SUSTAINABLE EMPOWERMENT MODEL FOR GENDER MAINSTREAMING IN MARINE FISHERIES OF KERALA

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"Kerala Model of Development": Achieving high level of human development without compromising to low per capita income

Marine fishery sector: An “outlier” in the Kerala Model

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Coastal fishing villages</th>
<th>State Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Literacy</td>
<td>79 %</td>
<td>90.86 %</td>
</tr>
<tr>
<td>Sex ratio</td>
<td>979</td>
<td>1058</td>
</tr>
</tbody>
</table>
**Organisation of the paper**

Part 1: Gender sensitized dimensions in coastal Kerala

Part II: Efficacy of SHG model contributing to sustainable gender mainstreaming

**Methodology**

Database: Primary and secondary information

Period of study: June 2006 to May 2007

**Respondents:**

<table>
<thead>
<tr>
<th>Part</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part I</td>
<td>Fisherwomen in marketing and peeling jobs in Ernakulam and Kollam districts in Kerala</td>
</tr>
<tr>
<td>Part II</td>
<td>Five successful Self Help Groups (SHGs) in marine fisheries sector in Kerala</td>
</tr>
</tbody>
</table>
### Gender Inequality Dimensions: Statistical Evidences

**Gender disparity in employment: Workers Population Ratio**

<table>
<thead>
<tr>
<th>WPR</th>
<th>Kerala (percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
</tr>
<tr>
<td>Rural areas</td>
<td>55.9</td>
</tr>
<tr>
<td>Agricultural Sector</td>
<td>37.1</td>
</tr>
<tr>
<td>Coastal Fishing Villages</td>
<td>61.1</td>
</tr>
</tbody>
</table>

### Food and nutrition facts: Evidences from past studies

“Women in traditional fishing households met 69.66 % of their calorie and 75.8 % of their protein requirements” (Jaleela, 2002)

“More than 70 % of the fisherwomen in India are anaemic though about 60 % of earnings were spent on food” (Khader et al, 2006)
Gender disparities at workplace: Some excerpts

Inability of women to take advantage of automation: men make more productive calls using vehicles (Cycles, M-80's, Autorikshaws).

Lack of specialised transport facilities (Matyafed runs 6 fisherwomen buses in Kerala that benefits less than 2% of the women fish vendors).

Lack of advanced communication technologies.

Lack of exclusive fish marketing infrastructure leading to ergonomic problems.
### Women in peeling/pre processing units

- Contractualisation
- Wage disparity
- Lack of medical insurance
- Succumbed to trafficking to distant centres
- No or low wage hike
- Low collective bargaining

### Women at home

- Increased responsibility of household management
- Low earnings of male members in traditional fishing
- Debt bondage
- Patriarchal/alcoholic husbands
- Child/family bondage
Revisiting development experiences: Have the fishers missed the bus?

Usual top-down efforts have failed to trickle down even after 60 years of independence.

Welfare measures fail to empower fisherwomen largely creating lethargy among stakeholders.

Financial inclusion of the poorest of the poor and women in fishing community have not materialised.

Limited number of fisheries cooperatives.

Failure of “Mahila (Women) Bank” at Sakthikulangara in Kerala.
Micro financing model in coastal community -
A gender mainstreaming initiative

Women empowerment connotes **promotion of family well being**

Women identified as **successful finance managers**

SHG subsidised in the initial stage of formation are further linked with mainstream financial institutions

Encouraged to take up entrepreneurial options with ToT by research institutions/academia and developmental agencies

