



A STUDY ON FISHERWOMEN SELF HELP GROUPS IN TIRUNELVELI DISTRICT

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Abstract

The present study attempts to examine the socio-economic impact of the Fisherwomen SHGs on the beneficiaries. It examines how far the programme has helped in raising the incomes and levels of living of the rural poor women and in enabling them to cross the poverty line. The present study is from the standpoint of the Fisherwomen SHGs and their members. The National Bank for Agriculture and Rural Development (NABARD) had launched a number of programmes to improve the socio-economic status of women in all sectors with a focus on providing credit support through SHGs. The study is important for the field of rural development. The study would provide a framework for drawing suitable programmes for the upliftment of traditional fisherfolk with particular focus on fisherwomen.

The potential of the fisheries sector has not yet been utilized to the optimum level. The study has shown that women are the appropriate tool for implementing community and self development programmes. Formation of fisherwomen SHGs among the fisherfolk is seen to yield encouraging result. Steps should therefore be taken to adopt a proper financial plan that would hold the key for empowerment of women in coastal communities.

Key Words: *Concept, Economic Activities of the Fisherwomen, Financial Status of Fisherwomen after Joining SHGs and Reasons for the Success of Fisherwomen SHGs.*

Introduction

Fisheries are an important sector in India. It provides employment to millions of people and contributes to food security of the country. With a coastline of over 8,000 km, an Exclusive Economic Zone (EEZ) of over 2 million sq km, and with extensive freshwater resources, fisheries play a vital role. Presently, fisheries and aquaculture contribute 1.07 per cent to the national GDP, and 5.30 per cent to agriculture and allied activities. According to the CMFRI Census 2010, there are 3,288 marine fisherfolk population was about 4 million comprising in 9 maritime states and 2 union territories. The total marine fisherfolk population was about 4 million comprising in 864,550 families. Nearly 61% of the fishermen families were under BPL category. The average family size was 4.63 and the overall sex ratio was 928 female per 1000 males. Almost 58% of the fisherfolk were educated with different levels of education. About 38% marine fisherfolk were engaged in active fishing with 85% of them having full time engagement. About 63.6% of the fisherfolk were engaged in fishing and allied activities. Nearly 57% of the fisherfolk engaged in fish seed collection were females and 43% were males.

Women, who constitute approximately half of the India's population, play a vital role in the operation of the fisheries and their continuing growth as a component of the agriculture sector of the economy. The contributions of the fisherwomen penetrate every aspect of postharvest handling, preservation, processing and marketing of seafood products and provide an integral link between producers and consumers. Fisherwomen play a significant role in the pre and post – harvest operations in capture fisheries while their presence is conspicuous in all the stages of culture fisheries. Their role in household management is far higher than the women of other sectors. Majority of the labour force in the pre-processing and processing plants of shrimp are women. They occupy a very good proportion of the workforce in export oriented processing of cuttlefish, lobsters and finfish varieties.

In Tamilnadu, women engage themselves in seaweed collection in addition to the traditional jobs of fish curing, marketing, net making and prawn seed collection. Salt – pans are another major sector, which employs a lot of women in Tamilnadu, where the ration of women to men is 4:1.

The involvement of women in these activities generates supplemental income to support their families. Even though women are as efficient as men, earnings are not always the same. The wages for men and women are often different with men being paid at least 30 % more than that received by women. Microcredit for self help groups is fast emerging as a promising tool of promoting income generating enterprises for reaching the 'unreached' for credit delivery in rural areas, particularly the women who are often considered to have very low net worth for availing any credit facilities from the formal financial institutions, the banks. Microcredit is also considered as the vehicle for achieving empowerment of the women.

Concept of Self Help Groups

SHGs are a "small, economically homogeneous affinity groups of rural / urban poor, voluntarily formed to save and contribute to common fund to be lent to its members as per group decision and for working together for social and economic



uplift of their families and their communities". In recent times, Self Help Groups are emerging as an alternative mechanism to meet the urgent credit needs through later adjustment of their own savings in a regulated manner. Self – Help Groups are not a new concept in development. The traditional Indian society functions mainly on the basis of Self – Help and mutual help. In this background, the main objective of a self help group is to promote savings habit among poor and to provide small and short term loans to its members at lower interest to meet their necessities, consumption and income generation activities.

