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A Participatory Assessment of Entrepreneurial Skills among Women in Small-Scale Fisheries

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Abstract

Women in small-scale fisheries shoulder the responsibilities of both household and financial management. Further, the realization that fishing alone cannot support the family due to highly fluctuating earnings in marine fisheries has necessitated women to adopt other enterprises. Post harvest activities like fish handling, processing and marketing continue to be traditionally women centric in coastal areas. In most cases, the volume of business is very small and so is the income generated through these. This paper aims at assessing entrepreneurial skills of fisherwomen in managing microenterprises, using a participatory tool *viz.,* 'H form' method. A sample of 240 fisherwomen representing 24 self help groups (SHGs) from eight fishing villages in Kollam, Ernakulam, Thrissur and Kannur districts in Kerala were selected for this study. The overall entrepreneurship index was 65.22 (±10.15). Out of the 34 parameters assessed for the entrepreneurial skills for managing the micro-enterprises, it could be found that the extent of entrepreneurial skills possessed by them were good with reference to several parameters identified including enthusiasm, economic motivation, planning, time management, organizing, achievement motivation etc. Interventions policy through financial institutions, market support, physical infrastructure, access to information and customized capacity building measures to disseminate desired knowledge would be effective in successful management of microenterprises.

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Introduction

Women play an important role in fishing communities all over the world. This role encompasses social and economic responsibilities, both within and outside the family. They are involved in marketing, processing and also harvesting of aquatic products. Developmental efforts over the last few decades have made it clear that sustained improvements in the productivity and the lives of fisherfolk depend on the recognition of this crucial role of women, in supplementing family income and maintaining social and cultural foundations of the fishing communities (Gopal et al., 2020). In fisheries, the post-harvest sector provides maximum employment to women. Every five kg of fish produced provided employment for two persons, one in active fishing and one in post-harvest sector (Abha et al., 2014). However, there is a sizeable difference in the income earned between male and female with the former being paid the higher benefits even in the lean season (Chathurna, 2017). However, traditional beliefs, neglect, economic weakness and low level of literacy are some factors that have kept the women backward. The women in the traditional fishing households do not get the security they deserve in terms of food and nutrition due to poverty, which necessitated the need for livelihood interventions for their empowerment.

Livelihood strategies do not merely refer to narrowly defined economic practices. Rather, livelihood strategies involve transformative struggles through which women work to empower themselves by reshaping their identities, lives and relationships within households and communities. Even while women may have differential place-based opportunities and constraints, there are

nonetheless similarities in their livelihood approaches. It is clear that they are actively making decisions regarding how best to meet their own needs and those of their families (Ann et al., 2004). Women in coastal communities are subject to responsibility of household management, including food, childcare, education, health; and financial management including getting and repaying the debts. While these factors add to impasse of women, realization that active fishing alone cannot support the family due to highly fluctuating earnings owing to uncertainty in marine fisheries has necessitated women to adopt alternative enterprises. Fish handling and marketing continue to be the traditional activity of women in coastal communities and in most of the cases, the volume of business is very small and so is the income generated. In this background, this study intends to assess the extent of entrepreneurial skills of coastal women self help group members for managing micro-enterprises using participatory approach.

Materials and Methods

The total sample size of the study was 240 women representing 24 self help groups from eight fishing villages in four coastal districts of Kerala *viz.,* Kollam, Ernakulam, Thrissur and Kannur. The respondents were selected using multi-stage stratified random sampling. The data on entrepreneurial skills of the coastal women SHG members were collected using the participatory tool *viz.,* 'H form' methodology (Ashok et al., 2005). The original H-form method was particularly designed for monitoring and evaluation of programmes. The method can be used for developing indicators, evaluating activities, and to facilitate and record interviews with individuals or group discussions. For the present study, a modified H form method was used (Gopal et al., 2010). A large sheet of paper was taken and folded in the form of 'H'. The paper was unfolded and the 'H' lines were darkened with pen. The statement/ indicator to be assessed was written in the top centre of the 'H' form. On the left of the horizontal line of 'H', the score of '0' representing 'poor' and at the right side, the score of '10' representing 'extremely good' was written. The groups were asked to discuss and place their group consensus score along the line between 0 – 10. They were also asked to justify their scores by giving positive and negative reasons for their score. For each entrepreneurial skill/ indicator, one 'H' form was constructed. Thirty four indicators were identified for assessing the entrepreneurial skills based on review of literature, discussions with subject matter specialists and personal insights of the researchers as a result of the experience gained during the numerous group meetings conducted during the initial bench mark survey stages of the project. The index was calculated for each entrepreneurial skill/ indicator as the ratio of actual group consensus score to the maximum possible score (10) and expressed in percentage. The diagram showing the 'H' form is given in Fig.1. (Jeeva, 2017).

