaluation and preparation of action plans by training fisherwomen link workers and fisherwomen extension staff.</b>
<b>January 1983</b>	<b>Formation of fisherwomen's cooperative societies as an instrument to channel government subsidies to fisherwomen and to enable members to obtain training and information services.</b>

<b>February 1983</b>	Extension officers, women link workers and society members begin to tap government facilities to benefit fisherwomen. Implementation of various schemes.
<b>August 1983</b>	Training programme for link workers and cooperative society board members on management of cooperatives, offered by a government training college.
<b>June 1984</b>	Evaluation of the approach to improve women's living conditions by equipping them with the skills to tap government facilities.
<b>May 1985</b>	Preparation of a proposal for statewide expansion of the link worker scheme.

## Appendix 2

### PILOT PROJECT TO CREATE ADDITIONAL INCOMES THROUGH HAND-BRAIDING OF NETS

During late 1981, after socio-economic surveys were completed in three villages, a project was initiated in one of them (Chemmencheri) to try out hand-braiding of nets as an additional income source for women during the lean fishing season. A woman community worker was engaged by BOBP to organize a net making unit with fisherwomen.

Some 30 fisherwomen formed a society and decided to set up a net-making unit after detailed discussions on the earnings they could expect. The community worker explained to members that there was no government scheme available to subsidize the netting material which they were vigorously demanding. However, support in the form of working capital could be provided to the society to purchase netting material at the regular market rate. It was finally understood by all the women that there would be no subsidies, and that the income would be much lower than from fish marketing, in which they engage whenever sufficient fish is landed in the village. Net making would not become a full-time year-round occupation but would add to their incomes, mainly during the lean fishing season.

All 30 women finally decided to participate. The technique was known to most of them, though not to the young ones, an indication that hand net-making had begun to die out with the introduction of net-making machines.

Working capital was provided to purchase nylon yarn for small mesh gillnets used by the catamaran fishermen, and to pay women piecework wages for the nets turned out. The idea was to store the fabricated nets until the start of the next fishing season, as fishermen are used to buying new nets with the onset of the fishing season. The yarn was handed over to the women by the community worker in small quantities and good progress was made in fabricating nets. The first pieces were completed after one month and handed over to the community worker who paid the wages.

After a few months the women were reluctant to hand over the completed nets and informed the community worker that their husbands wanted to buy the nets directly. Some women came with the excuse that they had not completed the net; at the same time they refused to return the yarn. What had happened was that the men had talked the women into foregoing their wages and keeping the nets instead, which meant free netting material. This was done by all women except by those who had no male family members and depended on the income from net making.

The community worker thus had a tough problem on her hands. She discussed the problem individually with the women, and also called a group meeting which the women attended reluctantly. They said that as no subsidies would be given to them, their husbands had decided to keep the nets. The traditional village leader who seemed to have encouraged the men in this undertaking was finally contacted by the community worker and asked to hold a meeting with the men and inform them that the net-making activity would be terminated unless the fishermen paid for the nets. This led to payment by some fishermen, but not all the nets were paid for.

The women who had handed over their nets continued the net-making for some more time, but then decided that the income was not enough and stopped. The conclusion was that not many women were in such severe need of employment as to be obliged to work for an extremely marginal income. They compared incomes from net-making with those from fish trade. During the good season, the latter offered far higher incomes.

### Costs of hand-made nylon nets (October 1981)

- Type of net and twine — gillnet with double knots
- stretched mesh size: 5 cm
  - depth 100 meshes
  - nylon twine construction : 210/1 /2

I. Costs of nylon twine (1 kg)	Rs. 94
II. Labour costs to braid 53 days Rs. 1.33/hour	Rs. 71
Total costs of 1 kg netting	<u>Rs. 165</u>

Note:---1 kg of the same type of machine-made netting, single knot, but chemically treated to set and fasten the knot, costs Rs. 165.

### Comparison of average daily earnings of women (October 1981)

—Agricultural labourers	Rs. 3.50-5.00 plus one meal
— Headload fish carriers in Madras harbour	Rs. 3.50
— Headload fish traders	Rs. 5.00-10.00
— Hand net-makers	Rs. 1.30

## Appendix 3

### CASE STUDY: CHEMMENCHERI

By N. Valli and R. Veronica

#### Contents

##### *I. Discussion of Activities*

1. Preliminary survey
2. Net-making unit
3. Small savings scheme
4. Training of four women as link workers

##### */I. Activities initiated by Fisherwomen Extension Service and Link Workers 1982-1984*

1. Fisherwomen's cooperative society
2. Financial assistance
3. Primary school
4. Balwadi teacher training
5. Five-year recurring deposit savings scheme through the National Savings Organization
6. IRDP-subsidized motorized tricycle for the transportation of fish
7. Literacy training for women
8. Nutrition education for women
9. Cooperative training for women

##### **I. Discussion of Activities**

###### *1. Preliminary survey*

In 1981 the BOBP conducted a study to identify the socio-economic conditions and needs of fisherwomen in three fishing villages in Chingleput District. On the basis of the findings of the study, Chemmencheri (40 km from Madras on the Madras-Mahabalipuram highway) was selected as the pilot village for organizing the target group and implementing programmes for their socio-economic betterment and development. The village has 90 families. A community organizer\* who could work closely with the people was appointed in July 1981 to guide and help them.