It is essential to know something about Self-Help Groups which would be accessible to the readers to perceive the study effectively. SHG is an income generating programme which is solely functioned by the people for themselves. This is a homogeneous gathering of various people which do not usually exceed more than 20-25 individuals who are welcomed to take part voluntarily in economic activity. This is also called as Voluntary Association as it promotes the social and economic condition democratically. The main purpose of the programme is to create helping tendency among the members of the groups by contributing to the common fund which would mitigate their urgent needs – assisting finance to the dropped out children's education, marriage, medical care, funerals and debt redemption. SHGs facilitate to utilize manpower and local natural resources; to scrutinize the rural economy; to induct habits of savings; to stimulate the desire of self-employment; to instill self confidence and self-reliance; to elevate the status of women through social awareness.

The SHG is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. It is an organised set up to Provide microcredit to the rural women on the strength of the group savings without insisting on any collateral security for the purpose of encouraging them to enter in to entrepreneurial activities and for making them enterprising women. The National Bank for Agriculture and Rural Development (NABARD) had launched a number of programmes to improve the socio-economic status of women in all sectors with a focus on providing credit support through SHGs.

Review of Earlier Studies

Jayaraman (2000 and 2002) reported on the role and performance of fisherwomen SHGs in India. He found the fisherwomen SHGs performing well in availing microcredit, utilising it and repaying it in time. The microcredit programme implemented through SHGs contributed to the socio-economic welfare and empowerment of the fisherwomen. It also contributed to the eradication of usury and illicit liquor.

Raya.R.P and Rahendran.K (2010) in their article on micro finance for rural women – a study in Vellore District found micro finance activities improved the knowledge and awareness on balanced food and nutrition to a considerable level. Schemes of the study reported a significant relationship between the loan amount and improvement in awareness and capacity building and the conclusion is that the higher the loan amount the higher the capacity building of rural women.

Radhakrishnan.N (2013) has studied women empowerment in India – emerging issues. Today there is a greater awakening in women. Some of the women are at top level; the need of the hour is to provide an opportunity to women and put courage to correct the faults of male counter parts is great challenges of today. For this purpose both the role of the Government and NGO is very important. SHG have made the rural women to contribute for the socio economic progress of the country. Economic progress in any country whether developed or underdeveloped could be achieved through social development.

Objective of the Study

1. To study the socio-economic conditions of the fisherwomen SHGs.
2. To evaluate the financial performance of the SHGs.
3. To find the different economic activities under taken by members of the Fisherwomen Self Help Groups.
4. To study the conditions of the members of fisherwomen SHGs before and after the
5. Formation and functioning of SHGs.
6. To analyze the performance of the Fisherwomen self-help groups.

Scope of the Study

The study is important for the field of rural development. The study would provide a framework for drawing suitable programmes for the upliftment of traditional fisherfolk with particular focus on fisherwomen. The opportunities for the creation of supplementary sources of income would also be explored. This study would be highly useful to researchers in overcoming the problems of fisherwomen and in formulating strategies for the socio-economic development and empowerment of fisherfolk in Tirunelveli districts. The present study attempts to examine the socio-economic impact of the Fisherwomen SHGs on the beneficiaries. It examines how far the programme has helped in raising the incomes and levels of living of the rural poor women and in enabling them to cross the poverty line. The present study is from the standpoint of the Fisherwomen SHGs and their members.



Methodology

The study is based on both primary and secondary data. The primary data were collected through interview schedule. The secondary data were collected from books, journals, websites. The data were collected from 20 Self Help Groups and 350 members through interview schedule. The Simple random sampling has been adopted for the present study. The coastal district of Tirunelveli has seven fishing villages out of which Kootapuly and Uvari villages were purposively selected for the study. Average and percentage analysis was carried out to draw meaningful interpretation of the results.

Economic Activities of the Fisherwomen

S. No	Economic Activities	Before Joining SHGs		After Joining SHGs	
		No. of Members	Percentage	No. of Members	Percentage
1.	Traditional Economic Activities	12	3.4	51	14.6
2.	New Economic Activities	37	10.6	97	27.7

Source: Primary Data

Before formation of the SHGs in the coastal villages most of the fisherwomen remained housewives and their involvement in economic activities was very less. After the formation of the SHGs in coastal villages, fisherwomen enrolled themselves as members and their occupational status improved. Among the 350 sample fisherwomen, only 12 fisherwomen (3.4 %) were engaged in traditional economic activities like dry fish, fish retailing, cattle rearing, goat rearing, etc., and 37 fisherwomen (10.6 %) were engaged in new economic activities like Masala powder preparation, Washing and Cleaning powder preparation, Rasna juice preparation, Ragi flour preparation, Candle making, operating petty shop and co-operative store, etc. Before becoming members of the SHGs concerned. But, after enrolling themselves in SHGs, 51 fisherwomen (14.6 %) took up in traditional economic activities and 97 fisherwomen (27.7%) were engaged in new economic activities. Overall, 148 fisherwomen (about 42.3%) are involved in economic activities.

