

Benefit Monitoring and Evaluation of Theeramythri Enterprises

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Abstract

Society for Assistance to Fisherwomen (SAF) had initiated 1294 activity groups which are microenterprises (full and part time) working across Kerala with an annual business turnover of more than 70 million Indian rupees. The benefit mentoring and evaluation over the period 2015-2019 indicated that the enterprises generate considerable employment of 17 man days per person month with average daily wage rate of ₹195 contributing substantially towards their monthly income. There has been considerable improvement in the empowerment levels of the activity group members after joining SAF.

Key words: Microenterprises, empowerment, Theeramythri

Introduction

Society for Assistance to Fisherwomen (SAF), an agency under Department of Fisheries, Kerala focuses on the empowerment of fisherwomen across the state. The devastating *Tsunami* of December 2004 led to various *Tsunami* relief programmes initiated by the Government of Kerala. These were merged under a novel and holistic livelihood programme named '*Theeramythri*' that was specially aimed at providing livelihood support for the fisherwomen in coastal areas through 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. Over the years SAF has introduced different schemes and programs, linkages and financial aid towards up gradation and strengthening of institutional arrangements, service delivery mechanisms and marketing efficiency. The present study portrays the comprehensive picture about the performance of SAF groups in Kerala with special focus on its economic impacts - the benefit monitoring and evaluation.

Benefit Monitoring and Evaluation (BME)

The study attempted to assess the benefit monitoring of the different categories of the activity groups across the districts during the period 2015-19. The sales and employment details were collected and financial parameters such as sales ratio, employment generation, employment share and wage rate were derived. The results indicated that at present there are a total of 1294 units working across the different sectors such as Garments and tailoring, fish, food, supermarkets provisional stores etc in the coastal districts of Kerala. As indicated in Table 1, Kollam district (18.78%) has the highest number of units followed by Ernakulam (15.38%), Thrissur (13.52%) and least in Kottayam district (4.02%). Tailoring and garments sector (34.5%) has the highest number of units followed by food sector (19.3%). The least number of units is working under Supermarket sector (0.9%) as indicated in Table 2. Most of the supermarkets is running at loss and their outstanding debts were quite high. Sales turnover indicated increase by 50 per cent during the period from 2015 to 2019 (Fig.1).

Table 1: Number of units working across Kerala

Districts	Number of units
Thiruvananthapuram	122 (9.43)
Kollam	243 (18.78)
Kottayam	52 (4.02)
Alappuzha	149 (11.51)
Ernakulam	199 (15.38)
Thrissur	175 (13.52)
Malappuram	95 (7.34)
Kozhikode	146 (11.28)
Kannur	55 (4.25)
Kasaragod	58 (4.48)
Total	1294

(Figure in parenthesis indicate percentage to total)

Table 2: Number of units working under different sectors

Sectors	Number of units
Tailoring and garments	447(34.5)
Fish	181(14)
Food	250(19.3)
Supermarket	11(0.9)
Provisional store	136(10.5)
Coir	32(2.5)
other sectors	237(18.3)
Total	1294

(Figure in parenthesis indicate percentage to total)