###### *2. Net-making' unit*

After discussions on the possibilities of starting a net-making unit, the community organizer helped the fisherwomen form a women's association (Madar Sangam) with 35 members. Working capital to purchase nylon yarn was provided by BOBP which decided the wages to be paid at piecework rates. The idea was to have nets made and stored against the next fishing season, when there would be a demand for them.

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\* Ms. R. Veronica

The extension staff regularly met the women who were engaged in net-making and maintained personal contacts. On completing their work a few women handed over the nets to the extension staff and collected their wages. Some women joined them to their own nets and retained them for their personal use. When the extension staffer learnt that the women were not too keen on returning the nets, she met the village leader and called a meeting of the women and explained to them the purpose of the project. Be it said to their credit, the women volunteered to pay the cost of the yarn and did so in instalments.

As the women were of the opinion that the wages were too low for a time-consuming job and that the hand made nets were inferior to the machine made nets in terms of market demand, cost factors, utility and durability, the project was temporarily suspended.

But when it was reintroduced, the extension staff tried a new tack. Instead of giving work to all the women, she selected women who were systematic in their work. The wages were fixed at Rs. 60 for fabricating one kilo of yarn. Only those women who were willing to work under these conditions were given the yarn. The two women who took up the work completed it and collected their wages. With money from the Chemmencheri revolving fund, yarn was also purchased and provided to five women from Pattipulam. This fund, given to the Madar Sangam by BOBP, was later converted to the Fisherwomen's Cooperative Society fund for net making. The net making project was discontinued, however.

### **3. *Small savings scheme***

Appropriate village-based activities that generate adequate alternative income have yet to be discovered. The extension staff and the women discussed the possibilities of a daily savings scheme. The value of such a scheme is that, fishing being a seasonal occupation with a fluctuating income, if the women are educated on the importance of savings, they can save money during times of good harvest and the savings can be utilized during the lean season. They can withdraw money from their own savings instead of borrowing at high rates of interest from outside sources.

Individual pass books were provided through the Madar Sangam. A joint savings bank account was opened with the Kelambakkam branch of the Central Bank of India. 100 members including women and children joined the scheme.

The savings scheme operated smoothly. Some of the women made it a habit to save a small portion of their income regularly and some even stopped borrowing from outside sources.

After her training, link worker Ms. Sumathi started working on the savings scheme. The savings bank accounts were transferred from the Madar Sangam to the Fisherwomen's Cooperative Society once it was registered by the Department of Fisheries.

However, the savings scheme suffered a setback after its initial promise as the women who had to make loan repayments were not able to save regularly.

### **4. *Training of four women as link workers***

Four women from the village attended the ten-week link worker training course.

## **II. Activities Initiated by Fisherwomen Extension Service and Link Workers 1982-1984**

### **1. *Fisherwomen's Cooperative Society***

At a preliminary meeting the need for and the purpose of starting a cooperative society were explained to the women and their doubts cleared. The link workers enrolled 61 women into the proposed society through personal contacts. The members held a meeting and selected the Board of Directors. In the course of the meeting it was decided that a common fund would be created to meet the incidental expenses (transportation etc.) and that each member would contribute Rs. 4 towards it. It was suggested that women could pay for two shares each towards



society membership as the fishing hamlets are small in size. 40 women had paid their share capital amount. A suspense account was opened in March 1983 in the name of the chief promoter of the proposed society and the share capital of Rs. 600 deposited in the Central Bank of India, Kelambakkam. The resolutions of the proposed society and other documents were submitted to the Assistant Director of Fisheries, Chingleput, for registration. The society was registered and formally inaugurated on April 22, 1983. The necessary registers were purchased from the seed money provided by BOBP.

In July 1983 another group of 24 women joined the society to avail themselves of loans. At present the society has 70 members. During each loan disbursement the old members contributed extra shares to the society. These were based on the total amount of loan received. After the society was formally registered the accounts were transferred to the Fisherwomen's Co-operative Society. The accounts are jointly operated by the president and the secretary.

## *2. Financial assistance*

The extension staff held discussions with the Branch Manager, Central Bank of India, Kelambakkam — the bank nearest to the village — on the possibilities of providing loans to 40 members of the cooperative society under the DRI (Differential Rate of Interest) scheme, and briefed the women on the developments. The Branch Manager volunteered assistance, and the documentation was completed by the extension staff with the assistance of the link workers and the president of the Fisherwomen's Cooperative Society. Applications were screened and loans provided to 40 women on March 25 and 26, 1983.

The women were categorized into five groups headed by a nominated group leader. Each loanee received Rs. 200 as loan amount and the group leader received Rs. 300. A duration of 100 days was fixed as the loan repayment period. Interest was worked out at the end of the last instalment. The group leaders made a daily collection and the amount was deposited in the Bank. The extension staff went through the account once in 10 days. By July 1983 the women had completed their repayments. Credit must be given to them for being prompt and systematic in the repayment. The bank staff were full of appreciation for the women.

