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## Self help group makes fisherwomen self-reliant: A story of success

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In India, women constitute about one third of the labour force. In the total population of 5.4 million active fishers, 3.8 million are fishermen and 1.6 million are fisherwomen. Fish marketing and processing are two major activities in which fisher women contribute significantly. The involvement of women in these activities generates supplemental income to support their families. 'Self help groups' are small, economically homogenous collectives of rural poor, formed voluntarily to save and mutually agree to contribute to a common fund to be lent to its members as per group decision

(Jayaraman, 2008). This article provides some examples of how self help groups have improved the economic prosperity, saving and banking habits of their members and addressed other constraints spanning gender dimensions, infrastructural facilities and high interest rates.

We conducted a case study with several groups using a check list consisting of general profile, marketing activities, technical strength, financial strength and constraints faced by the collectives as primary data.



Marketing fish to Taj



Procurement at the landing centre.

In the present study, about 67 % fisherwomen belonged to the age group 21-35 years which is the most productive period. About 53% of the respondents had secondary education followed by primary (20%) and College (20%). About 93% were married. Distribution of faith showed that majority of them (about 87%) were Hindus and about 13% were Christian. Out of the group members 26 % were engaged in fish retailing and others engaged in alternative economic activities such as fruit sales and other petty vegetable trade. All households had electricity, LPG, communication and sanitation facilities. Income ranged from Rs 1,000 / month to Rs 3,000 / month. The contribution of income varied from 25 to 50%. In some cases, women's income was better and more stable than men's income and it supported the family. Their working experience ranged from 3-6 years. Out of 15, none of them had attended any training programme.

## Activities of economic empowerment through fish marketing

The Thenkumari Self Help Group was organized in 2003 with 15 members. They were assisted by the Magalir Membattuthittam (Women's Development Programme) of Government of Tamil Nadu and CII (Confederation of Indian Industry). This group received Rs. 10,000/- from one of the projects and availed loans of Rs.7,000 from the Indian bank, Chennai, to be used as capital for fish marketing.

Their day started by 4 a.m. in the morning. The Kasimedu Village landing and auction centre is located in north Chennai and is easily accessible by regular public transport. This group is engaged in fish marketing for 4 to 14 hours a day and 5 to 7 days a week. In addition, the women procure fish from auction and indulge in group purchase at Chindadiripet market. The mode of payment to the auctioneers is by cash and at Chindadiripet market is on loan basis and sometimes by cash. Labourers are engaged for cleaning and dressing the fish and storing it in insulated ice boxes. Then the insulated ice boxes are transported mainly by auto rickshaw to the city. Usually, the women try to sell the fish while it is still fresh. Only the leftovers are dried. The species purchased from the Kasimedu market include Seer fish (*Scomberomorus guttatus*), Parai (*Carangoides chrydophrys*) White pomfret (*Parastromateus argenteus*), Black pomfret (*Parastromateus niger*), Indian whiting and Anchovy (*Stolehorus waitei*). The quantity purchased per day varied widely across the day due to various factors.

## Technical strength

Thenkumari group undertook a pilot project to supply fresh seafood to a corporate customer (Taj Coramandal) at Chennai on contract basis. Taj made it clear to the Thenkumari group that it was looking at the supply arrangement as a business venture and not as a charity programme. Taj emphasized the need for high quality products and time delivery. The fisherwomen in Thenkumari were then trained on issues such as quality, hygiene, delivery and cost management. The fish supplied by Thenkumari always passed stringent

quality parameters at Taj. The fresh and packed produce were frequently inspected for microbial content. They started supplying 50kg/day initially for three days in a week and now the quantity supplied by them has increased to 1,200kg/month. Taj management gave the best vendor award for the year 2008 to the Thenkumari Magalir Self Help Group. Other key customers of this group are Taj Connemara, Fishermen's Cove and MGM. This project has been a win-win situation for both hotel and self help groups. The hotel gets quality products directly from the self help groups which benefit from sustained

business. Initially cash payments were made. Now all the payments are made by a cheque and each woman is proud signatory to her own bank account. This business, which started out as corporate social responsibility initiative between a five star hotel and self help groups, is turning out to be a profitable business model.

### Financial strength

The Indian Bank offered short term loan of Rs 70,000 for a period of 10 months at 8.75% interest, followed

by Rs 150,000 at 11% for a period of 20 months in 2006 and Rs 300,000 at 13.25% for a period of 20 months in 2007. The members have shared equally the amount of loan (Rs 300,000/-) drawn from the bank. The repayment records of the members in general were observed to be exemplary. Lending institutions such as Indian Bank have confirmed that the repayment record of the self help groups has been almost one hundred percent and Thenkumari self help group was awarded a commendation by NABARD for timely repayments. Concurrent loans from the same branch were encouraged and increased from Rs 70,000 to Rs 300,000. Jayaraman (2000 and 2002) found the fisherwomen self help groups performing well in availing microcredit, utilising it and repaying it in time.

### Constraints faced by the self help group

#### Gender dimensions

Members were highly undervalued by their own community people and often eyed with suspicion since they start their day by 4 A.M in the morning and continued to work 4 to 14 hours per day. Even in the market place, men treat the women as second class citizens. The impact of market on the fisherwomen community, the injustices faced by them in the markets and various forms of denial of rights were noticed.

#### Infrastructure facilities

High on the women's priority list was the need for mini trucks than the private autos for transporting fish to required places. Private transport hiring rates are high and sometimes drivers reject transporting fish baskets unless the fish is well packed and free of odour. In such cases, the self help group fish traders find it difficult to reach markets in time to due to stiff competition.

Presently they use thermocool boxes are used costing Rs 240/- to transport the fishes from Kasimedu to the star hotel. The capacity of the thermocole box is 5 Kg (fish & ice together). Self help group members reported that the boxes are susceptible to breakage and the fishes get easily damaged and contaminated and the fishes might be rejected by the buyers. In order to avoid the loss due to non availability of insulated boxes, it is very



Cleaning is performed by labourers.



Packing.

important to determine the additional infrastructure required for self help groups to develop common services such as transport and infrastructure. It was therefore concluded that without subsidies, a mini truck would give self help group no economic advantages.

### Additional Income

Members expressed their desire to start modern fish retail stalls similar to Spencer and Reliance in upmarket areas for income generation, so that their leisure time could be wisely invested to earn additional income which could improve their standard of living and socio economic status in society.

### Usurious interest rates of informal creditors (speed interest)

Exorbitant rates of interest have long been charged by non-institutional credit agencies (Kurien, 1978). Some money lenders collect the rate of interest not in terms of percentage per annum but in terms of Rs100/- 120/- for every Rs. 1000/- per day. This transaction is called “speed interest”.

### Conclusion

Thenkumari Self Help Group efforts have played a positive role in helping the fisher folk in their socio-economic development, emancipation and empowerment. Their technical knowledge has improved and their interpersonal and financial management skills have been sharpened. The entrepreneurship helped them to express their individuality and also increased self confidence among members. As Muhammad Yunus, founder of Grameen Banks of Bangladesh succinctly points out, “women have plans for themselves, for their children, for their home and the meals. They have a vision. A man wants to enjoy himself” (Yunus, 2008).

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Storage.



Loading the fish for transport.



Quality and microbial checks by Taj.