

Study on the social-economic and human development of women fishworkers in Tamil Nadu, India

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for

International Collective in Support of Fishworkers(Trust)

Scope of Work

The study employed a methodology that combines:

- Review of budgets of central and state (Tamil Nadu) departments of fisheries of the last five years (FY2015-2020) to analyze the allocation and utilization of funds directly and indirectly benefiting the lives and livelihoods of women fishworkers and girl children of fishing communities (marine and inland).
- Review of government social sector schemes and programmes (central and Tamil Nadu state) benefitting women fishworkers and girl children of fishing communities (marine and inland) related to: poverty eradication, employment, education, health, housing, sanitation, potable water, electricity, social protection and social security, disaster risk management and climate change adaptation; and environmental protection;
- Review of government schemes and programmes (central and Tamil Nadu state) benefitting women fishworkers related to: access to formal credit; access to alternative sources of livelihoods; and
- Interviews with key fishery stakeholders in Tamil Nadu, including government agencies, fishworker organizations, civil society organizations, scientists and researchers to evaluate the access of women in fishing communities to both, sectoral and universal schemes and programmes for their socio-economic and human development

The study tried to explore the following priority areas:

1. Health

Food security and nutrition; access to primary, secondary and tertiary health care; maternal and child health; sexual and reproductive health; health of elderly women; access to Public Distribution System, Rashtriya Swasthya Bima Yojana, Integrated Child Development Services, Janani Suraksha Yojana, National Health Mission (Rural and Urban) and other central and state entitlements, schemes and programmes benefitting women and girls in fishing communities.

2. Education

Literacy, primary, secondary and higher educational attainment of women and girls in fishing communities; entitlements, schemes and programmes for the enrolment and retention of girls and women in fishing communities, including adult literacy and education programmes.

3. Employment and decent work

Employment of women in fisheries value chain in Tamil Nadu; entitlements, schemes and programmes focusing women's fishery livelihoods, working conditions, skill development and alternative livelihoods. Pradhan Mantri Matsya Sampada Yojana, schemes of the Department of Fisheries, Government of Tamil Nadu, Mahatma Gandhi National Rural Employment Guarantee Act, National Rural Livelihood Mission, National Urban Livelihood Mission, Skill India, etc.

4. Housing

Access of women in fishing communities to central or Tamil Nadu state housing schemes, with an emphasis on targeted schemes for widows, elderly women and women headed households, survivors of domestic violence and single women

5. Drinking water and sanitation

Access of women in fishing communities to water and sanitation, including piped water supply, household and community toilet, sewage and solid waste management. Central and Tamil Nadu state schemes and programmes such as Swachh Bharat Mission, Jal Jeevan Mission, Swajal Scheme.

6. Energy

Access of women in fishing communities to energy for household consumption, for community use and for livelihoods. Saubhagya scheme, Ujwala Yojana and other central and state schemes and programmes.

7. Social protection and social security

Access of women in fishing communities to social security, social assistance and social insurance (including medical insurance, pensions, maternity and childcare benefits and others). Atal Pension Yojana, Prime Minister Jyoti Jyoti Bima Yojna, Pradhan Mantri Suraksha Bima Yojana, etc.

8. Violence and harassment

Measures to protect women and girls in fishing communities from violence, sexual abuse and harassment.

9. Institutions and decision making

Women's participation and leadership roles in fisheries cooperatives, associations, trade unions, self-help groups, local governments (*panchayats*) and in community institutions

10. Disaster management, climate change adaptation and environmental protection

Inclusion of women in programmes, plans and policies for mitigation and management of natural disasters, adaptation and resilience to climate change, and conservation and sustainable use of natural resources and biodiversity

11. Enabling environment

Access of women in fishing communities to financial services, infrastructure, technology, information and data, markets

The Invisible Informal Workforce:

Women Fishworkers and their Right to Social Security

Marine fish landing for the year 2020 in India was estimated as 2.73 million tonnes, with Tamil Nadu contributing 20.51%, the topmost in the country (CMFRI 2020, 13). Of this, Tamil Nadu notes total fish production of 7.75 lakh tonnes and 5.59 lakh tonnes for the years 2019 and 2020 respectively (CMFRI 2020, 4). The marine fish production in the state supports the livelihood of 10.48 lakh marine fisherfolk¹ most of whom are members of the Cooperatives that function within the Government of Tamil Nadu Department of Fisheries and Fishermen Welfare which has been implemented to ensure “Safety, Security and Wellbeing of the Fishermen of Tamil Nadu by providing avenues for safe fishing, sustainable exploitation, utilization and management of fishery resources.”² However the terminology of ‘fishermen’ and ‘fisherwomen’ by the state in its policy notes, reports and other documents poses the question of how such a huge workforce is envisioned within the ambit of labour, capital and welfare. This study intends to locate fishworkers within the International Labour Organization (ILO) framework of labour rights and social security which guarantees “income security and health protection, thereby contributing to the prevention and reduction of poverty and inequality, and the promotion of social inclusion and human dignity.”³ Taking this as a point of departure, the report focuses on women fishworkers of Tamil Nadu by mapping the various welfare schemes and national social security systems that they can avail through central and state bodies which would help them tide through livelihood and other crises situations. It identifies challenges that hinder the welfare and security of women fishworkers by focussing on the gendered hierarchies within the community, work space, society and various state departments, and concludes by suggesting ways in which they can be ensured livelihood security and professional dignity. In this regard, the study maps the employment schemes, employment injury/fatality provisions, health, medical benefits, maternity, marriage, education, pension, widow support, that they can avail and the budget allocation and expenditure over the last five years. This listing is intended to encourage the local groups to circulate these

¹ *Fisheries and Fishermen Welfare Policy Note 2021-22*. p. 13.

² Website of Government of Tamil Nadu Department of Fisheries and Fishermen Welfare.

³ <https://www.ilo.org/global/standards/subjects-covered-by-international-labour-standards/social-security/lang--en/index.htm>

details so that more members of the community avail those schemes that are rightfully theirs and the unions and women's platforms play a proactive role in ensuring that the rightful members gain from those schemes.

Social Security and Fishworkers

The ILO (2002) in its resolution on 'Decent Work and the Informal Economy', adopted during the 90th session of International Labour Conference (ILC), defined the informal economy as:

The term "informal economy" refers to all economic activities by workers and economic units that are – in law or in practice – not covered or insufficiently covered by formal arrangements. Their activities are not included in the law, which means that they are operating outside the formal reach of the law; or they are not covered in practice, which means that – although they are operating within the formal reach of the law, the law is not applied or not enforced; or the law discourages compliance because it is inappropriate, burdensome, or imposes excessive costs (25).

The ILO's tripartite constituents reached a broad consensus on the need to address the vulnerabilities of informal workers. As per ILO 2003, employment in the informal sector and informal employment are two different concepts, where the first is an enterprise-based concept and the second is a job-based concept. Employment in the informal sector is defined in terms of the characteristics of the place of work of the worker, while informal employment is related to the employment relationship and social protection associated with the job of the worker. In the 104th session of ILC, it was pointed out that informality has multiple causes, including "governance and structural issues" and that "the denial of rights at work, the absence of sufficient opportunities for quality employment, inadequate social protection and the absence of social dialogue – are most pronounced in the informal economy," and that "public policies can speed up the process of transition to the formal economy."⁴ In the year 2018-19, the informal workforce constituted around 90 per cent of the India's labour market⁵ and the Covid-19 pandemic exposed the unsafe, insecure and dangerous condition they were in to the whole world. Inadequately covered or not at all covered under the existing labour

⁴ *Transition from the Informal to the Formal Economy Recommendation, 2015 (No. 204) Workers' Guide*, p. 7.

⁵ *Informal Employment Trends in the Indian Economy: Persistent informality, but Growing Positive Development*. p. 1.

legislations, social protection schemes, and other employment benefit, a large proportion of these workers work in exploitative and precarious conditions. The government introduced the four labour codes in the Parliament citing that these would help the large workforce though the trade unions have strongly opposed this move. However it is unclear if the fisher population would come within this ambit.

The total fisher population of India in 2019-20 is 2,80,63,537 which constitutes marine and inland fishers of which 56 per cent is women.⁶ With the promotion of aquaculture by the state and the big companies, aquaculture workers are also perceived as fishers/fish farmer in the eyes of the state. The *Marine Fisheries Census 2010* of India defines ‘marine fisherman’ as “a person who is engaged in marine fishing or any other activity associated with marine fishery or both (A person here means a man or a woman)”; ‘traditional fishermen’ as “those who are fishermen by birth and fishing is their ancestral occupation” and ‘fishermen family’ as “a family in which at least one member is engaged in marine fishing or associated activities or both.” (12). In *Marine Fisheries Census 2016* however the definition of marine fisherman has been expanded to include male/ female/LGBTQ though the parent term has not been changed (30). It is evident from the usage itself that the state and other affiliated bodies view fishing occupation as something done primarily by man as it is the catching of the fish that is considered as the primary activity in fisheries. However there are a range of allied activities with regard to fishing done by women such as marketing of fish, making/repairing net, labour (labourer includes head load workers, helpers, etc. at the landing centres) and other fishing associated roles in the sector such as auctioneers, ice breakers, members involved in collection of bivalves, other shells, seaweed, ornamental fish, etc.⁷ Though fishing and most of the allied activities are those done by communities traditionally that have been involved in it, the modernisation of the sector by technological interventions particularly of the craft, net, preservation of the catch and its export introduced several new players in the sector. The role of fishers in the industry has transformed over the years owing to a variety of reasons such as production increasingly oriented towards export and upmarket, capital technology build up, changes in social attitudes, work ethics, labour patterns, government policies and increasing competitions (Rajan 6). This shift while converting the primarily community-based occupation into commercial activity and uncertainty in revenue generation also promotes people to move into other non-fisheries sector jobs. This also led to the marginalisation of a community whose traditional knowledge about the occupation was side-lined and their role in the activity reduced.

Worldwide an estimated 59.5 million people were engaged (on a full-time, part-time or occasional basis) in the primary sector of capture fisheries (39.0 million people) and aquaculture (20.5 million people) of fisheries and aquaculture in 2018.⁸ The Work in Fishing Convention

⁶ *Handbook on Fisheries Statistics 2020*. p. 53

⁷ *Marine Fisheries Census 2010*, p. 13.

⁸ <https://www.fao.org/state-of-fisheries-aquaculture>

(ILO Convention 188) henceforth C-188 was passed on 14 June 2007 at the annual conference of the ILO to replace a number of earlier ILO instruments (from 1920, 1959 and 1966) covering labour conditions in the fishing sector as they were considered to be “outdated, no longer reflecting the modern, globalized nature of commercial fishing.”⁹ One of the key components of C-188 was the need for the states to recognise fishing as “productive work in which rights are protected, which generates an adequate income, with adequate social protection.” It also stressed on the need to ensure that fishers benefit from social security protection no less favourable than that provided to other workers in their country; and, at a minimum, provides protection in cases of their work related sickness, injury or death (Articles 34-39 of C 188). This was the first time that the social security rights of fishers and their dependents were recognised “on par with other workers, including employed and self-employed persons” (Mathew 53). Considering the nature of work in fisheries, most of the countries do not make social security protection available for their workers. The declining resources, vulnerability due to natural disasters, climate change, overtaking of marine resources by the bigger market, etc. make them a vulnerable class of workers which makes the need for social protection even stronger. C-188 stresses that “fishers ordinarily resident in its territory, and their dependants to the extent provided in national law, are entitled to benefit from social security protection under conditions no less favourable than those applicable to other workers, including employed and self-employed persons, ordinarily resident in its territory.” (Article 34)

One of the limitations of C-188, as pointed out by civil society organisations is the non-inclusion of shore-based fishers, who are either self-employed, working under a share system or employed under a contract system by traders or their agents and the vessels used to assist in the transport of fishers or to carry the harvest need not always be for fishing operations per se (Sharma and Koshy).¹⁰ Many of these shore-based fishers constitute the most marginalised and vulnerable among the fishing population, majority of whom are women which makes broadening the scope of the definition of fishworker imperative. Consultations were held in the coastal states on C-188 and the fishworkers’ unions requested exemption of traditional fisher people’s multiday fishing boats¹¹ from the agreement, but also appealed to the Government of India to enact a national legislation in the light of C-188. They demanded that social security benefits should be extended to all fishworkers including those in allied industries and those indirectly associated with fishing.¹² The State level seminar on ILO Convention on work in fishing Tamil Nadu held in Chennai on 9th June 2008 saw the participation of eighty-five people representing fishing community leaders, trade unions, social activists, intellectuals, media persons and students. The participants recommended that fisher peoples’ organizations, trade unions, civil society

⁹ https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:12100:0::NO::P12100_ILO_CODE:C188

¹⁰ <https://www.labourfile.com/section-detail.php?aid=434>

¹¹ GOI/ILO Preparatory Workshop on Work in Fishing Sector Convention-188 (Summary Report) dated January 24-25, 2011 at Vishakhapatnam.

