

Role of SHGs in Fisheries Development in India

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SUMMARY

The fisheries sector represents an economically important and fast-growing production sector and contributes significantly to the national economy in terms of food, nutrition, socio-economic development, and providing livelihood to a large section of society. Development of the fisheries sector in a broader visualization will be materialized with poverty eradication programmes through the transparent media of Self-Help Groups (SHGs). The Self-Help Groups can play a vital role in the development of the fisheries sector. The utmost prerequisite for this is ensuring the participation of fisher folk, especially women, in the planning process onwards and implementation of various location-specific resource-oriented development programmes. Therefore, the present article gives insight into SHGs and its role in fisheries sector development in India.

INTRODUCTION

The Genesis of SHG in India can be outlined to the formation of the Self-Employed Women's Association (SEWA) in 1970 (Drishtias, 2022). It is informal associations of people who work together to find ways to improve their living conditions. It consists of a maximum of 20 members because any group having more than 20 members has to be registered under the Indian legal system. That is why, it is recommended to be informal to keep them away from bureaucracy, corruption, unnecessary administrative expenditure, and profit motive (Rajan, B.V., 2019). The broad goals of a self-help group are to bring about personal and social-economic change for its members and society (Mehta, *et al.*, 2011). It acts as a social system and focuses on the growth and development of society (Levy, L.H., 2000). It can become a vehicle of change for the poor and marginalized fishing community. It relies on the notion of "Self Help" to encourage self-employment and poverty alleviation. The major objectives of SHGs are empowerment of women, promoting saving among members, binding women's together and enable them to participate in income generating activities, etc.



Role of SHGs in fisheries development:

The SHGs play an important role in fishery development by various means. These are;

- The SHGs help the upliftment of fisher folk below the poverty line
- The SHGs based micro-enterprises make use of available location-specific fishing resources
- The SHGs give opportunity to develop some alternate avenues as subsidiary entrepreneurial ventures along with fishery
- Self Help Groups in fisheries sectors and allied areas are involved in the following entrepreneurial ventures, are:
 - ✓ Value added fish producing units
 - ✓ Dry fish unit
 - ✓ Fish Processing unit, preparing ready to eat fish products & ready to cook fish products
 - ✓ Ornamental fish culture
 - ✓ Mussel culture
 - ✓ Edible oyster culture
 - ✓ Clam collection, etc

Impact of SHGs on fisher folk:

The SHGs, formed by fishers are successful and are the most accepted means to improve their livelihood and source of main or additional income. Women could now avail themselves not only of formal technical assistance but also of financial assistance through SHGs. They can open accounts in banks in their own name, and receive government grants and funds for various expansion activities (Saroj & Singh, 2015). The formation of common-interest groups among fisher women has an impact on women's empowerment and social security. Developed strong confidence among women, which has changed gender dynamics and their role in the household. The fishers had an opportunity to acquire skills in aquaculture through the formation of SHGs. The impact can be seen in terms of differences in income, savings, occupational diversification, control over income, decision-making within the household, mobility of women, and awareness about government programs. The SHG has served the cause of women empowerment, social solidarity, and the socio-economic betterment of the poor for their consolidation. SHG is an organization that bridged the gap between bankers and poor villagers by building mutual trust and confidence. It has successfully demonstrated how to mobilize and manage thrift, appraise credit needs, maintain linkage with banks and face financial self-discipline.

Challenges in SHGs:

Ignorance of Members/Participants: Even though the authorities take measures for creating awareness among the group members about the schemes beneficial to them, still the majority of the group are unaware of the schemes in which assistance is offered to them.

Inadequate Training Facilities: The training facilities given to the members of SHGs within the specific areas of fish product selection, quality of fish products, processing techniques, grading, packing, and other technical knowledge are do not seem sufficient to carry out their activities effectively.

Lack of Stability and Unity Especially among women SHGs: Unity among women members due to personal reasons affects the functioning of groups. Owing to marriage and shifting of residence also affects the stability of groups.

Exploitation by Strong Members: It is also observed that in the case of the many SHGs in fishery, strong members attempt to earn a big share of the profit of the group, by exploiting the ignorance and illiterate of group members.

Weak Financial Management: It is also found that in certain fishery groups the return from the various activities is not properly invested further for production purposes. The most of the time the funds are diverted for other personal and domestic purposes like marriage, construction of a house, celebration of festival, etc.

Low Return: The poor return on investment in SHGs due to inefficient management, high cost of production, absence of quality consciousness, poor cooperation of all member, etc. is also a major challenge faced by SHGs in fishery.

Non-co-operative Attitude of the Financial Institutions: Financial Institutions do not consider SHGs seriously when providing finance and other help.

Inadequate and ill-trained staff to satisfy the challenges: The attitude of the staff of the development department is not encouraging.

Suggestions to improve the functions of SHGs:

- Various SHGs functioning in a very particular panchayat area can form a cooperative society. This society could also be entrusted with the task of selling the products of various SHGs under a standard brand. Further, the society can undertake marketing activities and procure rare raw materials for the advantage of member SHGs.
- Non-Government Organisations (NGOs) can play a major role in empowering women entrepreneurs OF SHGs by providing basic education, motivation training, financial help, and so on.
- All the members of the SHGs might not have identical calibre and expertise. NGOs can identify the inefficient members of the group and may impart proper training to them so as to create them competently. For this purpose, short-term educational programs are often arranged at the panchayat level.
- Frequent awareness camps may be organized by the fishery development department authorities to form awareness about the various schemes of assistance available to the participants within the SHGs.
- Arrangements are also made by the financial institutions for providing adequate financial assistance to the SHGs strictly on the idea of their actual performance with non-discrimination, of caste, politics etc.

Success stories:

- SHGs in fisheries in Tamil Nadu, Punnakkayal village has the largest number of SHGs in an Indian village with over 50 groups consisting exclusively of fisherwomen involved in the Molluscan fishery.
- The fish market at Nilankarai is managed by fisherwomen belonging to 12 SHGs. The management practices established by this group demonstrate their efficiency and unity.
- SHGs formed by fisherwomen in Vellapatty village in Tuticorin have enabled its members to conduct individual business involving a wide range of activities, including the fattening of crabs for sale in the local market.

CONCLUSION

Self Help Groups created a notable change in the social responsibility level of the fisher folk. It can function as a symbol of 'collective cooperation', an informal bank in front of the home, a genuine friend in emergencies, and a protector from exorbitant interest for loans (Vipinkumar, V P., 2004). It is creating a positive impact on social and family empowerment in the case of members after becoming a part of SHG. It helps member who come associate with the SHG and can start new businesses with the help of the loans and training that they had received from the SHG. More entrepreneurship initiatives need to be taken for women to be self-sufficient to start their businesses and become an entrepreneur in society.

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