At the completion of the first loan, the women made a representation for another loan. Twenty four members joined the society by paying two shares as membership to avail themselves of loans.

The second loan amount was raised for old members and the board of directors. During the 2nd loan disbursement the women decided that they would make weekly repayments instead of daily repayments. On a subsequent visit the extension staff learned from the women that, despite their decision, they found it difficult to make weekly repayments and preferred to revert to the old system of daily repayment. The group leaders also were of the same opinion.

The loan repayments were regular except for a few defaulters. The extension staff met them and insisted on their prompt payment. The loan repayment accounts are being maintained by the president and the secretary. They have gained sufficient confidence in handling the accounts themselves.

After the completion of the 2nd loan, the president and the secretary contacted the Branch Manager, Central Bank of India, Kelambakkam on their own for the sanction of the third loan. The extension staffer was informed of this during her visit to the village. Subsequently the extension staff, the president and the secretary made several visits to the bank to obtain the third loan. Seven women joined as new members by paying the share capital amount. One of the loanees was eliminated from the list as she was very irregular in her repayments and difficult to deal with.

Loans amounting to Rs. 35,500 were disbursed in the village by the bank staff.

During one of the visits to the bank, the president of the Fisherwomen's Cooperative Society learned from the branch manager that further loans could be provided for those who had completed their repayment. The president informed the women about the special provision made by the branch manager and prepared a list of loanees who had completed their repayments. A group of seven women received Rs. 700 each as their fourth loan in March 1985.

A review of the loan utilization pattern for loans given to the fisherwomen of Chemmencheri.

**Total number of beneficiaries — 40**

**No. for which details available — 32**

**Loan amount:**

**Group leaders      Rs. 300**

**Members              Rs. 200**

<i>Purpose for which loan was utilized</i>	<i>Number</i>
1. Marketing	10
2. Purchase of fresh fish, processed into dry fish	1
3. Investment in already functioning provision stores	2
4. Rice business (small scale at village level)	1
5. Security deposit paid to the bank for obtaining loan for the purchase of nets for the husband	6
6. Repaid old debts	3
7. Lent money to another person	1
8. Household expenses	5
9. Construction of thatched hut	1
10. Purchased household utensils	1
11. Savings	1
	<b>32</b>

### **3. Primary school**

The extension staff conducted regular meetings with the women to discuss difficult problems which beset them and together they arrived at the best possible solutions. During one such meeting the women stressed the need for a primary school in Chemmencheri, as the village children had to go 3 km away to Kovalam to attend school. Owing to a quarrel between the two villages, the children had stopped attending school, and were deprived of even this basic education. The extension staff accompanied by the women contacted the Block Development Officer at Tiruporur and the Collector of Chingleput and submitted their representation at the end of 1981.

Discussions were held with BOBP officials on the possibility of constructing a simple building to start the school. BOBP agreed to provide Rs. 3,000 for the construction work and the balance was to be contributed by the villagers. A meeting was organized to brief the villagers on the situation, and it concluded on an optimistic note with the villagers taking the responsibility for the school building. In the meantime, BOBP sanctioned an additional amount of Rs. 5,000. The villagers' contribution exceeded Rs. 2,000.

Now the extension staff assisted the villagers in writing to the Rotary Club, which had adopted the village, requesting provision of furniture and teaching aids.

On June 22, 1983 the school was formally inaugurated and declared open by Ms. Vedavalli, President of the Fisherwomen's Cooperative Society. The entire village participated in the function. To begin with, one teacher was posted by the education department to manage the classes up to the fifth standard.

During one of the visits to the village, the extension staff learned from the teacher that he had difficulty in handling five classes and managing a hundred children single-handed. Assisted by the extension staff, the villagers sent a petition to the Block Development Officer at Tiruporur requesting him to recruit an additional teacher. After repeated representations, including a letter from the Assistant Director, FWES, the Joint Director of Primary School Education in Madras said that an additional post was in the process of being created. However, till March 1985 no additional teacher had been appointed.

Noon meals were also provided to the primary school children. An additional staffer to supervise the noon meal programme was appointed by the Block Development Office.

The primary school was entirely the result of the efforts of the women except for the construction of the building which the village headman had taken over. However, patience and persistence had to be exercised in contacting the various government departments time and again, in jogging the officials with repeated reminders and in enlisting the cooperation of everyone concerned in negotiating red-tape hurdles and successfully seeing this project as well as other projects through, overcoming the dilatory character of bureaucratic machinery.

#### *4. Balwadi teacher training*

In February 1983 two of the link workers, Ms. Vijaya and Ms. Kadumbadi, attended a short term training course in running a balwadi. Subsequently Ms. Kadumbadi was selected as a teacher and she has been working on the scheme since March 1983 in the next hamlet via Sularaikatu Kuppam. She recently underwent another short term training course sponsored by Nutrition on Wheels and conducted by the Indian Council of Child Welfare, Tamil Nadu.

#### *5. Five-year recurring deposit savings scheme through National Savings Organization*

The extension staff with the assistance of the link workers organized a meeting in the village to emphasize and highlight the recurring deposit savings scheme in coordination with the staff of the National Savings Organization.