¹² State level seminar on ILO Convention on work in fishing – Maharashtra

organizations, NGOs conduct “intensive campaign for ratification of the ILO Convention on fishing by the Government of India and enactment of a comprehensive national legislation, extending the convention, to cover all fish workers” and proposed that the legislation must contain the following provisions:

- i. Social security should be the corner stone of the proposed legislation. It should include all sections of fish workers namely the fishers, fish sorters, fish vendors, loaders, fish processing workers;
- ii. it should emphasize social security to all women fish workers together with the men;
- iii. the legislation should protect and ensure fisher peoples’ right to access fishery resources;
- iv. it should ensure protection of livelihood of traditional fishers together with conservation of fishery related natural resources;
- v. health protection and education should get top priority and be made a justice able right of the fish workers.¹³

In all the statewise consultations, the condition of women fishworkers was highlighted and their recognition in the sector was sought. National Fishworkers Forum¹⁴ (NFF) is a national federation of state level small and traditional fish workers’ unions of India that fights to protect the life and livelihood of the fishing communities and its basic source – fisheries resources, biodiversity and natural environment. In 1999, NFF headed a nationwide struggle demanding that women be considered as fishworkers eligible to avail welfare schemes available for fisher people. This movement pushed the states to acknowledge that women also earned their livelihood from fish related activities and expand the term ‘fishermen’ to include “all those who earned a livelihood from fish related activities.”¹⁵ The report on the state-wise consultations were done in the spirit that in India, fisheries is a primarily a state subject.

As per Tamil Nadu Manual Workers (Regulation of Employment and. Conditions of Work) Act, 1982, a ‘manual worker’ is defined as “a person who is engaged directly or through any agency, in any scheduled employment whether for wages or not, to do manual work in any scheduled employment, and includes any person not employed by any employer or a contractor, but working with the permission of, or under agreement with the employer or contractor and a person who is given raw materials by an employer or a contractor for making or altering for any work, and registered as such manual worker under this Act, but does not include any member of the family of an employer” (846). This is how most of the women fishworkers could be defined within the labour paradigm since they are mostly engaged in manual labour and work independently with

¹³ Ibid.

¹⁴ NFF has affiliated organizations in all the coastal states and union territories of the Indian mainland.

¹⁵ Nayak, Nalini and AJ Viayan. *The Coasts, the Fish Resources and the Fishworkers’ Movement*. p. 53.

no employer or contractor. Most of the women fish vendors would buy fish from the coast from their relatives or acquaintances and sell them in the market or to regular customers and make a profit from the same. They are not ensured any kind of workers' rights or do not necessarily have a body that would address their grievances with regard to labour issues: wage, workplace safety or security. The Maharashtra Mathadi, Hamal and other Manual Workers (Regulation of Employment and Welfare Act), 1969 defines “unprotected worker” as “a manual worker who is engaged or to be engaged in any scheduled employment” and regulates their employment, welfare, health and safety measure and supports even during the time of unemployment. The government and fisheries board of various state governments could identify the informal fishworkers, particularly women fish vendors into such a category and ensure better protection for them as workers. However with the passing of four labour codes (on wages, social security, occupational safety and industrial relations) in the Parliament in September 2020 for the benefit of the proposed Atmanirbhar India.

It is pertinent to also understand how the Voluntary Guidelines for Securing Sustainable Small-Scale Fisheries in the Context of Food Security and Poverty Eradication (SSF Guidelines) drafted for the betterment of smallscale fishworkers, formally adopted by the FAO in June 2014 has panned out in India. Over the course of the following months, discussions were conducted to assess how policies and legislation at various levels could be drafted to protect life and livelihoods of women and men small-scale fishers, fishworkers and fishing communities from the SSF Guidelines. Several national level workshops were conducted in India to promote awareness about the guidelines and to mobilize support for its implementation across countries of the Global South and one of the main objectives of the workshop was to discuss “how policies and legislation at various levels to protect life and livelihoods of women and men small-scale fishers, fishworkers and fishing communities can benefit from the SSF Guidelines.”¹⁶ One of the core principles of the SSF guidelines is “recognizing the vital role of women in small-scale fisheries, equal rights and opportunities should be promoted” and stresses on the need of governments to concentrate of the social development, employment and providing decent work to the people. It states that the states should invest in “human resource development such as health, education, literacy, digital inclusion and other skills of a technical nature” and ensure they have affordable access to essential services through national and subnational actions, “including adequate housing, basic sanitation that is safe and hygienic, safe drinking-water for personal and domestic uses, and sources of energy.” It also recommends promotion of social security protection for workers in small-scale fisheries and ensures access to services such as “savings, credit and insurance schemes, with special emphasis on ensuring the access of women to such services.”¹⁷ Though this is a set of voluntary guidelines, many of the suggestions made in this seem to have been appropriated by the respective regulatory bodies as we will see in the listing in Annexure 1. With Tamil Nadu government being one of the states with good provisions for fishers for their

¹⁶ <https://sites.google.com/site/ssfguidelines/home/india-national-workshop-on-capacity-building-for-the-implementation-of-ssf-guidelines>

¹⁷ Ibid.

development, improvement of living and livelihood conditions as can be seen in the following section. However there are challenges that restrict the community members from availing those schemes.

The State of Tamil Nadu State and Welfare of Fishers

The first Sustainable Development Goal (SDG) seeks to end poverty, and among its targets mentions the formulation of national social protection floors, and implementation of comprehensive social welfare programmes. As per ILO, social security is defined as “the protection that a society provides to individuals and households to ensure access to health care and to guarantee income security, particularly in cases of old age, unemployment, sickness, invalidity, work injury, maternity or loss of a breadwinner” and “contribute to social cohesion and to a country’s overall growth and development by bolstering living standards, cushioning the effects of structural and technological change on people.”¹⁸ In countries like India, social security is best understood as pro-poor measures that can be: a) promotional, aiming to augment income, such as through the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA); b) preventive, aiming to forestall economic distress, such as through Provident Funds (PF); and c) protective, aiming to ensure relief from certain external shocks, such insurance schemes in the case of injury or death of a primary breadwinner.¹⁹ These measures are offered and funded by both the central and state government contributing to the venture and also making the workers play a part in the implementation process. This section concentrates on the various bodies involved in the providing of welfare schemes for fishers, the various schemes available and its provisions.

The state of Tamil Nadu has a coastline of 1076 km, with 14 coastal districts and 608 fishing villages. The main body that the fisher community interacts with is the Tamil Nadu Department of Fisheries and Fishermen Welfare (henceforth Fisheries Department). The Fisheries Department in its mission have the following pertaining to the welfare of the community:

To provide fishermen, a safe and secured environment with enhanced livelihood opportunities

To ensure social security and quality life for fishermen through multifarious developmental and welfare schemes

To safeguard the traditional fishing rights of fishermen

To create fisheries infrastructure facilities on par with international standards²⁰

¹⁸ *Facts on Social Security*. ILO

¹⁹ Sarkar, S. “Extending Social Security Coverage to the Informal Sector in India”.

²⁰ <https://www.fisheries.tn.gov.in/AboutUs>

The Fisheries Department states that it accords highest priority to improve the living standard of fishers in the State by implementing several welfare schemes. To implement this, there are three bodies within the Department of Fisheries that mainly take care of the major activities pertaining to fishworkers:

1. Tamil Nadu Fisheries Development Corporation Limited (TNFDC): a state owned Public Sector undertaking which has been continuously earning profit from the year 2005-06 onwards through its business activities such as reservoir fisheries management, marketing of fish and fishery products, fish processing, supply of diesel/kerosene to fishermen and ornamental fish culture activities
2. Tamil Nadu State Apex Fisheries Co-operative Federation Limited (TAFCOFED): a registered Apex society under Tamil Nadu Co-operative Societies Act 1983. TAFCOFED's objectives are: to carry out activities for promoting production, procurement, processing and marketing of fish and fish products and to implement welfare programme for the economic and social development of fishermen community. 483 Primary Fishermen Co-operative Societies, 171 Fisherwomen co-operative societies, 151 Inland Co-operative societies and 9 district Fisherwomen Co-operative Federations have become members of TAFCOFED.
3. Tamil Nadu Fishermen Welfare Board (TNFWB): established in 2007 with a view to ensure social security and wellbeing of fishers and labourers engaged in fishing and its allied activities.

In Tamil Nadu, women dominate almost all areas of fishing allied activities such as marketing of fish (93%), peeling (89%) and curing/processing (87%).²¹ Yet, they are not considered as fulltime fishers by the market or the state. *The Handbook of Fisheries Statistics* (2010) in its genderwise data on fisherfolk population in Tamil Nadu notes that the women engaged in fulltime²² marine fisheries activities as NA (Refer Table 1). This non-recognition of the activities of women further make them informal within an already informal workforce thereby making them invisible in the eyes of the state and that of the market. Women in fisheries are often involved in “non-standard forms of employment and self-employment in both the formal and informal economy.”²³ They often work for low wages, for longer working hours, in unsafe work conditions with little surety about annual or daily income that impact current employment and could possibly affect future

²¹ *Marine Fisheries Census Tamil Nadu 2016*, p.10.

²² *Marine Fisheries Census 2010- India* states ‘full time refers to involvement of at least 90% of the fishable duration in a calendar year’ (13).

²³ *Women's Economic Empowerment Fisheries: In the Blue Economy of the Indian Ocean Rim*. p. 36.

employment trends for women.²⁴ Thus though women play a crucial role throughout the fish value chain, providing labour in both commercial and artisanal fisheries, they are always at the receiving end of the benefits that the industry provides.

Category	Men	Women
Population of Fisherfolk	535,337	512,500
Population engaged in Marine Fisheries activities		
Fulltime	208,201	NA
Part Time	24,253	201,286
Occasional	12,815	17,645
Unspecified	65,170	248,663
Deep Sea	25,000	NA

Table 1: Genderwise fisherfolk population in Tamil Nadu: 2019-20;

Source: *The Handbook of Fisheries Statistics* (2010)

As this report concentrates only on women fishworkers, the attempt was to look at not just the schemes made available by Department of Fisheries but also general ones which are regulatory, supportive or facilitative. In that regard, Appendix 1 lays out a list of the various schemes and facilities available for fisherfolk by the state of Tamil Nadu and central ministries excluding those exclusively reserved for men. This listing includes schemes that are available for women, young girls and children and those for which the gender category is not-specified. In spite of repeated requests to the various departments, it was not possible to gather a gendered listing of beneficiaries of these projects and its allocation to

²⁴ Ibid. p .23.

coastal villages. Table 2 provides a consolidated list of budget allocated and spent and the number of beneficiaries on some of these schemes to gain an understanding on the finances spent by the government on the fishing community. This has been collated from the various *Policy Notes* released by the Fisheries Department from 2017 to 2022.