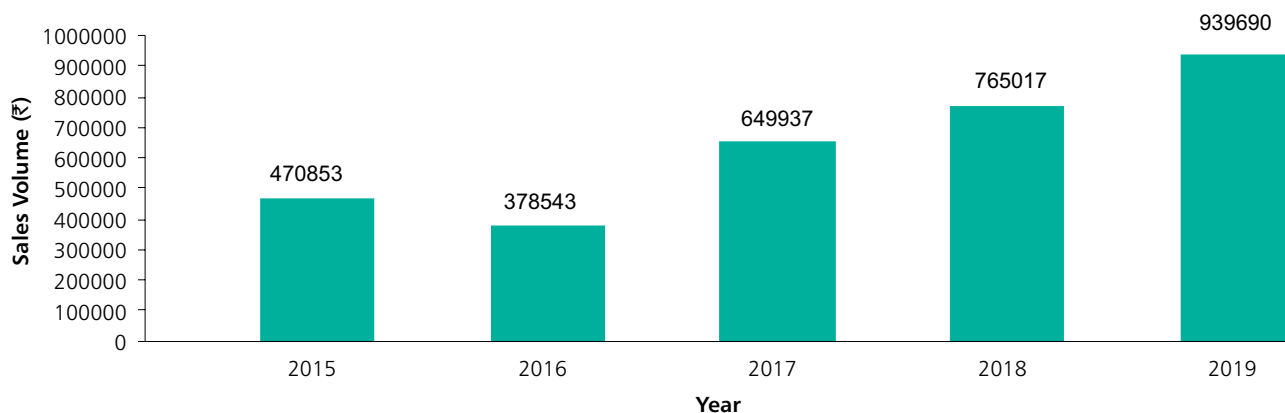


Fig.1. Trend of Sales turnovers (₹) from 2015-2019

The sales to wage ratio was highest for the tailoring and garments for the years 2016, 2017, 2018 and 2019 and food sector for the year 2015 (Fig. 2). The study thus is indicating that tailoring and garments as the long lasting, among the different activity groups. It also points out the need for suitable measures to increase the sales to wage ratio in the other sectors of Theeramythri activity groups.

Employment generation among the different sectors was assessed through the man days created across the year 2015-19. The result indicates maximum man days in supermarket sector and minimum man days in coir sector. Food sector groups have created a consistent employment and their sales turnover ratio depicts the same. Among the five years the man days are high in 2019 and a considerable increase in the employment

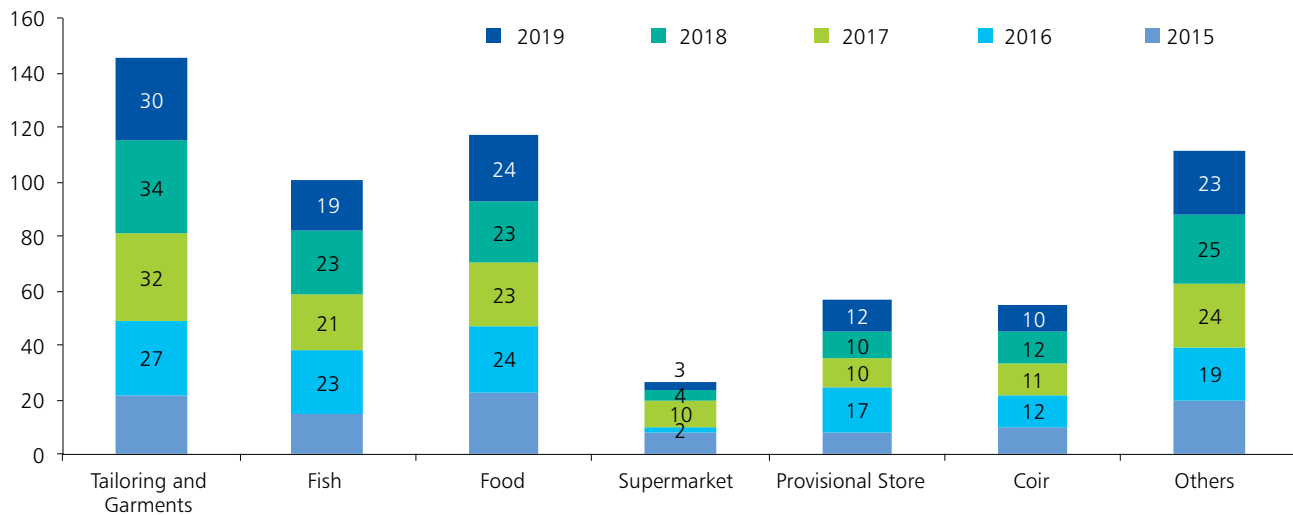


Fig. 2. Sector wise sales to wage ratio (2015-2019)