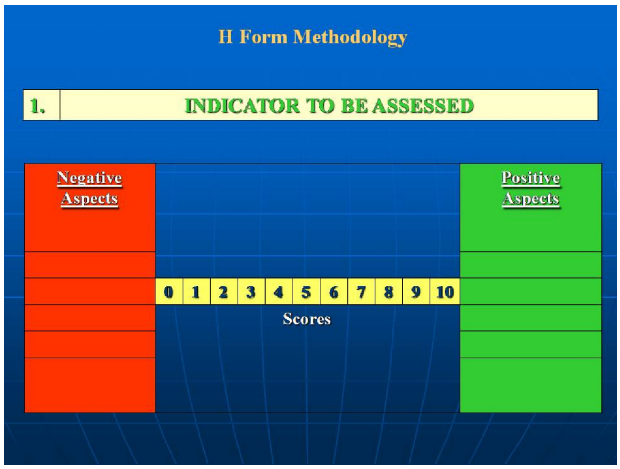

Fig. 1. 'H' form method

Standard statistical tools *viz.,* mean, frequency, percentage analysis and standard deviation were used for analysis using SPSS softwares.

Results and Discussion

The socio-economic profile of the coastal women SHG members revealed that the mean age of the women was between 40 and 45 years (Table 1). About 60% of the respondents were possessing higher secondary level of education. It was also observed that none of the respondents was illiterate. Almost, all the respondents were married. The declining trend in joint family system was observed in the case of fishing communities in the study area, as almost all the respondents belonged to nuclear families with an average family size of four to five. Jeyanthi et al. (2020) reported that the profile of households in Kollam, Kerala revealed that the nuclear family (with family size four) was the most common family type in both coastal (73%) and non-coastal villages (62%). Majority of men (85%) and women (20%) were engaged in unskilled employment. Among the women, more than 75% were engaged in one or more fishing related activities.

Table 1. Socio-economic profile of the coastal women SHG members

Var. No.	Variables	Kollam (n_1=60) Mean	SD	Ernakulam (n_2=60) Mean	SD	Thrissur (n_3=60) Mean	SD	Kannur (n_4=60) Mean	SD
X1	Age (years)	42.15	11.42	40.83	9.55	44.83	11.08	43.60	8.08
X2	Educational status (scores)	4.47	0.87	4.82	0.60	4.77	0.62	4.95	0.22
X3	Marital status (scores)	1.98	0.13	1.98	0.13	1.98	0.13	1.93	0.25
X4	Family type (scores)	1.00	0.00	1.00	0.00	1.17	0.38	1.23	0.43
X5	Family size (Nos.)	3.77	1.03	5.92	2.02	4.55	1.67	4.98	2.45
X6	Occupational experience (years)	3.28	2.14	4.63	3.09	3.76	1.97	3.53	1.79
X7	Number of days employed/year	336.92	43.95	308.83	47.53	309.08	56.32	337.92	27.74
X8	Annual income-self (Rs.)	46350.00	12156.92	40380.00	20540.57	57123.33	20349.19	63383.33	14079.79
X9	Annual income-household members (Rs.)	150683.33	65097.97	141166.67	73537.18	174800.00	95546.92	159375.00	102442.11
X10	Value of assets (Rs.)	877000.00	259943.28	1162833.33	485271.52	1995000.0	1482916.85	1707627.12	673629.74
X11	Value of household materials (Rs.)	50666.67	13131.24	63700.00	23833.68	50166.67	14466.99	47316.67	15573.22
X12	SHG membership (years)	3.80	1.58	6.53	4.28	9.37	4.03	6.10	3.10
X13	Extent of indebtedness (Rs.)	167750.00	114601.10	175333.33	156136.80	200000.00	196365.28	88200.00	72813.86
X14	Information source utilization (Nos.)	2.00	0.00	1.52	0.50	4.23	1.32	4.75	1.20
X15	Social participation (scores)	1.05	0.22	1.35	0.32	1.50	0.52	1.05	0.22
X16	Decision making pattern (scores)	2.93	0.25	2.98	0.13	2.88	0.32	2.83	0.38
X17	Family support (scores)	2.02	0.13	2.32	0.23	2.02	0.13	2.28	0.18
X18	Extension participation (scores)	2.13	0.87	2.90	0.92	2.00	0.86	3.55	1.20
X19	Training exposure (Nos.)	0.82	0.27	0.93	0.25	1.48	1.11	0.88	0.29
X20	Participation in group activity (Nos.)	1.12	0.32	1.22	0.49	1.22	0.42	1.30	0.46
X21	Hours spent in economic activity (hours)	7.22	0.88	7.25	1.72	5.60	2.07	6.92	1.28
X22	Job satisfaction (scores)	2.00	0.00	2.00	0.00	2.00	0.00	2.00	0.00