Name of the Scheme	2016-17		2017-18		2018-19		2019-2020		2020-21	
	Amount Sanctioned // spent	Beneficiaries	Amount Sanctioned // spent	Beneficiaries	Amount Sanctioned // spent	Beneficiaries	Amount Sanctioned // spent	Beneficiaries	Amount Sanctioned // spent	Beneficiaries
State Saving-cum-Relief Scheme (SFSRS) for Marine Fisherwomen	36.36 cr // 35.81 Cr	1,98,944 (Rs. 4500/- each)	59.65 cr // 59.63 Cr	1,98,783	59.65 cr sanctioned and disbursed	1,98,894	61.31 Cr // 41.26 Cr	1,37,524	60.32 Cr spent	2,01,084
Fishing ban period Assistanc	83.17 cr // 30.62 cr	1,53, 124 families (Rs 2000/-	79.75 cr (dispersed)	1,59,506 families (Rs. 5000/-)	83.50 cr // 58.55 cr	1,17,115	81.75 Cr (credited)	1,63,491 Families	85.54 Cr disbursed	1,71,076 families

e		each)								
Fishing Lean Period Assistance	82.50 cr // 77.70 cr	1,55,403 families	69.52 cr (dispersed)	1,39,045	82.50 cr // 81.05 cr	1,62,101	88.41 Cr // 65.07 Cr	1,30,133 Families	87.26 Cr disbursed	1,74,529 families
Relief to fishermen families apprehended by other countries			22.91 lakh (released)	208 families	12.79 lakh	78	5.07 Lakh (released)	51 families	2.90 lakh released	36 families
Daily relief to the families of missing fishermen	17.33 lakh	25 families	Rs.25.08 lakh (released)	128 families	14.35 lakh	22	11.10 Lakh	23 families	15.03 lakh (released)	36 families
Relief assistance of (under CMPRF) for families of fishermen who had died or were	4.25 cr	155 families	89 lakh	61 families						

missing or were repatriated.										
Financial assistance for pursuing higher education to children of missing/deceased fishermen due to shooting while fishing	25 lakh (Corpus fund)		25 lakh (Corpus fund)		25 lakh (Corpus fund)		25 lakh (created)		25 lakh (created)	
National Saving-cum-Relief Scheme for Marine Fishermen	38.70 cr (sanctioned) // 37.97 cr	2,10,919	62.43 cr (sanctioned) // 62.26 Cr (released)	2,07,534	62.43 cr (Sanctioned and disbursed)	2,08,115	63.68 Cr// 42.68 Cr	1,42,268	60.08 Cr disbursed	2,00,268
Group Accident Insurance Scheme	16 lakh	9	2.50 crore (disbursed)	136			40.72 Lakh (paid to FISHCOPFED)	5,24,054	1.557 Cr (state's share)	5,37,054

Issuance of Biometric Identity Cards to Marine Fishermen	1.16 cr (sanctioned)	1,86,512					1.16 Cr	1,86,523		
Issuance of Biometric Identity Cards to Marine Fisherwomen		1,62,262								
Gaja Cyclone Reconstruction, Rehabilitation and Rejuvenation Project					53.71 cr //Rs.25.42 c		31.15 Cr (to be sanctioned)		34.45 Cr sanctioned	
Relief measures to the victims of "Ockhi"			68.12 cr (sanctioned) // 5.40 (released)	27 families	40.08 cr	177 families	40.08 Cr	204 families		

Cyclone					8.44 cr (boats)					
Relief for fishers affected by the tropical cyclone 'Vardah',	19.13 crore (sanction ed)	16,768	19.13 crore (released)							
Seaweed Culture									3.96 Cr spent	6000 seaweed rafts distribute d
Fishermen Housing Scheme		500 (CM's Solar Powered Green house 5000 (Indira Awaas Yojana)					85 Cr (sanctioned)	3098	85 Cr // 53.05 Cr	1693 constructe d 1624 under constructi on

Pradhan Mantri Matsya Sambad Yojna (PMMSY)									3,763.25 lakh (accorded sanction)	
Development of Ornamental Fisheries	20.05 lakh		Rs. 313.76 lakh.		313.76 Lakh (freshwater ornamental fish brood bank)		5.33 Cr (sanctioned)		4.69 Cr (sanctioned)	200
Maritime education for fisher youth	50 lakh (sanctioned) 42.50 (released)	127			21.75 lakh	61	13.25 Lakh	42	40.50 lakh (released)	103
Certificate Course for			1.04 Cr (sanctioned)	94	1.04 cr (sanctioned)	145	1.04 Cr (sanctioned)	145	1.04 Cr (sanctioned)	145

fisher youth			d)		ed)					
All India Civil Service coaching to fisher youth			CSR funds of TNFDC	20			CSR funds of TNFDC	20	9.56 lakh (CSR funds of TNFDC)	75
Recognition of Prior Learning							30 lakh (sanctioned)	2100	30 lakh (sanction)	1514
Microcredit to fisherwomen for seaweed farming							50 Lakh (sanctioned)	1000	8.25 lakh (sanctioned)	33 groups
Establishment of Centralized Kitchen for Sea Food Products and Training Centre (for women SHGs)							3.04 Cr (to SHGs)			
Relief	182.1 cr		271.16 cr		287.47 cr		296.85 Cr			

fisher widows: Modern fish kiosk										
Supply of Fish Transport Vehicles	71 lakh	10 fish transport vehicles								
Training of members of fisherwomen cooperative societies (TAFCOFE D)			26 lakh	2,227						

Table 2: List of Schemes: Finances and Beneficiaries from 2017-2021;
Source: *Policy Note 2017-18, 18-19, 19-20, 20-21, 21-22, 21-22.*

One can infer that there are an ample number of projects offered for fisherwomen, but one is not able to access how much of it is actually availed by women (except for those specifically assigned to them). With regard to the State Saving-cum-Relief Scheme (SFSRS) for Marine Fisherwomen, we can see that there has been a doubling of the amount sanctioned and spent over the last years although there has not been a substantial increase in the number of beneficiaries. This is the only scheme from the Fisheries Department which is exclusively for fisherwomen; the rest are meant for fisher families or fishers which this report points out that can be availed by women as well though it is not commonly done. It is also important to note that the issuing of biometric cards to women has not reported any increase since 2016-17. While the Policy Note from the Fisheries Department gives a detailed update about the finances and number of people availing the various schemes and provisions, it could also be helpful to look at it critically internally itself.

Hence it is encouraging to learn that the Tamil Nadu government has identified the budget allocation for these various schemes as a possibility to better the condition of women as can be understood from the *The Tamil Nadu State New Policy for Women 2021 (Draft)* anchored by the Social Welfare and Women Empowerment Department. It states that the Department of Economics and Statistics shall provide gender disaggregated administrative data annually of the State, and gender Budgeting shall be introduced at all the levels of government ministries, Departments and public sector units and also the private sector. It also proposes to have a functional gender budget cell in every department and every scheme/plan/project/programme will be evaluated through a gender lens before intervention or implementation before the state budget (38). During the course of the drafting of this report, we approached officials from Fisheries Department, TAFCOFED, Fisheries and Fishermen Welfare Department, National Rural Health Mission, Social Welfare and Women Empowerment Department, Commissionerate of Revenue Administration & Disaster Management and Labour Welfare and Skill Development Department, we were not able to gather the same. This could be because the gendered division of schemes is not something that they have done so far which will remain a limitation of this study as well. However, extended conversations with members from the community pointed to the need of understanding the working of women at their workspace and the way they are perceived as workers by family, state and market.

Women's Collectives: Challenges and Possibilities

The ILO (2018) report notes that the level of informality varies inversely with the level of socio-economic development and level of education and points out that the informal sector enterprises rarely ever get the “benefit of any government subsidies or protection even in periods of crisis.” (Ghosh 1) According to the ILO, social security implies the protection provided by society to its members (both present and future generations), through public measures, against social and economic deprivation. Such deprivation can originate from loss or reduction of livelihoods, due to specific situations like illness, maternity, labour accidents or occupational hazards, unemployment, disability, old age and so on (Ghosh 1). The cooperatives for men and women in the fishing villages were established by the Fisheries Department as a means to route various schemes and play a pivotal role in the upliftment of fishermen and fisherwomen in the state. Membership in fishing cooperative is mandatory for availing the welfare schemes offered by the state. The procedure for joining as a member in a Fisheries Cooperative Society is the following:

- i. Any Person in the age group of 18 to 60 who is engaged in fishing activity.
- ii. The Person should be residing in the area of operation of the society.
- iii. The person should pay Rs.10/- towards share capital and Rs.1/- as entrance fees in the society
- iv. The Fisherwomen Co-operative society may also be registered in the area where the fishermen society is functioning²⁵

In spite of having various schemes that the women fishers can entail, there are many reasons for their low socioeconomic condition and their inability to access the various schemes offered by of the state and central governments. Women workers in informal activities, as the case is with fisheries tend to be disadvantaged in ways that are not recognised by public policy because of the gender construction of societies. (Ghosh 4)

The researcher had extensive conversations with women fishworkers who are members of fishers' cooperatives, heads of women's fisher cooperative societies, members of NGOs and other independent collectives. The analysis from those conversations along with the data collected from the Policy Notes and other governmental data concludes the following as reasons for women fishers' condition:

1. Dormant membership in the cooperatives: While most of the women are members of the cooperatives through which they avail the various welfare schemes, they are not entirely aware of the rights and the possibilities that these cooperatives are capable of. Most of the fisherwomen take membership of the cooperatives to avail the Saving-cum-relief Scheme. Gunganapriya, Thalaivi (head) of Idhaya Deivam Doctor Puratchi Thalaivi Fisherwomen Cooperative Society, Chennai says that it is difficult to convene meetings and encourage women to be proactive members of the cooperatives. "Considering that I am a fulltime fishworker, I myself find it difficult to do the necessary paperwork. This is not a paid position and we all end up doing this on our time," she added. Very rarely are the cooperative meetings held in the villages and the members and the leaders themselves say how difficult it is to meet periodically considering their lack of time to spare, and space to collectivise.
2. Stagnant membership in the cooperatives: While closely examining the membership of the members of the women cooperative societies of Tamil Nadu Welfare Board indicates that there has been no change in the number over the last four years (Refer Table 3). It is impossible that the members of the Cooperatives would not have changed over a period of four years. So either the paper work has not been submitted to the concerned authorities or the ground work of registering new members and removing women above 60 or those deceased have not happened. This is of grave concern and must be rectified immediately.

²⁵ <https://www.fisheries.tn.gov.in/CoOperative>

Society/Board	2016-17		2017-18		2018-19		2019-2020		2020-21	
	No of Societies	Members Enrolled	No of Societies	Members Enrolled	No of Societies	Members Enrolled	No of Societies	Members Enrolled	No of Societies	Members Enrolled
Marine Fisherwomen Co-operative Societies	460	2,50,276	461	2,60,732	461	2,60,732	461	2,60,732	461	2,60,732
Inland Fisherwomen Co-operative Societies	71	8,009	72	7,883	72	7883	72	7883	72	7883
Tamil Nadu Fishermen Welfare Board		4.47 lakh fishermen / fisherwomen		4.50 lakh fishermen / fisherwomen		4.65 lakh members		4.82 lakh members		4.70 lakh members

Table 3: List of Fisher Women Cooperative Society and its members

Source: *Policy Note 2017-18, 18-19, 19-20, 20-21, 21-22, 21-22.*

- Engaging in multiple jobs: Development within fisheries due to capitalist modernization processes such as ice plants and storing technologies, centralized boat landing sites and large-scale marketing of fish had adverse implications for women's work (Aswathy and Karunakaran 115). Women fishworkers are almost always engaged in more than one job: selling fish, mending nets, drying fish, etc. which leave them little or no time to engage in other activities. Many of them who reside near tourist destinations also engage in running fish fry stalls, snacks stalls, games counter, etc. Considering that fishing is one of the most hazardous jobs, the women are always at the risk of having the male member in their family dying or injuring or getting arrested or going missing. Climate variation, natural disasters

and migration of male members of the family to other cities reduce their chances of regular income as the pressure of managing the household and taking care of the family fall on the women which often make them take up non-fisheries related jobs.

