

Assessing the Financial Viability/ Enhancing the Sustainability of Theeramythri Enterprises Benefit Monitoring and Evaluation



**Principal Investigator
Dr. Shyam S Salim
Principal Scientist**

Socio Economic Evaluation Technology Transfer Division

**Submitted to
Society for Assistance to Fisherwomen
Department of Fisheries, Government of Kerala**



**ICAR- CENTRAL MARINE FISHERIES RESEARCH INSTITUTE
Ernakulam North PB No. 1603 Ernakulam-682018
Website: www.cmfri.org.in**



**Assessing the Financial Viability/Enhancing the
Sustainability of Theeramythri Enterprises
(Monitoring and Evaluation, Vision 2030)**

PRINCIPAL INVESTIGATOR

DR.SHYAM.S.SALIM

Principal Scientist

Socio Economic Evaluation and Technology Transfer Division

SUBMITTED TO

**Society for Assistance to Fisherwomen
Department of Fisheries
Government of Kerala**

Period:

March 2018 – February 2020

CENTRAL MARINE FISHERIES RESEARCH INSTITUTE



Indian Council of Agricultural Research
ICAR, Ernakulam North, PB No: 1603,
Ernakulam -682 018
Website: www.cmfri.org.in





Shyam S Salim and Shinu A.M
(2020)

Assessing the Financial Viability/Enhancing the Sustainability of Theeramythri Enterprises (Monitoring and Evaluation, Vision 2030)

Assessing the Financial Viability/Enhancing the Sustainability of Theeramythri Enterprises (Monitoring and Evaluation, Vision 2030)

Project Team

Dr. Shyam S Salim - Principal Investigator

Ms. Shinu A M - Data Entry Operator

Cover page Design

Ms. Shinu A M

Type setting

Ms. Smitha Rosey Xavier

Published By

Dr. A Gopalakrishnan

Director

ICAR-Central Marine Fisheries Research Institute

Kochi- 682018

About the Cover Page

Fisherwomen Livelihood transformation with growing empowerment through alternative livelihood options as successful women entrepreneurs through SAF activity groups

Foreword

Women are the real architects of society. Marine fisher folk are members of a low and disadvantaged caste belonging to the lowest economic strata in Indian society. The fisherwomen, in particular, have a very low status in the social hierarchy which leaves them worse off than their compatriots. Even though women have made great strides, a gender gap still exists. SAF, under the Theeramythri program provides continued handholding and mentoring to the micro enterprises and livelihood ventures that were established under the earlier Tsunami rehabilitation programs. SAF activity groups have emerged as a new model in catering socio-economic empowerment of fisherwomen by providing sustained livelihood security to the fisherwomen. The outcome is marked by rapid change in the women empowerment levels and an upheaval in the society.



Policy decisions based on research findings are rooted in ground reality, and therefore have the capacity to bring about tangible improvement among the fisherwomen community. As research is a vital input for development planners and administrators, there was a keen interest to look out for social factors which have the potential to impact the outcomes of various programmes among the fisherwomen community. With this aim in view, the Central Marine Fisheries Research Institute (CMFRI) is engaged in the process of collecting and analyzing the data and documenting valuable research findings in the areas of social development of the fisherwomen. The report also underlines the vital role for re-visualizing the vision of SAF that can play an active role in amplifying the organization's roles and responsibilities and broadening their views and aspirations. The vision document draws in numerous policy elements which could be taken as action plans and its implementation will lead to the successful working of the activity groups.

It is hoped that this document would be of immense value to all stakeholders working for the development and empowerment of women especially the Theeramythri project. It would not have been possible to bring out this document without the cooperation of various organizations who have very kindly shared their views on SAF and Theeramythri project. I wish to place on record my appreciation of the efforts put forward by the leaders of SAF especially Ms. Sreelu N S, Executive Director, SAF and all other staffs and stakeholders involved with Theeramythri project for the successful completion of this research project. I take this opportunity to congratulate Dr. Shyam.S.Salim, Principal Scientist & Principal Investigator and the entire project team for their meticulous planning and successful completion of this research project. I am sure that this efforts strengthens CMFRI's social responsibility commitment and CMFRI would be more than happy to involve in similar initiatives in the future

27.02.2020
Cochin

A.Gopalakrishnan
Director, CMFRI

Preface

Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. It's high time that we bring women to the mainstream by increasing their capabilities and articulate them in a way which is beneficial to the family and the society.



"Theeramythri", a new and holistic livelihood program initiated under the Society for Assistance to Fisherwomen (SAF) was envisioned to provide alternative livelihood options for the fisherwomen by focusing on their social, economic and gender empowerment. Fisherwomen are identified, trained and assisted to start new micro enterprises for income generation. There are approximately 1200 units which are in operation across seven different categories viz. garments and textiles, food, coir, fish, supermarket, provisional store and others along the nine coastal districts of Kerala. Many of the units were dropped on various grounds which highlight the need for a comprehensive study on various SAF groups.

It was under the above pretext and with social commitment to the fisherwomen community CMFRI along with SAF planned to do a research project titled "Assessing the Financial Viability/Enhancing the Sustainability of Theeramythri Enterprises (Monitoring and Evaluation, Vision 2030)". The study is meant to assess benefit monitoring and evaluation of different units across different categories and to develop a road map for its future plan and actions. The study covered cost benefit monitoring and evaluation of microenterprise groups across various categories of Theeramythri project. The critical attributes for determining the performance / non-performance of the microenterprises ,the role performance of the different stake holders/ members involved in the functioning, the sustainability of the SAF groups were the other thematic areas of the study.

We are thankful to the Director, CMFRI for his whole hearted support and guidance assured during the project period. We also extend our sincere thanks to the Head of the Division Dr. R. Narayanakumar for the support extended during the project. Many thanks are due to the SAF officials especially Ms. Sreelu N S, Executive Director and all the nodal officers, mission co-coordinators, data enumerators and most important the members of the activity groups in soliciting valuable information during the conduct of the project . The passion and support from the contractual staff of the project and other colleagues of the Division for the smooth conduct and functioning of the programme deserves special mention. I am also grateful to the projects staffs across another project in ensuring that the project doesn't suffer a time lag in its completion.

27.02.2020
Cochin

Shyam.S.Salim
Principal Investigator

Contents

Topic			Page No
<i>Foreword</i>			<i>i</i>
<i>Preface</i>			<i>ii</i>
<i>Contents</i>			<i>iii</i>
<i>List of Acronyms</i>			<i>iv</i>
<i>List of tables & figures</i>			<i>v</i>
<i>Executive Summary</i>			<i>vii</i>
Introduction			1
Project Profile			5
Benefit Monitoring and Evaluation			7
District wise analysis			14
Sector wise analysis			26
Month wise analysis			34
Initiatives in assessing impact of Theeramythri additional funds			41
DMC Monthly review report new format			59
Policy Advisories and Marketing Intervention			59
Stakeholder's conclave			60
Theeranaipunya IV – Gender mainstreaming through skill enhancement amongst fisher youth			69
Theeramythri family meet			74
Theeranaipunya get together			75
Review meetings			76
New Initiatives			77
Summary and Conclusions			79
<i>Annexure</i>	<i>I</i>	<i>Schedule – Revolving fund</i>	82
<i>Annexure</i>	<i>II</i>	<i>Schedule – Technology fund</i>	86
<i>Annexure</i>	<i>III</i>	<i>Schedule – Shift to business</i>	89
<i>Annexure</i>	<i>IV</i>	<i>Monthly Report Format for the Mission Co-ordinators</i>	93
<i>Annexure</i>	<i>V</i>	<i>Schedule – Effectiveness of Theeranaipunya</i>	98

List of Acronyms

ARMIS	Activity Report Management Information System
BMA	Benefit Monitoring Analysis
BME	Benefit Monitoring and Evaluation
BPL	Below Poverty Line
CMFRI	Central Marine Fisheries Research Institute
DMC	District Mission Coordinator
DME	Development of Micro-Enterprise
DOF	Department of Fisheries
GDP	Gross Domestic Product
G&T	Garments and Textiles
MC	Mission Coordinators
MPEDA	Marine Products Export Development Authority
MoU	Memorandum of Understanding
NO	Nodal Officers
PEM	Poverty Eradication Mission
PERT	Program Evaluation Review Technique.
PMNRF	Prime Ministers National Relief Fund
R&D	Research and Development
RF	Revolving Fund
SAAF	SAF Activity Groups' Apex Federation
SAF	Society for Assistance to Fisherwomen
SEETTD	Socio Economic Evaluation Transfer Technology Division
SWOT	Strengths, Weaknesses, Opportunities and Threats
TEAP	Tsunami Emergence Assistance Program
TMC	Theeramythri Council
TRP	Tsunami Rehabilitation Program
WCRF	Working Capital Revolving Fund

List of Tables & Figures

Sl.No:	Title	Page No
Table 1.1	Activity chart for the project execution	9
Table 1.2	Number of units working across Kerala	15
Table 1.3	Number of units working under different sectors	26
Table 1.4	Utilization of the revolving fund	45
Table 1.5	Benefits after receiving the Revolving Fund	46
Table 1.6	Shortcomings in the Revolving fund	46
Table 1.7	Shortcomings in the Business	47
Table 1.8	Reason for availing Technology fund	51
Table 1.9	Benefits after receiving the Technology fund	52
Table 1.10	Reasons for shift in business	54
Table 1.11	Benefits after shifting the business	54
Table 1.12	Problems faced after shifting the business	55
Table 1.13	Theeranaipunya positive impacts	58
Table 1.14	Effectiveness of Theeranaipunya	58
Table 1.15	Review meeting	76
Figure 1.1	Average sales volumes of 2017 , 2018 and 2019	12
Figure 1.2	Average sales volumes (2017)	13
Figure 1.3	Average sales volumes (2018)	13
Figure 1.4	Average sales volumes (2019)	14
Figure 1.5	Wage to sales ratio district wise	15
Figure 1.6	Wage to sales ratio of Trivandrum District	16
Figure 1.7	Wage to sales ratio of Kollam District	17
Figure 1.8	Wage to sales ratio of Kottayam District	18
Figure 1.9	Wage to sales ratio of Alappuzha District	19
Figure 1.10	Wage to sales ratio of Ernakulam District	20

Figure: 1.11	Wage to sales ratio of Thrissur District	21
Figure: 1.12	Wage to sales ratio of Malappuram District	22
Figure: 1.13	Wage to sales ratio of Kozhikode District	23
Figure: 1.14	Wage to sales ratio of Kannur District	24
Figure: 1.15	Wage to sales ratio of Kasargode District	25
Figure: 1.16	Wage to sales ratio of Garments sector	27
Figure: 1.17	Wage to sales ratio of Fish sector	28
Figure 1.18	Wage to sales ratio of Food sector	29
Figure 1.19	Wage to sales ratio of Super market sector	30
Figure 1.20	Wage to sales ratio of Provisional store sector	31
Figure 1.21	Wage to sales ratio of Coir sector	32
Figure 1.22	Wage to sales ratio of Other sectors	33
Figure 1.23	Average monthly sales Volume of Tailoring and garments sector	34
Figure 1.24	Average monthly sales Volume of Fish Sector	35
Figure 1.25	Average monthly sales Volume of Food Sector	35
Figure 1.26	Average monthly sales Volume of Supermarket Sector	36
Figure 1.27	Average monthly sales Volume of Provisional stores Sector	36
Figure 1.28	Average monthly sales Volume of Coir Sector	37
Figure 1.29	Average monthly sales Volume of Other Sectors	37
Figure 1.30	Employment generations	38
Figure 1.31	Wage rates	39
Figure 1.32	Employment shares	40
Figure 1.33	Average hours spend per day (Revolving fund)	42
Figure 1.34	Average Revolving fund received	42
Figure 1.35	Ratio of amount received and amount repaid	43
Figure 1.36	Impact on Revolving Fund	43

Figure 1.37	Dissecting the sector - Others	44
Figure 1.38	Average hours spend per day (Technology fund)	48
Figure 1.39	Technology fund received	49
Figure 1.40	Ratio of Technology fund received and Amount spend for repairing the equipments	49
Figure 1.41	Impact on Technology Fund	50
Figure 1.42	Impact on technology fund- Other sectors	51
Figure 1.43	Sales income and expenditure	53
Figure 1.44	Type of job searched for	56
Figure 1.45	Current employment status	57
Figure 1.46	Stakeholder's conclave Kasargode	62
Figure 1.47	Stakeholder's conclave Kannur	66
Figure 1.48	Stakeholder's conclave Kozhikode	68
Figure 1.49	Theeranaipunya IV	74
Figure 1.50	Theeramythri family meet	75
Figure 1.51	Theeranaipunya get-together	75

Executive summary

Fishing continues as a mainstay for coastal and inland fishing communities as well as a source of healthy food for humanity in Kerala. However, innate problems like seasonality of landings and uncertainty of prices in this sector often creates vulnerability among the fishers affecting their livelihood. The ruthless struck of Tsunami during 2005 made fishers' life even more miserable. Government of Kerala devised and implemented different programs namely Tsunami Rehabilitation Program (TRP), Tsunami Emergency Assistance Program (TEAP) and Prime Ministers National Relief Fund (PMNRF) to provide relief and rehabilitation to the affected. With a total outlay of Rs. 89 crores around 2500 livelihood initiatives and micro enterprises of Tsunami affected were facilitated. Since 2005, SAF (Society for Assistance to Fisher Women) was in operation for implementing various relief programs for the Tsunami affected coastal communities. Later, in 2010 various Tsunami relief programs were merged under a new and holistic livelihood program named "Theeramythri" and Society for Assistance to Fisherwomen (SAF) was entrusted the responsibility of executing this program. SAF, under the Theeramythri program, provides continued handholding and mentoring to the micro enterprises and livelihood ventures that were established under the earlier Tsunami rehabilitation programs. Besides sustaining and strengthening the existing enterprises, each year marginalized fisherwomen are identified, trained and assisted to start new micro enterprises for income generation. It is assumed that there could be a marked difference in the performance level across both categories of activity groups which need to be explored in the study. Currently more than 1200 units are in operation across seven different categories viz. tailoring and garments, food, coir, fish, supermarket, provisional store and others along the nine coastline districts of Kerala. These enterprises with diversified products and varying turn over need to be studied to find out the different parameters leading to the different levels of performance of these groups. Though around 2500 units were established initially under different programs since 2005, many of the units were dropped on various grounds which highlight the need for a comprehensive study on various SAF groups. Moreover SAF activity groups have emerged as a new model in catering socio-economic empowerment of fisherwomen by providing sustained livelihood security to the fisherwomen.

Therefore the study attempted to assess benefit monitoring and evaluation of different units across different categories and to develop a road map for its future plan and actions.

Benefit Monitoring and Evaluation (BME)

Theeramythri program envisaged to provide alternative livelihood options for the fisherwomen thereby focusing on the social, economic and gender empowerment of the targeted group. Through Benefit Monitoring and Evaluation, the strengths, weakness, opportunities and limitations (SWOL) of the project could be documented so as to give creative recommendation for enhancing the benefits to the target population. Comprehensive assessment of the activity groups in terms of livelihood benefits namely, improvements in social, economic and human capital, and its effects in improving their quality of life would be the focal area of the study. Moreover analysis of the effectiveness of different components of the SAF such as training, financial assistance, revolving fund, federations, branding and marketing support, and institutional structures for local management on individual and group empowerment process are also need to be assessed. A performance assessment on the role of the different stakeholders will be undertaken to understand the dynamics of forward and backward integrations along the chain. Furthermore, since this program employs PPPP- public, panchayat, professional partnership model, its effectiveness in implementing and making the groups sustainable, thus providing stable income for the fisher women which will also come under the purview of this study.

Develop a road map for its future plan and action

A comprehensive study on the current socio economic status of targeted fisherwomen in Kerala is required to set a bench mark for comparing the future development of SAF groups by 2030. It includes information about their family, current socio-economic status, level of empowerment, skills and knowledge etc. Moreover the future projections on the status of women based on the current data would be helpful to identify the gaps in socio-economic status of the group over years. Since SAF project is working on PPPP model, role of different stakeholders in the functioning of SAF groups also need to be evaluated, to delineate their specific contributions in the process of implementing new micro enterprises and even their support in making the groups sustainable. The study is expected to identify critical inputs based on the performance/non-performance of any microenterprise groups over the years and will also explore in identifying new opportunities as suggested /perceived by fisherwomen in the successful running of the groups. The documentation of the process involved in this new model and the learning gained from implementing SAF units would act as a guideline for the beginners in this sector. The results of the entire study would pave way in facilitating the development/streamlining of policy document 2030.

INTRODUCTION

INTRODUCTION

Marine fisheries are the chief contributors of wholesome seafood. In many developing countries, fish is the major animal protein source that rural people can access or afford and they are also an important source of micronutrients essential to people. Global fish production has grown steadily in the last five decades, with food fish supply increasing at an average annual rate of 3.2 percent, outpacing world population growth at 1.6 percent. Fisheries are estimated to currently provide 16 percent of the world population's protein. More than 120 million people throughout the world are estimated to depend on fish for all or part of their incomes. Many millions of people around the world find a source of income and livelihood in the fisheries and aquaculture sector.

Fish contributes substantially to the domestic food security of India which has a per capita consumption of more than 6.00 kg per annum. The importance of this sector can be better appreciated by the fact that this sector provides wholesome protective food containing animal protein in the dietary of the country's population. Besides adding to the nutritional security it also helps in bringing additional income to rural households. India is one of the leading producers of fish in the world, occupying the second position globally in terms of production. The contribution of Indian fish to the food basket of the world has been substantial

According to the Central Marine Fisheries Research Institute (CMFRI) Census 2010, there are 3288 marine fishing villages and 1511 marine fish landing centers in 9 maritime states and 2 union territories. The total marine fisher folk population was about 4 million comprising in 864550 families. Nearly 61 percent of the fisher families are under the BPL category. The sector constitutes about 6.3 percent of the global fish production, and contributes to 1.1 percent of the GDP and 5.15 percent of the agricultural GDP. Fish and fish products have presently emerged as the largest group in agricultural exports of India, with 11.34 lakh tones in terms of quantity and 4.69 billion US\$ crores in value (MPEDA, 2018). This

accounts for around 10 percent of the total exports of the country and nearly 20 percent of the agricultural exports. More than 50 different types of fish and shellfish products are exported to 75 countries around the world. Fisheries sector occupies a very important place in the socio-economic development of the country, as it contributes to economic growth and human welfare. Fisheries is a sunrise sector in India, has recorded faster growth than that of crop and livestock sectors with diverse resources.

Besides meeting the domestic needs, the dependence of over 14.5 million people on fisheries activities for their livelihood amply justifies the importance of the sector on the country's economy and in livelihood security. India is also an important country that produces fish through aquaculture in the world. India is home to more than 10 percent of the global fish diversity. Presently, the country ranks second in the world in total fish production with an annual fish production of about 9.06 million metric tons.

Fisher folk form an important community in Kerala. Amidst being diverse and dynamic in terms of fisheries skill and knowledge, over many generations remain neglected and marginalized in spite of the higher socio-economic progress the state has made as a whole. Kerala is situated on the southwest coast of the Indian sub-continent with an area of about 38,863 square kilometers, which makes about 1.27 per cent of the Indian Territory. Kerala's abundant natural endowments for fisheries development include a long coastal belt of about 190 km. A very rich marine wealth with a large variety of fish and a highly skilled population of fishermen has made Kerala a leading producer and consumer of fish. Currently, there are 222 fishing villages in the marine and 113 fishery villages in the inland sector, where fishing and related aspects provide livelihood to a vast majority of the population. Out of the two types of fishermen, the marine and the inland, the concentration of marine fishermen is more in Trivandrum district, followed by Alappuzha, and then by Kollam and Kozhikode districts, while the inland fishermen are concentrated in

Ernakulum, Alappuzha and Kollam districts respectively (Department of Fisheries, 2005, CMFRI Census, 2010). Although, Kerala boasts of the highest quality of life in the country as measured by human development indicators, the state's fishing community has largely been left out of the general development experience.

Marine fishery sector in Kerala exhibits disparities, both inter-sectoral and intra-sectoral, while existing within the most acclaimed "Kerala Model of Development" with high human development comparable to developed countries not compromising to low per capita income. Other development related indicators such as lack of income-earning opportunities, poverty and deprivation, insanitary and overcrowded living conditions, lack of access to basic services such as water, sanitation, electricity, poor health conditions amongst men and women, higher infant mortality rates, lower sex ratio and lack of access to health facilities, also show evidence of this neglect and marginalization of the fisher folk in the state.

The fishing villages have a distinctively different appearance as compared to other villages in Kerala as well as India. The fishing villages are characterized by a very high density of population along the coast and are made up of a large number of houses clustered together and occupying the coastal fringes of the state. Unlike the rest of Kerala, which gives a clean appearance, the fishing villages are characterized by extremely congested houses and lack of basic facilities.

Fisheries are a prime and growing sector in the Kerala economy which has been registering consistent growth of 5-6 per cent during the past three decades. Fishing industry of Kerala which comprises of fish catching, processing and marketing provides employment to over 3.5 lakh personnel who constitute nearly 5 per cent of the workforce of the state. Though the state is having only less than 10 per cent of the country's total coastline, its water front contributes about 25 percent of the country's fish catch. Economically, the fish caught by around two lakh active fishermen contribute to the tune of about 1.86 per cent of the net domestic product

(NDP) of the state. Kerala is a coastal state with an extensive coast line of 590 km long with Arabian Sea in the west and stretching from Thiruvananthapuram district in the south to Kasargod district in the north. The state has a population of 3.33 crores as per the census of 2011 and most people live in the coastal area of Thiruvananthapuram, Kollam, Alappuzha ,Ernakulam, Trissur, Malapuram, Kozhikode, Kannur and Kasargod districts of Kerala.

PROJECT PROFILE

PROJECT PROFILE

1.	Title of the Project	Assessing the Financial Viability/Enhancing the Sustainability of Theeramythri Enterprises (Monitoring and Evaluation, Vision 2030)
2.	Name and Designation of the Principal Investigator	Dr.Shyam S. Salim Principal Scientist ,SEETTD
3.	Duration of the project	March 2018 – February 2020
6.	Total budget of the project	Rupees Five lakhs only.
7.	Reporting period	March 2018 – February 2020
8.	Budget utilisation	Rs. 5.00 lakhs

Project Team:

Dr.Shyam S Salim - Principal Investigator

Ms.Shinu A M - Data Entry Operator (March 2018 to February 2020)

Ms.Jamshi J - Senior Research Fellow (November 2018 – March 2019)

Mr.Nidhin Gopan - Senior Research Fellow (May to September 2018)

Mr.Rameez Rahman - Senior Research Fellow (March 2018)

Society for Assistance to Fisherwomen (SAF) is an agency under Department of Fisheries, Kerala with the mandate to work for the empowerment of fisherwomen across the state. The pre-cursor to the formation of SAF was the Tsunami calamity of December 2004. Various Tsunami relief programmes were merged under a new and holistic livelihood programme christened "Theeramythri" which was specially designed for providing livelihood support for the fisherwomen in coastal areas is focusing on the social, economic and gender empowerment. Today more than 5000 fisherwomen have transformed themselves into

successful micro entrepreneurs under Theeramythri, earning gainful self - employment and stable incomes. Together, they operate more than 1200 microenterprises (full and part time) with an annual business turnover of more than 70 million Indian rupees. These enterprises generate considerable employment of 19 man days per person/ month with average daily wage rate of Rs. 183 contributing substantially towards their monthly income.

Studies conducted by CMFRI, points out that there have been considerable improvement in the empowerment levels of the activity group members after joining SAF. Economic empowerment through the Theeramythri activity groups has also led to their social and gender empowerment. The new mission and vision of SAF is to give emphasis on developing entrepreneurs in addition to livelihood support and to rechristen the activity groups to business units. At present more than 1200 activity groups work under the project Theeramythri and there is a need to streamline these activities in order to make them institutionalised or formalised through channelling them under the purview of banking system which in turn help to develop the business by sourcing loans from banks. There is a huge activity set required to change the activity groups into business enterprises where a systematic benefit monitoring assessment is required. The current benefit monitoring evaluation is restricted to collecting the sales turnover and the man-days generated which is aggregated for a month and doesn't go into more financial details like cost parameters, depreciation, annuities. Therefore this particular project envisages creating a better benefit monitoring and evaluation system.

The study also highlights the inherent problems of SAF as the weak market image/ branding, limited product lines, dilution in trainings etc which highlights the need to take actions for its extensive reach. The study indicates that there is a need to create network and linkages with the

research and development agencies in doing product lines, market survey, consumer preferences etc. The prior experience in handling the benefit monitoring and evaluation analysis of activity groups and expertise in the field of marketing, the SEETTD division of CMFRI would like to propose a short term research project for a period of one year with the objective of vibrant benefit monitoring and evaluation system and also in evolving appropriate marketing interventions and policy support/ advisories for the effective functioning of the Theeramythri groups.

