

Role of Self-Help Groups in Enhancement of Livelihoods of fishermen – A case study of Kakinada Harbour of Andhra Pradesh

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Article History	Abstract
<p>Received: 06 June 2023 Revised: 05 Sept 2023 Accepted: 14 Nov 2023</p>	<p>Women constitute approximately half of the India's population and play a vital role in building our Nation. Women play a crucial role in Marine fisheries and aquaculture, specifically in the small-scale and artisanal fisheries sector. It is estimated that there are about 5.4 million people fully engaged in fisheries activities, out of which, 3.90 million are fishermen and 1.50 million are fisherwomen. The livelihoods of fishermen are often marked by economic uncertainty, vulnerability to natural factors, and exploitation by middlemen. However, concerted efforts have been made to enhance their living conditions and promote sustainable fishing practices. The primary data is collected from sample of 200 Self Help Groups fisherwomen in the Kakinada harbour of Andhra Pradesh. In the study area 83 per cent are of the sample respondents are living in pucca houses. 47.5 percent of the respondents joined in SHG to avail loan by becoming the member. 50.5 per cent of total respondents belong to 21-40 age group. 33 per cent of the respondents are having primary education, 17.5 per cent are having secondary education and 7 per cent are having higher education. 18 per cent of the sample respondents are spent their SHG loan amount on purchase of home appliances & gold, and 16.5 per cent respondents are spent on children's education. The perception of the respondents on the impact of SHGs shows that there is a positive correlation between years of membership and impact of SHG in improvement of livelihoods of fishermen.</p>
<p>CC License CC-BY-NC-SA 4.0</p>	<p>Keywords: Self-help groups, enhancement of livelihoods, self-employment, poverty alleviation, bank-linkage, fisherwomen, Kakinada harbour.</p>

1. Introduction

Women constitute approximately half of the India's population and play a vital role in building our Nation. Women play a crucial role in Marine fisheries and aquaculture, specifically in the small-scale and artisanal fisheries sector. It is estimated that there are about 5.4 million people fully engaged in fisheries activities, out of which, 3.90 million are fishermen and 1.50 million are fisherwomen. They represent half of the total working population worldwide in the seafood industry as a whole, with fisheries, aquaculture, seafood processing and all related services. 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. The Self-Help Groups (SHGs) have become a component of the Indian financial system after 1996. Self-Help Groups (SHGs) are informal associations of people who choose to come together to find ways to improve their living conditions. It can be defined as *self-governed, peer-controlled information group of people with similar socio-economic background and having a desire to collectively perform common purpose*. Villages face numerous problems related to poverty, illiteracy, lack of skills, lack of formal credit etc. These problems cannot be tackled at an individual level and need collective efforts. Thus, SHG can become a vehicle of change for the poor and marginalized. SHG rely on the notion of "Self Help" to encourage self-employment and poverty alleviation. Microcredit is also considered as the vehicle for enhancement of livelihoods of fishermen and achieving empowerment of the fisherwomen, in all spheres viz., social, cultural, political and economic. It is a way of self-sustenance without looking for financial help or subsidy from 'elsewhere'.

Objective of the study:

The study intends to study the following objectives:

1. To study the socio-economic status under various aspects of fisherwomen.
2. To examine the activities of Self-Help Groups that has enhance the livelihoods of fisherwomen in the study area.
3. To analyse the purpose of savings and debts incurred by fisherwomen households in the study area.
4. To evaluate fisherwomen SHGs in terms of their participation in different livelihood programmes and utilization of microcredit;
5. To assess the role of SHGs on employment and income generation and poverty eradication among fisher women; and
6. To suggest appropriate policy measures to improve the livelihood conditions of fishermen in the study area.

2. Materials And Methods

To achieve the above objectives the entire study is based on both primary as well as secondary data. The secondary data was collected from books, journals and government reports. The study is based on the field survey conducted with the help of a well-structured questionnaire and interviews with the sample respondents in the study area. By applying simple random sampling method, the sample respondents are selected from the secondary data. The primary data is collected from sample of 200 SHG fisherwomen in the Kakinada harbour area of Andhra Pradesh.

Period of Study:

The primary data is collected during 15th April, 2020 to 14th April, 2021 from the sample respondents in the study area.