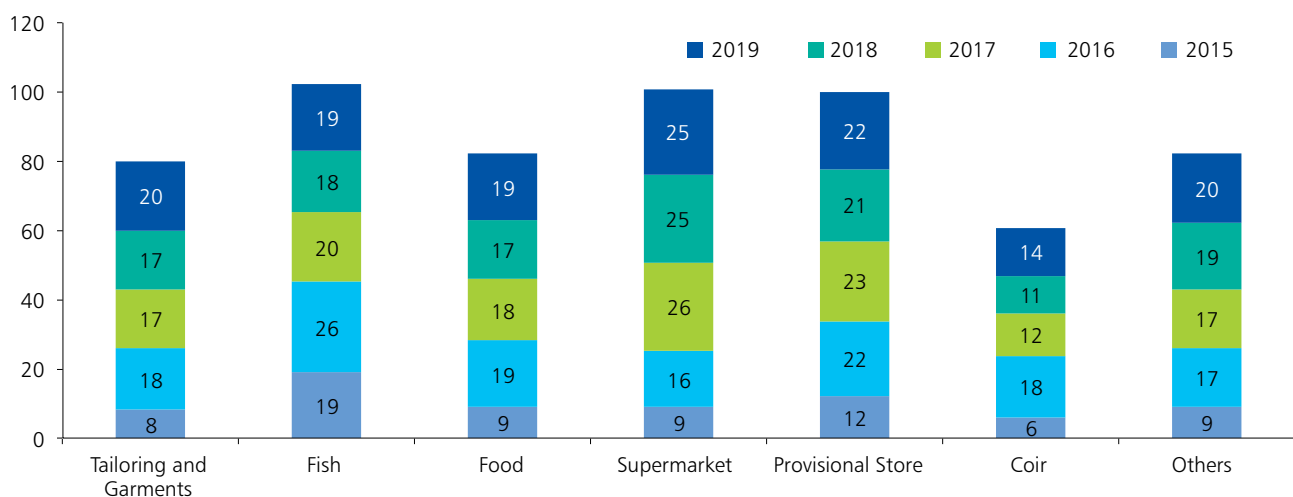


Fig. 3. Employment generation (mandays / month) in various sectors during the period 2015 -2019

generation in every sector. Employment share assess how much of the amount is drawn out from the activity groups directly as wages. These varied across different enterprises based on the amount of sales and calculated as the average wage taken. The results show that the employment share is high in tailoring and garments sector and low in supermarket sector. The wage rate was high during 2019 when compare to other years. The results depicts that average wage rate per day per group member increased over the years for services rendered in the activity group. The profit of the group is assessed after reducing the wage rate along with other cost of activities. From the figure it is clear that daily wage rate is high among fish sector (₹259 per day). This is because of the major activities they undertake diversified over the years which includes the sale of fresh fish, sale of fish

value added products, clam processing, mussel farming, peeling sheds etc. Since then, their sales turnover has been increasing. Due to these multiple activities the entire amount realized in fish sales is taken as wages. However the problems in the marketing of the value added fish products and the seasonality of the fishing operations cause slight variations in the consistency of the sector. Supermarkets got the second highest wage rate (₹235 per day) followed by food (₹218 per day), others (₹181 per day), tailoring & garments (₹179 per day), and coir (₹155 per day). As a part of reviving the supermarket SAF has taken up the closed down supermarkets and have started working with the existing groups at a subsidized rate and they are given a regular wage as a part of rendering their services resulted in the increased wage rate over the years. The coir groups have a low wage