Benefit Monitoring and Evaluation (BME)

Theeramythri program envisaged to provide alternative livelihood options for the fisherwomen there by focusing on the social, economic and gender empowerment of the targeted group. Through Benefit Monitoring and Evaluation, the strengths, weakness, opportunities and limitations (SWOL) of the project could be documented so as to give creative recommendation for enhancing the benefits to the target population. Comprehensive assessment of the activity groups in terms of livelihood benefits namely, improvements in social, economic and human capital, and its effects in improving their quality of life would be the focal area of the study. Moreover analysis of the effectiveness of different components of the SAF such as training, financial assistance, revolving fund, federations, branding and marketing support, and institutional structures for local management on individual and group empowerment process are also need to be assessed.

Benefit Monitoring and Evaluation is a process that helps to improve performance and achieve results. Its goal is to improve current and future management of outputs, outcomes and impact. It is mainly used to assess the performance of projects and programmes set up by government. This links between the past, present and future actions.

Objectives

The overall objective of the study is to assess the financial viability and providing inputs for enhancing the feasibility of activity groups thereby help SAF for its extensive reach.

However the specific objectives are to:

- Developing a vibrant benefit monitoring and evaluation system and to forecast the future.
- Evolving appropriate marketing interventions which includes market research, consumer preferences, perception studies etc.
- Suggest policy support / advisories for the effective functioning of the Theeramythri groups for achieving the targets under Vision 2030.

Duration of project and phasing the work plan

Duration of the project: March 2018- October 2019).However the project will be in operation from the date of disbursal of fund/ identification of manpower/ receipt of primary information from the funding agency.

The work plan is based on the following PERT Chart, which is listed below.

PERT Chart for the Project activities and Milestones

Table 1.1 Activity chart for the project execution

Activity / Months	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
Preparation of schedules																								
Reconnaissance studies																								
Finalization of methodology																								
Inception cum training workshop																								
Collection of secondary data																								
Collection of primary data (Stakeholders)																								
Data management and analysis																								
Advisories/ Market interventions																								
Draft Report																								
Final Report																								

Locale of the study:

Kerala State, as the state is endowed with a various livelihood programs after the Tsunami to emancipate the costal population from havoc resulted from the disaster was selected for the study. SAF was one of the major programmes among them implemented by the Fisheries Department of Kerala. SAF had implemented various livelihood programs since 2005 for the overall development of marginalized fisherwomen of Kerala under different projects such as Tsunami Emergence Assistance Program (TEAP), Tsunami Rehabilitation Program (TRP), Prime Ministers National Relief Fund (PMNRF), Development of Micro enterprises etc. This agency aims at socio economic upliftment of the fisherwomen thereby paving way for the local development. As a part of gender mainstreaming SAF augmented the entrepreneurial competency among fisherwomen

through implementing microenterprises by utilizing local resources. SAF has formed small activity based groups of fisherwomen and extended financial, technological and managerial support to set up small enterprises suitable for the local area. SAF livelihood projects started in 2005 with a capital outlay of 32 crores distributed among 2500 groups, across ten districts of Kerala. The major categories of entrepreneurial groups supported under SAF project include five viz., Garments and Textiles, Food, Fish, Coir and Supermarket.

Work Progress report

During the period from March 2018 –February 2020 the following works were attempted.

Project plan - streamlining and development

- Benefit Monitoring and Evaluation of Activity groups
- Initiatives in assessing impact of Theeramythri additional funds
- DMC Monthly Review Report new format
- Policy Advisories and Marketing Intervention
- Stakeholders conclave
- Theeranaipunya- Gender Mainstreaming Through Skill Enhancement
Amongst Fisher Youth Theeramythri Family meet
- Theeranaipunya Get together
- Review Meeting
- New initiatives
 - TIMES Register Analysis.
 - Monitoring and evaluation.

(i) Benefit Monitoring and Evaluation

Benefit Monitoring and Evaluation is a process that helps to improve performance and achieve results. Its goal is to improve current and future management of outputs, outcomes and impact. It is mainly used to assess

the performance of projects and programmes set up by government. This links between the past, present and future actions.

Monitoring ensures tracking the key elements of programme performance on a regular basis (inputs, activities, results). Evaluation is the episodic assessment of the change in targeted results that can be attributed to the programme/project intervention, or the analysis of inputs and activities to determine their contribution to results. It forms the basis for clear and accurate reporting on the results achieved by an intervention.

Monitoring and evaluation (M&E) of the Theeramythri groups helps SAF to:

- Determine the extent to which the programme/project is on track and to make any needed corrections accordingly.
- Make informed decisions regarding operations management
- Ensure the most effective and efficient use of resources.
- Evaluate the extent to which the programme/project is having or has had the desired impact

Methodology

At present more than 1200 groups are functioning under the umbrella of SAF Theeramythri programme basically as a livelihood option which results in employment generation in realizing wages. This wages is also included into the cost of generating revenue. So it is important for SAF to undertake a benefit monitoring analysis of the Theeramythri groups which are functioning in order to understand whether the programme is on track and whether the group will sustain over the period of time. The benefit monitoring and evaluation studies were conducted for the period 2017-19. There was non-uniformity across the different data sets which were provided. The various parameters used in the benefit monitoring analysis

include asset ratio, wage rate and employment days based on which the trend analysis and different ratios were computed.

- Wage to sales ratio: Income/Sales turnover
- Wage rate: Wage / Employment days
- Average employment days: Total man days/ No of persons

Average Sales Volume

Sales volume is the total amount generated as the result of providing / selling services or products. The average sales volume during 2017, 2018 and 2019 are indicated in Figure 1.1

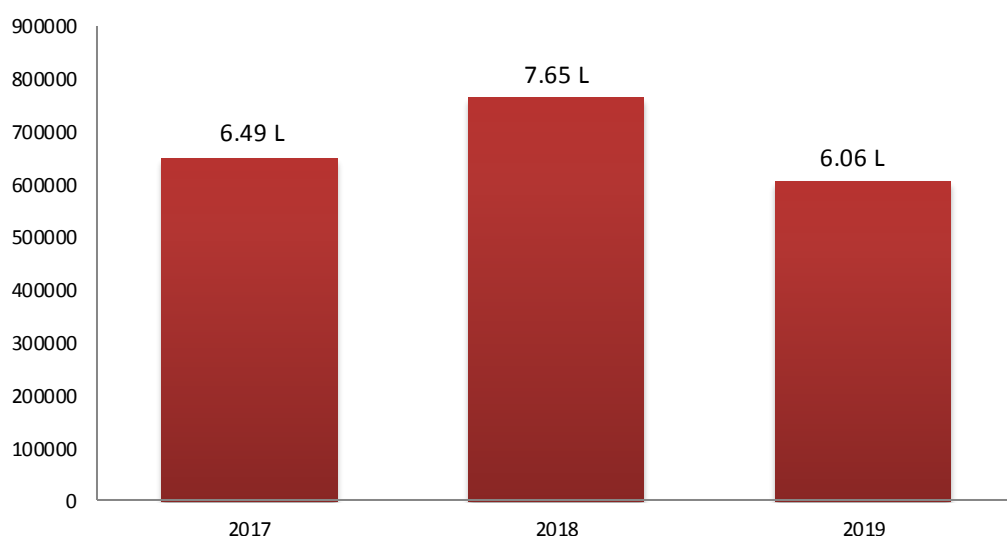


Figure 1.1 Average sales volumes of 2017, 2018 and 2019

From Figure 1.1, it can be observed that the average sales volume increased in 2018 (7.65 lakhs) when compared to 2017 and 2019.

Average sales volume during the year of 2017

In 2017 the average sales volume is highest in food sector (9.72 lakhs) and lowest in coir sector (1.84 lakhs)

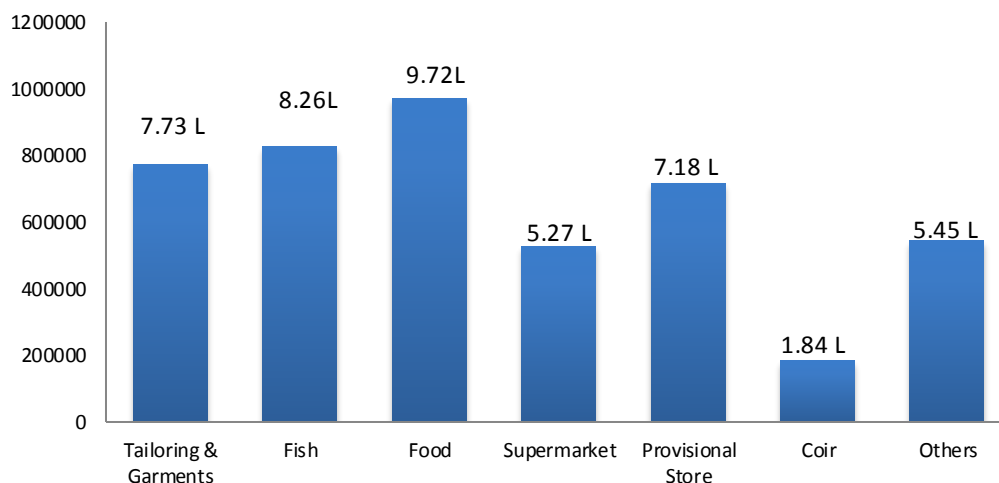


Figure 1.2 Average sales volumes (2017)

Average sales volume during the year of 2018

In 2018 the average sales volume is highest in food sector (Rs. 10.17 lakhs) and lowest in coir sector (Rs. 2.00 lakhs)

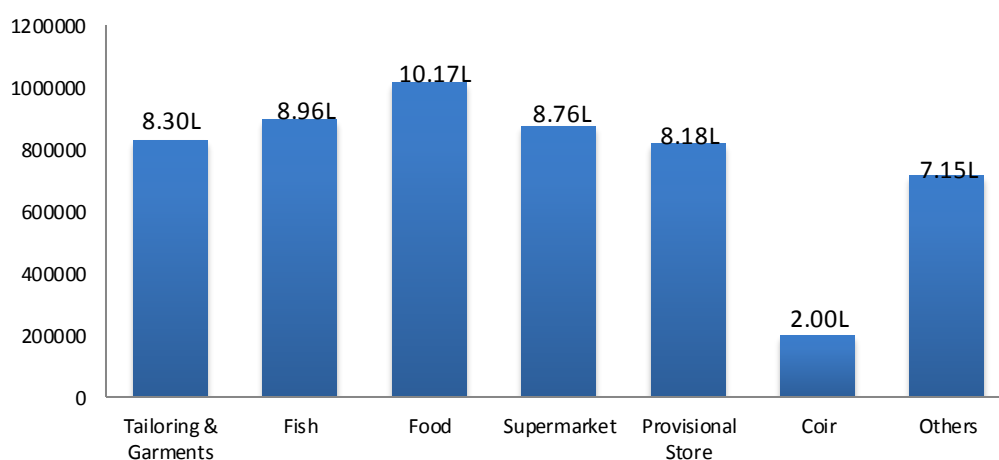


Figure 1.3 Average sales volumes (2018)

Average sales volume during the year of 2019

In 2019 the average sales volume is highest in Tailoring and garments sector (Rs. 9.18 lakhs) and lowest in Coir sector (Rs. 2.16 lakhs)

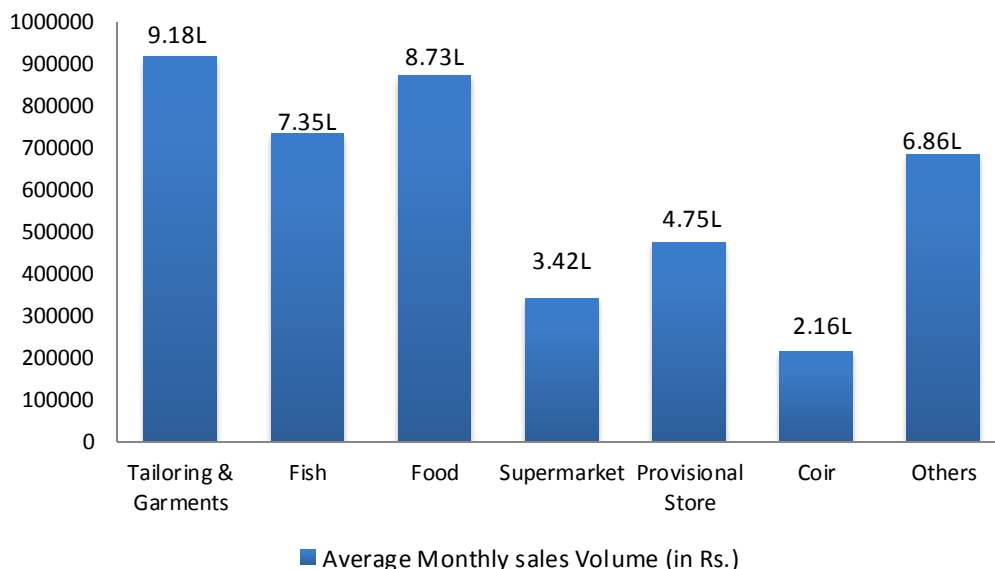


Figure 1.4 Average sales volumes (2019)

District wise Analysis

The analysis carried out across 10 districts in Kerala included Trivandrum, Kollam, Kottayam, Alappuzha, Ernakulam, Thrissur, Malappuram, Kozhikode, Kannur and Kasargode. There are 1294 units working across 10 districts in Kerala with the technical and financial assistance of SAF. Most number of units are working in Kollam district (243 units) followed by Ernakulam (199 units) and Thrissur (175 units). Out of these 243 units in Kollam 88 units are Tailoring and garments. The least number of units are working in Kottayam district (52 units). The number of units working across these districts in Kerala is shown in the Table 1.2

Table 1.2: Number of units working across Kerala

Name of Districts	Number of units
Thiruvananthapuram	122
Kollam	243
Kottayam	52
Alappuzha	149
Eranakulam	199
Thrissur	175
Malappuram	95
Kozhikode	146
Kannur	55
Kasaragod	58
Total	1294

The analysis was done using the sales volume from January 2017 to June 2019. The wages to sales ratio of the districts are calculated and the results are shown in the Figure 1.5.

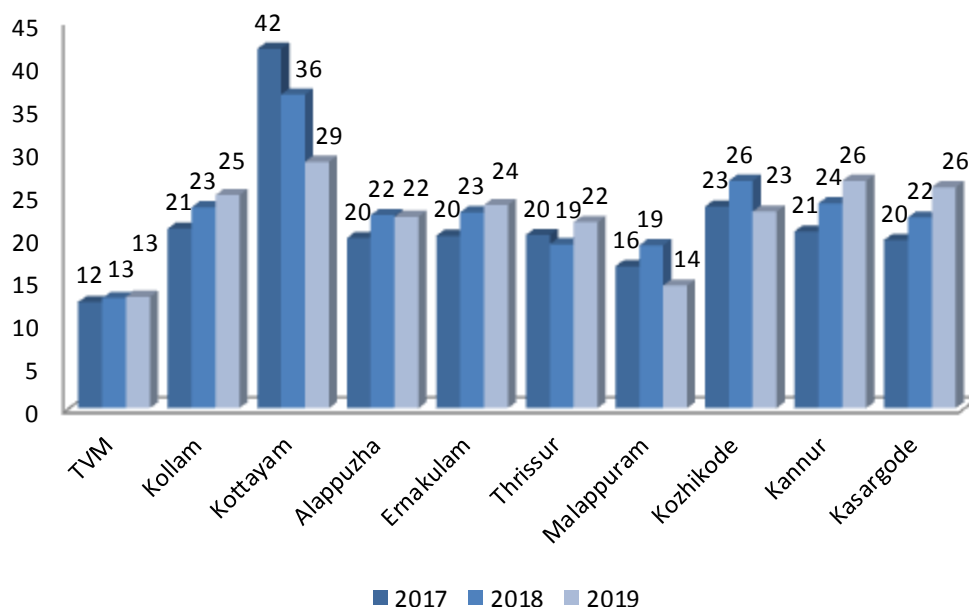


Figure 1.5 Wage to sales ratio- District wise

Average monthly sales volume is high in Trivandrum district (15.71 lakhs). Figure 1.5 indicates the wage to sales ratio during the years 2017, 2018 and 2019. The wage to sales ratio is highest in Kottayam district in three years.

Trivandrum

A total of 117 units are working in Trivandrum district in various sectors and most number of units working under fish sector and food sector (23). Average monthly sales volume is Rs 15.71 lakhs. Figure 1.6 shows the wage to sales ratios of Trivandrum districts in 2017, 2018 and 2019. The wage to sales ratio is highest in tailoring and garments sector. When comparing three years the ratio is highest in 2018. The ratio is lowest in provisional store sector.

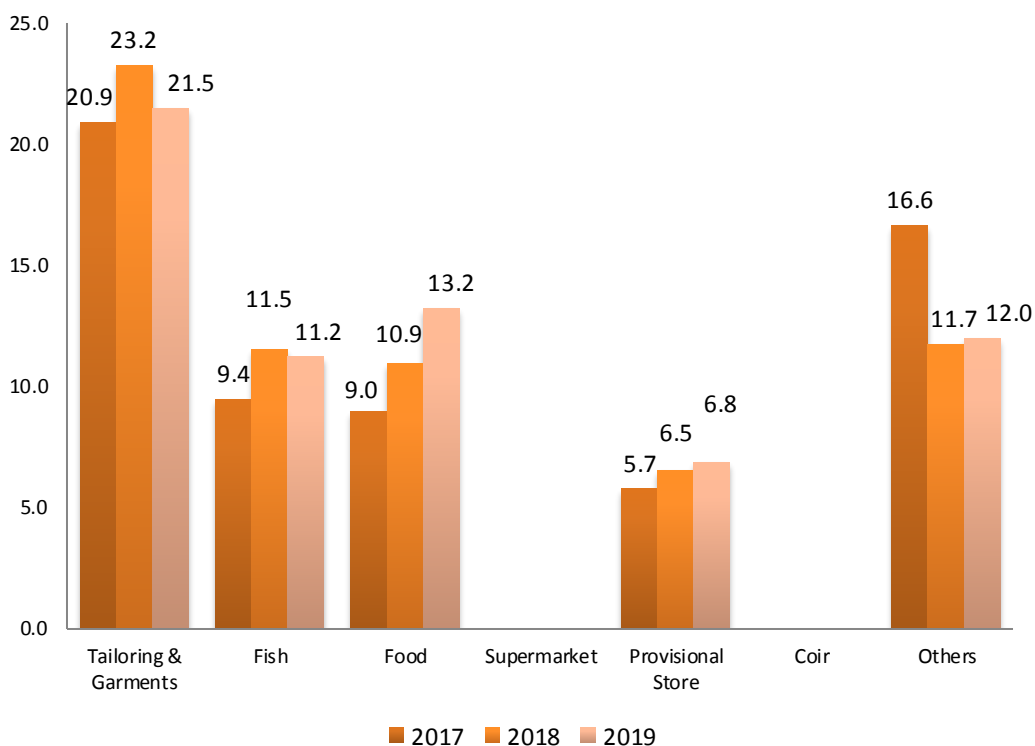


Figure 1.6 Wage to sales ratio of Trivandrum district

Kollam

A total of 243 units are working in Kollam district in various sectors and most number of units is working in Kollam district. Considering the sectors, most number of units is in tailoring and garments sector (88) and least (30) in other sector such as candle unit, day care, IT unit etc. The average monthly sales volume in Kollam district is Rs.8.34 lakhs. Figure 1.7 depicts the wage to sales ratio in 2017, 2018 and 2019 which indicates that wages to sales ratio is highest in both tailoring and garments sector and other sector and lowest in provisional store sector .

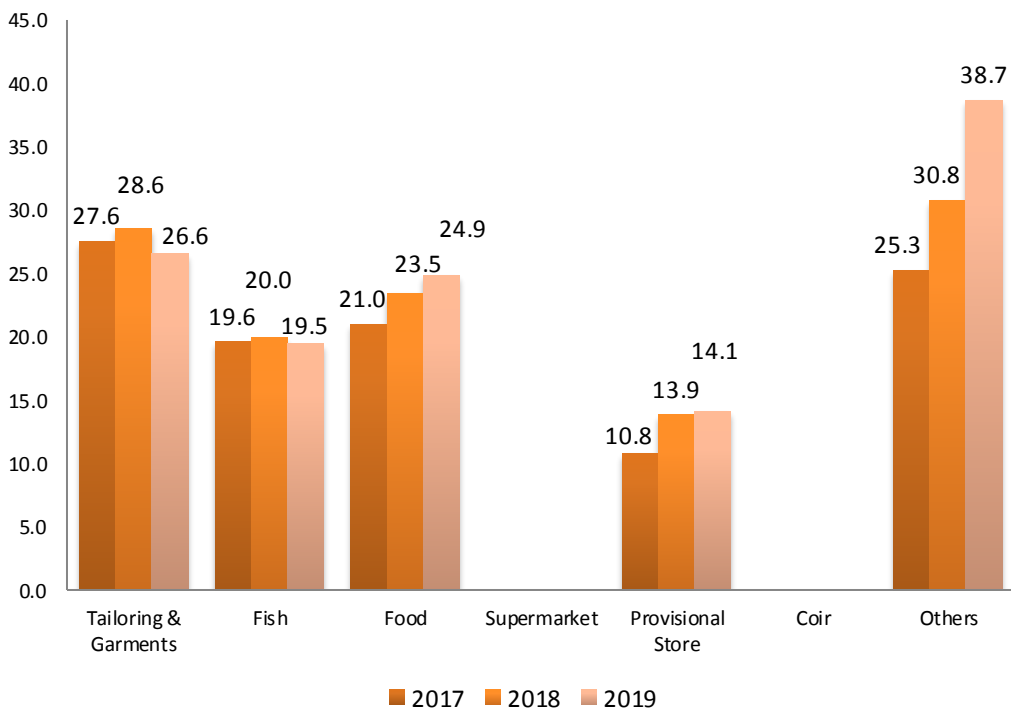


Figure 1.7 Wage to sales ratio of Kollam district

Kottayam

A total of 52 units are working in Kottayam district in various sectors and most number of units is in both tailoring and garments sector and fish sector (17) and least (3) in provisional store sector. The average monthly sales volume in Kottayam district is Rs. 1.15 lakhs. Figure 1.8 depicts the wage to sales ratio in 2017, 2018 and 2019 which indicates that wages to sales ratio is highest in coir sector and lowest in provisional store sector

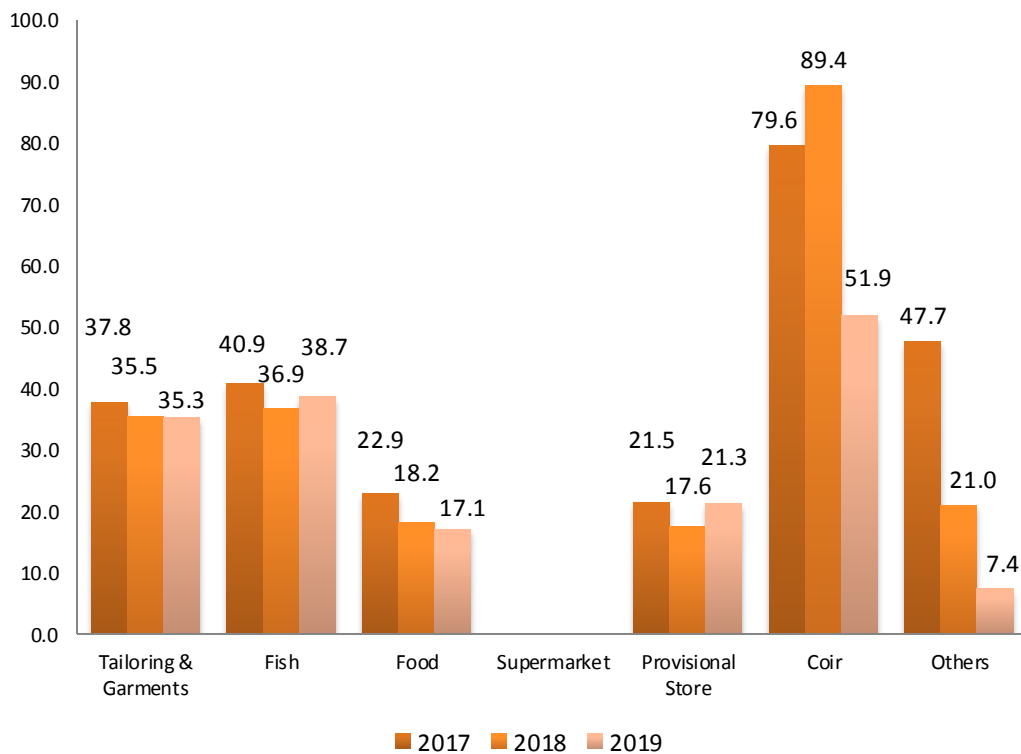


Figure 1.8 Wage to sales ratio of Kottayam district

Alappuzha

A total of 149 units are working in Alappuzha district in various sectors and most number of units is in tailoring and garments sector (36) and least (19) in provisional store sector. The average monthly sales volume in Alappuzha district is Rs. 5.89 lakhs. Figure 1.9 depicts the wage to sales ratio in 2017, 2018 and 2019 which indicates that wages to sales ratio is highest in coir sector and lowest in provisional store sector.