4. Responsibility of care work: Women fishworkers also constitute the major part of the care givers within the community which puts a greater strain on their time and availability for any kind of unionising and strategizing activities. As for the majority of the informal women workers, they also engage in extended domestic tasks, and various activities associated with the 'care economy' such as "care of the young, the old, the sick and the differently abled; cooking, cleaning and generally looking after healthy adults—all of which are dominantly seen as the responsibility of women in the household" (Chandrashekar et al 39). If the elder women in the household have to prioritise earning for the family over care work, the younger women are pushed to take this up, often putting an end to their education or making them enter into early marriage. Activities like marriage, pregnancy, miscarriage, raising infants, etc. have various financial provisions as can be seen in Appendix 1, but the lack of awareness and excessive bureaucracy in the process of availing them without proper support system make them not avail these at the required time.
5. Lack of education: *The Marine Fisheries Census 2016* note that almost 72% of the eligible fisherfolk have attained different levels of education and among the eligible marine fisherfolk 45, 37 %, 10 % and 9 % of fishermen have crossed primary, higher secondary, above higher secondary and graduation levels respectively (10). The Tamil Nadu data in the same census shows the figures of primary, secondary, higher secondary and graduation and above as: 1,23,085 (male) 1,09,325 (female); 1,01,694 (male) 91,637 (female); 28,534 (male), 26,287 (female); and 22,561 (male), 23,315 (female) accordingly (47). Though the numbers are not very meagre and literacy does not translate into education, the numbers of women who participate in any of the paper work needed to run the Cooperatives proactively are less. To access details and information that they are needed for availing these provisions, they are often dependent on the men in their family or the community.
6. Lack of information and initiative: While the details of most of the schemes and facilities available for the community is intimated to the various cooperatives through the Fisheries Department to the respective heads of the cooperatives, they are often not in a position to liaison with other members of the cooperatives and take the necessary actions required. For many like S Mallika who has been the Thalaivi of Thoothukudy Vadakku Punithavalan Meenavar Mahikal Koothar Sangham (Thoothukudy) for the past 22 years, travelling to Chennai to meet the officials of the Fisheries Department is a challenge owing to distance, finances and other practical difficulties. The society that she is part of currently has around 5600 members who have undergone training to make fish pickles, cultures, ornamental fish rearing, etc. However, these initiatives are programmes/projects organised by the government or other bodies which they are asked to attend; they can hardly propose programmes required based on their necessity.

7. Lack of documents: The official document that the women fishworkers have is the biometric cards issued by the Fisheries Department. This is useful only to avail the facilities offered by the Fisheries Department and does not make them part of the formal work force or help them avail access to workers' rights as mandated by the Labour department which ensures safe and secure workspace and access to legal provisions like Labour Court.
8. Excessive bureaucracy: The paper work and red tapism involved in any bureaucratic processes are often demotivating and intimidating for people who are not trained in such formal processes. Lakshmi, the Thalaivi of the Nachukoppam Women Fishworkers Society (Chennai) mentioned how unmarried women from a village are not made members of the Cooperatives. This is owing to the large amount of bureaucratic complications that would follow a request of her transfer from one society to another when she marries and moves to another village. "It is easier to have her enrolled in her husband's village as the whole paper work for transfer would be unnecessary additional work. This is not the case with the men as they are enrolled in their village cooperative as soon as they turn 18," she said. This is the same with most of the women cooperatives and makes the young women of the fishing community unable to access the provisions reinstating the gendered hierarchy in societies and the recognition of women only in relation with a husband.
9. Gender disparity in accessing welfare: As can be seen from Table 3, the number of members enrolled in the Welfare Board has changed over the years, while the number of women members has remained the same. Apart from the saving-cum-relief scheme most of the other schemes are meant for the 'fishermen' specifically. While there are schemes such as accident relief, death relief, etc. for men at work, the same is not available for women though women also are equally at the risk of suffering from death during work and/or at workplace. These points to poor design of policies and its weak implementation without understanding the gendered functioning of society, and the crucial concern of non-recognition of women as fishworkers.
10. Domination of men in the functioning of the collectives: In a study conducted on four major types of institutions operating in fishing communities, namely traditional village councils, cooperatives, self-help groups and Non-governmental Organization, it was concluded that village councils (or *ur panchayats*) are the most significant institution for small-scale fisheries (Vivekanandan et al 149). The study also notes that the village councils are often dominated by older powerful male members of the community and reinforces the patriarchal practices in the society. This is the same with the functioning of the cooperatives as men are often assigned with the responsibility of commuting and communicating and hence end up doing the majority of paper work pertaining to the cooperatives.

A recent study in thesciencewire.in notes how the livelihood of small-scale fishers across India's nine coastal states has been affected by various factors such as "decline in fishing days *and* catch, inaccessible central and state welfare schemes, and a policy that favours capital-intensive,

production-driven, export-oriented growth.”²⁶ Any kind of crisis always impact the women more and push them further from being part of the active working force due to the existing socioeconomic gender disparity owing to patriarchal functioning of society. The way forward for women fishworkers is to organise and collectivise, demand acknowledgement of their role within fisheries and recognition of them as formal workers entitled to social security and adequate livelihood options. This section attempts to suggest some of the ways in which that can be achieved:

1. **Strengthening of the Cooperatives:** The currently functional 533 women fishers’ cooperative societies across Tamil Nadu should develop a communication channel among each other to understand their strengths and needs. They could also learn from the working models of other cooperatives and collectives from other states such as Kerala and Maharashtra and attempt to replicate successful models such as Kudumbashree, SEWA or Mathadi Boards. Vijaya Rani of Shivakamipuram Fisherwomen Society (Keelakkarai, Ramanad) elaborated on how the members of their Cooperative hold meetings every month and convey their needs and demands to the fishers’ trade union in their area. The unions are then pressurised to raise it at the appropriate forums which she feels is because of strength and political orientation of the community and their determination to meet periodically. Such regular meetings can also become spaces to educate and inform the fisherwomen about the latest development and issues within the fisheries sector and think collectively to respond to those challenges.
2. **Making the Thalaivi position of the Cooperatives paid and rotational:** All of the Thalaivis who were part of the study raised the issue of the voluntary nature of the position which is often difficult for women to take charge of. As mentioned earlier, most of the women in the community are doubly burdened with familial and income generation responsibilities which restrict the possibilities of women from taking up such positions. If the position has an honorarium that compensates for their time and takes care of other incidental expenses, it will encourage more women to take up the responsibility. These women can be trained as link workers-who would function as links between village women on the one hand and government offices on the other which will contribute to the upgrading the social status of fisherwomen as was done in the BoB programme (Drewe 20).
3. **Dissemination of information about the various schemes:** While Tamil Nadu government targets to convey the new schemes in the regional language through newspaper and advertisements, they need to recognise the literacy rate among women fishworkers is low. Hence other creative ways of communicating about these targeting the women should be attempted by the government bodies particularly the Fisheries Department.

²⁶ <https://science.thewire.in/politics/rights/fewer-fishing-days-lower-catch-poor-welfare-access-small-fishers-impoverished/>

4. Recognition of women as Fishworkers: As the earlier section depicts, women are not recognised as fulltime fishers. Even the Fishermen (Protection and Welfare) Bill, 2017 introduced in the Parliament by Member of Parliament Adv. Narendra Keshav Sawaikar uses the term “fisherman” and defines it as “a person who earns his livelihood by catching fish from the sea including traditional fishermen and whose only source of income is the money he earns from selling such fish and includes a person working as fisherman’s helper.” Though this bill was extensively rejected by the fisher community, it is important to note that the term used even in a document of 2017 is gendered. It might be time to entirely change the nomenclature and use words such as fisherfolk/fishworker/fisher in its place. This will be possible only if various stages of fisheries that women are involved in are counted as important, income-generating work and they are considered as workers eligible for social security. These should be available to women irrespective of their familial status: widows, abandoned women, divorced women, spinsters, unmarried mothers should be able to avail those considering Tamil Nadu has a high number of single women headed households (13% in urban areas and 15% in rural areas). While Tamil Nadu government has passed a resolution recognising single women also as family enabling them to avail ration, attempts should be made to change public opinion about this extension of the same to other welfare schemes.²⁷
5. More welfare schemes targeting women: While TAFCOFED has schemes targeting women including single women such as kitchen stall, ornamental fish rearing training, etc. the number of women availing those is lesser in number. Dr. S. Noorjahan Beevi (Managing Director, TAFCOFED) in an interview with the team mentioned how it was difficult to entice women into such schemes at a larger level considering how they prefer working in their own village and are hesitant to invest in revenue making ventures. Newer schemes should be designed based on the demands raised by women through local consultations and that can be disbursed through the Cooperatives. Instead of centralised schemes that can be availed only by members from certain locations and with certain connections and part of certain networks, there should be more localised ones that could be availed through Panchayats or municipal bodies.
6. Safe and secure markets: The markets are male-dominated spaces where women are often marginalised and exploited. Though it is a space where most of the workers, including women work, it is not recognised as a workspace which does not mandate workers’ rights such as appropriate wages/price for their labour/catch/product; and safety and non-harassment at workplace. Along with the recognising women fishers as fishworkers, the area of work also should be defined which would allow them the right of safe and non-discriminatory workspace.

²⁷ *Ibid*, p. 20.

7. Institution of a grievance redressal body: While the Labour Department has Labour Court and other formal means which makes allows raising any kind of harassment or exploitation within the workplace with the concerned authorities, there is no such body available for fisher women. This is because the fish market and the fishers are still considered as informal workforce. Vanita from Chennai Women Fish Vendors Association states that any issue that fishers face, be it with traders or other members are often settled between themselves or by the village panchayat and that they rarely approach the police. This can work when the community is a close-knit one which has autonomy over its members. But considering that most of the women do fish vending in markets where there are many other actors such as traders, labourers, etc. it is important that there be a body to address grievances and settle them in a fair and just manner. The Fisheries Department needs to take proactive measures to institute appropriate bodies that ensure the fishworkers raise complaints and grievances about its members in a formal fashion.
8. Sanitation facilities within markets: Most of the women who were respondents in this study talked about the lack of proper sanitation facilities in their workspace, be it formal markets or near-shore open markets. The women often have to control going to the toilet which leads to a lot of urinary and gynec related illness. As per the data on Swachh Bharat Mission, Tamil Nadu has received 90 per cent of their entire share from Government of India allocations by 16 December 2019, with the bulk of releases in financial year 2017-18. It also notes that as on 16 December 2019, Tamil Nadu had 536 waste management facilities, the highest number nationwide.²⁸ Lakshmi states that the community toilet in their village is near the temple and has less water supply which makes women not use it and raises questions on the tokenistic approach of such gestures without including the inputs of the communities who are supposed to benefit from these.
9. Applying to schemes from other departments/ministries: As can be seen in Appendix 1 there are various schemes that are available to the citizens through central and state governments which can be availed by women. The Cooperatives, NGOs, SHGs and other bodies need to take proactive measures to educate the people about these and ensure they avail these for a secure life and livelihood instead of limiting themselves with Fisheries Department.
10. Systematic updation of the members: The Cooperatives and its members/leaders should take proactive measures to update the list on a biannual basis as the membership would change pertaining to various factors such as death, eligibility (18 years), relocation, reaching 60 years of age, etc. Migrant workers involved in the fish value chain from fishers, to loaders and unloaders, and workers in ice and allied factories should also be included in the state list owing to residence considering fisheries is one of the biggest sector functioning on migrant population (Menon et al.).

²⁸ Swachh Bharat Mission - Urban (SBM-U) GoI, 2020-21 Budget Briefs. Vol 12/ Issue 10.