Mr. Kollappan, District Savings Officer, spoke to the women about the benefits of the scheme. Since the women were already aware of the savings scheme, nearly 35 women came forward to open recurring deposit accounts. Link worker Ms. Sumathi was unanimously elected by the villagers to work as the agent for the scheme. To further promote the recurring deposit scheme and enlist more members the organization also screened films on savings. The District Savings Officer visited the village, assisted Ms. Sumathi in enrolling more members through a door-to-door campaign, and officially introduced the link worker to the Kovalam Post Master who provided her with guidelines on the procedures to be adopted in depositing the collection. The agent working on the scheme received an incentive prize for community work, at a function organized by the National Savings Organization 'in September 1983.

#### *6. IRDP-subsidized motorized tricycles for the transportation of fish*

The women of Chemmencheri have to commute a distance of 5 km to sell their catch at the Kelambakkam fish market. In order to improve the present transport facilities for marketing, the extension staff contacted the Block Development Officer at Tiruporur to discuss the feasibility of providing motorized tricycles under 50% subsidy through the Integrated Rural Development Programme.

An official communication was sent by the Director of Fisheries on behalf of the cooperative society, Chemmencheri, to the Block Development Office in May 1983 for three motorized tricycles. In September 1983, during one of the follow up visits to the Block Development Office, the extension staff received sanction orders for non-motorized tricycles as there was no provision for motorized tricycles then. Meanwhile the extension staff also contacted James

Rickshaw Industries and secured their quotation for motorized tricycles. Simultaneously the Branch Manager, Central Bank of India, Kelambakkam was contacted as Chemmencheri had been adopted by this bank for its extension work and he was briefed on the matter of tricycles.

The extension staff conducted a meeting with the women in the village and briefed them on the developments that had taken place and asked their opinion about the scheme. They were quite anxious to have their own transport. Discussions were also held about the use of the non-motorized tricycles. However, the women and the men stressed the need for motorized tricycles.

In September 1983 the Branch Manager, Central Bank of India, was contacted regarding the decision taken in connection with the tricycles.

The subsidy for the tricycle was to be released from the District Rural Development Agency. It struck a snag in that the society was entitled to funds only for infrastructure facilities, while under the scheme for which the application had been sent only individual beneficiaries could be provided with tricycles.

The District Rural Development Agency wanted the extension staff to identify three new beneficiaries. The Project Officer volunteered to send back the papers. They were delivered personally to avoid unnecessary delay.

The extension staff had difficulty in identifying individual beneficiaries. The villagers were in favour of tricycles being given for common use. The extension staff made it clear to the villagers that the tricycle would not be given in the name of the village or to the Fisherwomen's Co-operative Society.

The extension staff had the Rural Welfare Officer visit Chemmencheri along with them and select three women who were to be the beneficiaries. After application formalities were completed, a demand draft for Rs. 20,340 was obtained from the bank and handed over to James Rickshaw Industries and orders were placed for the tricycles.

By the first week of March the tricycles were handed over to the women. A driver from James Rickshaw Industries came to the village and instructed the three women's husbands on how to operate the tricycles, since appointment of a driver would mean additional expense.

Before the tricycles were given away in the village, a meeting was organized by the extension staff and the Assistant Director, Fisherwomen Extension Service.

While cooperation from the coordinating department was very limited, the extension staff had at every stage to follow up on the applications, frequently visit various offices and departments some of them long distances away from each other, and contact officers and the clerical staff repeatedly to get the papers moving. This accounts for the delay in the implementation of the scheme.

## ***7. Literacy training for women***

Efforts were made to open adult education centres in the pilot project villages through the Tamil Nadu Board of Continuous Education in 1983. As the centres had already been identified, they volunteered to locate one centre in 1984. Simultaneously efforts were made to locate an adult education centre through the Fisherwomen's Cooperative Society by obtaining financial assistance.

A meeting was conducted by the committee members and the minutes were recorded by the extension staff. Discussions were held with the Sub-Registrar of Cooperatives and Deputy Director of Fisheries, Fisherwomen Extension Service. Official permission was obtained and, together with the project proposal, submitted to the Rotary Club in December 1983. No communication in this context was received from the office.

The Tamil Nadu Board of Continuous Education was approached and a representation was made for locating a centre at Chemmencheri. Three women sent individual applications to the office at Tiruppur. Link worker Ms Sumathi was selected to work as animator. After undergoing

a short-term training course, she started working on the scheme. The centre commenced functioning very smoothly in the evenings in the community hall from July 1984. There was good response and an increasing number of women were active participants in the programme. The centre was directly supervised by the staff of the Tamil Nadu Board of Continuous Education at Tiruporur. When Sumathi got married Ms Vedavalli took over the centre.

One sewing machine was provided by the Tamil Nadu Board of Continuous Education and a part-time teacher appointed to conduct classes.

#### ***8. Nutrition education for women***

A nutrition demonstration of inexpensive and easily available food products evoked good response from the women. It was conducted by the dietician, Directorate of Public Health and Preventive Medicine Department, Tamil Nadu.