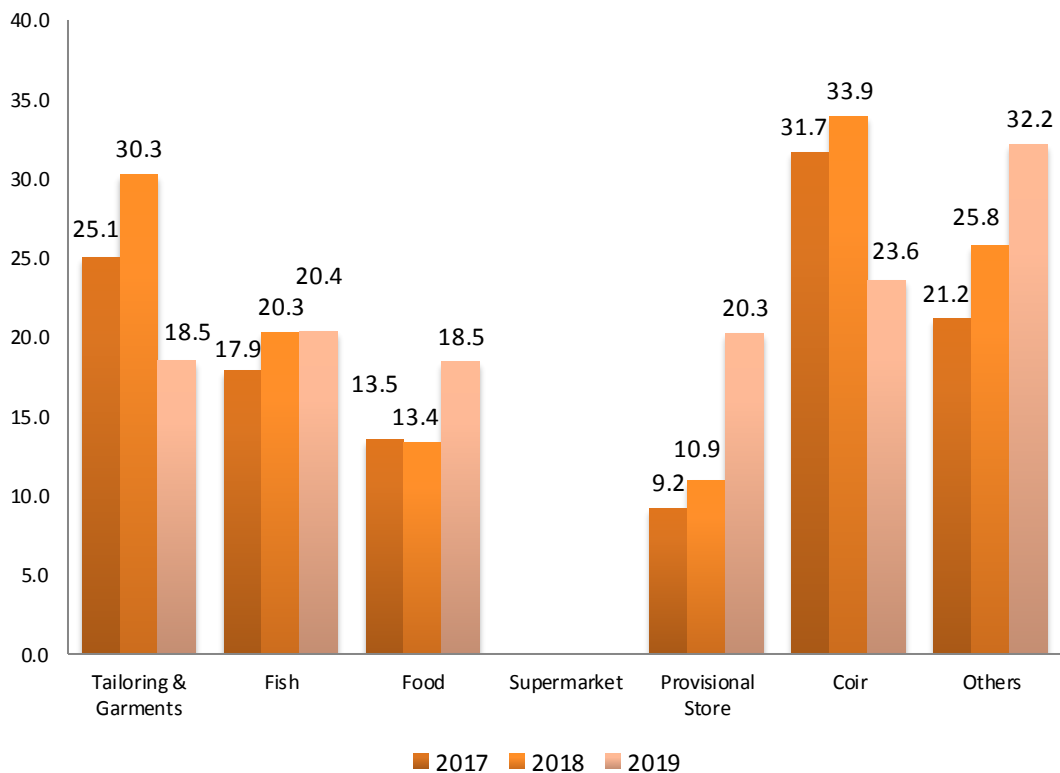


Figure 1.9 wages to sales ratio of Alappuzha district

Ernakulam

A total of 199 units are working in Ernakulam district in various sectors and most number of units in tailoring and garments sector (74) and least (2) in supermarket sector. The average monthly sales volume in Ernakulam district is Rs. 8.88 lakhs. Figure 1.10 depicts the wage to sales ratio in 2017, 2018 and 2019 which indicates that wages to sales ratio is highest in tailoring and garments sector and lowest in supermarket sector.

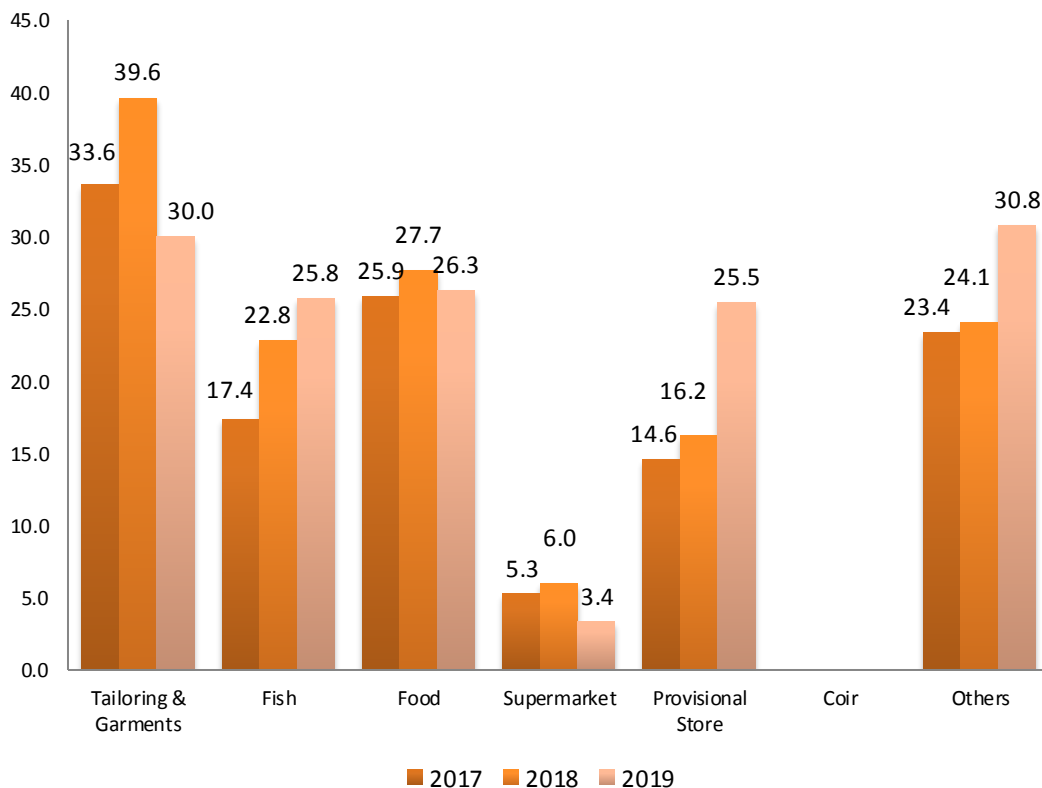


Figure 1.10 Wage to sales ratio of Ernakulam district

Thrissur

A total of 175 units are working in Thrissur district in various sectors and most number of units in tailoring and garments sector (71) and least (2) in supermarket sector. The average monthly sales volume in Thrissur district is Rs 9.43 lakhs. Figure 1.11 depicts the wage to sales ratio in 2017, 2018 and 2019 which indicates that wages to sales ratio is highest in tailoring and garments sector and lowest in supermarket sector.

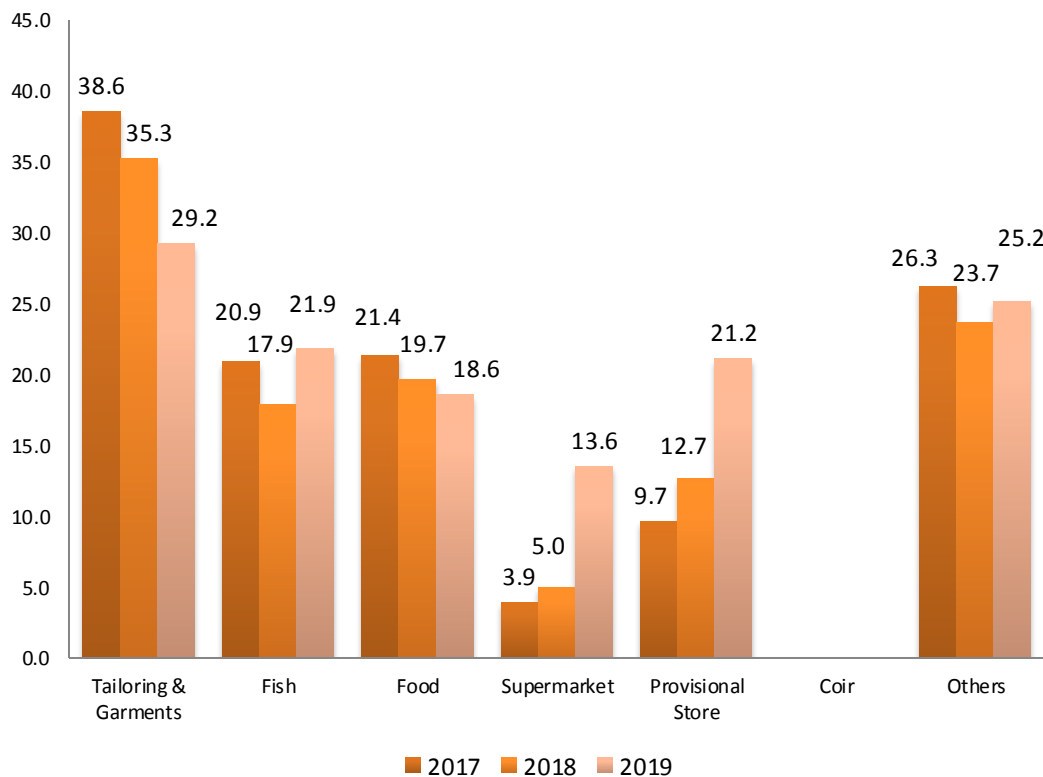


Figure 1.11 Wage to sales ratio of Thrissur district

Malappuram

A total of 95 units are working in Malappuram district in various sectors and most number of units in tailoring and garments sector (41) and least (1) in supermarket sector. The average monthly sales volume in Malappuram district is Rs. 4.43 lakhs. Figure 1.12 depicts the wage to sales ratio in 2017, 2018 and 2019 which indicates that wages to sales ratio is highest in tailoring and garments sector and lowest in supermarket sector.

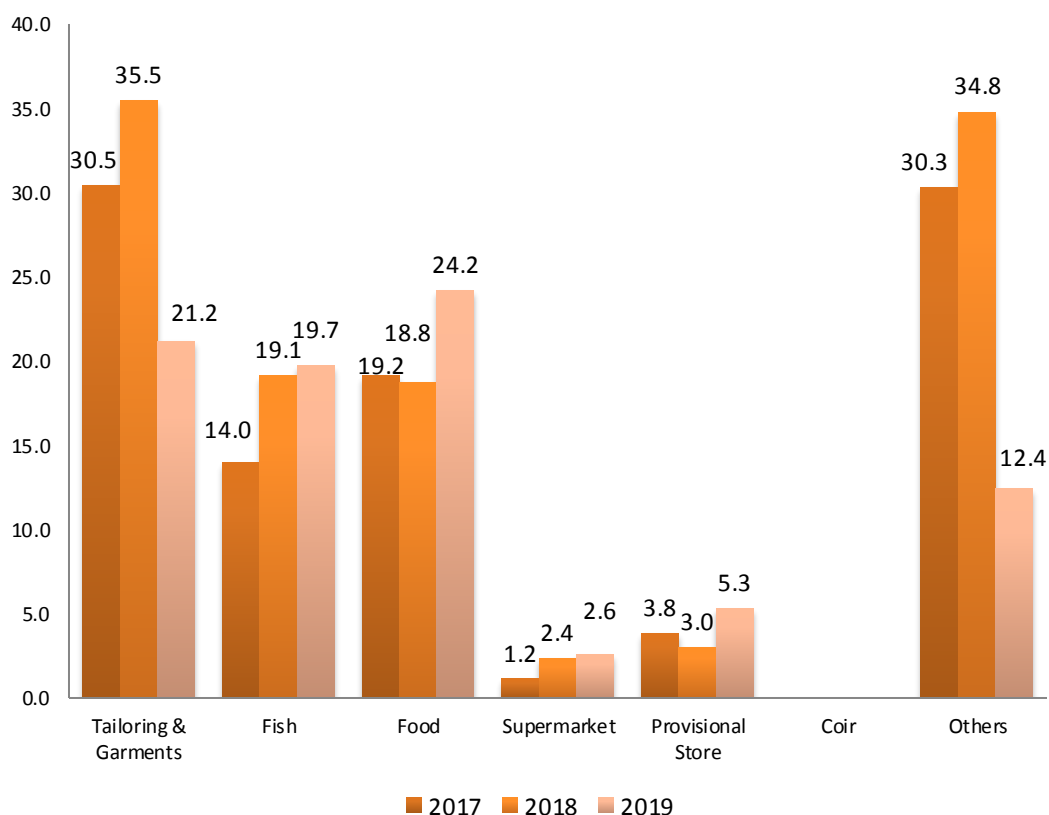


Figure 1.12 Wage to sales ratio of Malappuram district

Kozhikode

A total of 146 units are working in Kozhikode district in various sectors and most number of units in tailoring and garments sector (59) and least (3) in supermarket sector. The average monthly sales volume in Kozhikode district is Rs.7.33 lakhs. Figure 1.13 depicts the wage to sales ratio in 2017, 2018 and 2019 which indicates that wages to sales ratio is highest in tailoring and garments sector and lowest in supermarket sector.

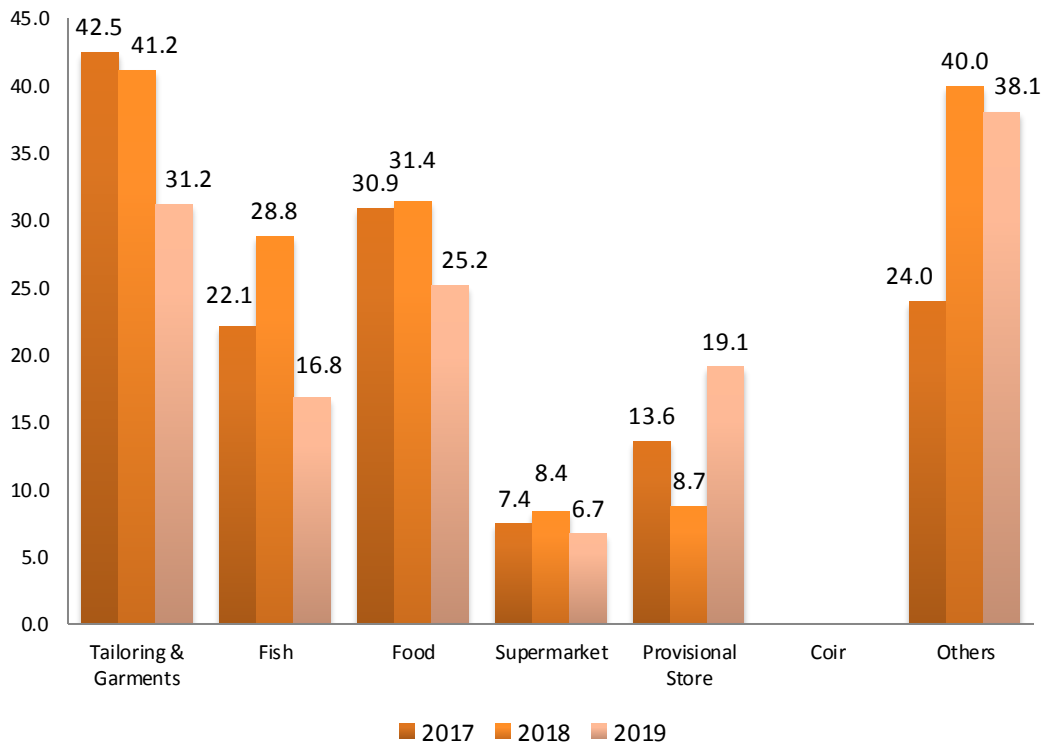


Figure 1.13 Wage to sales ratio of Kozhikode district

Kannur

A total of 55 units are working in Kannur district in various sectors and most number of units in tailoring and garments sector (19) and least (1) in supermarket sector. The average monthly sales volume in Kannur district is Rs. 2.34 lakhs. Figure 1.14 depicts the wage to sales ratio in 2017, 2018 and 2019 which indicates that wages to sales ratio is highest in tailoring and garments sector and lowest in supermarket sector.

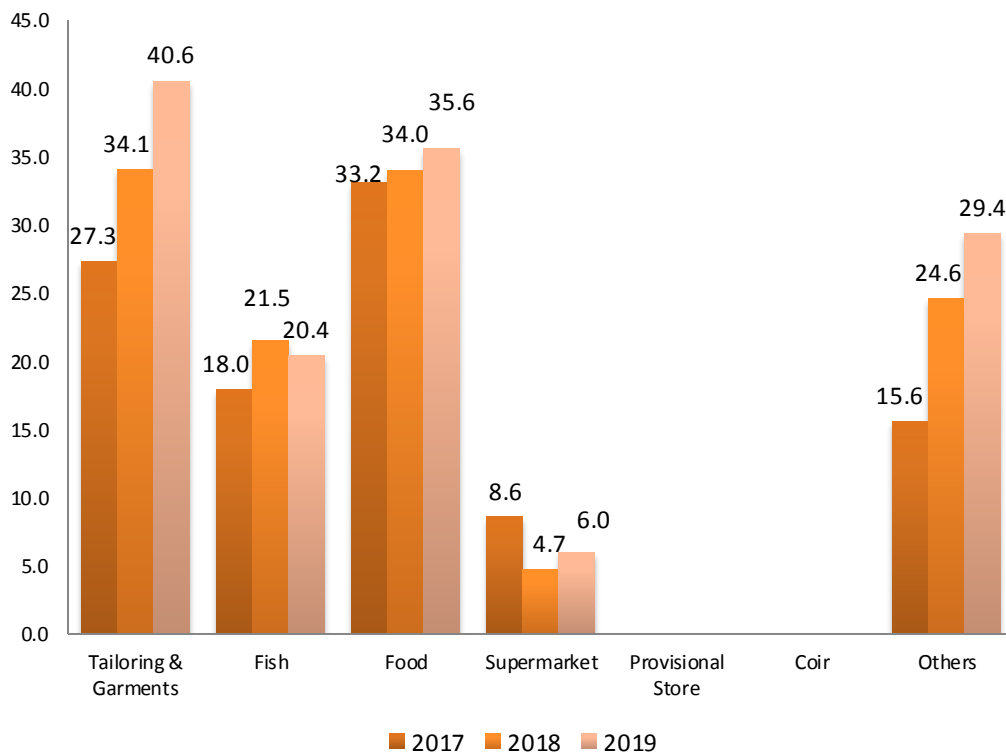


Figure 1.14 Wage to sales ratio of Kannur district

Kasargode

A total of 58 units are working in Kasargode district in various sectors and most number of units in tailoring and garments sector (21) and least (2) in both fish and supermarket sector. The average monthly sales volume in Kannur district is Rs. 3.78 lakhs. Figure 1.15 depicts the wage to sales ratio in 2017, 2018 and 2019 which indicates that wages to sales ratio is highest in tailoring and garments sector and lowest in supermarket sector.

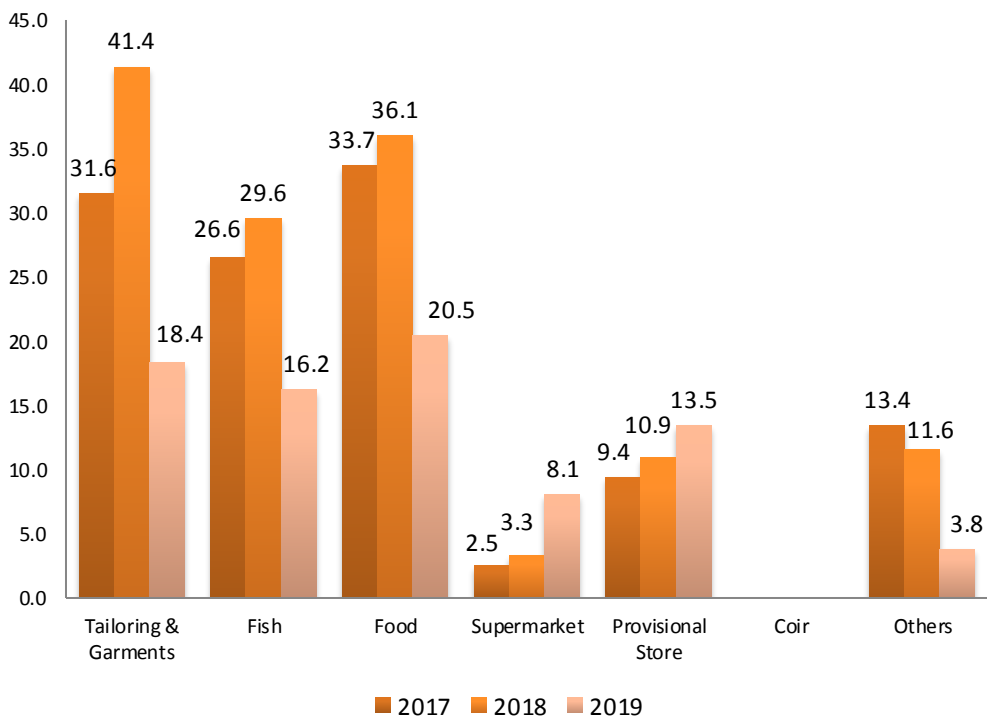


Figure 1.15 Wage to sales ratio of Kasargode district

Sector wise analysis

Sector wise analysis was carried out in Tailoring and garments, Fish, Food, Supermarket, Provisional store, Coir and other sectors. Other sectors include computer centre, Hire service, Soap unit, Tuition centre, Candle making unit etc. Table 1.3 shows the number of units working under different sectors

Table 1.3: Number of units working under different sectors

Name of Districts	Number of units
Tailoring and garments	447
Fish	181
Food	250
Supermarket	11
Provisional store	136
Coir	32
other sectors	237
Total	1294

The units in SAF are working under 7 sectors. Most number of units working under tailoring and garments sector (447 units) followed by food sector (250 units). Least number of units is working under supermarket sector (11). The coir sector is working only in two districts, Alappuzha and Kottayam.

Tailoring and Garments

In general from the inception of SAF, the consistent sector working with SAF is tailoring and garments. There are 447 tailoring and garments groups in Kerala and the average of 790 persons are working in this sector. Most number of tailoring and garments units is working in Kollam district and less in Kottayam district. The figure 1.16 shows the wage to sales ratio in 2017, 2018 and 2019. It shows that the wage to sales ratio is very highest in Kozhikode district and lowest in Trivandrum district.

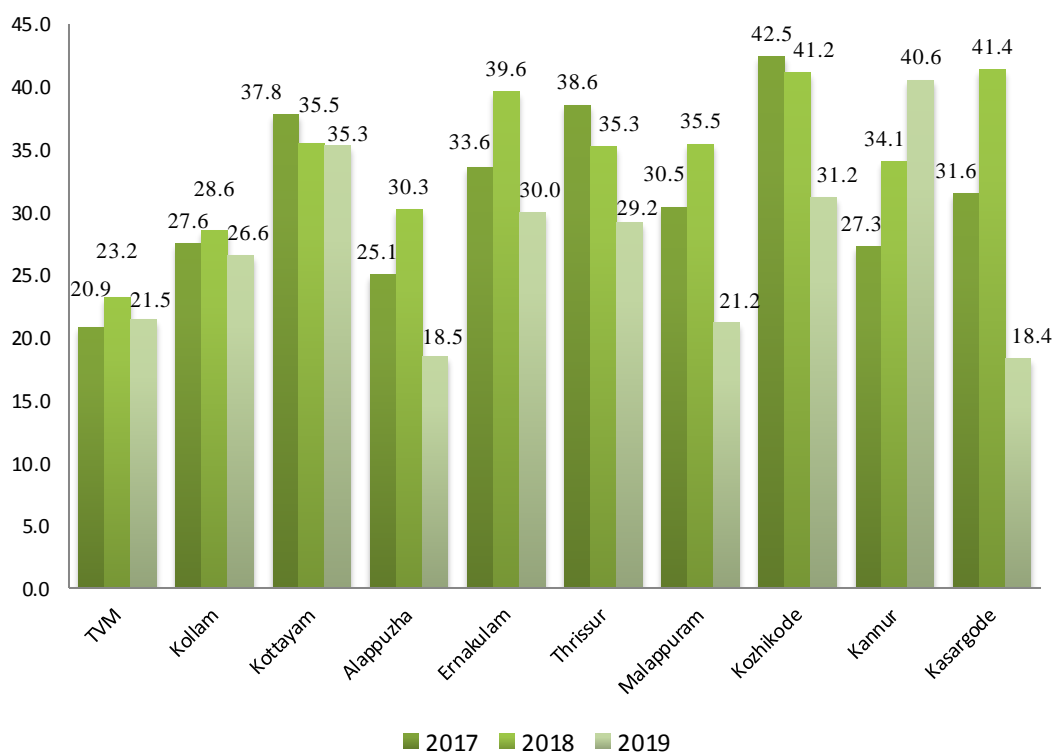


Figure: 1.16 Wage to sales ratio of garments sector

Fish

The major activities in fish sector are the selling of fresh fish, sale of fish value added products, clam processing, peeling sheds etc. In this sector total 181 units are there. An average of 390 persons is working in this sector. Most number of fish units is in Kollam district and least in Kasargod. The figure 1.17 shows the wage to sales ratio in 2017, 2018 and 2019. It shows that the wage to sales ratio is very highest in Kottayam district and lowest in Trivandrum district.