The average annual income of the household was Rs.1,53,500. The mean value of assets was Rs. 14.00 lakhs and the value of household articles was Rs. 59,000/-. On an average, they were indebted to the tune of about Rs. 1.50 lakhs. Nearly, 90% of the respondents reported that the 'decision making pattern' was both by men and women in the family. From the daily routine analysis, it could be understood that the respondents were spending about 8 h for their livelihood activities, and about 7-11 hrs on household responsibilities. Almost 85-98% of the respondents from all the four districts reported that extent of family support for involvement in SHG activities was good. Wholesale agents were the major marketing source followed by door-to-door sale of the products made through SHGs.

Local *shandies* and retail market channels also play a significant role in their marketing support. Majority of them participated regularly and occasionally in extension activities like training programmes and group meetings conducted by the Zilla Panchayath. They got information related to their occupation mainly from the social media like newspapers and internet in addition to that from Matsyafed, fisheries offices, panchayath, *kudumbasree* and also from friends and neighbours.

The findings on participatory assessment of extent of entrepreneurial skills possessed by the coastal women self help groups have been presented in Fig. 2. The overall entrepreneurship index was 65.22 (±10.15). Out of the 34 parameters assessed for the entrepreneurial skills for managing the micro-enterprises, it could be found that the extent of entrepreneurial skills possessed by them were good with reference to the parameters such as; enthusiasm, economic motivation, planning, time management, organizing, achievement motivation, quality consciousness, interpersonal skills, staffing, coordinating, tolerance to stress, commitment, persistence and negotiating skills.

The extent of entrepreneurial skills possessed by them were moderate with reference to the parameters such as; vision and goal setting, awareness on technologies, self confidence, technical knowledge and skill, risk orientation, accountability, budgeting, financial foresight, inventory management, computational skills, decision making ability, communication skills, social mobility and market perception. The indices were low with respect to the indicators such as; leadership, positive attitude towards self employment, innovativeness, change proneness, information seeking behaviour and knowledge on establishment procedures.

Femeena et al. (2013) reported that development of entrepreneurship can be stimulated through a set of supporting institutions, and through deliberate innovative action which stimulates changes and fully supports capable individuals or groups. Tanuja et al. (2020) reported that demand for value added fish products exists among urban consumers which shows scope for enterprise development in the area especially by involving poor fisherwomen if they are equipped with the necessary skills, financial and market linkages. Abha et al. (2014) reported that majority of the fisherwomen were dependent on men for raw material procurement and marketing related functions. Very few fisherwomen independently managed the whole production process as well as marketing. Except in fishing and to some extent in marketing, most other activities in dry fish production process such as sorting, cleaning, salting/curing, drying, packing and storage were done