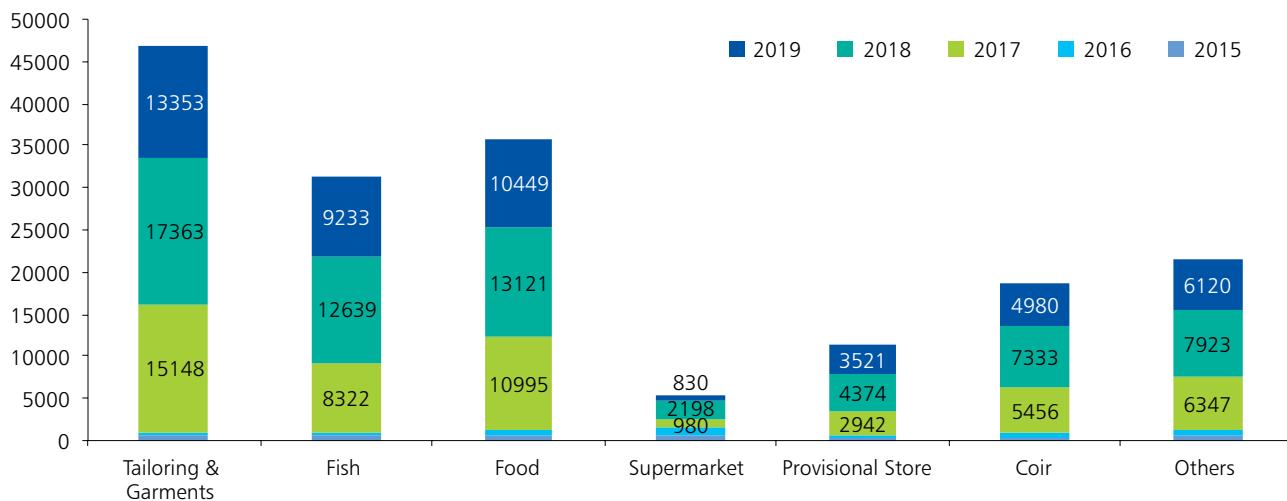


Fig. 4. Employment creation across sectors (man days)

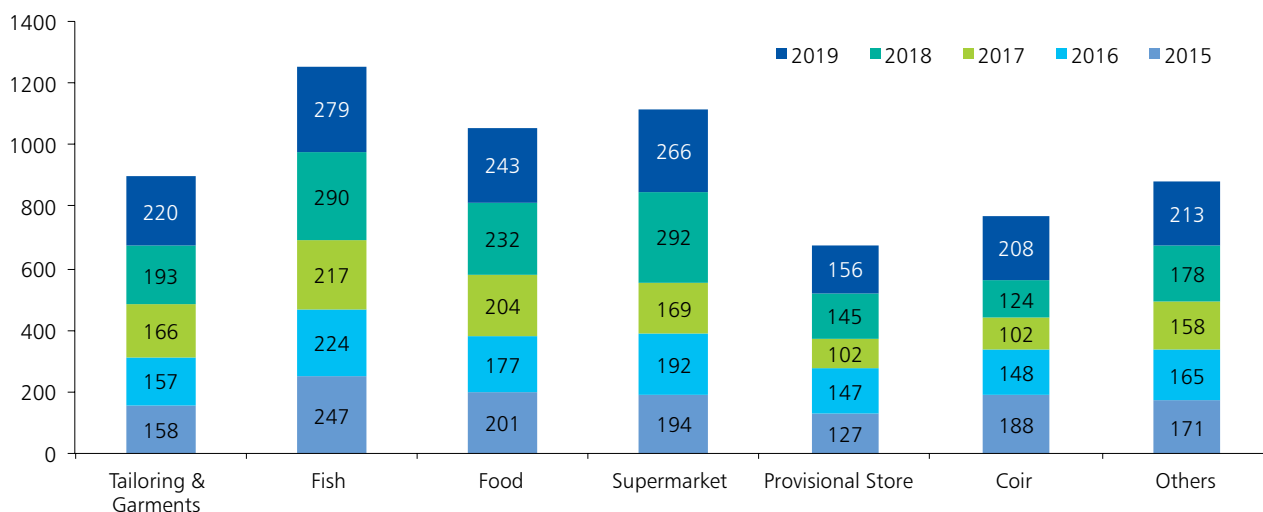


Fig.5. Wage rate across sectors during 2015 -2019

rates when compared to the other sectors because of the continuous loss in this sector. Provisional store had the lowest wage rate among the period 2015-2019 (₹141 per day). The lack of brand name, insufficient working capital, and lack of quality as well as availability of products were the major reasons for low sales leading to a reduced wage rate.

Conclusion

SAF has reached its prime goal of providing livelihood support to group members. The overall study revealed that the most effectively progressing sector among SAF groups is the tailoring and garments and 2019 was the

most efficient year during the period 2015-19. The study elucidates that majority of the activity groups across the different categories registered peak business during the month of August- September. The results point out that the man days, working hours and employment rate are at the peak and most of the group members are completely involved in their activities during this season. Moreover the group size, working hours, market demand, peak season and raw material availability have very good impact in the profit making. Moreover the study point out a need to incorporate more financial parameters and assessing the assets created as an added advantage for the future in being self-reliant with possible external financial support for brand development and business expansion.