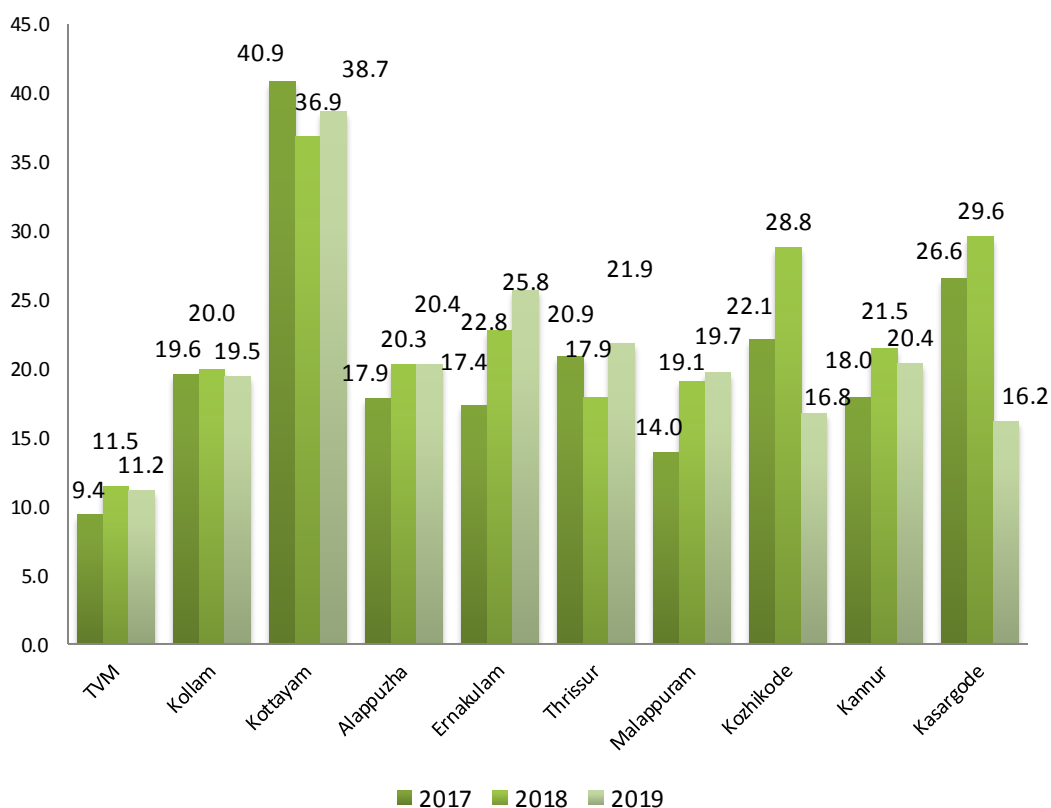


Figure: 1.17 Wage to sales ratio of fish sector

Food

Food sector include those groups which are running hotels, restaurants, catering services, bakery, homemade sweets etc. Total number of units in this sector is 250 and an average of 506 persons is working in this sector. The figure1.18 shows the wage to sales ratio in 2017, 2018 and 2019. It shows that the most wage to sales ratio in Kannur and least in Trivandrum.

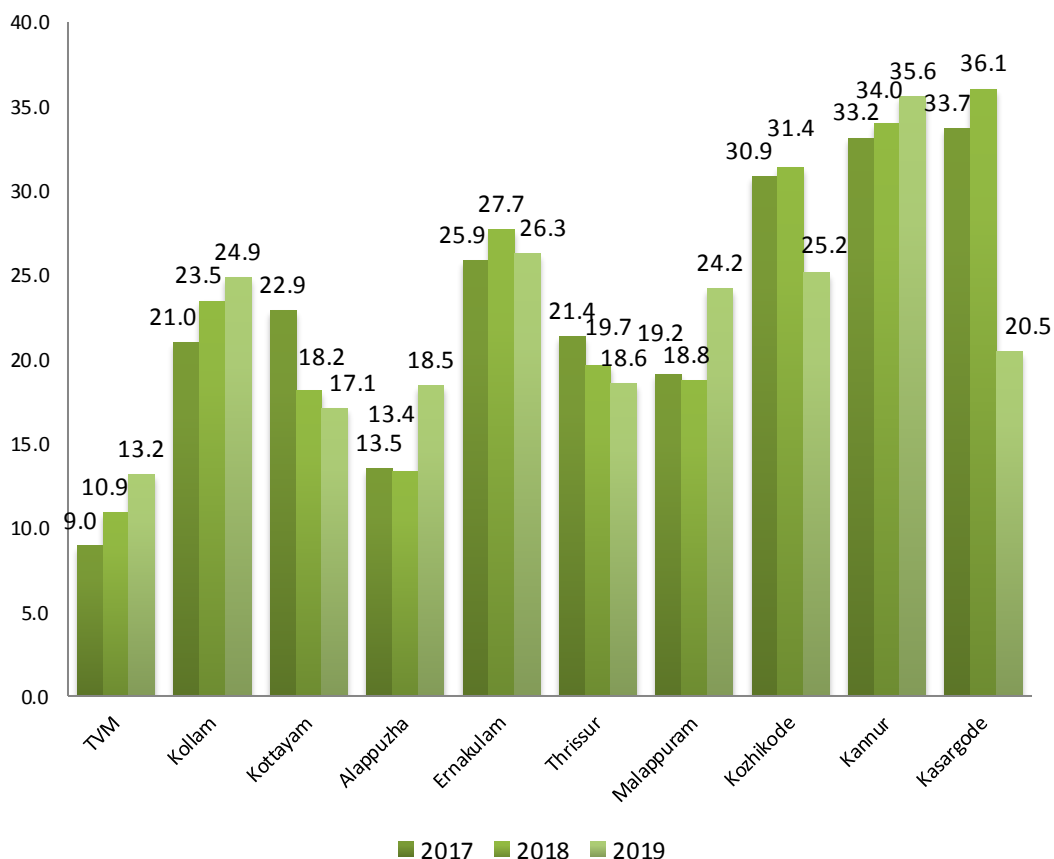


Figure: 1.18 Wage to sales ratio of food sector

Supermarket

Currently supermarket activity groups are running only in 6 districts. There are only 11 numbers of units in this sector. Figure: 1.19 shows the wage to sales ratio in 2017, 2018 and 2019. It shows that the most wage to sales ratio is in Kozhikode and least in Malappuram

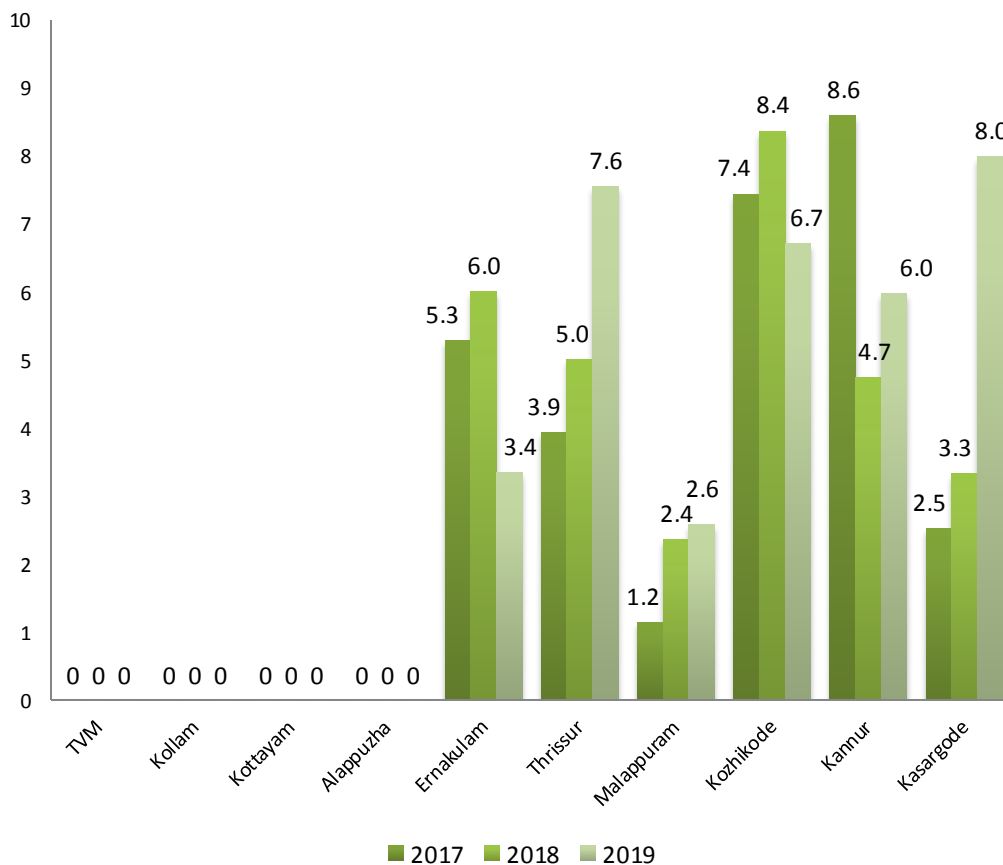


Figure: 1.19 Wage to sales ratio of Super market sector

Provisional Store

Provisional store has 136 units and an average of 257 persons is working in this sector. Figure: 1.20 shows the wage to sales ratio in 2017, 2018 and 2019. It shows that the most wages to sales ratio is highest in Kottayam district (19.9 percent) and lowest in Malappuram district (4.1 percent).

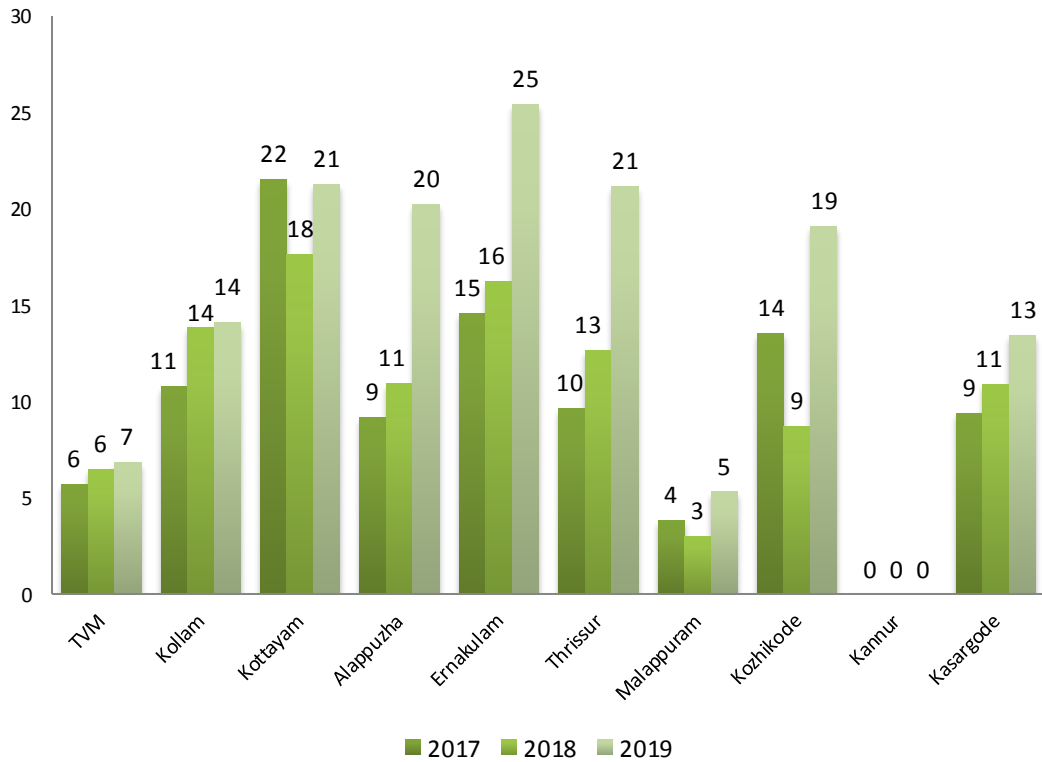


Figure: 1.20 Wage to sales ratio of provisional store sector

Coir

There are only two districts having coir sector, Alappuzha and Kottayam. Kottayam has only 32 units and Alappuzha have 87 units. Figure 1.21 shows the wage to sales ratio in 2017, 2018 and 2019. It shows that the most wage to sales ratio is highest in Kottayam and in Alappuzha the wage to sales ratio is lowest.

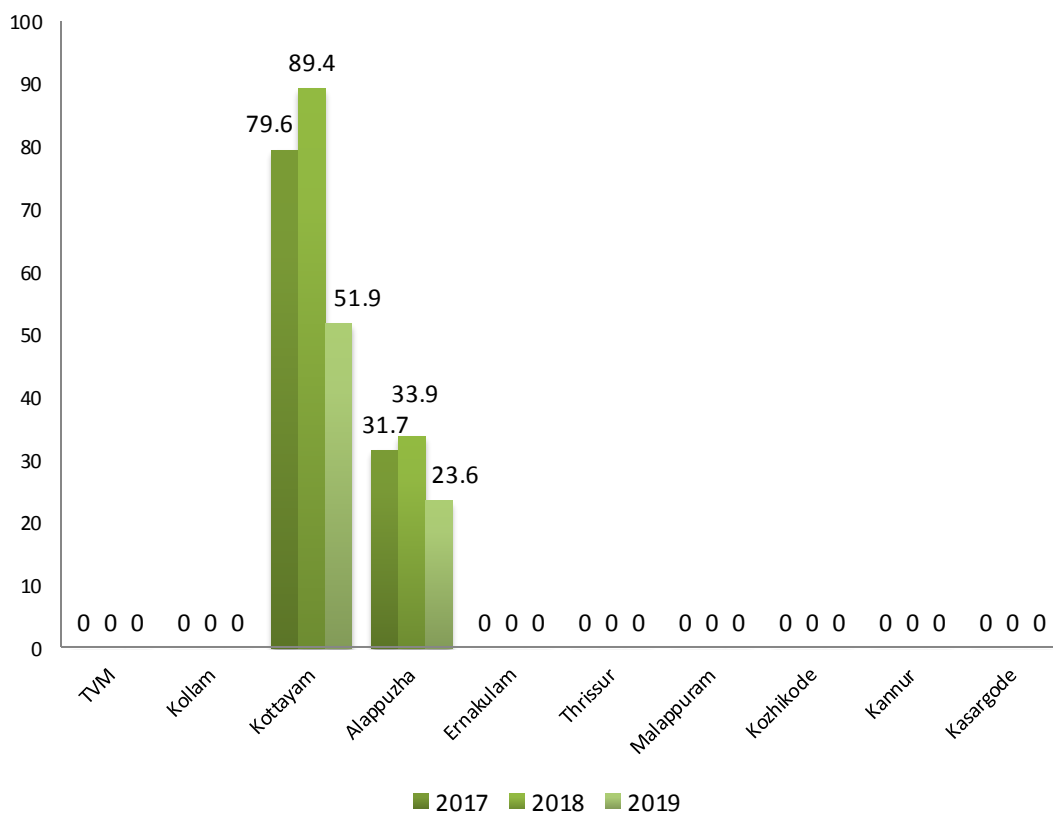


Figure: 1.21 Wage to sales ratio of coir sector

Others

The "Other" sector includes grinding units, flour mill, beauty parlour, paper bag units etc. Figure 1.22 shows the wage to sales ratio in 2017, 2018 and 2019. It shows that the wage to sales ratio is highest in Kozhikode and lowest in Kasargod district

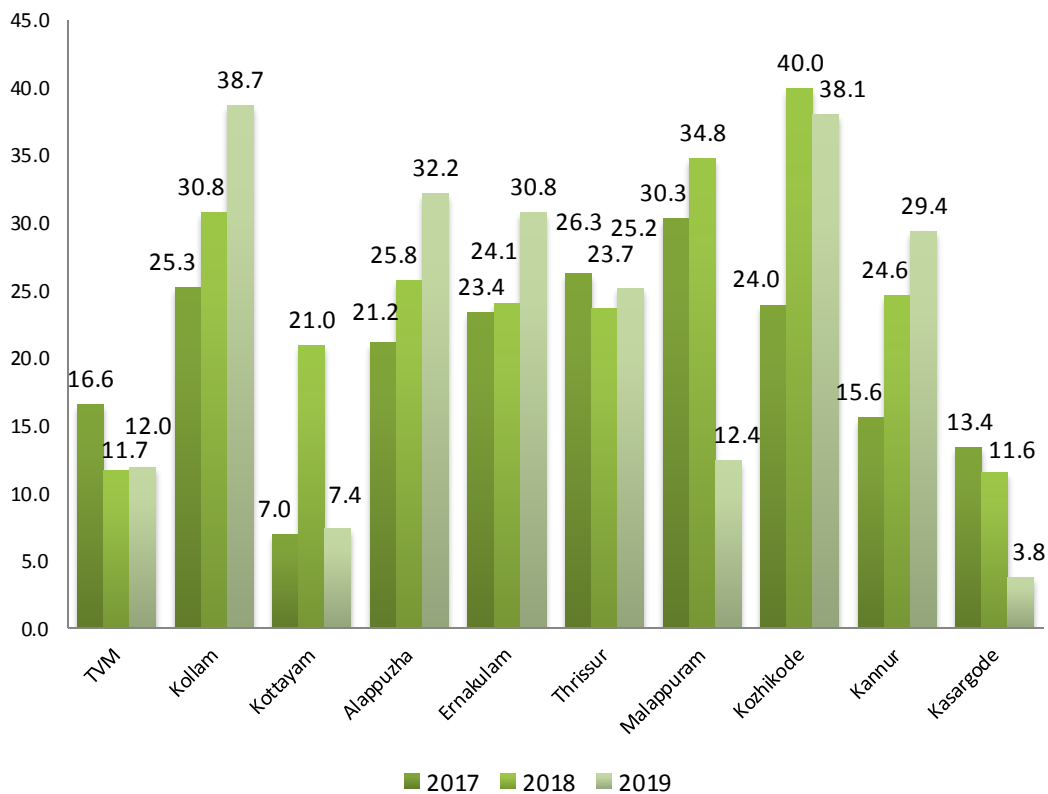


Figure: 1.22 Wage to sales ratio of other sectors

Month wise analysis

Month wise analysis was done across various sectors during January 2017- June 2019 to identify in which month the average sales volume is high.

Tailoring and Garments

Tailoring and garments sector is the consistent sector working with SAF. In Figure 1.23, the sales volume is highest during the month of May 2019 (Rs. 1.56 crores) the sales volume is lowest during the month of February 2017 (Rs. 64.68 lakhs).

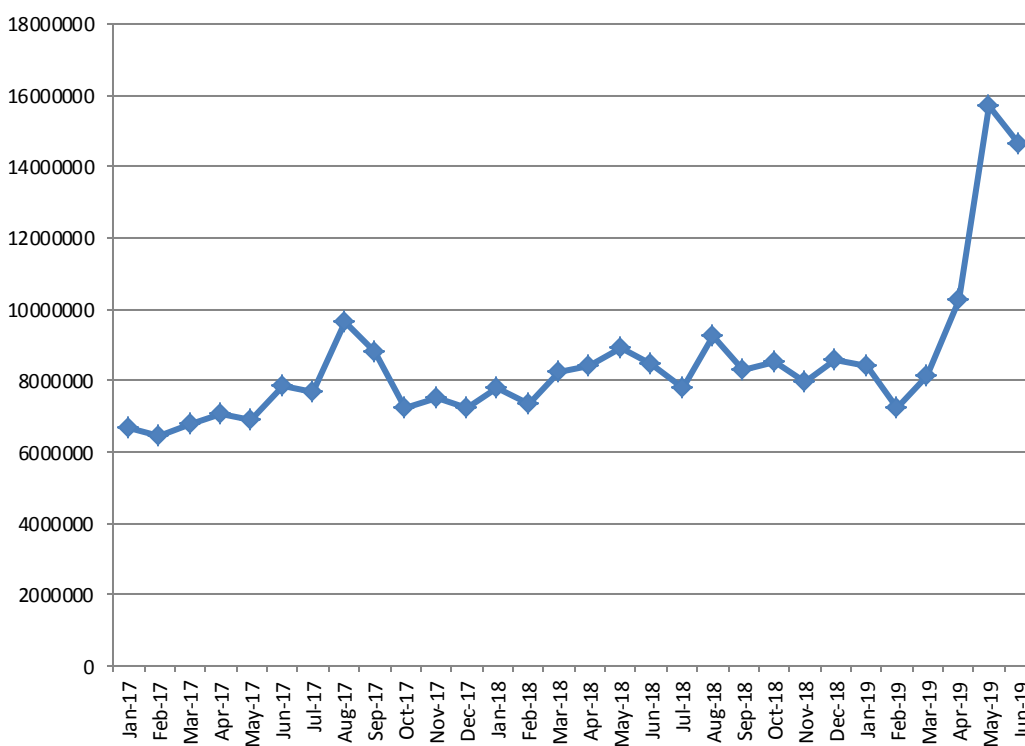


Figure 1.23 Average monthly sales volume of Tailoring and Garments sector

Fish

In fish sector average sales volume is highest during the month of February 2019 (Rs. 1.04 crores) and lowest during the month of April 2019 (Rs. 61.10 lakhs). The results are shown in the figure 1.24.

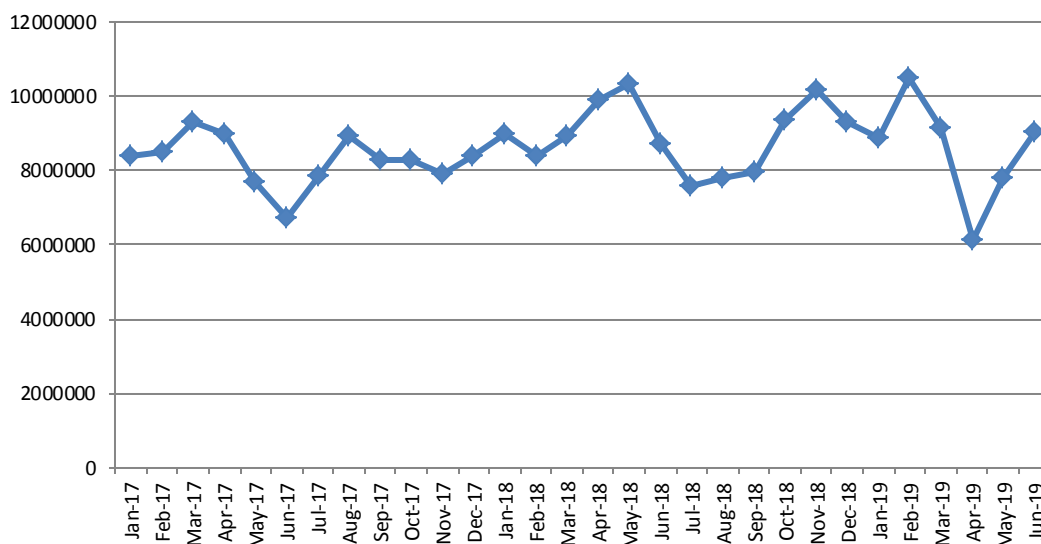


Figure 1.24 Average monthly sales volume of Fish sector

Food

In food sector average sales volume rate is highest during the month of May 2019 (Rs. 1.19crores) and lowest during the month of February 2019 (Rs. 86.98 lakhs). It is shown in the Figure 1.25

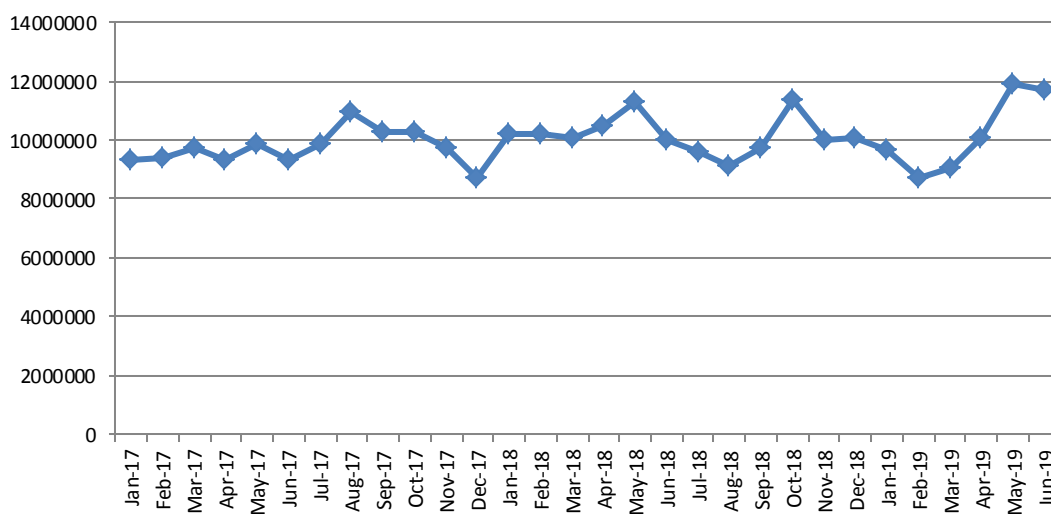


Figure 1.25 Average monthly sales volume of Food sector

Supermarket

The supermarket is the big project which SAF undertakes. In Figure 1.26 it is clear that the sales volume is increased during the year 2018. The sales volume is highest during the month of August 2018 (Rs. 69.51 lakhs); it is due to flood relief work. The sales volume is lowest during the month of April 2019 (Rs. 6.99 lakhs).