11. Encourage usage of banking among women: Most of the women fishworkers are daily wage earners without a regular source of income which make them financially unstable. Studies have shown that loss during demonetisation the largest was borne by women as many of them save their money as cash, in secrecy, to avoid others knowing, fear of banking, illiteracy and difficulty in commuting to the bank and ATM centres.²⁹ This should be discouraged and banks and Fisheries Department should train women in financial literacy and the benefits of microcredits.
12. Improve transportation facilities: Although the TAFCOFED and TNFDC has schemes that provide subsidised fuel for fishworkers, ice boxes and bikes with storage facilities, the number of women who avail them are less. Gomati from Palavakkamkuppam, Chennai mentions how a huge portion of the revenue from fish sale is spent on going back and forth from the market. Most of the time women fishworkers share the cost of transportation by renting an auto rickshaw collectively as public transport is not an easy option. It would be helpful if the Fisheries Department/ Transport Department took proactive measures to train women in driving and make something similar to the Amma two-wheeler scheme to women (scrapped currently).³⁰ Additionally, the government can also provide transportation facilities similar to the Samudra initiative of the Kerala government.³¹
13. Set minimum floor price and fair wage: The Fisheries Department should set a minimum floor price for all species for the small-scale fisheries, based on market data, similar to the minimum support price for major crops, to ensure fishers get a fair price. This can be done by supporting cooperatives, ur panchayats, or other local institutions, in control of local village and market infrastructure, including cold storage. If done effectively, this would avoid exploitation of poor, vulnerable and marginalised fisher women and avail them dignity of labour and livelihood.

It is indeed worth noting that that demands that women had raised in a training programme in 1975 as documented in *Activating Fisherwomen for Development through Trained Link Workers in Tamil Nadu, India*, are very similar to the ones that they are raising now: better transportation facilities, better market space, credit for fish marketing and non-productive purposes, subsidies, alternative income opportunities during the lean fishing season, educational facilities for their children, more effective public health care and similar measures (2-3). Women as workers operate in more adverse labour market conditions with lower wage and more unpaid labour, lesser access to education, more vulnerable to harassment, dependency for care work, and restricted in mobility owing to patriarchal constraints leaving less time for them vulnerable as a member of

²⁹ <https://feminisminindia.com/2018/12/04/demonetisation-gendered-harm/>

³⁰ <https://www.thehindu.com/news/national/tamil-nadu/govt-scraps-amma-two-wheeler-scheme/article35988968.ece>

³¹ Flagged off on 28 August 2021 by Government of Kerala, Samudra is the free bus service for women fish vendors from the coastal areas launched in collaboration with Transport, Fisheries departments and Kerala State Road Transport Cooperation (KSRTC).

society and as a workforce (Ghosh 4). It can also be concluded from the above observations that the state though proposes several policies and schemes, supposedly keeping the welfare of women, they are not always able to identify and work towards rectifying the gendered imbalances and incompetence understanding the wider sociocultural and political economical context. It is pertinent that the structured inequalities and hierarchies are understood as part of our social fabric and proactive informed systemic steps are taken to annihilate them and ensure equal access and availability of a life of dignity, care and respect for women.

Conclusion

According to the International Trade Union Confederation, India is amongst the ten worst countries in the world in terms of worker rights in 2020 (ITUC, 2020). Women are more often than not recognised as part of this workforce as they are largely employed in low skilled, low paid informal work with little or no social security in addition to doing reproductive and care work. As we have seen women play a very active role in fisheries, as they generally attend to all the land based aspects of the fishery both in the pre and post-harvest. Though fishing and allied activities are skilled work which has been practiced traditionally by communities, the modernisation of the sector, overfishing added to the depletion of fishing resources and overtaking of the coast by the corporates further marginalise the fisherfolk from management of fisheries and move to other sectors for employment. Through the work of national trade union platforms like NFF and other fisheries organisations, by the late 1980s, fishworkers gradually began to be recognised as “workers with rights” by the state. This was prompted allocation of budget for them and legislation of their welfare in states like Kerala and Tamil Nadu and also in producing “disaggregated gender specific data thereby highlighting the sexual division of labour in the community and gradually budgeting for women’s activity in the fishery (Nayak 405-06).

However this has seen a shift over the past few years since the Department of Fisheries was carved out of the Ministry of Fisheries, Animal Husbandry & Dairying in 2019.³² The newly formed department states that it is responsible for matters relating to “formulation of policy and schemes relating to Development of Inland, Marine and Coastal Fisheries and Fishery Institutes” and among many other subjects also have the following within its purview: “Promotion and development of Fishing and Fisheries (inland, marine and beyond territorial waters) and its associated activities, including infrastructure development, Marketing, Exports, and institutional arrangements, etc.; Welfare of Fishermen and other Fisher-folk and strengthening of their livelihoods.”³³ There are questions raised on how this would impact cooperative federalism and in

³² Cabinet Secretariat’s Notification F.No.1/21/21/2018-Cab dated 05.02.2019.

³³ <https://dof.gov.in/about-us/about-department>

due course of time take away the rights of state in management of fishers and the implementation of various coastal development activities without the consent or approval of the communities.

The Ministry of Labour & Employment developed and launched eSHRAM portal on August 26, 2021 for creating a National Database of Unorganized Workers (NDUW), linking it with Aadhar, phone number and bank account for “optimum realization of their employability and extend the benefits of the social security schemes to them.”³⁴ The fishworkers who were interviewed in the course of this research denied having registered in this portal though they have been mandated to do so. However an official from the Fisheries Department stated how the registration is being done via the Department of Labour, Tamil Nadu as they have passed on the database of the members to the Labour Department. Whether this has been done with the consent/information of the fishworkers is something that is still uncertain. While the eshram portal could be a positive step in tracking and supporting migrant workers, the traditional fishworkers who are working in their native place do not share the same insecurity and concerns of the migrant/mobile worker. Such a move would be paying no heed to the longstanding demand of fishworkers unions and collectives to recognise the traditional and customary rights of fisherfolk and identify them as a workforce in one of the major industries in the country. It is high time that they are recognised as workers, including women fishworkers with rights and facilities to avail welfare schemes and social security.

Though there has been a significant improvement in the condition of women through cooperatives and other bodies, the change in economy impacts women the most. We have seen that they are not much aware of the various schemes that they can avail and most of them are dependent on the unions or cooperative heads to take a lead in the propagation about their details and the method in which they can be availed. The government and the government bodies working with fishing communities and also for the welfare of women need to take proactive efforts to make these schemes more available for those they are directed towards. Tamil Nadu is one of the state governments where the governmental bodies and other bodies are actively engaging with the community and designing schemes could be beneficial for them, but there could be a significant improvement if they are able to increase the beneficiaries of these various schemes and ensure that they are equally available to people without gender disparity. There needs to be constant check on their livelihood and living conditions considering their occupation is something that is impacted by climate variations and marine resource depletion caused by various factors. Under these conditions, there needs to be more thought-out and planned schemes designed through people’s participation that ensures socio-economic welfare, health and sanitation facilities, education and, employment and housing rights. This mandates a much stronger linkage between the government bodies and local networks or regional cooperatives which ensures a transparent and open communication between those involved for the betterment of the

³⁴ <https://eshram.gov.in/e-shram-portal>

community members. It would also be beneficial if independent bodies are constituted that audit and assess the functioning of these bodies and made recommendations for their better functioning.

The present economic crisis and uncertainty about the everyday owing to the Covid-19 pandemic coupled with the natural disasters make the condition of women quite precarious. This would lead to further widening the gender gaps in workforce participation rates, employment and wages of women fisherfolk, if not countered immediately. The *Tamil Nadu State New Policy for Women 2021 (Draft)* mandates that all departments align “to adopt a just, humane, and sensitive approach in acknowledging, identifying, and addressing socio-economic vulnerabilities of women in order to protect them from different forms of discrimination and violence.” The state with the support of collectives, trade unions, cooperatives should attempt to reverse the historical injustice meted out to women and shatter existing inequalities and vulnerabilities. The recognition of women as workers and allocation to special funds for their betterment and gender auditing of various schemes and policies to access its genderwise allocation and beneficiaries need to be done by the state. Fisherwomen are a community that are autonomous and independent in their income generation, but they are also part of the larger societal gender hierarchies. Unless women play a more prominent and pivot role in the decision making processes of the cooperatives and are recognised by the state as active participants who can be consulted for drafting and auditing these welfare schemes, the improvement of women’s condition will be a gradual process. Women should be guaranteed “equality of opportunity” (Article 16.1, Constitution of India) and should be able to live “in a society with no place for dominance, a gender neutral society” with equal socio-political, economic, cultural and property rights.

Annexure 1

Schemes for Fisherwomen processed through the Tamil Nadu government

The following is a list of various schemes that can be availed by women and girl children from various department of the state of Tamil Nadu including the central government ones too. The listing is done to inform the women fishworkers about the schemes that are not exclusively for fishworker women.

1. Department of Fisheries and Fishermen Welfare

Objective: To improve the living standard of fishers in the State by implementing several welfare schemes. The Government is crediting the financial assistance being extended under various welfare schemes directly to the Savings bank account of individual beneficiaries through National Electronic Fund Transfer (NEFT).

1.1. **Welfare Schemes:** Blue Revolution and other State Schemes: The government of Tamil Nadu will provide all the necessary support to fisherman who can avail these schemes and prosper in all walks of Life. For all these schemes, the beneficiaries can apply at the corresponding AD offices.

Sl No	Name	Target group/Eligibility of the beneficiary	Coverage amount	State and centre contribution
1.	National Saving-cum-Relief Scheme (NFSRS) for Marine Fisherman	Fulltime active fisher Member of a functional local fisher's cooperative society/ Federation/any other registered body. Should be Below Poverty Line (BPL) and of between 18 and 60 years of age	The accumulated amount of Rs.4500/- shall be disbursed to enrolled fishers in 3 equal instalments during the lean/ ban period of 3 months every year.	Rs.3000/- per fisher per annum (to be shared equally between Centre and each of the general States).
2.	State Saving-cum-Relief Scheme (SFSRS) for	Fulltime active fisherwoman Should be a member of a functional local	A total of Rs 4500/- to the fisherwoman in 3 equal installments during the lean/ ban period of 3	Rs.3000/- per fisher per annum (to be shared by

	Marine Fisherwoman	fisher's cooperative society/ Federation/any other registered body. Should be Below Poverty Line (BPL) and of between 18 and 60 years of age	months every year.	Tamil Nadu Govt).
3.	Fishing ban period Assistance	Should be a fulltime active fisherman Should be a member of a functional local fisher's cooperative society/ Federation/any other registered body. Should be Below Poverty Line (BPL) and of between 18 and 60 years of age	Rs. 5000/- per marine fishermen family (Ban Period: Thiruvallur to Kanniyakumari East: April 15 – June 14 Kanyakumari West: June 1 – July 31	Rs 5000/- per marine fishermen family by state government
4. 4	Fishing Lean Period Assistance	Should be a fulltime active fisherman Should be a member of a functional local fisher's cooperative society/ Federation/any other registered body. Should be Below Poverty Line (BPL) and of between 18	Rs 5000/- per marine fishermen family (Lean Period: Thiruvallur to Ramnad District: Oct, Nov, Dec Tuticorin, Tirunelveli: April-June Kanniyakumari: Jan- Mar	Rs 5000/- per marine fishermen family by the state government

		and 60 years of age		
5.	Build a House – only for Fisherman community (Central Scheme)	<p>The housing unit should have a minimum plinth area of 25 Sq.m including sanitation facility. Beneficiaries should be actively involved in fishing activities. Preference to be given to fishers Below Poverty Line (BPL)</p> <p>Beneficiaries owning kutchha houses can also be considered for providing pucca houses.</p>	<p>Construction of new houses @ Rs.1,20,000/- per house</p> <p>States/ UTs may top up with any additional benefits such as assistance for sanitation, water, Energy, etc.</p> <p>States/ UTs shall be required to submit self-contained project proposals along with documentary evidence and confirmation about availability of State budgetary allocation.</p>	Central government
6.	Build a House – only for Fisherman community (State Scheme)	<p>Beneficiaries should be actively involved in fishing activities. The housing unit should have a minimum plinth area of 25 Sq.m including sanitation facility. Beneficiary either needs to have Single Patta or Group Patta</p>	Construction of New houses @ Rs.1,70,000/- per house	<p>State Govt Share: Rs.1,10,000/- per house</p> <p>Central Govt Share: Rs.60,000/- per house</p>