<table>
<thead>
<tr>
<th>Agency</th>
<th>Target Group</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Kudumbasree (GoK)</strong></td>
<td>All sectors</td>
</tr>
<tr>
<td><strong>Swarnjayathi Gram Swarozgar Yojana (SGSY, GoI)</strong></td>
<td>All sectors</td>
</tr>
<tr>
<td>Society for Assistance of Fisherwomen (State Department of Fisheries)</td>
<td>Fisheries Sector</td>
</tr>
<tr>
<td><strong>Matyafed</strong></td>
<td>Fisheries sector</td>
</tr>
<tr>
<td>NGO</td>
<td>Fisheries sector</td>
</tr>
<tr>
<td>Locale of SHG Groups /Promoting Agency</td>
<td>Activity undertaken/Number of members</td>
</tr>
<tr>
<td>----------------------------------------</td>
<td>--------------------------------------</td>
</tr>
<tr>
<td>Aroor (Alappuzha) WIN Centre</td>
<td>Retailing of rice (four members)</td>
</tr>
<tr>
<td>Azheekkal (Ernakulam) Matyafed</td>
<td>Drying fish (two members)</td>
</tr>
<tr>
<td>Elamkunnappuzha (Ernakulam) Kudumbasree</td>
<td>Rack drying of fish (two members)</td>
</tr>
<tr>
<td>Padanna (Kasargode) Kudumbasree</td>
<td>Mussel culture (ten members - area of 0.10 acres)</td>
</tr>
<tr>
<td>Njarakkal (Ernakulam) Kudumbasree</td>
<td>Mussel culture (twelve members in an area of 0.10 acres)</td>
</tr>
</tbody>
</table>
Can we ensure sustainability with micro financing?

Indicators of sustainability of participatory interventions: output, systems and innovation orientation

**Economic viability**

BC ratio varied from 1.33:1 for retailing of rice to 2.94:1 for mussel culture capable of generating employment from 48 to 94 labour days.

Annual operating profit per member varied from Rs. 1325 (US $34) for units undertaking fish drying to Rs. 4882 (US$ 124) for mussel farming unit.
Mussel culture, promoted by Transfer of Technology (ToT) of CMFRI is a highly performing fishery avocation.

Mussel culture is being adopted by SHGs all along the coastal belt of the State, particularly in Northern Kerala.

The earning capacity of women reduces vulnerability of households.
Performance of entire system is improved by process of diffusion as envisaged by systems oriented sustainability

What are the added features that sustain groups?

- Credit orientation
- Entreprise orientation
- Group orientation
Significant results

- Commendable performance of **thrift mobilisation**, access to **credit from banks**, **repayment** and **availing repeat loans**

- **Only 42 percent had to depend on moneylenders after joining SHGs**

- Enterprise orientation is strong and need to be sustained in **raw material supply (87%)**, **labour mobilization (82%)** and **ToT (94%)**

- **Women get better role in decision making in family and society**

- **Marketing linkages provide only moderate level of performance (67 percent)** for the selected groups (competition from other local suppliers, inability to supply on credit terms to shops)
Promotes coordination, participative action through regular meetings and maintenance of accounts

Low (20 percent) level of dropouts and non genuine beneficiaries

Cooperation among SHGs are limited (34 percent), aggravated by competition

SHG model is found to promote sustainable development of the society by adoption of the concept by several developmental agencies by replications (85 per cent)
Promoting linkages: A pathway to sustainability

- Banks/NGOs
- Local suppliers
- Agricultural Office
- Village Office
- Research/Academia
- Affiliate bodies of SHGs
- Local marketing middlemen
- Political linkages
- Marketing outlets
- NABARD
- Media
- Other SHGs
Stakeholders are confident of taking up innovative enterprises disseminated by ToT and village linkage programmes of research/academic institutions.

It is found difficult to market their products through traditional channels.
What next?.... Redefining priorities

Meeting entrepreneurial challenges-

- Providing diversified entrepreneurial options (manufacturing of value added products of fish, mariculture/aquaculture, agriculture/ integrated farming, non fishery entreprises)

- Promoting cooperation among SHGs introducing specialisation of work

Improving linkages especially marketing

- Promoting specialised outlets for tapping the “native brand” and “organic product” sentiment of the consumers

- Organising SHG melas, conducting demand surveys and creating tie up arrangement with buyers

- Promoting SHG groups preferably “men” groups with marketing specialisation
Development of community involves participation of men in addition to gender mainstreaming.

Expanding purview of microfinance in coastal community for inclusive growth spear headed by women.

Priorities should also include:
- the poorest of the poor
- men partnerships in women groups
- men groups
- creating complementary groups

Reaching the unreached through horizontal expansion along the entire coastline and also in other sectors.