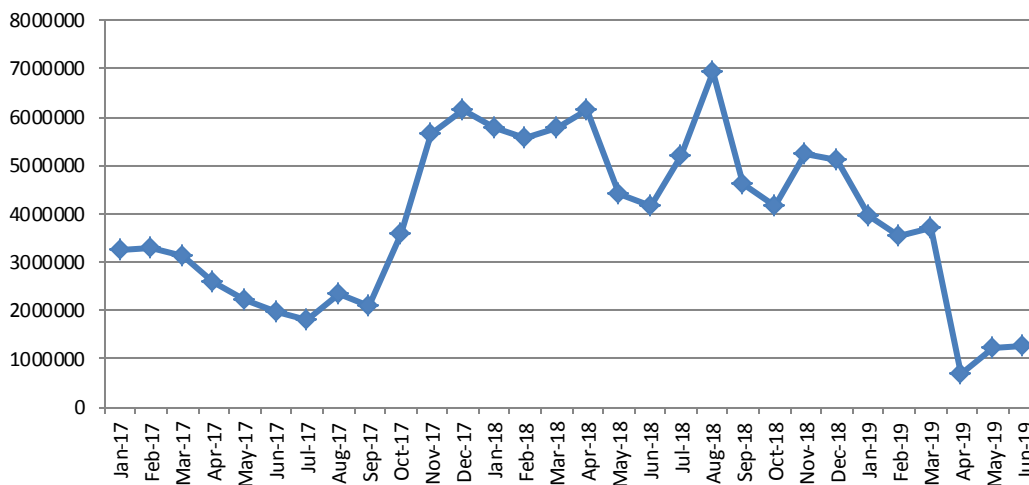


Figure 1.26 Average monthly sales volume of Supermarket sector

Provisional store

In Figure 1.27 the average sales volume is high during the month of August 2018 (Rs. 85.03 lakhs); it is due to flood relief work. The sales volume is lowest during the month of January 2019 (Rs. 45.80 lakhs).

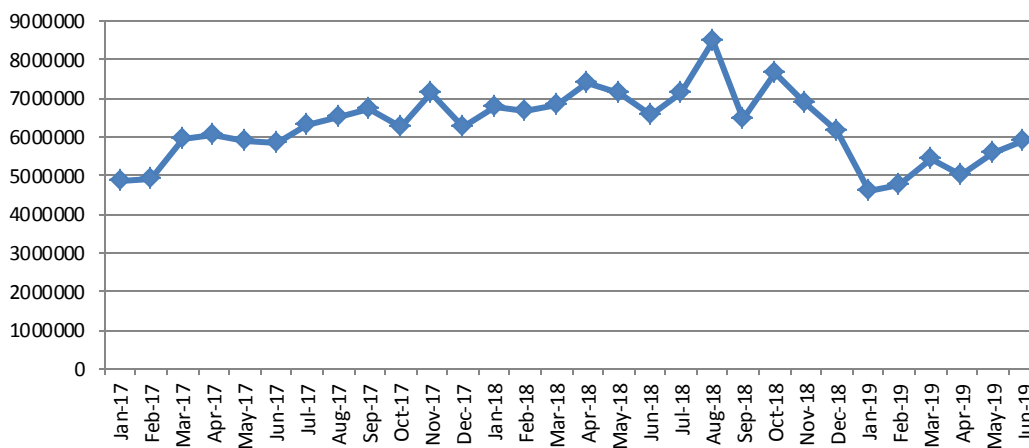


Figure 1.27 Average monthly sales volume of Provisional stores sector

Coir

In coir sector the sales volume is highest during the month of June 2019 (Rs. 9.86 lakhs) and lowest during the month of March 2019 (Rs. 20,185). It is shown in Figure 1.28.

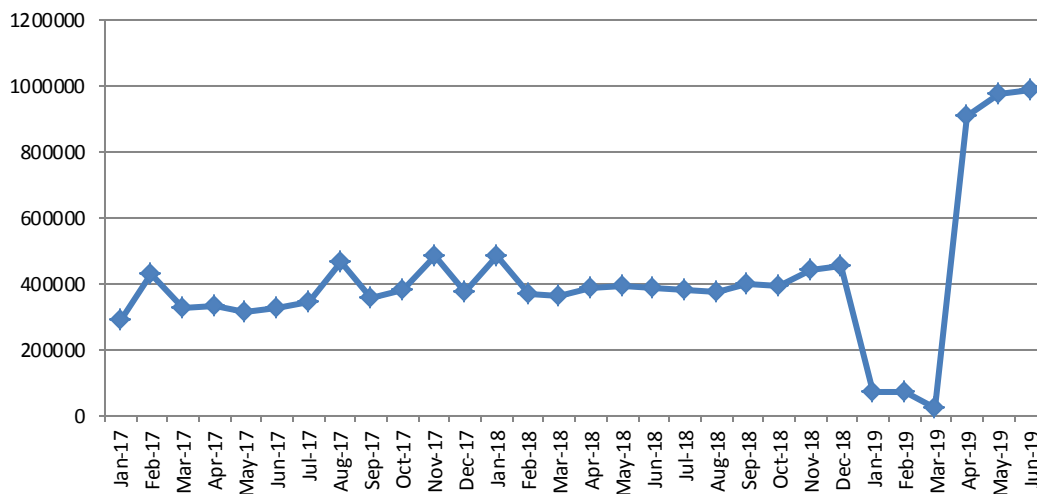


Figure 1.28 Average monthly sales volume of Coir sector

Others

Other sector includes computer centre, hire service, tuition centre, soap making etc. The sales volume is highest during the month of May 2019 (Rs.1.02 crores) and lowest during the month of January 2017 (Rs.41.80 lakhs)

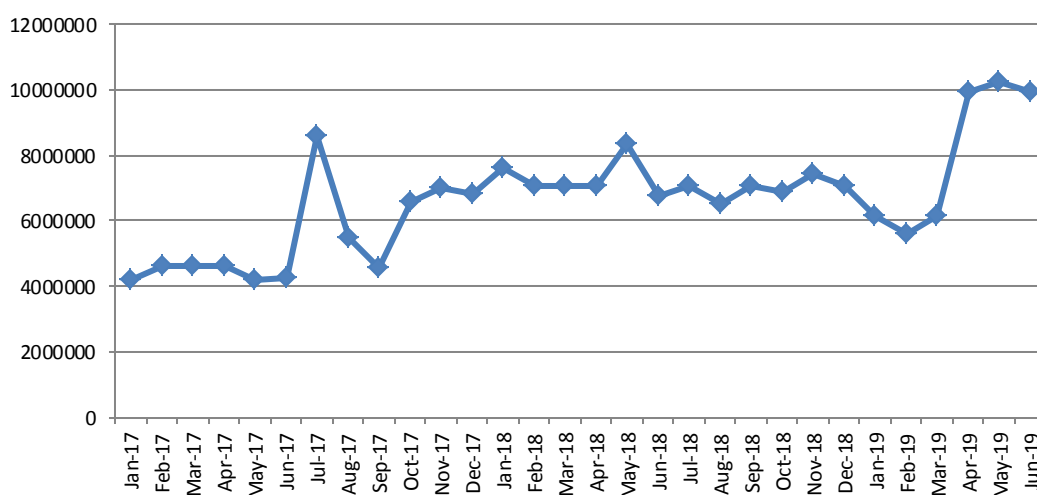


Figure 1.29 Average monthly sales volume of Other Sectors

Employment generation

Employment generation of fisherwomen has been one of the important objectives of BME project. Problem of unemployment and underemployment is the chronic feature of this community. There is low rate of labour participation in this sector which leads to poverty. In the absolute sense, it relates to subsistence. Therefore in order to provide a minimum standard of living and employment SAF initiated activity groups.

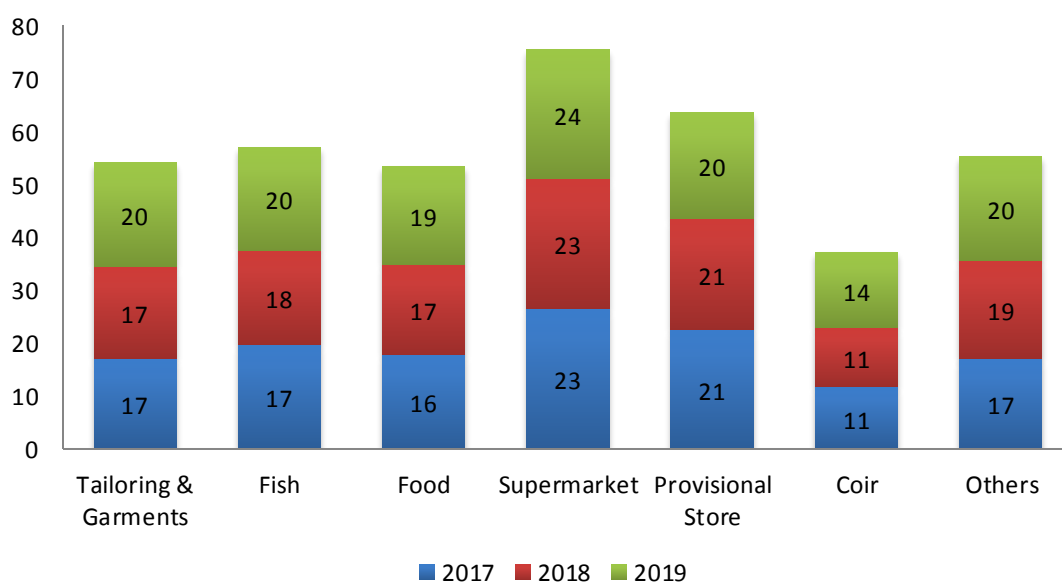


Figure1. 30 Employment generations

Figure1. 30 show the man-days of one person in different sectors in 2017, 2018 and 2019. The result indicates that maximum man day in supermarket sector and minimum in coir sector.

When comparing three years in 2017 average man day is 17 and it increased in 2018 to 18. In 2019 the man day is highest (19).

Wage Rate

Wage rate is the amount that can be calculated from the average total wage by employment days.

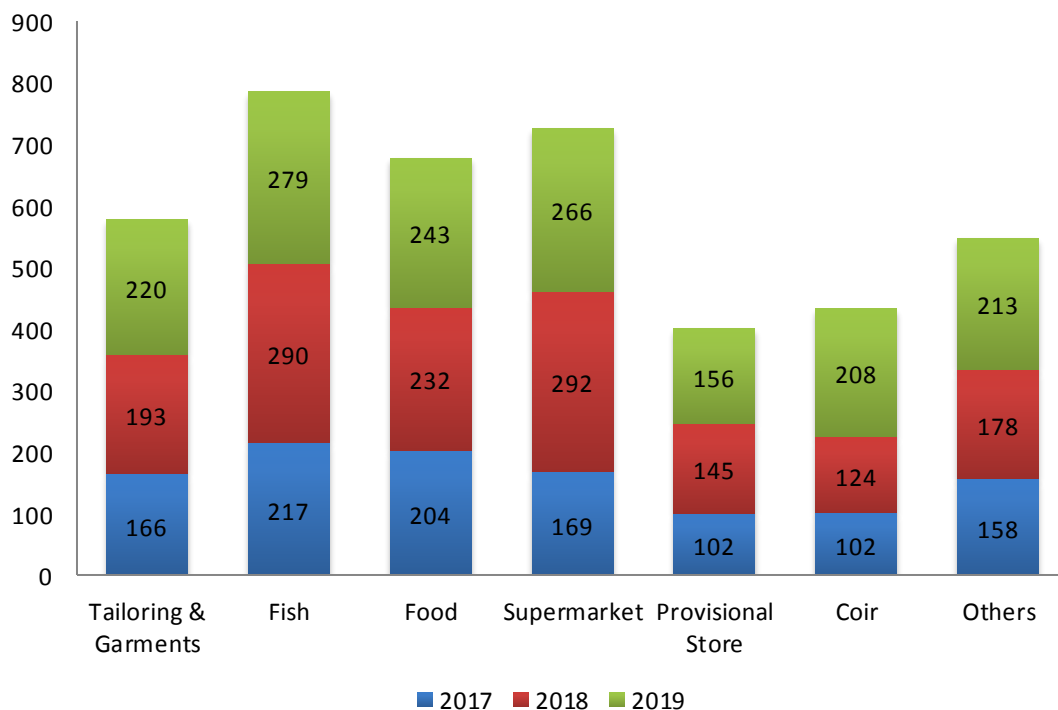


Figure 1.31 Wage rates

Figure 1.31 shows the wage rate of one person in one man day in 2017, 2018 and 2019. The wage rate is highest in fish sector and lowest in provisional store sector.

When comparing three years the wage rate in 2017 is 160 and it increased in 2018 to 208. In 2019 the wage rate is increased to 226. So the wage rate is highest in 2019.

Employment Share

Employment share can be calculated as the average wage taken by the employment generation.

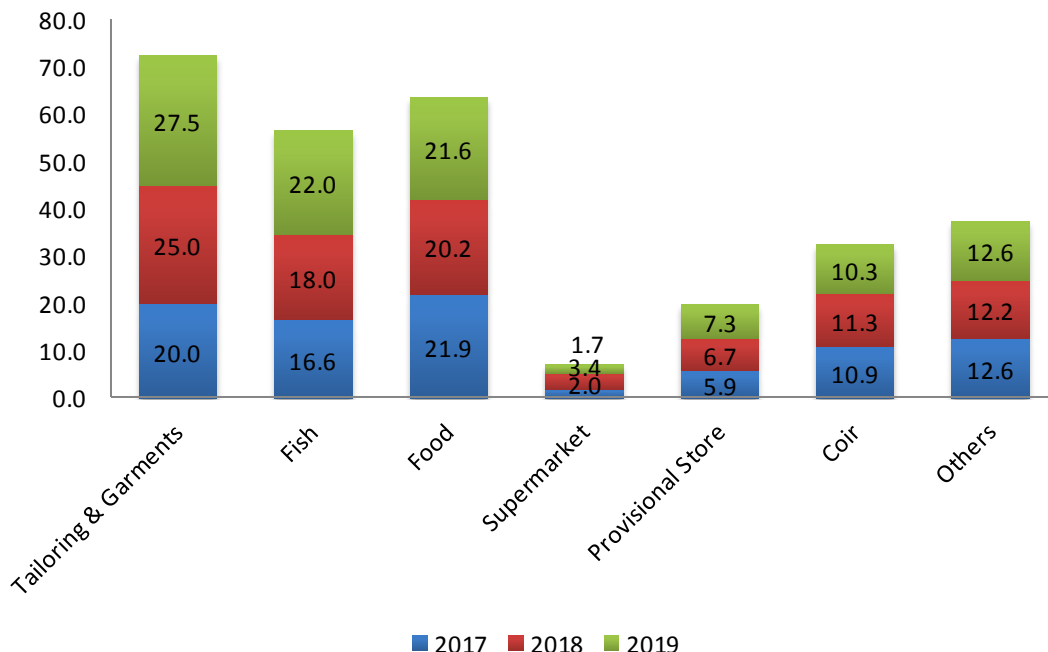


Figure 1.32 Employment shares

Figure 1.32 shows that in 2017, 2018 and 2019 the employment share is highest in tailoring and garments sector and lowest in supermarket sector.

When comparing three years in 2017 the employment share is 12.8 per cent and in 2018 it increased to 13.8 per cent. In 2019 employment share has the highest percentage (14.7 per cent).

(ii) Initiatives in assessing impact of Theeramythri additional funds

SAF has a strong budget position for the implementation of the Theeramythri groups. There are different kinds of funds which are made available to the activity groups. In the business cycle it could be revolving fund, technology fund or shift to business.

Revolving fund

A Revolving fund (RF) is provided as working capital support for existing enterprises. The working capital support for the revolving fund is given to the activity groups without charging interest. The loans extended from the existing revolving fund have already emerged as an important source of working capital funds for the groups. Groups, that had gone down in performance due to problems in working capital management have benefited from this opportunity.

Most of the activity groups started in between 2009 and 2012 (42 per cent). 30 percentages of the activity groups started before 2009 and 28 percent started after 2012. Average hours spend per a day by a person in all the sectors is 7.5 hours. When comparing the different sectors, the maximum hours spend per day in supermarket sector (10 hours). This is due to the working time of the supermarkets is high when compared to other sectors. The average working hours per day is minimum in Tailoring and garments sector (7 hours). It is shown in the figure 1.33

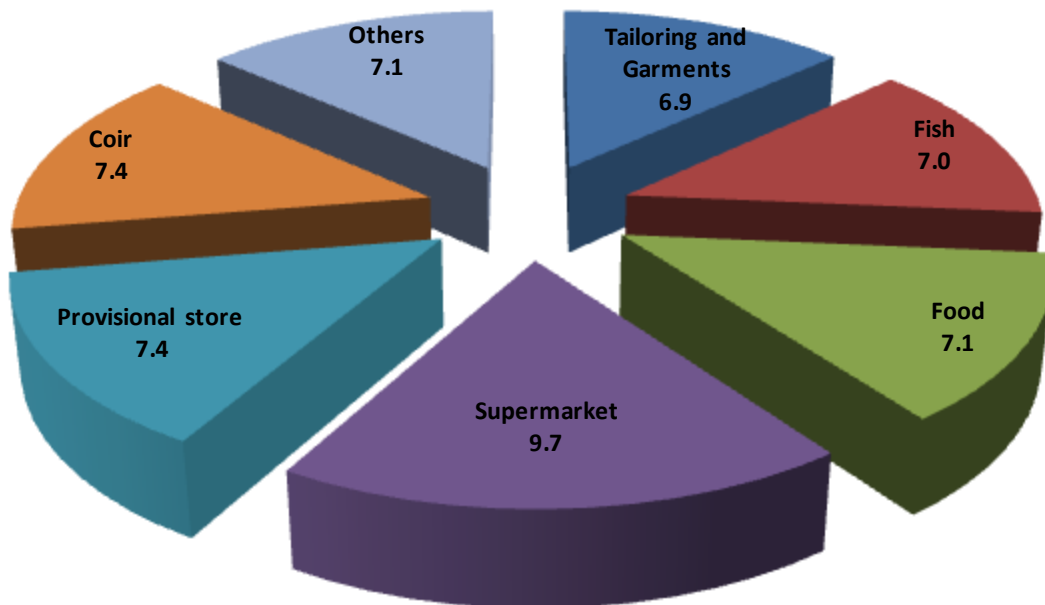


Figure 1 33: Average hours spend per day

When considering the revolving fund received by the sectors, an average of Rs. 33160 received by all the sectors. The highest amount received by Supermarket sector (Rs.49743) and lowest amount received by the provisional store sector (Rs. 25390). It is shown in Figure 1.34.

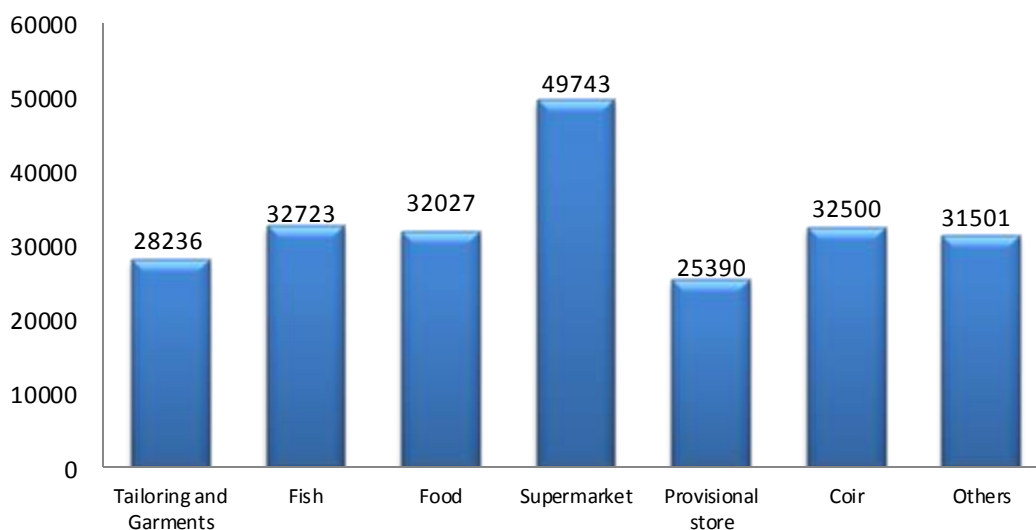


Figure 1.34: Average Revolving fund received

The ratio of amount received and amount repaid is calculated. Figure 1.35 shows that highest ratio in provisional store sector followed by the fish sector and lowest ratio in supermarket sector. This is due to the variation in revolving fund received. Supermarket sector received more amount and provisional store sector received less amount among the sectors.

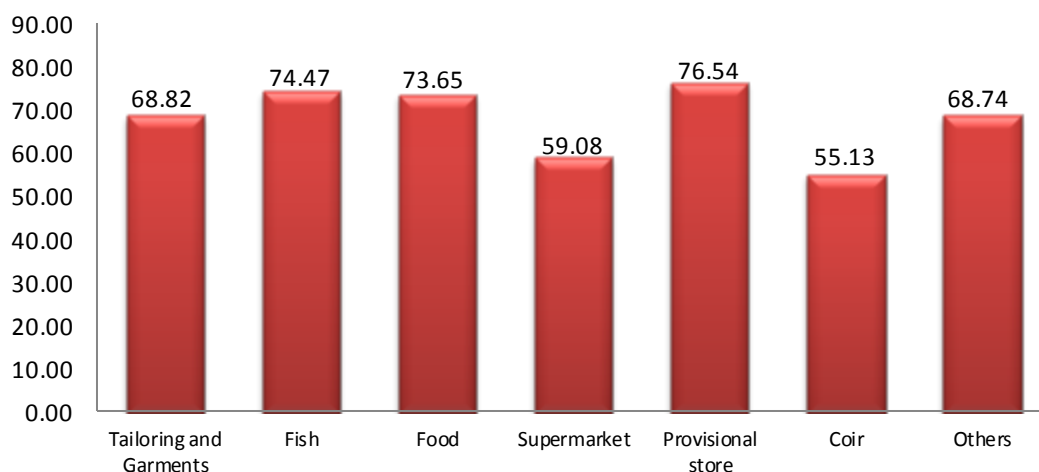


Figure 1.35: Ratio of amount received and amount repaid

Impact on Revolving Fund

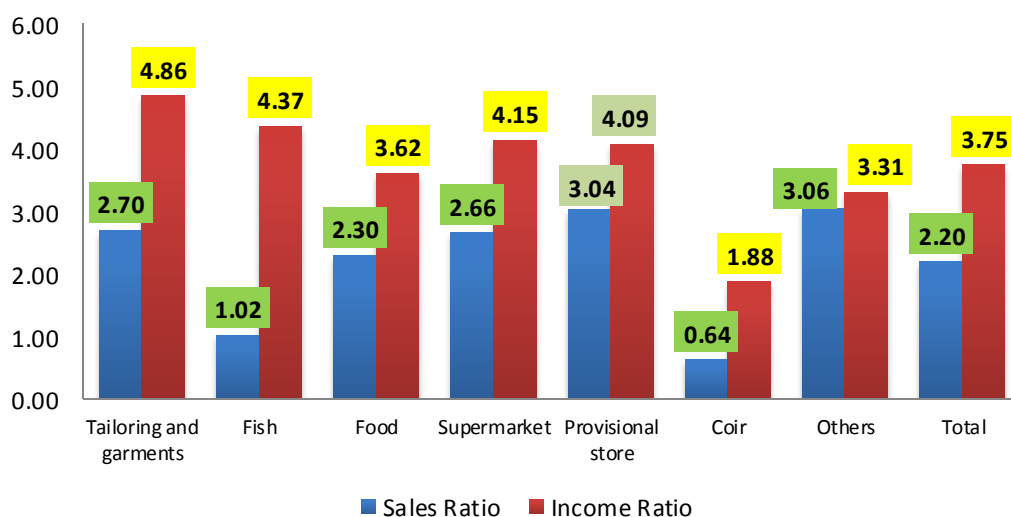


Figure 1.36: Impact on Revolving Fund

After receiving the revolving fund, the sales as well as income of different activity groups increased. The sales ratio and income ratios are shown in figure 1.36. It indicates that both the sale and income increased in provisional store sector. And also the sales and income increased in other sector.

By dissecting "Other" sector to find the progressing groups in the sector. The most number of groups in the other sector is the flour mill (43 per cent) followed by the beauty parlour (10 per cent). In the case of revolving fund received, beauty parlour groups received high (11.8 per cent). From figure 1.37, the sales and income are increased in beauty parlour and flour mill.