		<p>of the land for house construction.</p> <p>In case of absence of Patta, then Sale Deed Registered Document of the land can be taken into consideration by the government.</p> <p>Beneficiaries who live in Huts/Kutcha houses can built concrete/Pucca houses in this scheme provided they don't own any concrete houses in their name.</p> <p>Beneficiary should not have benefitted previously from any government housing schemes.</p>		
7.	Build a Tube Well – Drinking Water Facility for Fisherman	One tube-well shall be provided for each cluster of a minimum of 20 houses.	Unit cost of tube well @ Rs. 0.50 lakh	Central government scheme
8.	Build a Community Hall for	Clusters/ Fishers' Villages with 75 or more houses shall be	Rs.4.00 lakh per unit.	Central government scheme

	Fisherman	eligible for a community hall for legitimate community activities. Should have a minimum plinth area of 200 sq.m.		
9.	Group Accident Insurance for Active Fishermen	Licensed/ registered fishers shall be eligible for insurance for Rs. 2.00 lakh against death or permanent total disability, Rs.1.00 lakh against permanent partial disability and Rs. 10,000/- towards hospitalization expenses. The insurance cover shall be for a period of 12 months.	Insurance premium@ Rs.20.34/- per fisher per year. (This component shall be implemented through FISHCOPFED or other designated agencies / institutions. The central liability of premium amount in respect of insured fishers shall be released directly to such agencies/ institutions. In case of those States/UTs who are not implementing this component through FISHCOPFED or other designated agencies/ institutions, the central share of premium amount shall be restricted to the lowest premium.)	Central government scheme
10.	Fish Seed Production			

	Fish Production in Major Reservoirs District Fish Fish Farmers Development Agency Intensive Inland Fish Culture and Marketing Scheme Fish Rearing in Cages Ornamental fish culture. Cold Water Fisheries Fish Culture In Farm Pond			
11.	Aquaculture Shrimp Farming Sea weed farming Mussel, Clam and Oyster			

	Farming Pearl Oyster Farming Marine Fin fish culture Crabs and Lobsters Farming			
12.	Issuance of Biometric Identity Cards to marine fishers Marine fishermen Marine fisherwomen			1,86,512 cards distributed to marine fishermen. 1,62,262 cards distributed to marine fisherwomen.

1.2.Welfare Board: Relief Assistance

Objective: To ensure social security and wellbeing of fishers and labourers engaged in fishing and its allied activities. A total of 4.50 lakh fishermen / fisherwomen laborers' are enrolled as members in the Board. In order to ensure the benefits of welfare schemes reach the beneficiaries in the shortest span of time and in a transparent manner, the Government is crediting the financial assistance being extended under various welfare schemes directly to the Savings bank account of individual beneficiaries through National Electronic Fund Transfer (NEFT).

Sl No	Name	Coverage
1.	Accident Relief	
	Death due to Accident	200,000
	Loss of both hands	200,000

	Loss of both legs	200,000
	Loss of one hand and one leg	200,000
	Loss of sight in both eyes	200,000
	Loss of one hand or one leg	100,000
	Loss of limbs due to Major injuries other than the above items	50,000
2.	Death during fishing or after fishing due to reasons other than accidental death	200,000
3.	Fishermen missing during fishing	200,000
4.	Natural death	15,000
5.	Funeral Expenses	2,500
6.	Assistance for Education to daughter of the Members	
	Pass in 10th Std	1,500
	Pass in 12th Std	2,000
	ITI and Polytechnic	1,750 (DS)* 1,950 (Hr)**
	Bachelor Degree	2,250 (DS) 2,500 (Hr)

	Post Graduate Degree	2,750 (DS) 3,750 (Hr)
	Under Graduate Professional Courses (Law, Engineering, Medicine, etc.)	2,750 (DS) 4,750 (Hr)
	Post Graduate Professional Courses	4,750 (DS) 6,750 (Hr)
7.	Marriage Assistance	
	Marriage Assistance to Member	5,000
	Marriage Assistance to son / daughter of a Member	5,000
8.	Delivery (Rs.1,000/- per month for 6 months)	6,000
	Miscarriage	3,000
	Termination of Pregnancy	3,000

(* DS: Day Scholar; **Hr: Hosteller)

1.3.Tamil Nadu Fisheries Development Corporation Limited (TNFDC)

Objective: A state owned Public Sector undertaking that earns through its business activities such as reservoir fisheries management, marketing of fish and fishery products, fish processing, supply of diesel/kerosene to fishermen and ornamental fish culture activities. The corporation has well established network in Marketing of Fish and Fishery products. There is a vast scope for Private investment in the Fisheries sector. Private companies & TNFDC can sign Joint ventures in the field of Fish Processing and Aquaculture.

Sl	Name	Objective
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No		
1.	Fish Marketing - Fish Stalls, online Sales and Mobile restaurants	Marketing fresh fish and sea food through its chain of retail fish stalls and mobile units in Chennai, Madurai, Coimbatore, Tiruppur, Pollachi, Ooty, Thoothukudi, Kanniyakumari and Thiruvannamalai. Running 3 modern mobile sea food restaurants at Chennai (Marina and Neelangarai). Creating awareness on the positive health aspects of sea food consumption. Established an online fish marketing facility called meengal.com for customers in Chennai. Modernising of the TNFDC food Court at Teynampet, Chennai is under progress
2.	Reservoir fisheries management	Systematic scientific stocking of fish seeds for sustainable fish production in 8 reservoirs in Tamil Nadu.
3.	Fish Seed Production	Fish seed rearing area of 2.83 hectares at Sathanur, Aliyar, Amaravathy and Palar - Porandalar reservoirs. Quality fish seeds are produced and stocked in the reservoirs and supplied to the fisheries department and private fish farms.
4.	Centralized Kitchen	Setting up a Centralized Kitchen with training facilities for Women Self Help group for production and Marketing of Ready to Cook & Ready to Eat fisheries product in progress at Royapuram, Chennai at. The aim of this project is to promote sea food consumption among the public and providing self-employment opportunities.
5.	Supply of Subsidised Diesel/Kerosene to Fishermen	Operating 31 diesel outlets in the fishing harbours and fish landing centres located all along the coastal area in the state to supply tax exempted high-speed diesel to the motorised traditional and mechanised fishing crafts. 10 outlets in Kanniyakumari District which supplies kerosene to the fishermen for their fishing activities.
6.	Production and marketing of ornamental fishes	Centres at Aliyar and Thirumoorthy Nagar.

1.4.Tamil Nadu State Apex Fisheries Co-operative Federation Limited

Objectives: To carry out activities for promoting production, procurement, processing and marketing of fish and fish products and to implement welfare programme for the economic and social development of fishermen community. 483 Primary Fishermen Co-operative

Societies, 171 Fisherwomen co-operative societies, 151 Inland Co-operative societies and 9 district Fisherwomen Co-operative Federations have become members of TAFCOFED.

Sl No	Name	Objective	Coverage
1.	Modern Fish Stall	<p>Constructed two model fish stalls (Ramanad and OMR Kanchipuram district) with financial assistance from National Fisheries Development Board (NFDB).</p> <p>Running two retail fish outlets (at Neyveli and Ariyalur)</p> <p>Constructed four modern fish stall at Paramakudi, Madurai, Kanniyakumari and Neyveli with the financial assistance from National Agriculture Development Project (NADP).</p> <p>Good quality fishes purchased from societies and fishermen directly and the same is available for general public at reasonable price at modern Fish stall.</p>	A total project cost of 20 lakh with 40% subsidy of Rs. 8 lakh
2.	Supply of Fish transporting vehicles	Supplied three fish transporting vehicles (Mahindra Bolero pickup) with accessories to Fishermen Co-op societies to improve their retail Fish marketing.	A total cost of Rs. 21.96 lakh with 40% financial assistance of Rs. 8.79 lakh from National Fisheries Development Board (NFDB)
3.	Supply of two wheelers with ice boxes for	Supply of two wheeler moped with ice box with 25% subsidy Enable small fish retailers/vendors to handle more volume of good quality fishes. TAFCOFED had supplied 1000 Mopeds	During the year 2015-2016, NFDB had

	retail marketing	fitted with Ice Boxes to fishermen belong to 6 district	sanctioned and released subsidy amount of Rs. 95, 04,519/- for 1000 beneficiaries.
4.	Supply of Fish transport vehicle under state balanced growth fund (SBGF)	To remove the hardships of fisher folk in transporting fishes in public transport systems who are engaged in retail fish marketing	
5.	Supply of Fishing Inputs for fishermen at 50% subsidy under Blue revolution scheme	Implementing Blue Revolution Scheme at 50% subsidy assistance to Traditional/Artisanal fishermen for the procurement of FRP boats as a replacement of traditional/ wooden boats including OBM/IBE nets and insulated ice boxes of 100 numbers at a total of Rs.4.25 crore under this scheme. So far 47 no's of fishing inputs have been supplied to the fishermen.	
6.	Training Programme	<p>Training programme on 'Value added fish product'. Under this programme 2500 fisherwomen in 125 batches from 13 Coastal districts of Tamil Nadu will be trained.</p> <p>The training on Value addition to fish and fishery products will impart technical knowledge to the fisherwomen right from hygienic handling of fish, preservation technique, value addition and packing methods of fish product. 2227 Fisherwomen have been trained under this training programme.</p>	With the financial assistance of Rs. 31.875 lakh from National Fisheries Development Board (NFDB).

2. Health and Family Welfare Department

Objective: Building healthy people, by making available quality medicare facilities at the door step of every citizen in the remotest corner of the State, but also by providing medical facilities of the highest order, keeping pace with rapid technological developments in the field of medicine. It provides preventive, curative and promotive care to all classes of the society.

2.1. National Health Mission Tamil Nadu

The vision is to provide universal access to equitable, affordable and quality health care services which is accountable at the same time responding to the needs of the people.