#### Appendix 4

#### **COSTS OF A MINI BUS FOR TRANSPORT OF WOMEN FISH TRADERS TO MARKETS**

*(March 1982)*

I. Investment costs	
Diesel mini-bus	Rs. 84,000
II. Annual operating costs	Rs. 21,720
1. Diesel, oil Rs. 80/trip ; 200 trips/year	Rs. 4,000
2. Tax, insurance	Rs. 1,400
3. Repairs	Rs. 120
4. Payment of driver	Rs. 4,200
III. Annual fixed costs (for 10 year life span of bus)	
1. Depreciation	Rs. 8,400
2. Interest	<b>Rs. 4,000</b>
IV. Annual total costs (II +III)	<b>Rs. 34,120</b>
Costs per trip (if 200 trips/year)	Rs. 170
Costs per passenger per trip (if totally 10 passengers)	Rs. 17 <sup>1</sup>

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<sup>1</sup> Public transport fare per return trip: Rs. 9.20

## Appendix 5

### PROJECT PROPOSAL FOR STATEWIDE EXPANSION OF LINK WORKER SCHEME IN TAMIL NADU

Title Training of female link workers in fishing communities

Country/State : India/Tamil Nadu

Duration 5 years

Budget	Total	- us \$ 700 000
	Government contribution	- US \$ 220 000
	Donor contribution	- US\$ 480 000

#### Summary

In this document a project for the improvement of living conditions in small-scale fishing communities is proposed. The proposal is based on the results of a pilot project implemented by the Fisheries Department of the Government of Tamil Nadu in cooperation with the Bay of Bengal Programme (BOBP), 1981-I 985.

The fish resources available for the traditional fisheries are limited. A considerable improvement in landings could only be realized by new technologies allowing the fishermen to harvest un-exploited resources. BOBP had initiated development of beachlanding craft and aquaculture to improve the earnings of the fishing families. These technologies were not ready for a large scale introduction at the time of the pilot project.

Women through their involvement in fish marketing, processing, curing etc., add a considerable value to the fish caught. However, few development schemes had been implemented towards improvements of their activities. Instead, schemes for improvements of marketing, processing, etc., tended to exclude the women and deprive them of their income earning opportunities. It was concluded that mobilizing of women to take up and improve income earning activities, to better utilize government and voluntary agencies' schemes for improvement of social services and welfare could bring about improvement of the standard of living.

To achieve these aims the need for women link workers in the villages was identified. During the pilot project in Chingleput district 23 link workers in 7 villages were trained and thereafter initiated activities in the villages supported by extension officers provided by the Fisherwomen Extension Service of the Fisheries Department and BOBP. The results of the pilot project were positive and the link worker approach found suitable for introduction throughout the coastal districts of the state.

The proposal aims at the training of 900 link workers in 422 villages and establishing district level support units through the Fisherwomen Extension Service. The activities initiated by the link workers (with extra project funds) will significantly contribute to the ultimate objective — improvement of living conditions in coastal fishing communities.

The project period is 5 years. The total cost is estimated at US \$ 700,000, with a donor contribution of US \$ 480,000.

#### 1. Project Description

##### 1.1 General

The project is an application of the results achieved in the pilot project described above. The main emphasis is the training of 2-3 link workers per village in the state of Tamil Nadu and

establishing the Fisherwomen Extension Service in all 8 coastal districts. The training will be undertaken with the curriculum and training aids developed and tested by FWES and BOBP in the Chingleput district.

## 1.2 Objectives

The *development objective* of the project is improvement of the standard of living in coastal fishing villages.

The *intermediate objectives* are :

- a functioning Fisherwomen Extension Service on district level (with fisherwomen extension officers and link workers) to initiate income earning activities and activities related to social services and utilization of welfare schemes
- improved economic and social status of fisherwomen in coastal villages
- upgrading of Fisheries Training Institutes to cater to a continuous training of link workers.

The *outputs* of the project are:

- 900 trained link workers (2-3 per village) active in 422 villages
- 2 fisherwomen extension officers in 5 coastal districts employed by the Fisheries Department.

The objectives on different levels are summarized in the table on p-27 with indications for monitoring and assumptions to lead to anticipated results.

## 1.3 Target groups

The target group can broadly be defined as the women in coastal fishing villages in Tamil Nadu, in total about 130,000. They will be reached through the activities of the link workers in the villages supported by fisherwomen extension officers. The women appointed to the training as link workers are the immediate target group. Criteria for selection are that they shall be literate, preferably be married and have a position in the village. However, as the results from the pilot project show, the two latter criteria cannot always be applied.

## 1.4 Work Plan

The BOBP-developed training package will be applied to all coastal districts, starting with Chingleput and Thanjavur in the first year, three other districts (South Arcot, Ramanathapuram and Tirunelveli) at the end of the 2nd year and the remaining districts (Madras, Pudukottai and Kanyakumari) in the 3rd year. With follow-up activities and evaluation the project period will be 5 years.