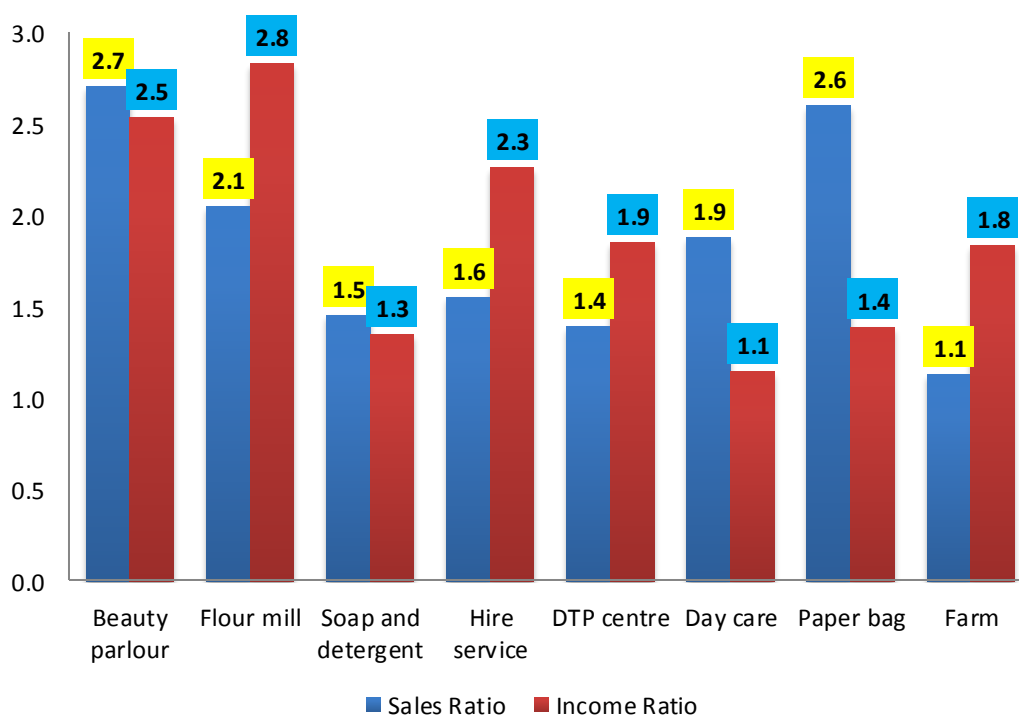


Figure 1.37: Dissecting others

Motivation to get a revolving fund / Utilization of the revolving fund

From table 1.4 the major attribute selected for the motivation to get a revolving fund is enhancing the sales volume. Increasing the personal income is the second major attribute. Other attributes selected are purchasing the raw materials, ease of availability and creation of job opportunity.

Table 1.4: Utilization of the revolving fund

Attributes	Score	Rank
Enhance the sales volume	68	I
Increase the personal income	59	II
Purchasing the raw materials	54	III
Ease of availability	53	IV
Creation of job opportunity	52	V
Low cost and high business performance	48	VI
Meeting the day to day expenses	47	VII
Less burden and procedures	46.5	VIII
Marketing the products	46	IX

Benefits after receiving the Revolving Fund

The main benefit after receiving the revolving fund is the increase in savings and income followed by increase in sales volume. Motivation / leadership and more accountability / responsibility are the other major benefits after receiving the revolving fund.

Table 1.5: Benefits after receiving the Revolving Fund

Attributes	Score	Rank
Increase in savings and income	71	I
Increase in Sales volume	64	II
Motivation / Leadership	52	III
Improved in basic facilities and amenities	50	IV
More Accountability/ responsibility	47	V
Risk takers	44	VI
More employment opportunities	43	VII
Marketing skills improved	42	VIII

Shortcomings in the Revolving fund

When considering the shortcomings in the revolving fund, inadequate fund is in the first position followed by lack of awareness. Other constraints are lack of skill in managing money and long procedures

Table 1.6: Shortcomings in the Revolving fund

Constraints	Score	Rank
Inadequate funds	64	I
Lack of awareness	53	II
Lack of skill in managing money	52	III
Long procedures	47	IV
Delay in disbursal of fund	45	V
Technical support from SAF	38	VI

Shortcomings in the Business

The main constraint in the business is the competition in the market followed by lack of institutional linkages and lack of branding. (**Annexure I**)

Table 1.7: Shortcomings in the Business

Constraints	Score	Rank
Competition in market	63.4	I
Lack of Institutional linkages	61.00	II
Lack of branding	57.7	III
Unexpected expenses	56.6	IV
Inadequate funds	55.00	V
Lack of skill in business planning	53.40	VI
Seasonality of business	53.30	VII
Inadequate operational space	50.70	VIII
Raw material shortage	50.00	IX
Lack of skill up gradation	48.90	X
Quality issues	45.70	XI
Absenteeism	44.60	XII
Conflicts among members	44.00	XIII
Technical support from SAF	41	XIV
Delay in disbursal	39.3	XV
Fund spent on other uses	36.3	XVI

Technology fund

SAF provides technology improvement support that focuses on technical improvement, replacement and repairs, technical support, and application of new and appropriate technologies. The activity groups implemented by SAF need to be developed by extensive application of new and appropriate technologies in various micro enterprises. These increase the demand for interventions in technology improvement and skill training.

Most of the activity groups started before 2009 (42.4 per cent). 41.2 percentages of the activity groups started in between 2009 and 2012 and 16.4 percent started after 2012. Average hours spend per a day by a person in all the sectors is 7.3 hours. When comparing the different sectors, the maximum hours spend per day in supermarket sector (9.5 hours). This is due to the working time of the supermarkets is high when compared to other sectors. The average working hours per day is minimum in Coir sector (6.3 hours). It is shown in the figure

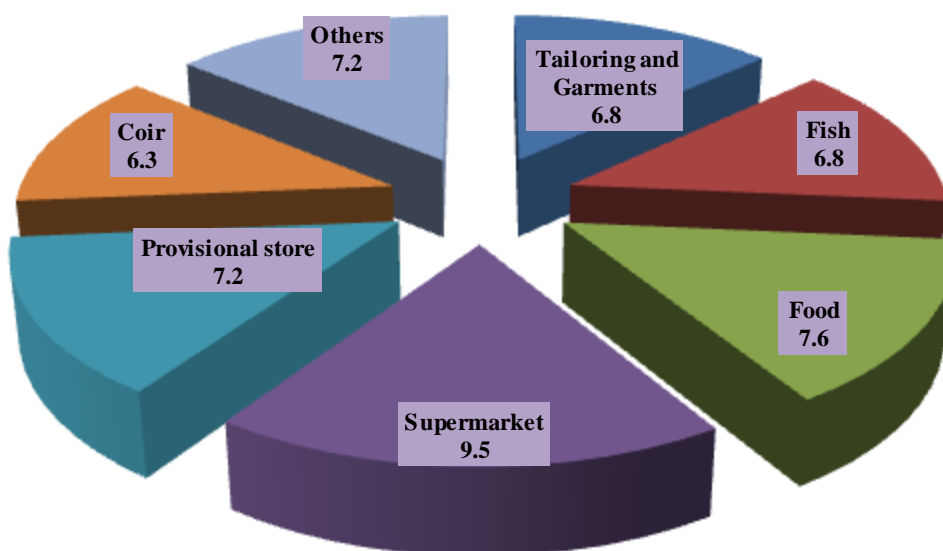


Figure: 1.38 Average hours spend per day (Technology fund)

Technology fund received

An average of Rs.29446 is received as the technology fund and an average of Rs 23400 is repaid by different sectors. The highest amount is received by the other sector as technology fund (17.6 percentages) followed by supermarket sector (16.6 percentages). The least amount received by coir sector (11.8 percentages).

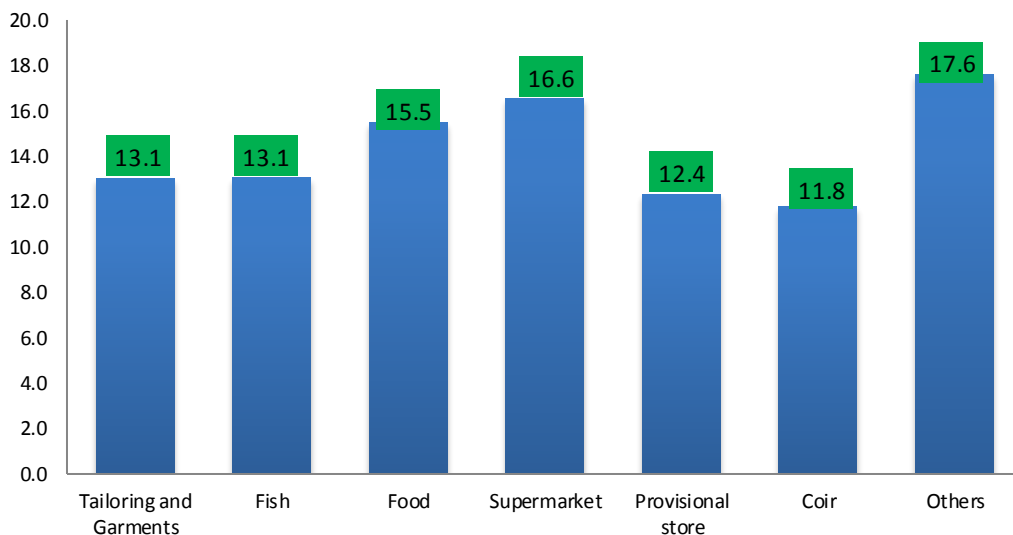


Figure: 1.39 Technology fund received

When calculating the ratio of fund received and spends, provisional store sector shows the highest ratio (89.61) followed by the coir sector (87.24).

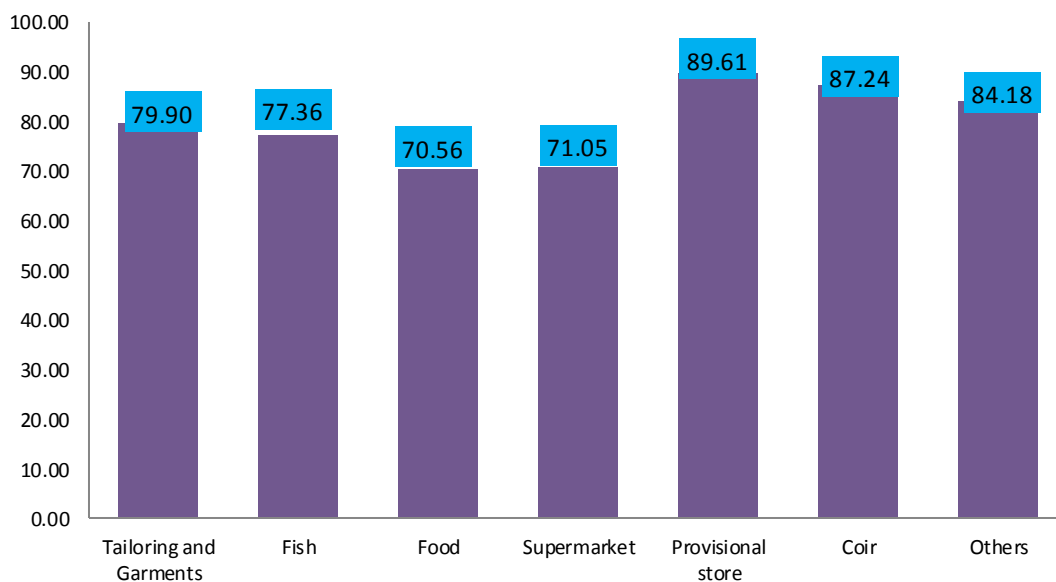


Figure 1.40 Ratio of Technology fund received and Amount spend for repairing the equipment

Impact on Technology Fund

After receiving the technology fund the sales and income of the activity groups increased. From figure 1.41 the sales and income increased most in provisional store sector.

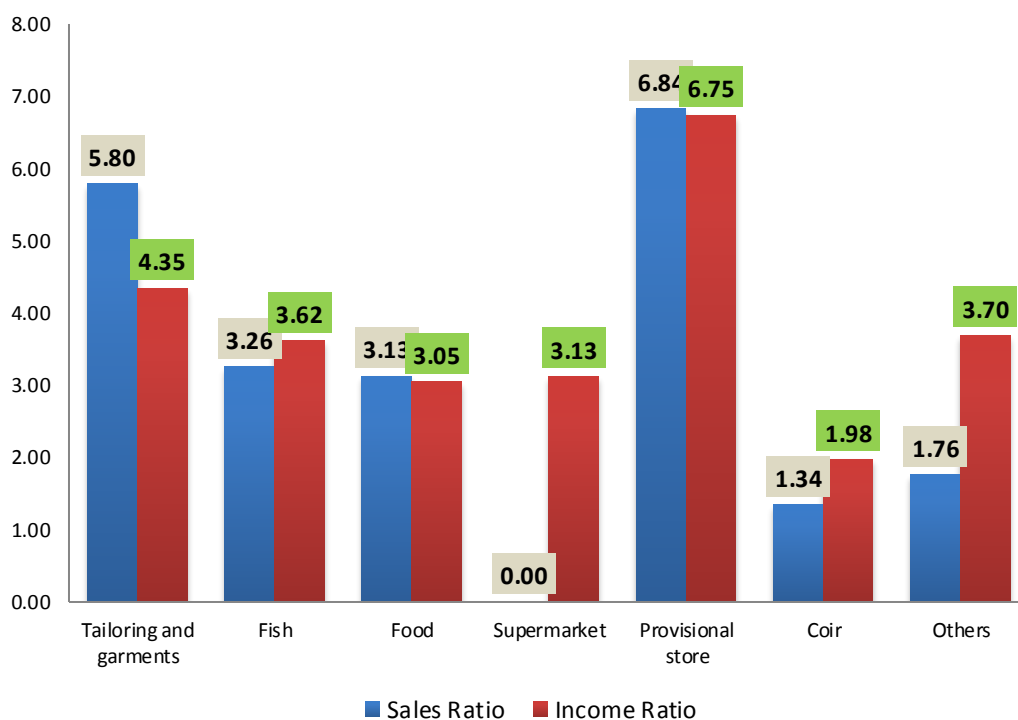


Figure 1.41: Impact on Technology Fund

By dissecting others, the most number of groups is the flour mill (35 per cent) followed by hire service (23 per cent). High amount received as the technology fund by the akshaya centre (33.1 per cent). from figure 1.42 the most progressive group is hire service.

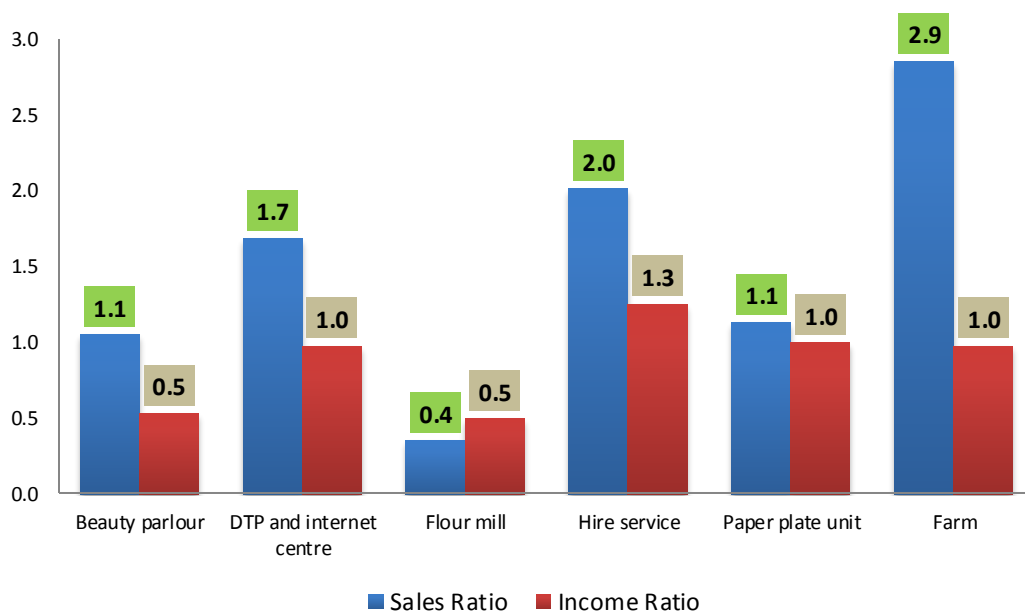


Figure 1.42: Impact on technology fund- Other sectors

Reason for availing Technology fund

The main attribute selected by the groups as the reason for availing technology fund is enhance the productivity and sales volume followed by increase the income. To meet the demand and ease of availability are other reason for availing technology fund.

Table 1.8: Reason for availing Technology fund

Attributes	Score	Rank
Enhance the productivity and sales volume	64	I
Increase the income	60.3	II
To meet the demand	57.4	III
Ease of availability	53.6	IV
Creation of job opportunity	48.1	V
Providing best service by saving time	47.7	VI
Low cost and high business performance	47.1	VII
To stay competitive	43.1	VIII
Less burden and procedures	41.3	IX

Benefits after receiving the Technology fund

The main benefit after receiving the technology fund is the increase in sales volume and increase in savings and income. Improvement in the basic facilities and amenities and meeting the demand are the other benefits.

Table 1.9: Benefits after receiving the Technology fund

Attributes	Score	Rank
Increase in Sales volume	66.6	I
Increase in savings and income	64.9	II
Improvement in the basic facilities and amenities	53.1	III
Meeting the demand	50.4	IV
Motivation / Leadership	48.7	V
Providing the best service by saving time	48	VI
More employment opportunities	47.4	VII
More Accountability/ responsibility	47.1	VIII

The main constraint in the short comings in the technology fund is the inadequate fund and long procedures. The main constraints in shortcomings in the business are competition in market, inadequate funds and lack of skill up gradation (**Annexure II**)

Shift to business

Shift to business fund must be allotted only at the time where there is no other option left out for reviving the activity group. They can be linked to take loan from banks as that will create the institution for hard work to revive the group. Most of the activity groups started before 2009 (44.6 per cent). 33.8 percentages of the activity groups started in between 2009 and 2012 and 21.5 percent started after 2012. When comparing the sales, income and expenditure; the sales is high in fish sector but the income is low. This is due to the high expenditure. When comparing the different sectors the income is high in food sector. This is due to the less expenditure.

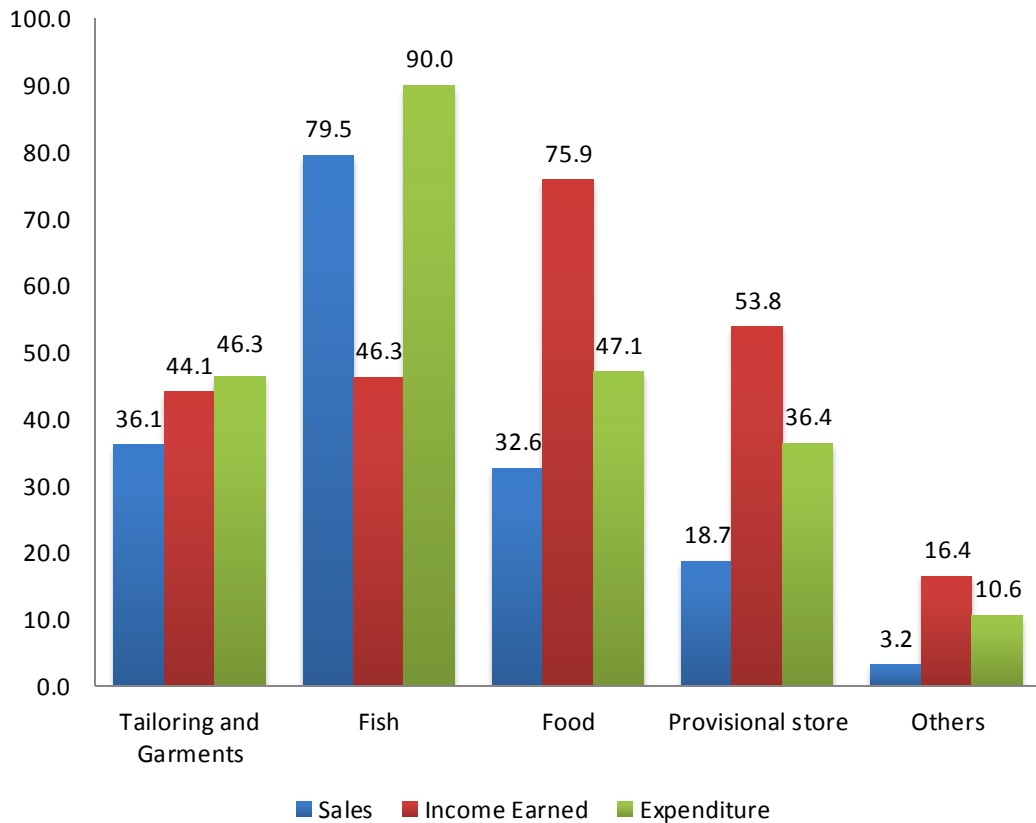


Figure 1.43: Sales income and expenditure

Reasons for shift in business

There are several reasons for shifting the business. The main reason is better chance of developing new revenue followed by Current business activities, products and services don't generate the revenue, necessary to sustain profit. Economic reality, crisis and pressure and change in customer preference are the other reason for shift in business.

Table 1.10: Reasons for shift in business

Constraints	Score	Rank
Better chance of developing new revenue	68.6	I
Current business activities, products and services don't generate the revenue, necessary to sustain profit	65.2	II
Economic Reality	63.4	III
Crisis and pressure	55.8	IV
Change in customer preference	49.8	V
Custom demand	49.6	VI
Increase in consumer demand	48	VII
To lower prices and discounts to attract more customers	47.4	VIII
Not able to keep a quality image	47.2	IX
Seasonality of business	46.6	X
Social Demand	45.6	XI
Social pressure	39	XII
Governmental regulations	33.2	XIII

Benefits after shifting the business

The major benefit after shifting the business is increase the personal income and enhances the sales volume. To meet day to day expenses and creation of job opportunities are the other benefits.

Table 1.11: Benefits after shifting the business

Attribute	Score	Rank
Increase the personal income	60	I
Enhance the sales volume	56.2	II
To meet day to day expenses	49	III
Creation of job opportunity	47.6	IV
Low cost and high business performance	43.4	V
To market the products	39	VI

Problems faced after shifting the business is the another main factor considering. The main constraint is the inadequate fund and lack of skill in managing money. Lack of proper planning and lack of awareness are the other problems. (**Annexure III**)

Table 1.12 Problems faced after shifting the business

Constraints	Score	Rank
Inadequate funds	62.4	I
Lack of skill in managing money	57.2	II
Lack of proper planning	50.2	III
Lack of awareness	49.6	IV
Couldn't get the expected demand	48.4	V
Couldn't able to maintain quality of the product	43	VI
Conflicts among members	38.8	VII

Effectiveness of Theeranaipunya

Theeranaipunya is a capacity building training programme for the fisherwomen youth. When analysing the data majority of the trainees were in the age group of 25 to 30 (40 per cent) followed by the age less than 25 (34 per cent). 63.2 percentage of the trainees were graduated 42.6 percentage completed plus two level of education.

After Theeranaipunya training program 83.5 percentages of the trainees searched for a job and the remaining 16.5 percentage are not interested to do any job.

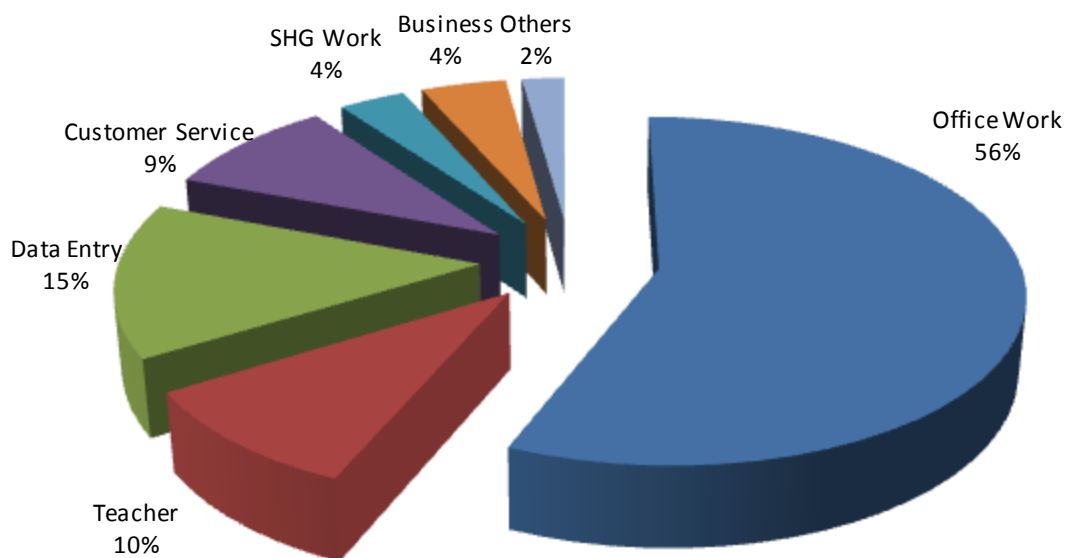


Figure 1.44: Type of job searched for

The types of job searched by the trainees are shown in the figure. It shows that 56 percentages of the trainees interested to do the office work followed by the data entry work (15 per cent) and teaching (10 per cent).

Current employment status

After Theeranaipunya many of the trainees got job in different organisations. When comparing the different district 35 trainees were placed out of 52 in Ernakulam district (67.31 per cent) followed by Malappuram (65.22 per cent). The placement percentage is less in Kottayam district.