Sl No	Name of the Scheme	Features	Target group
1.	Anemia Mukd Bharat	Prophylactic Iron and Folic Acid supplementation Deworming Intensified year-round Behaviour Change Communication Campaign (Solid Body, Smart Mind) focusing on four key behaviours Improving compliance to Iron Folic Acid supplementation and Deworming, Appropriate infant and young child feeding practices,< Increase in intake of iron-rich food through diet diversity/quantity/frequency and/or fortified foods with focus on harnessing locally available resources. Ensuring delayed cord clamping after delivery (by 3 minutes) in health facilities. Testing and treatment of anemia, using digital methods and point of care treatment, with special focus on pregnant women and school-going adolescents	Children of 6 – 59 months age Children of 5 – 9 years age Adolescent Boys & Girls Women of Reproductive Age Pregnant women Lactating Women
2.	Home Based Care for Young Child (a Joint initiative of Ministry of Health and	Promoting good Child Nutrition by appropriate infant and young child feeding practices. Early initiation of breast feeding within one hour of birth,	

	Family Welfare and Ministry of Women and Child Development)	<p>Exclusive breast feeding for the first 6 months of life, Appropriate and adequate complementary feeding from 6 months of age with continuation of breastfeeding.</p> <p>Ensuring age appropriate immunization.</p> <p>Ensuring optimal early childhood development.</p> <p>Ensuring reduction in child morbidity and mortality by appropriate health care seeking behaviour.</p>	
3.	Janani Shishu Suraksha Karyakram (JSSK)	<p>To alleviate out of Pocket expenditure on health care for pregnant women and their children.</p> <p>Free Entitlements for pregnant women:</p> <p>Free and cashless delivery</p> <p>Free C-Section</p> <p>Free drugs and consumables</p> <p>Free diagnostics</p> <p>Free diet during stay in the health institutions</p> <p>Free provision of blood</p> <p>Exemption from user charges</p> <p>Free transport from home to health institutions</p> <p>Free transport between facilities in case of referral</p> <p>Free drop back from Institutions to home after 48hrs stay</p> <p>Entitlements for sick infants:</p> <p>Free treatment</p> <p>Free drugs and consumables</p> <p>Free diagnostics</p> <p>Free provision of blood</p> <p>Exemption from user charges</p>	Pregnant women who access Government health facilities and their infants

		Free Transport from Home to Health Institutions Free Transport between facilities in case of referral Free drop Back from Institutions to home	
4.	Janani Suraksha Yojana (JSY) Institutions in Rural area : 341568 Institutions in Urban area : 96668	Reducing out-of-pocket expenses during delivery and reducing maternal and infant mortality by promoting institutional delivery among pregnant women. Women can access Maternal and child health services with a financial assistance of Rs.700/- and Rs.600/- in rural and urban areas respectively and Rs.500 for home deliveries.	Pregnant women and their children
5.	MAA – Mother's Absolute Affection/ Baby Friendly Hospital Initiative	Revitalise efforts towards promotion, protection and support of breastfeeding practices and young child feeding practices, through health systems to achieve optimal IYCF and child Nutrition Reinforce lactation support services at all public health facilities through trained healthcare providers and through skilled community health workers	Women who have newly given birth
6.	Rashtriya Bal Swasthya Karyakram (RBSK)	Mobile Health Teams in each Block Primary Health Centre, each team consisting of Medical Officer, Staff Nurse, Pharmacist with Driver. There are 770 Mobile health teams in 385 rural blocks.	Children who are identified with conditions categorized as 4 D's, namely, (1) Defects at birth, 2) Developmental delays including disabilities, 3) Deficiencies and 4). Diseases (totally covering 30 diseases in 4D's).
7.	Rashtriya Kishor Swasthya Karyakram (Ministry of health	Nutrition, sexual and reproductive health, Non- Communicable Diseases, substance misuse, injuries & violence and mental health of	Adolescents between age of 10 and 19 years

	and Family Welfare)	<p>adolescents.</p> <p>Distribution of one Iron and Folic Acid (IFA) tablet a week to all adolescent girls and boys (10 to 19 years of age), both in school and out of school along with biannual de-worming</p> <p>Increases the awareness about menstrual hygiene among rural adolescent girls.</p> <p>Increase access to & normalize use of quality sanitary napkins at affordable prices in rural adolescent girls. It also gives importance to ensure safe disposal of sanitary napkins in an environment friendly manner.</p>	
8.	SUMAN Service Guarantee Service Package	AI Pregnant Women/Newborns visiting public health facilities are entitled to a set of free services.	
9.	Occupational Health Services for Unorganized sector workers (Department of Labour and Employment and implemented through NHM-TN)	Occupation-induced diseases like Silicosis, Asbestosis, Deafness, Irritant Dermatitis, Spondylosis, etc. Since most of the occupation-induced diseases result in irreversible damage, timely screening, prevention and early treatment is the way forward.	
10.	Universal Health Coverage (UHC)/ Anaivarukkum Nalavazhvu Thittam (State Programme Management Unit (SPMU), Universal Health Coverage	<p>To bring comprehensive set of services near to the doorsteps of the people thereby reducing out-of-pocket expenditure. UHC also aims to address the healthcare needs of the people in long-term basis.</p> <p>The full spectrum of essential, quality health services should be covered including health promotion, prevention and treatment, rehabilitation and palliative care.</p>	

	(UHC) & Maternal Child Health (MCH) established at the Directorate of Public Health and Preventive Medicine in Tamil Nadu in co-ordination with NHM Tamil Nadu.)		
11.	Family Planning		
12.	Communicable Diseases (Control)		
13.	Non-Communicable Diseases (Control)		

2.2.Other health schemes

Sl No	Name	Target group	Objective	Coverage
1.	Reproductive and Health Project		<p>To improve the health status of women, adolescents and children.</p> <p>To improve the quality of health seeking behaviour of women</p> <p>To increase the credibility of service providers through improved quality of service.</p>	

2.	Chief Minister's Comprehensive Health Insurance Scheme (Govt of TN through United India Insurance Company Ltd)	Resident of TN by the presence of his/her name in the Family card and whose annual income is less than Rs.72, 000/ per annum. Applicable to Sri Lankan refugees, Migrants who have resided in the state for more than 6 months and orphans.	Provides quality health care to the eligible persons through empanelled Government and Private hospitals and to reduce the financial hardship to the enrolled families and move towards universal health coverage by effectively linking with public health system. The scheme seeks to provide cashless hospitalization facility for certain specified ailments/ procedures.	The scheme provides coverage up to Rs.5, 00, 000/- per family per year on a floater basis for the ailments and procedures covered under the scheme.
3.	Tamil Nadu Health Systems Project		Focusses on improving the health status of people belonging to the lower socio-economic strata.	
4.	Tamil Nadu State Illness Assistance Society			
5.	Master Health Check-up Scheme			

6.	Mental Health Programme			
7.	Directorate of Medical and Rural Health Services			
8.	Covid 19 vaccination			
9.	Covid 19 healthcare			
10.	Registration of pregnant mothers by 8 weeks of pregnancy and providing antenatal, natal and post-natal services.			
11.	Sterilization facilities for willing father and mother.			
12.	Providing temporary family welfare methods like Copper-T insertion, Oral pill cycles, condoms, E.C.Pills, Weekly Pills and Antara for spacing between births.			
13.	Medical Termination of Pregnancy services at public and private facilities			

3. Social Welfare Department

Objective: Ensure the welfare of the poor, the downtrodden, Women, Children, Senior Citizens and third genders. Their health, nutrition, education, protection and development have been improved through various Social Welfare Schemes.

Sl No	Name	Target group	Objective	Coverage
1.	Chief Minister's Girl Child Protection Scheme		<p>Promote the education of girl children to eradicate female infanticide, and to promote small family norm</p> <p>An annual incentive of Rs.1800 is given to the girl child every year from the 6th year of deposit in order to meet education expenses.</p> <p>Promote enrollment and retention of the girl child in school and to ensure her education at least up to intermediate level.</p> <p>Encourage girls to get married only after the age of 18 years.</p> <p>Encourage parents to adopt family planning norm with two girl children.</p> <p>Protect the rights of the girl child and provide social and financial empowerment to girl child.</p>	<p>Scheme-I (single girl child family) 50,000 (initial amount) Rs.3,00,232 (Maturity after 18 years)</p> <p>Scheme-II(2 girl children family) 25,000 (for each girl child- Initial amount) Rs.1,50,117 (for each girl child-Maturity after 18 years)</p>

			Strengthen the role of the family in improving the status of the girl child.	
2.	Cradle Baby Scheme		<p>To eradicate female infanticide</p> <p>Prevention of gender biased sex selective elimination.</p> <p>Ensuring survival & protection of the girl child.</p> <p>Ensuring education and participation of the girl child</p>	
3.	<p>Beti Bachao Beti Pado</p> <p>(Ministry of Women and Child Development is the Nodal Ministry for implementing the Scheme)</p>		<p>To protect the interest of the girl children and ensure their education.</p> <p>Prevention of gender biased sex selective elimination.</p> <p>Ensuring survival & protection of the girl child.</p> <p>Ensuring education and participation of the girl child</p>	
4.	PT MGR- Nutritious Meal Programme	Primary School children in the age group of 5-9 years	To enhance the enrolment of students and retain the attendance in schools and simultaneously to	

		and Upper Primary School children in the age group of 10-15 years	<p>improve the nutritional levels among children.</p> <p>Provide hot cooked nutritious variety meals inside the school campus itself, for five days a week for a total of 220 days in a year.</p>	
5.	Marriage Assistance Scheme		<p>To help the daughters of poor parents, orphan girls, widows who re-marry, widows daughter's marriage and inter-caste married couples and to encourage them to educate their daughters till the right age</p> <p>Scheme 1 The bride should have studied 10th Std pass, If studied in private / Distance Education, bride should have passed 10th std, Bride should have studied up to V Std in case of Scheduled Tribe.</p> <p>25,000 paid through ECS.</p>	

			<p>Scheme 2</p> <p>Degree holders from regular colleges, Distance education / Government recognized Open University are eligible, Diploma holders should have qualified from the Institution recognized by the Directorate of Technical Education, Government of Tamil Nadu.</p> <p>50,000 paid through ECS.</p>	
	<p>Moovalur</p> <p>Ramamirtham</p> <p>Ammaiyar Ninaivu</p> <p>Marriage Assistance Scheme</p>	<p>Annual income of the family should not exceed `72,000</p>		
	<p>Dr. Dharmambal</p> <p>Ammaiyar Ninaivu</p> <p>Widow Remarriage Assistance Scheme</p>	<p>No income ceiling and educational qualification prescribed to avail benefit under this scheme.</p>	<p>Financial assistance of `15,000 is given through ECS and `10,000 as National Savings Certificate along with 4 gram 22 carat gold coin for making “Thirumangalyam”.</p> <p>The degree / diploma holders are given 50,000, out of which, 30,000 is given through ECS and `20,000 is given as National Savings Certificate along with 4 gram 22 carat gold coin for making “Thirumangalyam”.</p>	
	<p>E.V.R.</p> <p>Maniammaiyyar</p>	<p>The annual income of the family</p>		

	Ninaivu Marriage Assistance Scheme for Daughters of Poor Widows	should not exceed ₹72,000.		
	Annai Therasa Ninaivu Marriage Assistance Scheme for Orphan Girls	No income ceiling for availing benefit under this marriage assistance scheme.		
	Dr. Muthulakshmi Reddy Ninaivu Intercaste Marriage Assistance Scheme	No income ceiling and minimum educational qualification stipulated		
	Sathiyavanimuthu Ammaiyar Ninaivu Free Supply of Sewing Machine Scheme	To enhance the income of widows, deserted wives, women from economically weaker sections, differently abled men and women, and socially affected women through self-employment.	Sewing machines were provided to the members of Women Industrial Co-operative Societies with 10% Government subsidy.	
6.	Service Homes (Chennai, Salem, Cuddalore, Thanjavur, Tirunelveli, Sivagangai, Madurai, Krishnagiri and Perambalur are functioning	Widows, deserted wives, economically backward women and girls rescued from child marriage who are neglected	To continue higher studies the Government is providing financial assistance of 50,000 for pursuing professional courses and 30,000 for Degree / Diploma courses to the ex-inmates who have completed +2 in Service	

	in Tamil Nadu.)	by their families	<p>Homes and Government Children Homes.</p> <p>The Service Homes provide suitable accommodation, food, health and medical facilities. The inmates can also pursue their schooling if they had discontinued their studies. The widows and deserted wives are also permitted to bring up their children in a conducive atmosphere in these Service Homes. A maximum of three children can be kept by a mother. While the Girl children are provided education upto XII Standard, male children are provided with the educational facility in the Service Home itself upto V Standard. Vocational skills are also provided to enable them to have economic sustainability. Life skills viz., computer training, spoken English and counseling for selection of higher studies and future career guidance are also provided in these homes.</p>	
7.	Working Women's Hostels (28 Working Women Hostels)	Girls from poor and middle class families who find it difficult to manage	Women who earn upto 25,000 per month at Chennai and 15,000 per month in other places are eligible to get admission in these working	

		financially in their new places of employment with the meagre income they get.	women hostels. They have to pay a monthly rent of 300 in Chennai and 200 in other places.	
8.	“SAKHI”- One stop Centre (OSC) (Implemented with 100% financial Assistance from Government of India.)	All women including girls below 18 years of age affected by violence, irrespective of caste, class, religion, region, sexual orientation or marital status in private and public spaces, within the family, community and at the workplace. For girls below 18 years of age, institutions and authorities established under Juvenile Justice (Care and Protection of Children) Act, 2000 and the Protection of Children from	Emergency Response and Rescue Services Medical assistance Assistance to women in lodging FIR/NCR/DIR Psycho-social support/counseling Legal aid and counseling helter Video Conferencing Facility	