### Year 1

- Setting up of the project (see under administration and management below)
- appointment of fisherwomen extension officers in Thanjavur district (beginning of the year)
- contacts with villages (65 in Chingleput and 87 in Thanjavur), appointment of link worker trainees
- orientation course for the instructors at the Fishermen's Training Centres.
- appointment of fisherwomen extension officers in South Arcot, Ramanathapuram and Tirunelveli (at the end of the year).

### Year 2

- training course for 140 link workers in Chingleput district in 3 "batches"
- training courses for 180 link workers in 4 "batches" in Thanjavur district
- appointment of fisherwomen extension officers in Madras, Pudukottai and Kanyakumari
- follow up activities\* in Chingleput and Thanjavur districts
- monitoring of progress in Chingleput and Thanjavur districts.

### Year 3

- training courses for 120 link workers (3 batches) in South Arcot, 170 in Ramanathapuram (4 batches) and 70 (2 batches) in Tirunelveli.
- follow-up activities in three districts



- contacts with villages in Madras, Pudukottai and Kanyakumari and appointment of link worker trainees
- refresher course for instructors at Fishermen's Training Centres
- follow-up activities\*
- monitoring of progress
- identification of follow-up training needs for link workers
- identification of need for regular training of link workers at Fishermen's Training Centres.

#### Year 4

- training courses for 80 link workers (2 batches) in Madras, 50 in Pudukottai (2 batches) and 110 in Kanyakumari (3 batches)
- follow up activities\* in all districts
- follow up training for link workers
- regular training programmes for link workers in Fishermen's Training Centres initiated.

#### Year 5

##### -follow-up activities\* in the villages

- monitoring and evaluation.

The Work Plan is summarized on page 38.

#### *1.5 Administration and management*

The implementation of the project will be the responsibility of the Fisheries Department of Tamil Nadu through its Fisherwomen Extension Service and the Fishermen's Training Centres.

A "facilitating" working group will be established with representatives from the Fisheries Department and BOBP. The working group will monitor activities and provide advice on the direction of the project.

The FWES will be responsible for initial contacts with the villages, the selection and appointment of link worker trainees and the continuous support to and monitoring of the activities initiated in the villages.

Under the direction of the Fisheries Department the Fishermen's Training Centres will carry out the training courses.

The BOBP will provide consultancy services during the life of the project.

Further elaboration on administration and management will be done in discussions between the Fisheries Department, donor agency and BOBP. The organogramme of the Fisheries Department is attached.

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\* By follow up activities is meant the work taken up by the female link workers in cooperation with village women and supported by fisherwomen extension officers. The activities are:

- income generating activities such as net making, improved handling, processing and marketing of fish, credit for marketing, fish stalls and alternative income generating activities
- organization among fisherwomen
- improved social service
- nonformal education

Actual activities depend on the specific situation in each village, opportunities realized by the women etc.

## Project Objectives

Levels	Indicators	Assumption
<b>1. Impact</b>		
Improved standard of living in coastal fishing communities.	<ul style="list-style-type: none"> <li>— family income</li> <li>— indebtedness</li> <li>— distribution of income</li> <li>— health services</li> <li>— education facilities</li> </ul>	<ul style="list-style-type: none"> <li>— the socio-economic structure accepts the strengthened role of women in society (compare results from the pilot project)</li> <li>— Government schemes* continue during the period.</li> </ul>
<b>2. Effect</b>		
<ul style="list-style-type: none"> <li>— A functioning Fisherwomen Extension Service in 8 districts by 1991</li> <li>— Fisheries Training Institutes adequate for the training of link workers.</li> </ul>	<ul style="list-style-type: none"> <li>— 2 fisherwomen extension officers posted in each district through FWES</li> <li>— 2-3 link workers active in each village</li> <li>— no. of initiatives, activities taken up, implemented</li> <li>— capacity of Fisheries Training Institutes to train female link workers</li> </ul>	<ul style="list-style-type: none"> <li>— the Fisheries Department has ample funds to permanently employ fisherwomen extension officers in 8 districts and provide them with adequate transport etc. for their functions.</li> <li>— the Fisheries Department to pay remuneration to the female link workers</li> <li>— a continuing training scheme for link workers is established for replacements (funds made available).</li> </ul>
<b>3. output</b>		
(a) 900 trained female link workers by 1991	— no. of trained link workers each year in relation to the work plan	— 2-3 female link workers can be identified and appointed in each fishing village.
(b) posting of 10 fisherwomen extension officers	— posting of fisherwomen extension officers each year in relation to work plan	— the Fishermen's Training Centres have the capacity to host courses for female link workers.

\*Government schemes for credit, infrastructure, welfare etc.