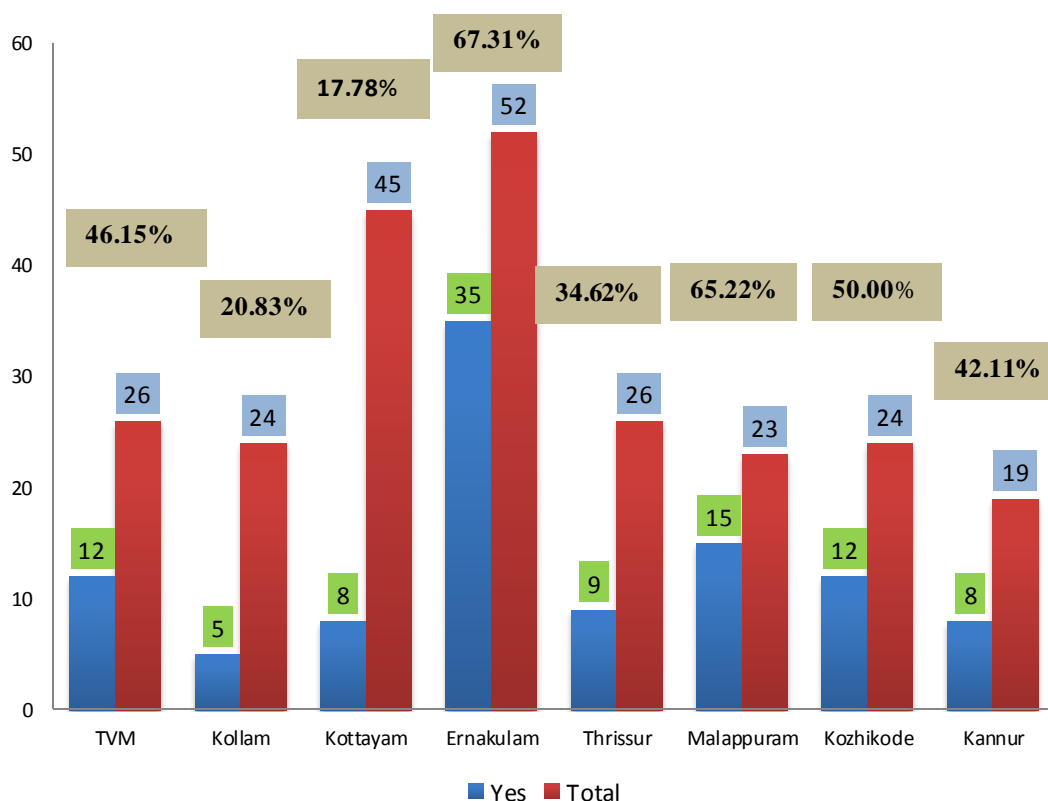


Figure 1.45: Current employment status

The main reason for unemployment is unable to find appropriate job followed by Delivery/Baby sitter problem, Interest in continuing studies, Family and Household Reasons.

Theeranaipunya positive impacts

The positive impacts after attending the Theeranaipunya training programme is the improvement in the communication skill and leadership qualities. Economic benefits and decision making skills are the other positive impacts.

Table 1.13: Theeranaipunya positive impacts

Attributes	Score	Rank
Communication Skills	64.9	I
Leadership Qualities	63.4	II
Economic benefits	55.3	III
Decision making skills	49.8	IV
Personality development	48.5	V
Career prospects	48.3	VI
Status of living	48.1	VII
Management strategies	44.6	VIII
Accomplishments/Satisfaction	38.5	IX
Others	26.4	X

Effectiveness of Theeranaipunya

The main effectiveness of Theeranaipunya is the wide lecture topics and better access to online material followed by sufficient and well-equipped faculty team and favorable training environment (**Annexure V**)

Table 1.14: Effectiveness of Theeranaipunya

	Score	Rank
Wide lecture topics and better access to online material	61.9	I
Sufficient and Well-equipped faculty team	61.3	II
Favorable Training Environment	60.4	III
Interactive lecture sessions	58.5	IV
Best experiential training institutes	57.3	V
Systematic and comprehensive training assessment	53.1	VI
Perfect time schedule	48.8	VII
Perfect technologies and facilities for training programme	47.1	VIII
Enhanced the career development of trainees	39.5	IX
Others	21.4	X

(iii) DMC Monthly review report new format

Almost all the mission coordinators visit the activity groups weekly for monitoring their activities and extending support. However some of them are of the view that the frequency of visiting groups should be on monthly basis. TMC meetings are conducted monthly where the leaders of the activity groups meet together for the collection of revolving fund and informing them about the trainings, exhibitions and other activities. All mission coordinators meet monthly at SAF office for reviewing their activities which summarizes the informal conversations and feedback that occurred for the month and providing the financial statement of the activity groups with the SAF officials.

For the ease of doing presentation in a productive way a new format is implemented for submitting the monthly review report. The changes done in New DME implementation status, Existing Units Overview – Sales & Units, Existing Units Overview (Contd), Units – Overview, Participation in TMCs – January 2019, Repayment of Revolving fund, Disbursal of technology fund and C- Grade Units' Intervention - January 2019. **(Annexure IV)**

(iv) Policy Advisories and Marketing Intervention

A policy is a deliberate system of principles to guide decisions and achieve rational outcomes. It is a statement of intent, and is implemented as a procedure or protocol. They can assist in both subjective and objective decision making and merely guides actions toward those that are most likely to achieve desired outcome. They are composed of a number of analytically distinct elements with policies focused on attaining concrete outputs. The policy alternatives are composed of different sets or combinations of policy elements. Policy elements may refer to the process of making important organizational decisions, including the identification of different alternatives such as programs or spending priorities and choosing among them on the basis of the impact they will have. They can

be understood as political, managerial, financial and administrative mechanisms arranged to reach explicit goals and are the building blocks of policy. This policy serves as a vision for how and why SAF needs to streamline its activities, specifies priorities for all stakeholders, applies to both new and existing projects, makes specific procedure for high level approval, encourages a comprehensive and integrated linkage for business promotion, directs the use of latest technology, generate solutions to problems, establishes with measurable outcomes and specific steps for the implementation of policy.

The entire studies revolve around the fact that SAF has very low market linkages. They have not created value chains for themselves. This is important for SAF to cultivate, maintain and increase its market share by satisfying the consumer demand. A combination of target market identification and market research will lead to good product development. Appropriate marketing strategies and timely intervention, requisite policy advisories with analytical support was provided for the effective functioning of Theeramythri groups

(v) Stakeholder's conclave

The stakeholder's conclave was jointly organized by CMFRI and SAF. The group members of this project rarely have a chance to share their experiences and to review together their existing problems. A series of stakeholder's conclave was organized in order to try and address these needs. The stakeholders meeting gathered around 120 participants which represented the different activity groups from different sectors.

Objectives

The main objectives of the stakeholder's conclave were to bring together different stakeholders among different sectors, Carry out a mapping exercise of the activity groups by analysing what happens in the field, One to one discussion with the group members understanding problems in

general. Provide stakeholders with some expert input on qualitative and the other aspects to be considered in their working and provide training on the TIMES register.

Methodology

The meeting tried to fulfil its objectives by encouraging the following methodological approach. A series of stakeholder's conclaves was conducted in Kasargode, Kannur and Kozhikode districts. Every group members were informed about the meeting time and venue and one representative from each group was intimated to attend the meeting. The meeting was carried out in different steps. All the participants were divided into different groups based on the sector in which they are working. They were given time for analysing their problems with respect to their concerned sector. They were given time for jotting down their general problems. Next an open discussion of their general problems was initiated. One representative from each group was allowed to present their discussion results. The salient suggestions and policy outcomes were suggested by the team. This process was carried out in each district.

Stakeholder's conclave I- Kasargode

The First conclave was conducted on 27 April 2018 at Kasargode. The conclave was conducted for the activity group members of the Kasargode district. The programme started with the welcome address by Dr.Shyam .S. Salim. The Nodal Officer, SAF delivered the presidential address. Dr.Shyam. S. Salim, PI of the project briefly described about the programme. Forty five group members from Kannur district and 20 group members from Kasargode district attended the programme. An open discussion was facilitated by dividing the group members into different group based on their respective sector. One member from each group presented the problems of their sector.



Figure 1.46 Stakeholder's conclave Kasargode

The general problems which they presented are:

Garments and textiles

The main problem in this sector is when they sell the products locally and in instalment scheme there is difficulty in getting the money from the customers. In the case of material purchasing, the amount given as revolving fund is not adequate for them. Another problem is the price of the materials. The price of the apex materials is high when compared to the price of the materials available from the local wholesale shop. The selection of apex materials is low very less and also the seasonality of operations.

Fish

In fish sector the main problem is the revolving fund. They need to increase the revolving fund. Another problem is the technical assistance for buying the freezer, electronic weighting machine and other articles. There are aged members in the group, so ESI facility will be beneficial. And also they need assistance for repairing the machineries.

Food

The time required to repay the revolving fund has to be increased. During the time of mela's arrangement has to be made for the transportation of food items to the stall.

Supermarket

The procurement of articles were from Supplyco has gone down and the food grains were sold at Supplyco prices, but due to the lack of getting food grains at subsidized prices the prices rise and now the shop is at loss. Competition from the nearby Supplyco is another problem. Lack of customers and High loss. SAF has to take measures to give the food grains at subsidized prices and also SAF has to help to attract customers.

Others

Fancy store- Technical assistance should make available on festivals which will help to increase the stock during those seasons. SAF should help to procure stock from Bangalore, Surat etc. for all groups involved in this activity.

Soap unit- unavailability of raw materials, increase in the price of raw materials, high production cost, huge debt and no market for the product

Stationary shop- Want building assistance, increase the revolving fund amount

Flour mill- Need fund to repair the machinery, need a packing cover with the brand name of Theeramythri for their flour products, so it can be sold in supermarkets.

Beauty parlour- Skill training on new facials and make ups should be made available, need fund as technical assistance.

All stakeholders conclave was followed by field visit by the CMFRI team in the respective districts to understand the physical environment of the activity groups. An average of ten groups was covered in each district. The overall working conditions of the activity groups were assessed. Suggestions were provided for the better working of the groups.

Stated shortcomings of the working of the group

- No professional training for the food groups is available.
- Training for the garments sector was available but they didn't get what they required for their daily working.
- Some of the materials from the apex federations have very low quality like cotton sarees and dhoti's.
- Soap products and dish wash products have no brand name so there is no possibility of giving it supermarkets.
- There is high competition from other members for all the sectors
- There is high opposition from the locals in the society for educational sector.
- Increased rent for the building in the coastal areas is one of the other problems.

Suggestions

- Professional training for making jam, fruit juices, different varieties of biryanis and bakery sweets must be made available to all the food and catering group members. Since these groups are facing high completion from the other catering centres they need to diverse their products for the existence.
- A new system to check the quality of the soap, soap powder and dish wash cleaner and cleaning lotion has to be implemented. Some materials from apex federations have got regular demand among customers like bed sheets and salwar materials, so there is a need to

start a regional outlet in Kollam district and there is need to give materials at a low margin.

- There is a need to diversify the activities of the group to more allied activities, since demonstration effect is very high and there is a chance to decrease the level of profit. So corresponding small scale activities have to be identified in order to capture the market.
- Since the institutions are run by women there is every chance for the indifferent attitude or actions from the local people to distort the working of the group. So there is need from the coordinators for the effective monitoring in those areas and take necessary steps and actions to protect the group. SAF has to provide financial support to develop the group of the educational sector since these groups have long gestation period and can be highly profitable in future. So there is a need to develop these projects in every district since these types of projects can fetch higher profits.
- The revolving fund disbursement ratio to the groups has to revise. This has to be in tune with the sales volume of the groups.
- Sanctioning of projects for the existing activities has to be reduced and new activities have to be identified by giving importance to local needs.

Stakeholder's conclave II– Kannur

The Second stakeholder's conclave was conducted in Kannur district on 28th May 2018. Dr. Shyam. S.Salim, PI of the project outlined the purpose of the conclave. All the participants were divided into different groups based on the sector in which they are working. A general discussion was carried out to analyse the problems faced by the group members in their respective category. Salient suggestions and action plans were put forward by SAF officials and the CMFRI team.



Figure 1.47 Stakeholder's conclave Kannur

Garments and Textiles

The main problem of Garments and Textiles is the marketing mechanism. They need their own marketing mechanism. Need provision to work together with all garments units in the SAF, transportation facility, latest machineries and training to use the same must be made available, mediclaim and insurance for group members and reduction in electricity bill under SSI Registration. SAF has to arrange an exposure visit for the group members. The selection of garments of the apex federation is out of fashion, so for purchasing the stock of the apex the members from the group have to be included. The meeting of the garment units must be arranged once in every three months. More amounts has to sanctioned for training to the garment sector and new fashion and stitching style has to be included in training and special grants must be provided to profitable units. The government buildings which are not used can be given for the activity groups at a very low rent. A buy back system has to arrange between the groups and the apex federation. Apex should provide materials to activity groups and in turn they will stitch the materials and will give back to apex for selling. SAF has to help to take vehicle license to group members and grant to purchase vehicle for group. Pension must be granted for fisherwoman who are above the age of 60.

Food and catering group

All catering units have to pay high rent for hiring vehicles for the transport of food items, which in turn may increase the food cost which will decrease the orders or the transport cost will lower the profit which will increase the chance for the closure of the unit. Therefore SAF has to provide support for purchasing the vehicles (3wheeler) for the activity groups. Professional training for new food items and other items including sweets, cakes etc. are essential. The fund provided from SAF was not essential for purchasing kitchen utensils therefore there is a problem with taking big orders, therefore more fund has to be allotted for purchasing utensils. There should be linkages with all the catering groups if it is so if there are big orders the groups can together work for fulfilling those orders which will be beneficial for all the groups. Medical claim and health insurance should be provided to the beneficiaries of the group members.

Stakeholder's conclave III- Kozhikode

The third stakeholder's conclave was held at Kozhikode regional centre of CMFRI on 30th April 2018 was attended by 41 stakeholders from Kozhikode along with the representatives from CMFRI and SAF. Dr. Shyam S Salim the PI of the project gave a brief outline of the project. The participants were the stakeholders of Calicut running various businesses such as garment units, hotels, ornamental fish breeding, flour mill, super markets, etc. The inauguration session ended up at 11 am and after that the stakeholders were grouped based on their activity area and were asked to discuss their problems and concerns.



Figure 1.48 Stakeholder's conclave Kozhikode

The major concerns pointed out by them are as follows:

Garment unit: included Revolving fund has to be raised to Rs 2 lakh. SAF has to help to take garments from Surat. Theeramythri units have to be provided the ESI facility. Need financial help to install new machineries. Reduce the building rent. Returning facility must be there for the garments taken from SAF. More time must be provided to pay the price of the garments taken from SAF. Cloth cutting training was requested for getting updated with the latest designs.

Super market: Expecting subsidy at Supply Co rate

Dry fish: Financial crisis

Action plans

- Request to reduce rent of various buildings has been forwarded to the corporation by SAF.
- Advised to carry out more bank transactions for a better future of the business.
- Local retail outlets are preferred for garment units.
- Appointing a business manager must be entertained.
- Frequent get-togethers to share ideas have to be carried out.

Proper link between various associated units has to be necessarily done. Between super market and catering units, flour mill and super market, etc.

The main objectives of the stakeholder's conclave were:

- Analysing field experiences of different activity groups.
- Discussion with the group members to understand their problems in general.
- Seek inputs and guidance for developing the vision 2030 document.
- Training for TIMES Register entries.

(vi) Theeranaipunya IV- Gender Mainstreaming Through Skill Enhancement Amongst

Fisher Youth

Marine fisher folk are members of a low and disadvantaged caste belonging to the lowest economic strata in Indian society. The fisherwomen, in particular, have a very low status in the social hierarchy which leaves them worse off than their compatriots. Despite the slow but emerging recognition of their silent contribution, still face stumbling blocks in their path towards development. Even though new initiatives are planned and implemented for the holistic development of the fisher women, many studies pointed out that the women empowerment ratios are still lagging. Notwithstanding with the credit of improvement in the income and employment opportunities of young fisher women than their earlier generation, they can no longer meet the cost of their educational other basic needs owing to the high cost of living. In this juncture it is important for them to give additional support to bring them to the main stream thereby they could be able to utilize the available resources and opportunities to stretch out their capabilities to the maximum. All these efforts will lead to equipping the young generation of the fisher folk especially young girls in getting trained to new avenues in fisheries and other enterprise for a prospective career.

It was under the above pretext and a social commitment to the fisher community that Central Marine Fisheries Research Institute, Kochi, proposed to act as nodal agency for the conduct of Theeranaipunya training program of Ernakulam district for the period of two months during October - December 2018 in its Head Quarters for the selected trainees from the fisher community. CMFRI has wide experience in conducting customized training programme to the different stakeholder over the years in niche areas of fisheries research and development.

Inaugural session

Dr.Sathiavathy .C.R, Commissioner, Kerala Fishermen Welfare Fund Board, inaugurated the Theeranaipunya programme on 20th October 2018. Dr.Shyam. S.Salim, Course Director & Principal Scientist outlined the content of the training programme. He emphasized that the course was aimed on enhancing the overall capacities of the trainees and help them to have a better future. Thirty Nine young educated unemployed women suggested by SAF are trained under the programme.

The training approach includes both theoretical and applied sections. The faculties were from CMFRI, CIFT, Professors from colleges, staff from State Bank of India, Advocate from High court, Members of social welfare, member from panchayath and other accomplished and other experienced individuals in their realm of influence. Around 43 faculties from CMFRI and 25 guest faculties were involved in the programme. The training includes two phases each lasting for a month.

Phase I- Inferential learning through class rooms,

Phase II –Experiential learning through in-situ training.

The first phase of the classroom learning was for a period of 25 days (@6 hrs daily) , 100 sessions of one and a half hour duration were covered. The session involves with 40 per cent cent time allocated for theoretical

and 60 per cent for practical session. The theoretical framework revolves around introducing and understanding the basic concepts, its practical utility for the trainees. The practical sessions includes participatory approaches of team building through management games, role play, group discussion and public speaking.

An ex-ante need assessment of the trainees was done to analyse their strength, weaknesses, opportunities and limitation. The scores were computed, needs identified was incorporated in lecture schedules and identified new resource person for the sessions. An ex post assessment was also done to check how well the trainees benefitted from the sessions. Each and every lecture was evaluated for its content and delivery by the trainees.

Valedictory session for inferential training

The valedictory function of the class room training was held on 21st November 2018 in CMFRI. The welcome address and the presentation of the report were done by Dr Shyam S Salim, Course Director. This was followed by the feedback of the participants. The participants opined that the training programme was very effective and had provided them with an opportunity to get to know CMFRI and its activities. The training programme also provided them with an exposure to the training requirement and also made an impact on improving their personality.

Prior to the valedictory session the placement orders for the experiential training was handed over to the participants with the guidelines and deliverables (Annexure IV) .The placement list is provided as Annexure VI

Phase II- Experiential training

During the inception of the training programme they were given two schedules to analyse their training need and their self-appraisal. Based on the need analysis the areas of interest of the trainees were identified. The

options were identified and weighed on the future prospect based on their sustained and prospective future and skill set. The trainees choose their area of interest. Three weeks of reviewing the options were done and a database was developed. Consultations were done with the training centers and finalized. Request letter were sent to the identified training centers like government agencies and private companies and a confirmations were made with them. And the trainees were allotted to the different centers. Prior to the valedictory session of the inferential learning, the placement orders for the experiential training were handed over to the participants with the guidelines and deliverables.

Product / Outcome:

The trainees had undergone their training during the period from 22nd November to 20th December 2018. They reported back to CMFRI on 21st December where a review was done on the accomplishment and responsibilities which they had shouldered during the course of the training and their future course plan. All the trainees responded positively and some of them were ready to extend their training in the above institutions without any emoluments. The greatest achievement of the training programme was that most of the trainees were made permanent in the respective training centres during the course of the training programme. Some of the training centres expressed their interest to engage those trainees as a part of their system

Break up meeting / Valedictory function of Theeranaipunya

The valedictory function of the Theeranipunya training programme was done on 21st December 2018. The welcome address by Smt. Usha P K, Nodal Officer, SAF and the presentation of the report of the Theeranipunya training programme were done by Dr. Shyam S Salim, Course Director. Dr. R. Narayanakumar, Head in charge of the Division, SEETTD delivered the presidential address. He expressed his gratitude to all the trainees, faculties and facilitators for the grant success of the

training programme. Smt. C R Sathiavathy, Commissioner, Kerala Fishermen Welfare Fund Board was the chief guest of the programme. This was followed by the review of the training programme by faculties, facilitators and the trainees. The participants opined that the training programme was very effective and had provided them with an opportunity to articulate them as better human being in their life and carrier and provided them the opportunity to see new vision about their future. The faculties optioned that the changes in the trainees was quite significant and the training programme has provided them greater insights to their life. The facilitators of the training programme shared their experiences with the trainees when they were in their organizations and they expressed their full support for the coming training programs.

The release of the training manual and the DVD of the training programme were done by Dr. R. Narayanakumar. All the trainees were given a certificate for participating in the training programme. The Best trainees were identified using the parameters like the ex post training marks, involvement during the training programme, marks of the presentation, punctuality during the sessions, accomplishments and facilitators feedback during the training.

Three trainees were selected: The best trainee first position was Karthika Manoj, Lakshmy S Babu in the second position and Sushmitha N S for the third position. Ms. RildaRozario, Training Coordinator delivered the Vote of thanks for the gathering. She extended her heartfelt thanks to all the delegates and the training team for the success of the training programme.



Figure 1.49 Theeranaipunya IV

(vii) Theeramythri family meet

Organised and attended the meeting of the Theeramythri Group members Family Meet and conducted motivation training for 350 Theeramythri group and their family members on 16th November 2018. The meeting

was attended by the Honourable Minister of Fisheries and Port Smt. J. Mercykuttymaa.



Figure 1.50 Theeramythri family meet

(viii) Theeranaipunya Get together

Attended Theeranaipunya get together on 21st February 2019 at SAF office, Kadungaloor. Around 35 trainees of Theeranaipunya I, II, III and IV were attended the function.



Figure 1.51 Theeranaipunya Get-together

(ix) Review meetings

Table 1.15: Review meetings

Sl. No	Meetings	Date	Actions
1.	Review meeting at SAF office, Kadungaloor	19-04-2018	<ul style="list-style-type: none">• The implementation of BME project
2.	Review meeting at SAF office, Kadungaloor	16-05-2018	<ul style="list-style-type: none">• Project briefing
3.	Review meeting at SAF office, Kadungaloor	19-06-2018	<ul style="list-style-type: none">• Discussion related to the project works
4.	Review meeting at Deputy Director's office, Ernakulam		<ul style="list-style-type: none">• Discussion related to the project works
5.	Review meeting at IRTC Training Hall, Mundur, Palakkad.	17-10-2018	<ul style="list-style-type: none">• Discussion related to the project works
6.	Review meeting at SAF office, Kadungaloor	16-01-2019	<ul style="list-style-type: none">• Discussion related to the questionnaires
7.	Review meeting at SAF office, Kadungaloor	17-04-2019	<ul style="list-style-type: none">• Discussion related to the questionnaires
8.	Review meeting at SAF office, Kadungaloor	16.05.2019	<ul style="list-style-type: none">• Discussion related to the questionnaires
9.	Review meeting at SAF office, Kadungaloor	11.07.2019	<ul style="list-style-type: none">• Discussion related to the questionnaires
10.	Review meeting at SAF office, Kadungaloor	29.08.2019	<ul style="list-style-type: none">• Discussion related to the questionnaires
11.	Review meeting at SAF office, Kadungaloor	28.10.2019	<ul style="list-style-type: none">• Discussion related to the questionnaires
12.	Review meeting at SAF office, Kadungaloor	12.12.2019	<ul style="list-style-type: none">• Discussion related to the questionnaires
13.	Review meeting at SAF office, Kadungaloor	21.01.2020	<ul style="list-style-type: none">• Presentation of the Impact of additional funds

(x) New Initiatives

- **TIMES Register** (Theeramythri Information on Monitoring and Evaluation systems)

Economic analysis of activity group details of different heads (cash flow and balance sheet, etc.) to know the financial viability of the business units and it will help to improve their business and smooth functioning. Training was provided to the different members of the Activity Groups in the upkeep and maintenance of the TIMES registers.

- **Monitoring and evaluation of Activity Reporting and Monitoring Information system (ARMIS)-**

The financial analysis of ARMIS data to assess the status of revolving fund and details of amount to be repaid by the activity group members. It will help to check the viability of the group functioning.

Shortcomings during the period

Some of the major shortcomings of the project activities in the reporting period are as follows

- (i) Delay in the provision of data** - There was a delay in accessing the activity group details since the data provided was incomplete. This creates a problem in long time gap in collection and analysis of the data. However the same is expected to be rectified soon. These will hinder the development a vibrant benefit monitoring and evaluation system and to forecast the future.
- (ii) TIMES Register-** The data set which is to be made available to the BME is based on the data recorded and provided form the TIMES register .There has been no concrete mechanism of the data sourcing and the project still continue to rely on the pooled data across districts and sector. The training provided to the different activity groups

through the Stakeholders conclave is expected to improve the data recording and dissemination mechanism

(iii) Identification of areas related to market research so that appropriate marketing interventions which includes market research, consumer preferences, and perception studies etc.