3. Results and Discussion

Major findings of the study:

The following are some of the major findings of the study:

- ☞ In the study area 50.5 per cent of total respondents belong to 21-40 age group and 38.5 per cent respondents belong to 41-60 age group.
- ☞ Among the literate respondents, 33 per cent are having primary education, 17.5 per cent are having secondary education and 7 per cent are having higher education.
- ☞ In the study area 83 per cent are of the sample respondents are living in *pucca* houses. This situation can be attributed to the impact of the ongoing governmental housing programmes, as well as improvement in the economic status of fishermen.
- ☞ Major proportion of respondents had joined in the SHG during 2001-2010 (39.5%) followed by 30.5 per cent during 2011-2020, 21 per cent in prior to 2000 and 4 per cent joined after 2020.
- ☞ A major proportion of the sample respondents (43%) were motivated by neighbours to join in the SHG.
- ☞ Based on the field survey 47.5 percent of the respondents joined in SHG to avail loan by becoming the member and 34 percent of the respondents joined to save money in small savings.
- ☞ Majority of the respondents (59.5%) are having 3-4 members in their family in the study area.
- ☞ In the study area 68.5% of the sample respondents are living in nuclear family. This information relating to the family system in the study area shows the declining trend of joint family system.
- ☞ In the study area 52 percent of the sample respondents are staying in rented house.
- ☞ 34 per cent of the respondents are taken loans from commercial banks and 27.5% are taken loans from money lenders. However, money lenders still rule the roost, meeting the needs of the SHG members by more than one-fourth of the total outstanding loans in the study area.
- ☞ Among the total sample respondents, 42 per cent of the respondents are having Rs. 50001 - 100000 of outstanding loan amount.
- ☞ Out of the total sample respondents, 61.5 per cent of the respondents are having savings and the remaining is not having any savings due to insufficient income in the study area.
- ☞ It is very interesting to note that among the total respondents, 18 per cent of the sample respondents are spent their SHG loan amount on purchase of home appliances & gold, and 16.5 per cent respondents are spent on children's education.
- ☞ Among total sample respondents, majority of the respondents (62.5%) average monthly income is less than Rs. 10000. It indicates the economic conditions of the fisherwomen in the study area are very low.

- ☞ Out of the total sample respondents, 34 per cent of the respondents are borrowed from commercial banks, followed by money lenders (27.5%), friends and relatives (16%), co-operative banks (13%) and rural banks (9.5%). However, money lenders still rule the roost, meeting the needs of the SHG members by more than one-fourth of the total outstanding loans in the study area.
- ☞ Among the total sample respondents, 42 per cent of the respondents are having Rs. 50001 - 100000 of outstanding loan amount, followed by up to Rs. 50000 (29.5%), Rs. 100001 - 150000 (21.5%) and Rs. 150001- 200000 (7%).
- ☞ A major proportion of the sample respondents were not having any savings due to less income (38.5%). Among the others, 34.5 per cent of the respondents are lending their extra income (savings) to friends and relatives, followed by Commercial Banks (14.5%), Co-operative Banks (7.5%) and Rural Banks (5%).
- ☞ Out of the total sample respondents, 61.5 per cent of the respondents are having savings and the remaining is not having any savings due to insufficient income. Among this 41.5 per cent of the respondents are having less than Rs. 50000 of savings, followed by Rs. 50001-100000 (12.5%), Rs. 100001 - 150000 (5%), Rs. 150001 - 200000 (1.5%) and only 2 sample respondents are having more than Rs. 200000 of savings in the study area.
- ☞ Among the total respondents, 18 per cent of the sample respondents are spent their SHG loan amount on purchase of home appliances & gold, followed by children's education (16.5%), medical expenses (13%), festivals & rituals (12.5%), for repayment old debts (12%), Ceremonies/Functions (7%), Lending to others (5.5%), Self Employment (5.5%) Construction/Repair of house (5%) and Purchase of cattle and others contributed together 2.5 per cent and 2.5 per cent, respectively in the study area.
- ☞ Among total respondents, majority of the respondents (62.5%) average monthly income is less than Rs. 10000. Among the others, 29 per cent of the respondent's average monthly income is Rs. 10001- Rs. 20000, followed by Rs. 20001-25000 (6%) and more than Rs. 25000 (2.5%). It indicates the economic conditions of the fisherwomen in the study area are very low.
- ☞ As many as 92 (23%) respondents reported that no training is given to them. It is also reported that 17 per cent of the respondents reported delay in the Bank linkage. Another 15 per cent of the entrepreneurs reported that the bank loan is low. Hence, the whole SHG movement should be reoriented towards training women for starting micro-enterprises by providing prompt and sufficient sanctioning of loans.
- ☞ Most of the SHG members (63%) reported that the government to motivate SHG members to repay the loan promptly and also to increase loan amount.
- ☞ The perception of the respondents on the impact of SHGs shows that there is a positive correlation between years of membership and impact of SHG in improvement of livelihoods of fishermen.

Perception regarding improvement of livelihoods:

The perception of the sample respondents on the impact of SHGs presented in the table 1. It shows that, majority of the respondents opined that membership in SHGs has positive socio- economic and psychological impact on fisherwomen in the study area. There is a positive correlation between years of membership and impact of SHG in improvement of livelihoods of fishermen. However, the rigidity of SHG loan, and the need for credit to the women in marine fishing community is small and repetitive and the amount of loan sanctioned by SHGs is not sufficient in meeting the credit requirements resulting in meeting their requirements through informal sources i.e., from money lender and the rate of interest charged on this loan is more than the formal rate of interest. Hence it is concluded that institutional source of financing should priorities their credit policy to provide loans to this underserved woman in marine fishing community with appropriate financial products that fulfill their credit requirements.