## Work Plan

Activity	Year 1	Year 2	Year 3	Year 4	Year 5
1. Appointment of fisherwomen extension officers	S.Arcot (2) Ramanathapuram (2)	Madras (2) Pudukottai (2) Kanyakumari (2)			
2. Orientation of instructors at Fishermen's Training Centres	All Fishermen's Training Centres		All Fishermen's Training Centres		
3. Selection and appointment of link workers	Chingleput Thanjavur	S.Arcot Ramanathapuram Tirunelveli	Madras Pudukottai Kanyakumari		
4. Training courses for link workers (no. of trainees in brackets)		Chingleput (140) Thanjavur (180)	S.Arcot (120) Ramanathapuram (170) Tirunelveli (70)	Madras (80) Pudukottai (50) Kanyakumari (120)	
5. Follow-up activities in fishing villages					
6. Planning for and implementation of regular link worker training at Fishermen's Training Centres					
7. Follow-up training for link workers					
8. Monitoring					
9. Evaluation					

**21 Total Budget** (in U.S. dollars)

	Year 1	Year 2	Year 3	Year 4	Year 5
1. Fisherwomen Extension Officers	7,000	32,000	32,000	32,000	32,000
2. Stipends for trainees (no. in brackets)		28,000 (320)	32,400 (360)	21,600 (240)	
3. Follow-up training for link workers			10,000	10,000	10,000
4. Training course material		1,800	2,700	2,700	
5. Training specialists (fees and travel)		1,800	2,700	2,700	
6. Transport for extension officers (US \$ 1700/officer)	17,000	10,200		5,000	5,000
7. Remuneration for link workers (Rs. 100/month/ link worker)		16,000	50,000	80,000	92,000
8. Consultancies (3 m/m per year)	15,000	15,000	15,000	15,000	15,000
Sub-Total	<b>39,000</b>	104,800	144,800	169,000	154,000
Inflation factor	—	1.05	1.10	1.16	1.22
Total (round figures)	39,000	111,000	1 59 000	196,000	188,000
Grand Total					693,000
<i>Rounded to</i>					700,000

## 2.2 Financing

The total cost is approximately U.S.\$ 700,000. The recurring cost for the Fisherwomen Extension Service with female link workers after the project period will be in the order of U.S.\$ \$130,000 annually, to be borne by the Government.

During the life of the project the Government of Tamil Nadu will gradually increase its financial support :

	Year 1	Year 2	Year 3	Year 4	Year 5
Total cost	39,000	111,000	159,000	196,000	188,000
Govt. of Tamil Nadu	7,000 <sup>1</sup>	32,000	42,000 <sup>2</sup>	59,000 <sup>3</sup>	80,000 <sup>4</sup>
Donor contribution	32,000	79,000	117,000	136,000	108,000
<hr/>					
Total Government contribution	US\$ 220,000				
Total Donor contribution	US\$ 480,000				

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<sup>1</sup> Salary for fisherwomen extension officers (FEOs)

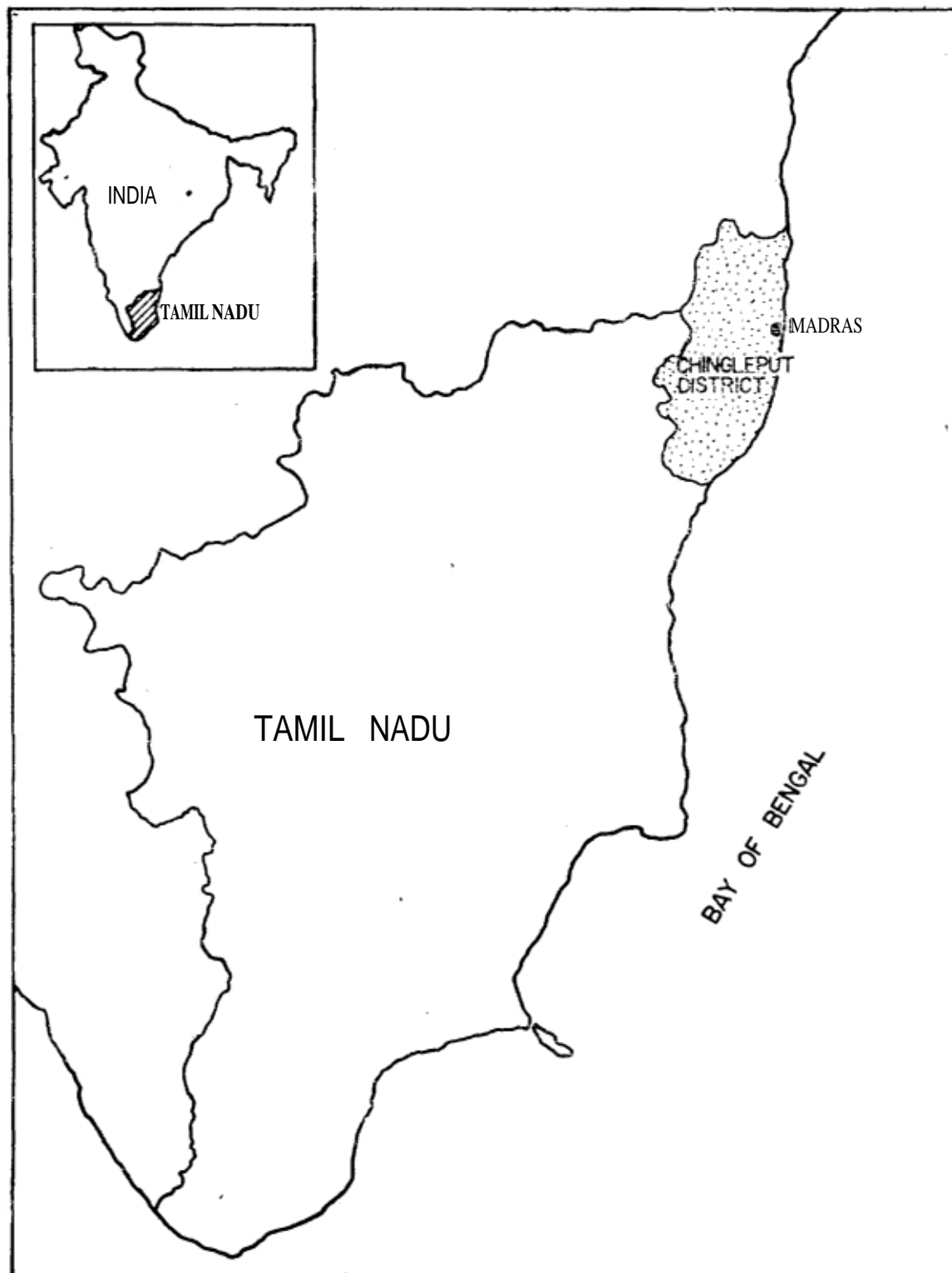
<sup>2</sup> Salary for FEOs, and cost of and follow-up training of link workers