Financial Status of Fisherwomen after Joining SHG

S. No	Particulars	No. of Respondents	Percentage
1.	Always Good	152	43.4
2.	Good At Some Time	121	34.6
3.	No Significant Difference	54	15.4
4.	No	15	4.3
5.	Not At All	8	2.3
Total		350	100

Source: Primary Data

The main object of forming SHGs is to enrich the money circulation among the women especially in the rural folk. The opinion of the respondents with regard to the money circulation among them after joining SHGs is exhibited in this table. The statement "After joining the SHGs, member shave always money" is given to the respondents and their views were collected. 152 respondents i.e. 43.4 % of the fisherwomen replied that, they had always enough money. 121 respondents i.e. 34.6 % of the fisherwomen replied that, they had money only for a limited period. 54 respondents replied that, no significant level of cash level improvement was there after joining the SHGs. It is concluded that, the level of cash in hand of the respondents have considerably increased.

Level of Improvement

S. No	Levels	No. of Respondents	Percentage
1.	Low Level Of Improvement	24	6.9
2.	Moderate Improvement	280	80.0
3.	High Level Of Improvement	46	13.1
Total		350	100

Source: Primary Data

The table shows the level of improvement by the fisherwomen through SHGs. It has identified 21 factors, which are shown in the table and using 5 point scale to measure the improvement of the fisherwomen after joining the SHGs. The level of improvement is classified into three categories namely Low level, Moderate level and High level. 280 respondents i.e. 80 % got moderate level of improvement. 46 respondents got high level of improvement and only 24 respondents got low level improvement.



The present study used 21 factors namely education, self confidence, in dependability, income, bargaining power, child development, family health, employment, importance in the family, importance in the community, social security, savings habit, family planning practices, family empowerment, co-operation in the social processes, better relations and friends, awareness, income level increase , self employment opportunity, and improvement in personal health. The researcher used five point scale namely Highly improved, Just improved, No change, Not improved and Not at all improved and allotted points 5,4,3,2,and 1 respectively to measure the level of improvement in the numerical terms. It seemed that, SHGs play a vital role in fisherwomen empowerment. Despite the poor education level among the fisherwomen, they got a notable level of improvement through effective participation in the SHGs. It seemed that, SHGs play a vital role in women empowerment in the study area. Women got more importance in the society, because of their awareness and earning potential in all respect through the active participation in the SHGs.

Reasons for the Success of Fisherwomen SHGs in Tamilnadu

Our study covered 20 fisherwomen SHGs in the coastal district of Tirunelveli. In this district, fisherwomen SHG members are engaged in various economic activities. In our study we found the following reasons for the success of fisherwomen SHGs in the coastal villages:

- Close interaction among the members.
- Unity and collective efforts in their aims.
- Self confidence.
- Financial independence
- Personality development.
- Greater awareness about useful skills and various government programmes .
- Changed attitude for better living
- Greater participation in family decision making.
- Access financial support to strengthen their husband's occupation.

Women have become more articulate when they take active part in all economic, political and social activities. The above reasons are contributed to the success of fisherwomen SHGs in the coastal villages.

Conclusion

The potential of the fisheries sector has not yet been utilized to the optimum level. The present study has shown that women are the appropriate tool for implementing community and self development programmes. Formation of fisherwomen SHGs among the fisherfolk is seen to yield encouraging result. Steps should therefore be taken to adopt a proper financial plan that would hold the key for empowerment of women in coastal communities. This approach needs a co – ordinate effort by all the individuals' concerned optimum exploitation of fishery resources, which will lead to profitable employment. An important part of this effort is assistance from financial institutions. In the fishing villages fisherwomen SHGs are having awareness about value added fishery products and their preparation. The villages are getting alternative livelihood training programmes by both Government and NGOs. Now they need continuous encouragement and technical guidance from authorities concerned supported by regular monitoring.

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