Table – 1 Perception regarding improvement of livelihoods

Perception regarding empowerment	Improved	No change	Decreased	Total
Income	121 (60.5)	42 (21.0)	37 (18.5)	200 (100.0)
Savings and Financial Inclusion	123 (61.5)	52 (26.0)	25 (12.5)	200 (100.0)
Employment Opportunities	89 (44.5)	77 (38.5)	34 (17.0)	200 (100.0)
Access to Basic Services	121 (60.5)	55 (27.5)	24 (12.0)	200 (100.0)
Financial inclusion	118 (59.0)	60 (30.0)	22 (11.0)	200 (100.0)
Asset ownership	125	51	24	200

	(62.5)	(25.5)	(12.0)	(100.0)
Food Security	158 (79.0)	25 (12.5)	17 (8.5)	200 (100.0)
Environmental Sustainability	90 (45.0)	49 (24.5)	61 (30.5)	200 (100.0)
Education and Skill Development	126 (63.0)	51 (25.5)	23 (11.5)	200 (100.0)
Health and Nutrition	133 (66.5)	45 (22.5)	22 (11.0)	200 (100.0)
Infrastructure Development	102 (51.0)	57 (28.5)	41 (20.5)	200 (100.0)
Ability of decision-making in the family maintenance	128 (64.0)	50 (25.0)	22 (11.0)	200 (100.0)
Awareness about health/ personal hygiene	119 (59.5)	61 (30.5)	20 (10.0)	200 (100.0)
Confidence to face and resolve problem	135 (67.5)	50 (25.0)	15 (7.5)	200 (100.0)
Leadership/communication skills	78 (37.0)	100 (50.0)	22 (11.0)	200 (100.0)
Entrepreneurship	71 (35.5)	101 (50.5)	28 (14.0)	200 (100.0)
Government policies and safety nets	114 (57.0)	57 (28.5)	29 (14.5)	200 (100.0)
Gender equality	126 (63.0)	53 (26.5)	21 (10.5)	200 (100.0)
Social status	120 (60.0)	53 (26.5)	27 (13.5)	200 (100.0)

Source: Survey data (Figures in the parentheses represent percentages).

Policy measures for improvement of livelihood of fishermen in the study area:

Enhancing the well-being of fishermen involves a combination of policy measures to support their livelihoods and sustainable fishing practices. Here are some of the important policy measures:

- 1. Access to Resources:** Ensure secure access to fishing grounds, promoting territorial use rights and community-based management systems. Allocate quotas and licenses fairly to prevent overfishing and maintain fish stocks.
- 2. Financial Support:** Provide financial assistance, low-interest loans, and insurance to help fishermen invest in better equipment and technology. Establish safety nets to support fishermen during lean fishing seasons or in times of crisis.
- 3. Social Welfare:** Ensure access to healthcare, housing, and education for fishing communities. Address social issues, including gender disparities and community development.
- 4. Training and Education:** Offer training programs on sustainable fishing practices, navigation, and safety at sea. Promote education and skills development for alternative livelihoods in case of declining fish stocks.
- 5. Market Access:** Develop infrastructure for efficient fish processing, storage, and transportation to access wider markets. Support marketing cooperatives and value-addition initiatives to improve the income of fishermen.
- 6. Environmental Conservation:** Implement regulations and enforcement mechanisms to prevent overfishing, destructive fishing methods, and habitat degradation. Encourage sustainable practices, such as by catch reduction and the use of eco-friendly gear.
- 7. Research and Data:** Invest in fisheries research to monitor fish stocks, ocean health, and climate impacts. Use data to inform policies and adaptive management strategies.
- 8. Disaster Preparedness:** Develop and implement disaster preparedness plans for coastal communities to mitigate the impact of natural disasters.
- 9. International Cooperation:** Collaborate with neighboring countries on shared fisheries management to prevent illegal, unreported, and unregulated (IUU) fishing. Advocate for the rights and interests of domestic fishermen in international fisheries negotiations.

10. Legal Framework: Establish clear legal frameworks and regulations that promote responsible fishing practices. Enforce penalties for violations of fishing regulations to deter illegal activities.

These policy measures should be implemented in a coordinated manner, taking into account the specific needs and conditions of each fishing community, to ensure the long-term sustainability and well-being of fishermen.

4. Conclusion

The improvement of fishermen's livelihoods is a multifaceted challenge, but it is achievable through a combination of access to finance, skill development, collective bargaining, diversification, social support, government support, market linkages, and sustainable practices. Efforts to enhance the economic conditions of fishermen not only benefit them but also contribute to the preservation of aquatic ecosystems and the promotion of a more sustainable fishing industry. These improvements in livelihoods are essential for the well-being of fishing communities and the world's food security.

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