<sup>3</sup> The salary for FEOs, cost of follow-up training and part of remuneration of link workers

<sup>4</sup> FEOs, cost of follow-up training of link workers, transport for FEOs and part of remuneration of link workers.

Appendix 6

LOCATION OF THE PROJECT AREA



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

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The BOBP brings out six types of publications:

*Report* (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 staff or consultants — 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.

### *Reports (BOBP/REP/. . .)*

1. Report of the First Meeting of the Advisory Committee. Colombo, Sri Lanka, 28-29 October 1976. (Published as Appendix 1 of IOFC/DEV/78/44.1, FAO, Rome, 1978)
2. Report of the Second Meeting of the Advisory Committee. Madras, India, 29-30 June 1977. (Published as Appendix 2 of IOFC/DEV/78/44.1, FAO, Rome, 1978)
3. Report of the Third Meeting of the Advisory Committee. Chittagong, Bangladesh, 1-10 November 1978. Colombo, Sri Lanka, 1978. (Reissued Madras, India, September 1980)
4. Role of Women in Small-Scale Fisheries of the Bay of Bengal. Madras, India, October 1980.
5. Report of the Workshop on Social Feasibility in Small-Scale Fisheries Development. Madras, India, 3-8 September 1979. Madras, India, April 1980.
6. Report of the Workshop on Extension Service Requirements in Small-Scale Fisheries. Colombo, Sri Lanka, 8-12 October 1979. Madras, India, June 1980.
7. Report of the Fourth Meeting of the Advisory Committee. Phuket, Thailand, 27-30 November 1979. Madras, India, February 1980.
8. Pre-Feasibility Study of a Floating Fish Receiving and Distribution Unit for Dubla Char, Bangladesh. G. Eddie, M. T. Nathan. Madras, India, April 1980.
9. Report of the Training Course for Fish Marketing Personnel of Tamil Nadu. Madras, India, 3-14 December 1979. Madras, India, September 1980.
- 10.1 Report of the Consultation on Stock Assessment for Small-Scale Fisheries in the Bay of Bengal. Chittagong, Bangladesh, 16-21 June 1980. Volume 1: Proceedings. Madras, India, September 1980.
- 10.2 Report of the Consultation on Stock Assessment for Small-Scale Fisheries in the Bay of Bengal. Chittagong, Bangladesh, 16-21 June 1980. Volume 2: Papers. Madras, India, October 1980.
11. Report of the Fifth Meeting of the Advisory Committee. Penang, Malaysia, 4-7 November 1980. Madras, India, January 1981.
12. Report of the Training Course for Fish Marketing Personnel of Andhra Pradesh. Hyderabad, India, 11-26 November 1980. Madras, India, September 1981.
13. Report of the Sixth Meeting of the Advisory Committee. Colombo, Sri Lanka, 1-5 December 1981. Madras, India, February 1982.
14. Report of the First Phase of the "Aquaculture Demonstration for Small-Scale Fisheries Development Project" in Phang Nga Province, Thailand. Madras, India, March 1982.
15. Report of the Consultation-cum-Workshop on Development of Activities for Improvement of Coastal Fishing Families. Dacca, Bangladesh, October 27-November 6, 1981. Madras, India, May 1982.
16. Report of the Seventh Meeting of the Advisory Committee. New Delhi, India, January 17-21, 1983. Madras, India, March 1983.
17. Report of Investigations to improve the Kattumaram of India's East Coast. Madras, India, July 1984.
18. Motorization of Country Craft, Bangladesh. Madras, India, July 1984.
19. Report of the Eighth Meeting of the Advisory Committee. Dhaka, Bangladesh, January 16-19, 1984. Madras, India, May 1984.
20. Coastal Aquaculture Project for Shrimp and Finfish in Ban Merbok, Kedah, Malaysia. Madras, India, December 1984.
21. Income-Earning Activities for Women from Fishing Communities in Sri Lanka. Edltraud Drewes. Madras, India, September 1985.

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