		<p>Sexual Offences Act, 2012 will be linked with the OSCC.</p> <p>Aggrieved women facing any kind of violence due to rape attempted sexual harassment, sexual assault, domestic violence, trafficking, honour related crimes, acid attacks or witch-hunting.</p>		
9.	Women Helpline – 181		<p>Provides 24 hours immediate and emergency response to women affected by violence through referral (linking with appropriate authority) and information about women related government schemes programs across the country through a single uniform number.</p> <p>o facilitate immediate, emergency and non-emergency access to a range of services including medical, legal, psychological and counselling support under one roof to fight against any forms of violence against women.</p>	

10.	Integrated Complex of Special Homes for Senior Citizens and Destitute Children	For the Senior Citizens and Destitute Children	Where they can share love and affection with each other, involving reputed Non-Governmental Organizations and Corporate Houses as part of their corporate social responsibilities. In each Integrated Complex, 25 children and 25 senior citizens are accommodated.	
11.	Integrated Programme for Older Persons (Implementation of Central Sector Scheme of Ministry of Social Justice and Empowerment to improve the quality of life of the Older Persons-Central Government)		To improve the quality of life of the Older Persons by providing basic amenities like shelter, food, medical care and entertainment opportunities and by encouraging productive and active ageing through providing support for capacity building of Government / Non-Governmental Organizations / Panchayati Raj Institutions / local bodies and the Community at large.	
12.	Old Age Homes Run by Non-governmental Organisations with State Grant		To improve the quality of life of the Older Persons by providing basic amenities like shelter, food, medical care and entertainment opportunities and by encouraging productive and active ageing through providing support for capacity building of Government / Non-Governmental Organizations / Panchayati Raj	

			Institutions / local bodies and the Community at large.	
13.	Women Industrial Co-operative Societies	Exclusively for women who are from the disadvantageous section in the Society. Women below poverty line can become the members of these societies and they are provided with employment opportunities which gain them decent income.	98 Women Industrial Co-Operative Societies functioning under the control of Directorate of Social Welfare. Out of these 80 Women Tailoring Industrial Co-Operative Societies Women Stationery Industrial Co-Operative Societies-15 Weaning food Manufacturing Women Industrial Co-Operative Societies-25 Women Development Industrial Co-Operative Societies. (Also engaged in Tailoring)-3	

4. Tamil Nadu Labour Welfare Board

Objective: To promote the Welfare of the employees and their dependents. Though fish workers are not directly in touch with the Labour Welfare Board, there are some schemes within the department which could be useful for fish workers as well.

Sl No	Name	Objective/Coverage
1.	Reimbursement of Purchase of Spectacles	Reimbursement of cost of spectacles up to Rs.1,000 is given to the workers on production of Medical Certificate and Cash Bill.
2.	Computer	Reimbursement of Rs.1000 to five employees / Dependants in each

	training Scholarship	Revenue District for basic computer training through the approved institutions
3.	Natural death and funeral Assistance	Natural Death Assistance of Rs.25,000 is given to the dependant of the worker who dies. In addition to that Rs.5,000 towards Funeral expenses is paid to dependant of worker.
4.	Book Allowance	Book Allowance is sanctioned to the children of the workers for pursuing their studies from Higher Secondary to Post-Graduate Degree Courses as detailed below. Higher Secondary-Rs.1,000 Diploma- Rs.1,500 Bachelor Degree- Rs.2,000 Post-Graduate Degree-Rs.3,000
5.	Child Care Center	Children of workers in the age group of two years to five years are admitted. 150 ml. of milk per day. Eggs thrice in a week and fruits twice in a week. A maximum of 50 children are admitted in these Centres. Two sets of Teri-cotton Uniform.
6.	Tailoring Training	Wives, unmarried Daughters and sisters of workmen who are contributors to Tamil Nadu Labour Welfare Fund are eligible to undergo training in Tailoring Centres. The Trainees paid stipend at the rate of Rs.150 per month. A maximum of 50 Trainees are admitted in the Tailoring Units in each Centre.

5. Department of School Education

Following are the programmes under the Department of School Education which can be availed also by the children of fishworkers.

1. Supply of Nutritious Noon Meal for the Standard 1 to 10.

2. Supply of Free Slates for I Standard.
3. Supply of Free Bus Pass for all students coming over to school.
4. Supply of Free Text Books for all students from Standard 1 to 5 and students of 6 to 8 covered under Puratchi Thalaivar MGR's Nutritious Meal Scheme.
5. Supply of uniform for students from standards 1 to 8 covered by Puratchi Thalaivar MGR's Nutritious Meal Programme
6. Teaching Learning Materials through Operation Blackboard Scheme in elementary, middle schools.
7. Provision of infrastructural facilities under Operation Black Board Scheme, Eleventh Finance Commission, Prime Minister's Gramadoya Yojana programme, Area Intensive Programme, Educational Technology Scheme.
8. Provision of Computer Education in 1197 Higher Secondary Schools by which students from Standard IX to XII are benefited.
9. Provision of Vocational Education at Higher Secondary Level
10. Provision of free cycles to girls students of SC/ST studying in +1 & +2 standards.
11. Total Literacy and Post-Literacy Campaigns and Continuing Education Scheme for adults
12. Non-formal Education for dropouts.
13. State Open Schools those who completed 8th Standard.
14. Sharmik Vidya Peeth (at 3 places)
15. Diploma in Teacher Education through Teacher Training Institutes (83 Institutions)
16. National Bank for Agricultural and Rural Development assistance scheme for provision of infrastructure facilities such as building, drinking water, toilet facilities in high and higher secondary schools.

6. Tamil Nadu State Disaster Management Authority

Sl No	Name	Objective
1.	Health and mental health care	Health care of disaster affected pregnant women and lactating mothers, neo-natal, aged, and terminally ill and those suffering from chronic diseases receive utmost priority as they suffer from double jeopardy. Health care of disaster affected pregnant women and lactating mothers, neo-natal, aged, and terminally ill and those suffering from chronic diseases receive utmost priority as they suffer from double jeopardy.
2.	Relief for	Health care of disaster affected pregnant women and lactating mothers, neo-natal, aged, and

	Widows and Orphans	terminally ill and those suffering from chronic diseases receive utmost priority as they suffer from double jeopardy.
3.	Recovery and Rehabilitation	Psycho-social support, livelihood support, Coordination with Non- State Actors for Relief Efforts and Institutional mechanism

7. Rural Development and Panchayat Raj Department

Objectives: Responsible for the implementation of various Centrally-sponsored, State-funded and Externally-aided schemes for poverty alleviation, employment generation, sanitation, capacity building, women's social and economic empowerment, apart from provision of basic amenities and services. The Department is also entrusted with the responsibility of enabling the various Panchayat Raj Institutions (PRIs) to function as effective units of Local Self-Government.

Sl No	Name	Target group	Objective	Coverage
1.	Renovation of Integrated Sanitary Complex for Women and its maintenance		Absence of sanitary facilities is primarily due to both poverty and cultural inhibitions, which had to be overcome. To ensure privacy and safety to women besides improving general hygiene and health to the rural people.	
2.	Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)		Guarantees 100 days of employment in a financial year to any rural household whose adult members volunteer to do unskilled manual work.	Wages are equal to both men and women and the notified wage rate for Rs. 289 per day.
3.	Pradhan Mantri	Addresses urban	All houses under PMAY(U) have basic	

	Awas Yojana – Urban (Central share - 60% & State share - 40%)	housing shortage among the EWS/LIG and MIG categories including the slum dwellers by ensuring a pucca house to all eligible urban households	amenities like toilet, water supply, electricity and kitchen. Promotes women empowerment by providing the ownership of houses in name of female member or in joint name. Preference is also given to differently abled persons, senior citizens, SCs, STs, OBCs, Minority, single women, transgender and other weaker & vulnerable sections of the society.	
4.	Swachh Bharat Mission (Gramin)		Bring about an improvement in the general quality of life in the rural areas, by promoting cleanliness, hygiene and eliminating open defecation Accelerate sanitation coverage in rural areas to achieve the vision of Swachh Bharat by 2nd October 2019. Motivate Communities and Panchayati Raj Institutions to adopt sustainable sanitation practices and facilities through awareness creation and health education. Encourage cost effective and appropriate ecologically safe and sustainable sanitation. Develop wherever required, Community managed sanitation systems focusing on scientific Solid & Liquid Waste Management systems for overall cleanliness in the rural areas.	

8. Commissionerate of Revenue Administration and Disaster Management

- Objective: Most of the socio-economic programmes and all the social security related welfare schemes of the Government are implemented through this Department. It is always being looked upon during any disaster period be it man made or natural; during the times of calamities like drought, flood, cyclone, Tsunami, fire accidents, etc. The Department evacuates the affected people from vulnerable areas to places of safety. Revenue Department provides food, clothes, shelter and also distributes essential commodities and financial assistance to reconstruct their damaged dwellings during the times of crisis.

Sl No	Name	Department/Ministry/ Programme	Target group/Eligibility of the beneficiary	Coverage amount
1.	Indira Gandhi National Old Age Pension Scheme	National Social Assistance Programme	Destitute below poverty line of 60 years and above	1000/-
2.	Indira Gandhi National Widow Pension /Scheme	National Social Assistance Programme	Destitute widow below poverty line of 40 years and above	1000/-
3.	Indira Gandhi National Disability Pension Scheme	National Social Assistance Programme	Disability level of 80% and above of below poverty line of 18 years and above	1000/-
4.	Differently Abled Pension Scheme (DAPS)	Social Security Pension Scheme	18 and above	1000/-
5.	Destitute Widow Pension Scheme (DWPS) 60 years and above	Social Security Pension Scheme	18 and above	1000/-
6.	Chief Minister's UzhavarPadhukappuThittam (CMUPT)	Social Security Pension Scheme	18 years and above	1000/-
7.	Destitute / Deserted Wives Pension Scheme (DDWPS)	Social Security Pension Scheme	30 years and above	1000/-

8.	Pension to Poor Unmarried Women of age 50 years and above (UWP)	Social Security Pension Scheme	50 years and above	1000/-
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9. Other central government schemes:

Sl No	Name	Department/Ministry	Target group/Eligibility of the beneficiary	Coverage amount
1.	Pradhan Mantri Suraksha Bima Yojana (PMBSY)	Department of Financial Services	18 to 70 years with a bank account. Rs. 12 per annum is to be deducted from the account holder's bank account through 'auto-debit' facility in one installment	Risk coverage under the scheme is Rs.2 lakh for accidental death and full disability and Rs. 1 lakh for partial disability.
2.	National Family Benefit Scheme		The main breadwinner has to be a family member whose income constituted a major share of the family's total earnings. The death of such a bread-earner should have occurred whilst she/he is above 18 years of age and below 60 years of age. A woman in the family, who is a homemaker, is also considered as a 'breadwinner' under this scheme. The deceased's family shall qualify as a family living under the poverty line.	To provide a lump sum family benefit of Rs 10,000/- to the bereaved households in case of the death of the primary breadwinner irrespective of the cause of death.

3.	Rashtriya Swasthya Bima Yojana	Ministry of Labour and Employment	Unorganized sector workers belonging to BPL category and their family members (a family unit of five) shall be the beneficiaries under the scheme.	In - patient health care insurance benefits; Total sum insured would be Rs. 30,000/- per family per annum on a family floater basis.
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