Deliverables

- Developed a common template of Benefit Monitoring and Evaluation for all activity groups which will be embedded in the ARMIS.
- Generated quarterly report on business volume of each sector and comparison across the two time periods were done
- Provided advisories for daily working support with regard to increasing profitability/ reducing the loss.
- SAF work with different sectors therefore need based customised studies will be carried out in the respective areas where support is essential and suggested appropriate marketing interventions. These are mainly meant for market penetration of Theeramythri products.
- Policy support - CMFRI worked in tandem with SAF and its linkage institutions/ agencies

SUMMARY & CONCLUSION

SUMMARY AND CONCLUSIONS

Society for Assistance to Fisherwomen (SAF) is an agency under Department of Fisheries, Kerala with the mandate to work for the empowerment of fisherwomen across the state. The pre-cursor to the formation of SAF was the Tsunami calamity of December 2004. Today more than 5000 fisherwomen have transformed themselves into successful micro entrepreneurs under Theeramythri, earning gainful self - employment and stable incomes. Together, they operate more than 1200 microenterprises (full and part time) with an annual business turnover of more than 50 million Indian rupees during the year 2017-19. These enterprises generate considerable employment of 19 man days per person/ month with average daily wage rate of Rs. 183 contributing substantially towards their monthly income.

The overall study points out that, the most effective progressing sector among SAF groups is the tailoring and garments sector. When comparing three years 2017 2018 and 2019 the most effective progressing year is 2019. The study elucidates that majority of the activity groups are having the month of August- September as their peak season of business. Irrespective of the category of business activity groups are having their brisk business during this period. The results also shows that the man days, working hours, employment rate etc are at the peak during this season. Most of the group members are completely involved in their activities in this season. The group size, working hours, market demand, peak season, raw material availability etc have very good impact in the profit making. The fisher empowerment improved considerably post joining SAF from 0.41to 0.64. The empowerment determinants included economical (30.7 per cent), legal (22.81 per cent), political (20.18 per cent) social (14.91 per cent) and psychological (11.4 per cent).

SAF provided additional fund on a short term basis which included revolving fund, technology fund and shift to business. The study assessed the impact of these funds in augmenting the performance of over 600 activity groups in Kerala. The result shows that the average hours spend per a day by a person in all the sectors is 7.5 hours. When comparing the different sectors, the maximum hours spend per day in supermarket sector (10 hours). The average working hours per day is lowest in Tailoring and garments sector (7 hours). When considering the revolving fund received by the sectors, an average of Rs. 33160 received by all the sectors. Highest amount received by Supermarket sector (Rs.49743) and lowest amount received by the provisional store sector (Rs. 25390). The ratio of amount received and amount repaid is calculated and the highest ratio in provisional store sector followed by the fish sector and lowest ratio in supermarket sector. This is due to the variation in revolving fund received. Supermarket sector received more amount and provisional store sector received less amount among the sectors. An average of Rs.29446 is received as the technology fund and an average of Rs 23400 is spent by different sectors. The highest amount received by the other sector as technology fund (17.6 percentages) followed by supermarket sector (16.6 percentages). The least amount received by coir sector (11.8 percentages). When calculating the ratio of fund received and spends, provisional store sector shows the highest ratio (89.61) followed by the coir sector (87.24). The results also indicated the need for identifying non-traditional business "Other" enterprises for the future target younger fisherwomen group members.

One of the most remarkable parts of the study is the stakeholders conclave conducted in the different coastal districts. The stake holder's conclave was a space for the activity group members to share their experiences and to review together their existing problems. A series of stakeholder's conclave was organized in order to try and address these needs. The three stake holder's conclave was conducted in Kozhikode, Kannur and Kasargod. All stakeholders conclave was followed by field visit by the CMFRI team in the respective districts to understand the physical environment of the activity groups. An average of ten groups was covered in each district. The overall working conditions of the activity groups were assessed. Suggestions were provided for the better working of the groups. Other remarkable parts were the two get-togethers, Theeranaipunya and Theeramythri family get-togethers.

The role of women outside the home has become an important feature of the social and economic life of the country and in the years to come this will become still more significant. From this point of view, greater attention will have to be paid to the problems of training and development of women. SAF had a long journey of severe crust and trough for the upliftment of the poor fisherwomen by providing alternative livelihoods thereby increasing their empowerment levels. SAF had been an ultimate success on assuring the women empowerment on all the levels. SAF Theeramythri programme is definitely a well renowned programme that the Kerala state had ever seen.

CMFRI will remain proactive in the future to provide continued handhold in its commitment to the social responsibility towards the fisher welfare. The project outcomes reiterate the need for appropriate plans on better marketing intervention and policy advisories for the groups for the future in the wake of a competitive market. The SAF success story exemplifies the empowerment of the fisherwomen politically, legally socially and most importantly economically.

ANNEXURES

Annexure I - Revolving fund



CENTRAL MARINE FISHERIES RESEARCH INSTITUTE
(Indian Council of Agricultural Research) P.B. No. 1603, Cochin – 682 018
SOCIO- ECONOMIC EVALUATION AND TECHNOLOGY TRANSFER DIVISION
Assessing the impetus of Financial Support in Augmenting performance of
Theeramythri Activity Groups– Revolving Funds



I. Group Details

Name of the activity group:		
Year of inception:		
Name of the product / enterprise:		
Year of launch		
Address :		
Panchayath:	TMC:	District:
Lat-Long position		
Mobile number:	Email address:	
Program under which the group was formed: (Tick ✓ which ever appropriate)		TEAP / TRP/ PMNRF / JFPR / SAF

II. Details of group members (Current)

Name	Status (Indicate fisher community of not)	Role *	Responsibilities*	Education	Since when	Full time / Part time	Average hours spent per day

*1 indicates; Leader, 2- Worker/ member, 3- Treasurer

* 1-book keeping, 2-correspondence, 3-marketing, 4-liaosning, 5- decision making, 6-Others (please specify)- It could be more than one for each member

III. Details of group members (Dropouts)

Name	Role *	Responsibilities*	Since when	Reason for leaving

IV. Capital formation

Contribution made by members since inception			
Stage	Amount	Source	Remarks
Inception			
Period			
Loan amount sanctioned by bank (Specify the year and interest rate)			
What was the initial amount sanctioned by SAF			

V. Revolving Fund

When did the activity group received the first installment of the revolving fund

Year	Revolving fund received (Rs)	Amount repaid (Year wise) in Rs.	Amount outstanding (Rs)	Sales Volume Annual		Average income earned		Expenditure	
				Before	After	Before	After	Before	After
2010-11									
2011-12									
2012-13									
2013-14									
2014-15									
2015-16									
2016-17									
2017-18									
2018-19									
Total									

VI. Assets holding before and after receiving the revolving fund

ASSETS	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
Cash in hand								
Short term investments (amount from chitti, kudumbasree, gold schemes , others)								
Accounts receivables								
Inventories								
Long term investments								
Property plant and equipment's								
Intangible assets								
Other assets								

*Short term investments (amount from chitti, kudumbasree, gold schemes , others)

*Accounts receivables are used on credit but not yet paid for by clients.

Liabilities	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
Loan payable								
Account payable								
Long-term debt								

VII. Motivation to get a revolving fund / Utilization of the revolving fund

SL no:	Parameters(Rank in order of highest preference from 1 to 9)	Rank	Remarks if any
I.	Enhance the sales volume		
II.	Increase the personal income		
III.	Creation of job opportunity		
IV.	Low cost and high business performance		
V.	Ease of availability		
VI.	Less burden and procedures		
VII.	Meeting the day to day expenses		
VIII.	Purchasing the raw materials		
IX.	Marketing the products		

VIII. Access to credit – Revolving fund vs. Other sources(Bank loan)

SL.No:	Parameters (Rank in order of highest preference from 1 to 7)	Revolving fund	Other sources (Bank loan)
I	Low/ No interest		
II	Availability of time		
III	Repayment facilities		
IV	Matching credit needs of borrowers		
V	Transaction cost is minimal		
VI	Easy access to loan		
VII	Others		

IX. Benefits after receiving the revolving fund

SL. No	Parameters(Rank in order of high hest preference from 1 to 7)	Rank	Remarks if any
I.	Increase in savings and income		
II.	Motivation / Leadership		
III.	More Accountability/ responsibility		
IV.	Risk takers		

V.	Improved in basic facilities and amenities		
VI.	Marketing skills improved		
VII.	More employment opportunities		
VIII.	Increase in Sales volume		

X. Shortcomings in the Revolving fund

	Parameters	Score	Remarks if any
a)	Inadequate funds		
b)	Lack of skill in managing money		
c)	Delay in disbursal of fund		
d)	Technical support from SAF		
e)	Lack of awareness		
f)	Long procedures		

XI. Shortcomings in the Business

Parameters	Score	Remarks if any	Score
Inadequate funds		Delay in disbursal	
Technical support from SAF		Lack of Institutional linkages	
Competition in market		Absenteeism	
Lack of skill up gradation		Quality issues	
Raw material shortage		Fund spent on other uses	
Conflicts among members		Seasonality of business	
Lack of branding		Unexpected expenses	
Inadequate operational space		Lack of skill in business planning	

Do you think the revolving fund amount is not adequate for doing business (Yes/No) (if Yes, please specify the minimum amount required also list out the activities that you are expected to do with the fund)?

Do you want to increase the moratorium period (waiting period before which repayment initiated)

Do you want to increase the repayment period? If Yes then how many installments

Do you prefer to pay the repayment (EMI) on seasonal basis (more EMI on peak season, less on offseason)

Do you prefer any incentives for the early repayment of the revolving fund or ready to bear penalties for payment defaults

Do you prefer any other fund other than the revolving fund, if so (please specify)

*Many appreciations for your valuable time and intellect
Indeed your feedback will enable us to streamline the functioning of the activity groups.
The CMFRI Research team will offer perfect anonymity on the information provided.*

Annexure II - Technology fund



CENTRAL MARINE FISHERIES RESEARCH INSTITUTE
(Indian Council of Agricultural Research) P.B. No. 1603, Cochin – 682 018
SOCIO- ECONOMIC EVALUATION AND TECHNOLOGY TRANSFER DIVISION
Assessing the impetus of Financial Support in Augmenting
performance of Theeramythri Activity Groups– Technology Fund



I. Group Details

Name of the activity group:		
Year of inception:		
Name of the product / enterprise:		
Year of launch		
Address :		
Panchayath:	TMC:	District:
Lat-Long position		
Mobile number:	Email address:	
Program under which the group was formed: (Tick <input type="checkbox"/> which ever appropriate)		
TEAP / TRP/ PMNRF / JFPR / SAF		

II. Details of group members (Current)

Name	Status (Indicate fisher community of not)	Role *	Responsibilities*	Education	Since when	Full time / Part time	Average hours spent per day

*1 indicates; Leader, 2- Worker/ member,3- Treasurer

* 1-book keeping, 2-correspondence, 3-marketing, 4-liaosning, 5- decision making, 6-Others (please specify)- It could be more than one for each member

III. Capital formation

Contribution made by members since inception			
Stage	Amount	Source	Remarks
Inception			
Period			
Loan amount sanctioned by bank (Specify the year and interest rate)			
What was the initial amount sanctioned by SAF			

IV. Technology Fund

When did the activity group received the first installment of the technology fund
What are the different facilities available in your group
Did you availed any technical assistant, if so please specify
Do you know how to use the media (includes phone, whatsapp, social media)

Year	Technology fund received (Rs)	List of Products/ equipment purchased with price	Amount spend for repairing the equipments	Total number of products produced		Average income earned	
				Before Receiving the technology fund	After Receiving the technology fund	Before	After
2010-11							
2011-12							
2012-13							
2013-14							
2014-15							
2015-16							
2016-17							
2017-18							
2018-19							
Total							

V. Motivation to get a Technology fund / Utilization of the Technology fund

SL no:	Parameters(Rank in order of highest preference from 1 to 9)	Rank	Remarks if any
I.	Enhance the productivity and sales volume		
II.	To meet the demand		
III.	Creation of job opportunity		
IV.	Low cost and high business performance		
V.	Ease of availability		
VI.	Less burden and procedures		
VII.	Providing best service by saving time		
VIII.	Increase the income		
IX.	To stay competitive		

VI. Benefits after receiving the Technology fund

Sl No	Parameters(Rank in order of high hest preference from 1 to 7)	Rank	Remarks if any
I.	Increase in savings and income		
II.	Meeting the demand		
III.	More Accountability/ responsibility		
IV.	Providing the best service by saving time		
V.	Improvement in the basic facilities and amenities		
VI.	Motivation / Leadership		

VII.	More employment opportunities		
VIII.	Increase in Sales volume		

VII. Shortcomings in the Technology fund

Parameters	Score	Remarks if any
a) Inadequate funds		
b) Lack of awareness		
c) Delay in disbursement of fund		
d) Technical support from SAF		
f) Long procedures		

VIII. Shortcomings in the Business

Parameters	Score	Remarks if any	Score
Inadequate funds		Delay in disbursement	
Technical support from SAF		Lack of Institutional linkages	
Competition in market		Absenteeism	
Lack of skill up gradation		Quality issues	
Raw material shortage		Fund spent on other uses	
Conflicts among members		Seasonality of business	
Lack of branding		Unexpected expenses	
Inadequate operational space		Lack of skill in business planning	

Do you think the technology fund amount is not adequate for doing business (Yes/No) (if Yes, please specify the minimum amount required also list out the activities that you are expected to do with the fund)?

Do you prefer any other fund other than the technology fund, if so (please specify)

*Many appreciations for your valuable time and intellect
Indeed your feedback will enable us to streamline the functioning of the activity groups.
The CMFRI Research team will offer perfect anonymity on the information provided.*

Annexure III - Shift to appropriate business



CENTRAL MARINE FISHERIES RESEARCH INSTITUTE
(Indian Council of Agricultural Research) P.B. No. 1603, Cochin – 682 018
SOCIO- ECONOMIC EVALUATION AND TECHNOLOGY TRANSFER DIVISION
Assessing the impetus of Financial Support in Augmenting performance of
Theeramythri Activity Groups– Shift to business



I. Group Details

Name of the activity group:		
Year of inception:		
Name of the product / enterprise:		
Year of launch		
Address :		
Panchayath:	TMC:	District:
Lat-Long position		
Mobile number:	Email address:	
Program under which the group was formed: (Tick v which ever appropriate)		
TEAP / TRP/ PMNRF / JFPR / SAF		

II. Details of group members (Current)

Name	Status (Indicate fisher community of not)	Role *	Responsi bilities [#]	Education	Since when	Full time / Part time	Average hours spent per day

*1 indicates; Leader, 2- Worker/ member, 3- Treasurer

[#] 1-book keeping, 2-correspondence, 3-marketing, 4-liaosning, 5- decision making, 6-Others (please specify)- It could be more than one for each member

III. Enterprise details

Details of the previous enterprise:
Total number of employees worked before shifting the business
Total number of employees dropout/ joined after shifting the business(please do specify how many employees joined if any)
What was the key achievement in shifting the business

Does revolving fund or technology fund helped you in shifting the business

Year	Products and services (before and after shifting the business)		Sales Volume Annual before and after shifting the business		Average income before and after shifting the business		Expenditure before and after shifting the business		Revolving fund received	Technology fund received
	Before	After	Before	After	Before	After	Before	After		
2010-11										
2011-12										
2012-13										
2013-14										
2014-15										
2015-16										
2016-17										
2017-18										
2018-19										
Total										

IV. Reasons for shift in business

Parameters	Rank	Remarks
Economic Reality		
Current business activities , products and services don't generate the revenue , necessary to sustain profit		
Better chance of developing new revenue		
To lower prices and discounts to attract more customers		
Not able to keep a quality image		
Social Demand		
Societal pressure		
Custom demand		
Governmental regulations		
Change in customer preference		
Increase in consumer demand		
Crises and pressure		
Seasonality of business		

Do you ever felt shift in business was a wrong decision

Did you receive expert help for shifting the business

Does revolving fund and technology fund helped you to shift in business yes/ no (if yes please specify)
--

V. Benefits after shifting the business

SL no:	Parameters(Rank in order of highest preference from 1 to 9)	Rank	Remarks if any
I.	Enhance the sales volume		
II.	Increase the personal income		
III.	Creation of job opportunity		
IV.	Low cost and high business performance		
V.	To meet day to day expenses		
VI.	To market the products		

VI. Problems faced after shifting the business

Parameters	Score	Remarks if any
a)Inadequate funds		
b)Lack of skill in managing money		
c)Lack of proper planning		
d)couldn't able to maintain quality of the product		
e)Lack of awareness		
f) Couldn't get the expected demand		
Conflicts among members		

VII. Assets and Liabilities holding before and after shifting the business

ASSETS								
	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
Cash in hand								
Short term investments								
Accounts receivables								
Inventories								

Long term investments								
Property plant and equipment's								
Intangible assets								
Other assets								

**Short term investments (amount from chitti, kudumbasree, gold schemes , others)*

**Accounts receivables are used on credit but not yet paid for by clients.*

Liabilities	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18
Loan payable								
Account payable								
Long-term debt								

What is your future plan to make the business viable

What are the supports that you are expecting from SAF

*Many appreciations for your valuable time and intellect
Indeed your feedback will enable us to streamline the functioning of the activity groups.
The CMFRI Research team will offer perfect anonymity on the information provided.*

Annexure IV - DMC Monthly review report new format

Monthly Report Format for the Mission Co- ordinators

New DME Implementation Status

Particulars		Target	Achieved
First Instalment	No. of Groups' Requests Submitted		
	No. of Beneficiaries		
	Financial		
Second Instalment	No. of Groups' Requests Submitted		
	No. of Beneficiaries		
	Financial		
If target not achieved, Reasons?			

New DME Implementation Status

No. of Groups Received First Installment	No. of Units Procured Fixed assets	No. of units' Physical verification of Fixed assets completed
No. of Anomalies Identified and reported at the time of asset verification	No. of Groups Struggling for getting Bank loan	No. of Groups started functioning / inaugurated

Existing Units Overview – Sales & Units

Unit Particulars	Jan 19 (Rs)	Dec 18 (Rs)	Nov 18 (Rs)	Oct 18 (Rs)
Total no of units				
No of units operational (B)				
No of days worked (C)				
Total sales volume (A)				
Average sales volume / Unit (A/B)				
Average sales volume / Unit (A/C)				

Existing Units Overview (Contd)

Unit Particulars	Jan 19 (Rs)	Dec 18 (Rs)	Nov 18 (Rs)	Oct 18 (Rs)
No of persons worked				
No of persons not worked				
Total mandays generated (B)				
Total wage paid (A)				
Average income per manday (A/B)				

Units - Overview

Particulars	Criteria	Number of Units	
		Present Month	Previous month
No of 'A' Grade Units	Monthly Income per member > 7500		
No of 'B' Grade Units	Monthly Income per member > 3500, but < 7500		
No of 'C' Grade Units	Monthly Income per member > 0, but < 3500		
No of 'D' Grade Units	Loss Making Units		
No of 'F' Grade Units	Units – not working		

Participation in TMCs - January 2019

Name of TMC	Participation in TMC Meetings				
	Total Groups	No. of Groups Availed RF	No. of Groups attended	No. of Groups repaid RF	No. of Groups not repaid

Repayment of Revolving fund

Name of TMC	Total Groups	Amount due	Amount Collected	Balance	Remarks

Disbursal of technology fund

Name of Unit	TMC	Purpose	Amount Disbursed	Follow ups	Remarks

C- Grade Units' Intervention - January 2019

Name	Category of Unit	Intervention	Result	Sales Volume		Income per Member
				Jan 19	Dec 18	

Other Activities

No	Particulars	Comments
1.	Conducting Fairs	
2.	Exposure Visits	
3.	Skill Training	
4.	Others	

Enclose photographs on the same

Annexure V - Effectiveness of Theeranaipunya programme



CENTRAL MARINE FISHERIES RESEARCH INSTITUTE
(Indian Council of Agricultural Research)
&
Government of Kerala- Department of Fisheries
SOCIETY FOR ASSISTANCE TO FISHERWOMEN (SAF)



Assessing the Perceived Effectiveness of Theeranaipunya Training Programme

I Personal Details:

Name (IN BLOCK LETTERS)					
Age	Gender : Male/Female				
Address :	Educational Qualification (Tick relevant one): Primary/Secondary/SSLC/Plus two/Graduate/Post Graduate/Others.....				
Marital Status: Married/Single/Divorcee	Family dependents	Adult	Children	Male	Female
Mobile No:	Email id:				
Panchayth:	District:				
Under which Theeranaipunya (TN) programme you were participated as trainee (Tick relevant one)	TN I	TN II	TN III	TN IV	TN V
Co-ordinator Organization :	Time Period:				

II Job Profile

Have you ever searched for a job after Theeranaipunya? Yes/No If No, specify the reason						
What was the type of job you have searched for? Please tick the relevant ones.						
Office work	Teaching	Data entry	Customer Service	SHG work	Business	Others.....

Are you currently employed? Yes/No If No, please tick the appropriate ones as your reasons							
Delivery/Baby sitter problems	Family and Household reasons	Interest in continuing studies	Unable to find appropriate job	Health issues	Family illness (child, elderly parent)	Insufficient opportunities	Others.....
Current Designation :			Since when :			Salary:	
Major responsibilities :							
1.							
2.							
Are you satisfied with your present job? Yes/No If No, specify?							
What was the support given by SAF/training organization for imparting your current job?							
Work experience before attending Theeranaipunya : Yes / No							
Name of the Institution/s				Role		Period	
1.							
2.							

III Impacts of Theeranaipunya

1. Does Theeranaipunya help you to achieve a positive impact in your life or your current job profile? Yes/No .If yes, specify?

Can you rate your positive changes based on the impacts of Theeranaipunya (Rank according to your highest preference from 1 to 10)		
Parameters	Score*	Remarks if any
a)Leadership Qualities		
b) Accomplishments / Satisfaction		
c) Communication skills		
d) Economic benefits		
e) Career prospects		
f) Status of living		
g) Personality development		
h)Decision making skills		

i)Management strategies		
j)Others		

IV General Impression on Theeranaipunya:

2. Were you satisfied with the duration of the Theeranaipunya Training Program? Yes / No
3. How was the daily programme? Tick the appropriate one:

Very tight	Tight	Light	Very light	Comfortable
------------	-------	-------	------------	-------------

4. How many lectures you have undergone during the training programme?					
5. Do you think that the lectures are sourceful and informative? Yes/No If No, specify					
6. List out the important areas covered in Theeranaipunya training programme and please rate the areas as, (Poor -1, average -2, good - 3, very good- 4, and excellent -5)Content –C , Presentation- P , Discussion – D , Overall					
S.No	Lecture	C	P	D	O
1.	Aptitude and Personality development				
2.	Communication skills				
3.	Spoken English				
4.	Listening skills				
5.	Career planning				
6.	Health and hygiene				
7.	Motivation				
8.	Interpersonal Skills				
9.	Stress management				
10.	Decision Making				
11.	Leadership Qualities				
12.	Time management				
13.	Team building				
14.	Others:				
15.	Others:				

7. If you think that some more topics and/or techniques should have covered in the Theeranaipunya Training Program, then please list the topics and techniques that could be added

(i)	
-----	--

(ii)	
(iii)	

8. Do you think that the programme had well trained and sufficient number of faculties?
Yes/No? If No, specify?

--

9. Please rate the overall effectiveness of the Theeranaipunya as, (Poor -1, average -2, good , very good- 4, and excellent -5)

Sl. No	Parameters	Score
1	Favorable Training Environment	
2	Systematic and comprehensive training assessment	
3	Sufficient and Well-equipped faculty team	
4	Wide lecture topics and better access to online material	
5	Interactive lecture sessions	
6	Perfect time schedule	
7	Best experiential training institutes	
8	Perfect technologies and facilities for training programme	
9	Enhanced the career development of trainees	
10	Others	

10. Mention the organization where you have undergone experiential training and briefly describe your training (work) experience

--

11. List out the major achievements / knowledge gained during the experiential training period

1.	
2.	
3.	

12. Are you willing to participate in similar training programmes in future? Yes/No

List out some of the training programmes which you wish to participate for a successful future?		
Sl.no	Topic	Duration

13. Are you willing to work as Theeramythri activity groups in future? Yes/No.
If yes, specify in detail.

--

14. What is your overall opinion about the Theeranaipunya Training Program? Mention your immediate benefit gained from the same.

--

15. What are the varied changes you anticipated in future Theeranaipunya training programmes. List out some of the suggestions to enhance Theeranaipunya?

1.	
2.	
3.	

About CMFRI

The Central Marine Fisheries Research Institute, Kochi (CMFRI) is a reputed ICAR organization which deals with various issues pertaining to fisheries and fisher folk. The Institute's multidisciplinary approach to research in marine capture and culture fisheries has won its recognition as a premier institute comparable to any well-established marine laboratory in the world. The Socio-Economic Evaluation and technology transfer (SEETT) Division is essentially involved in research on socioeconomics which consists of both Fisheries Economics and Fisheries Extension. The division also initiated transfer of technology programmes, empowerment of fisher folk and conservation of resources by conducting exhibitions, demonstrations, interactive meetings, trainings and campaigns.

About SAF

Society for Assistance to Fisherwomen (SAF) was registered under Travancore- Cochin Literary and Charitable Societies Act on 1st June 2005 with the mandate to work for the empowerment of fisherwomen across Kerala state. The pre-cursor to the formation of SAF was the Tsunami calamity of December 2004. In order to provide relief and rehabilitation to the affected, Government of Kerala devised and implemented two programmes- the Tsunami Rehabilitation Programme (TRP) (supported by the Asian Development Bank) and Tsunami Emergency Assistance Programme (TEAP). Later, additional assistance was brought in through the Prime Ministers National Relief Fund (PMNRF).