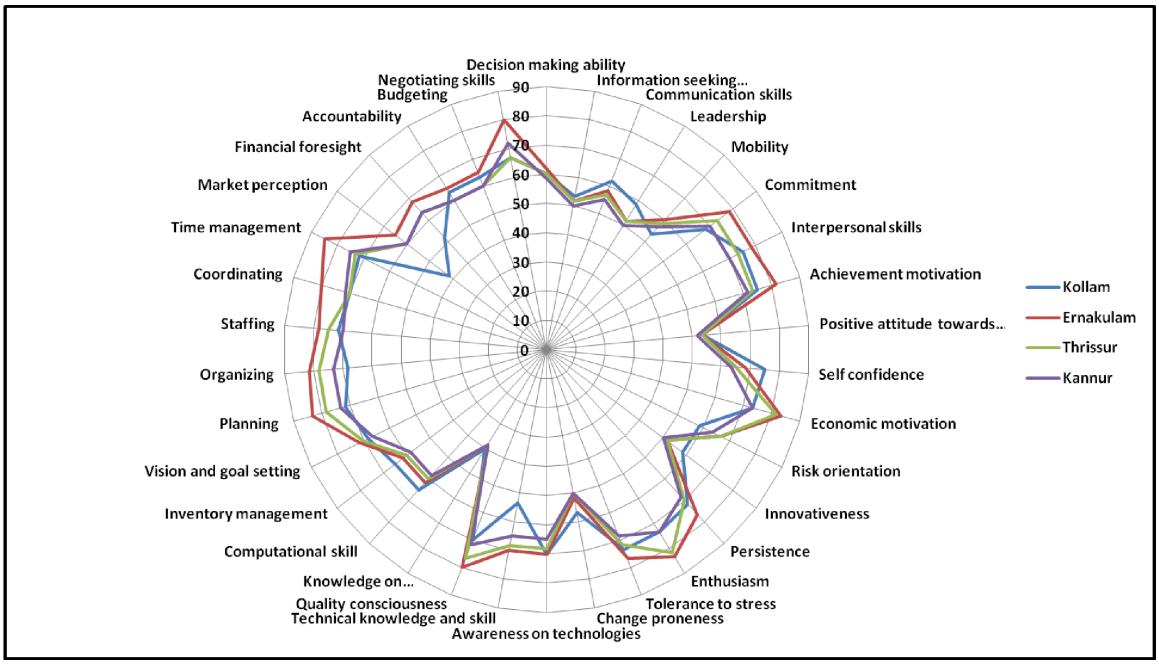

Fig. 2. Radar chart on extent of entrepreneurial skills of women SHG members

by women only. Though the decision making pattern on dry fish trade was jointly by both women and men, women had moderate power than men in influencing the decisions. Formation of self help groups has greatly helped rural women to understand their rights, gain access to information, attain economic independence, give them freedom of expression, help confidence building, improves access to credit, and in general, build their personality and respect in the society. The empowerment of women through SHGs leads to benefit not only the individual women and women groups, but also the family and community as a whole through collective action and solidarity (Murugan and Dharmalingam, 2000). The concept of self help groups has been successful for the outcomes it has been able to deliver in selected sectors (Anand, 2004; Jayaraman, 2008; Lina *et al*, 2008; Sreedaya *et al*, 2001).

Despite the potential the fisheries sector offers, fisherwomen have not been able to have sustained incomes throughout the year. The active participation of women in fisheries needs to be recognized, as they help to ensure distributive justice among rural poor ensuring economic stability. Hence empowerment of fisherwomen should be treated as an agenda of top priority in all fisheries development programmes. Suitable sustainable micro-level ventures can be implemented through self help groups, with the back-up of technical and developmental agencies. Expansion of non-formal education, empowerment of women through promotion of rural women entrepreneurship, increased involvement of NGOs, market promotion through cooperatives and NGOs, selection of technology transfer programmes by taking into consideration the availability of local inputs/ resources, integrated approach and formation of women demand groups are some of the immediate concerns. Policy development to support small-scale fisheries requires appropriate institutional arrangements and effective organizations and structures. Policy instruments and interventions in infrastructure such as financial institutions, market instruments, physical infrastructure, access to information and customized capacity building measures to create awareness and disseminate desired knowledge would be effective. The acceptance of entrepreneurship as a vital force for development by itself will not lead to rural development, and advancement of rural enterprises. What is needed in addition is an environment enabling entrepreneurship in rural areas. The existence of such environment largely depends on policies promoting rural entrepreneurship.

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