

Viable Micro enterprises through Community Participation for Rural Livelihood Enhancement: A glimpse in the Fisheries sector

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The basic reason for poverty is not nothingness... It is the tendency of unwillingness of human mind for sharing the available, inability to make use of opportunities effectively and lack of willpower.....Technology for a micro-enterprise is a 'game' for the rich, a 'dream' for the poor and a 'key' for the wise.....

The word development means the upliftment in the standard of living of the poorest of the poor in the society. Development of Indian fisheries sector in a broader visualization will be materialised with poverty eradication programmes though the transparent media namely Self Help Groups. Self Help Groups can play a vital role for the fisheries sector development. The utmost important requisite for this is ensuring participation of fisherfolk especially women in the planning and implementation of various coastal sector development programmes.

Alternative livelihood options through appropriate and economically viable micro enterprises are the only solution for meeting the ever-increasing demand of population in coastal belt in the context of diminishing per capita fish catch. The means of livelihood of coastal fisherfolk in different maritime states vary from one another. Since the livelihood conditions and technological requirements of the fishing population have not been studied in depth, it is difficult for any technological intervention and implementing other management options for improving the livelihood status of the fisherfolk.

An attempt is made for developing a theoretical framework based on the review of past research studies related to livelihood analysis both at national and international level.

An overview of reviews in the National Level

Livelihood analysis indicates the way in which the farmers belonging different category of wealth make their livelihood including

sea, therefore resource management activities, such as those commonly carried out through CBCRM initiatives, are livelihoods activities that reduce local vulnerability and enhance natural capital (Graham and Tanyang, 2001; Arciaga *et al*, 2002).

Some general observations in Fisheries sector

Generally in fisheries sector, because of the lack of saving tendency, whatever the fisherfolk earn are being spent. Nothing is left for tomorrow. Entire family may starve unless he goes for fishing. While becoming sick, they may depend on private moneylenders for sustenance, food and medicine. If he falls in the trap of huge interest, the major portion of his earnings will be for paying interests. If the repayment is obstructed, the interest amount will grow bigger than the amount borrowed. The debt may transfer to the subsequent generations also. The formal financial organisations and banks are even at present unapproachable to these poor fisherfolk.

It is not due to lack of interest that the fisherfolk don't save anything, but it is the lack of opportunity to save, which becomes the major obstacle preventing them from saving something. Even if they are interested in savings, there are a lot of obstacles to deposit in banks. For opening an account, another person possessing account in the bank has to introduce. Photographs and identity documents are required. Similarly, he has to remit a fixed amount to open an account. In addition to this, he has to forgo / sacrifice one day's labour for this purpose. Here comes the relevance of Self Help Groups.

Relevance of Community Cohesion and Self Help Groups

There are a couple of differences between savings and thrift. Savings is the balance amount from expenses out of total earnings. But for the poor income groups, expenses are more than earnings. Therefore, savings will be meager. Thrift is just like an item of expenditure compulsorily kept aside for future use and is not the balance from earnings. This is strictly kept apart. In olden era, a handful of rice kept apart every day when gets accumulated was being used during off seasons for sustenance. Thrift is just like that.

A few women fisherfolk when mobilized as a group, members can contribute the fixed nominal amount as thrift in every week in the group meetings. This collective amount can be deposited in banks as joint account the very next day. Slowly this thrift amount gets grown to a considerably big amount Say for example, 25 members in an SHG when collect Rs 10

/- each every week as thrift, it becomes Rs 250 /- in the first week. It will be Rs 1000 /- in the first month and Rs 6000 /- within 6 months. As the thrift collection regulates the judicious spending habit among members, economic discipline in the SHG will be easily feasible.

After 6 months of initiating the thrift collection, the members for the Self Help Groups can be given loan for their emergency expenditure at a nominal interest rate. The members themselves can decide the norms for the credit. Since the SHG members are known to each other, the needs can be prioritized as per their importance / significance and it meets the essential requirements of the members throughout 24 hours just like an informal bank in front of their house. The members will decide the duration of loans and interest particulars.

By solving the problems of the SHG members on group basis the skills and ability of the members in handling financial matters get enhanced and the group slowly gets led to Self Helping Stage.

For undertaking some income generation activities for the members, a suitable micro enterprise is to be found out for the Self Help Group and then SHG can be linked to other financial organizations like NABARD, *Rashtriya Mahila Ghosh*, other banks etc for availing better credit facilities. The savings of the SHG when gets deposited in formal banks, there commences the relationship with the financial organizations. Since the welfare of the SHG naturally becomes the responsibility of the banks also, they actively involve in further activities, growth and progress of the SHG. Banks give loan assistance without supporting documents to SHG and in turn the SHG gives it to the members.

An SHG which functions as thrift-credit group for a minimum period of 6 months, can avail double of the thrift amount as loan from NABARD. The increase in thrift amount and punctuality in repaying the loans make these SHGs' deserve 9 times of thrift amount as loan further. There are a lot of other financial organizations giving loans to SHGs'.

Experiences and observations indicate that, for a group to be developed as a Self Help Group, normally a period of 36 months (3 years) will be required. Within this gestation period when the group passes through three distinct phases, up to 4 months as the Formation Phase, up to 15 months as Stabilisation Phase, and up to 36 months as the Self Helping Phase, the group gets led to the stage of a flourishing Self Help Group as per the indications given by social research results on Self Help Groups.

Box 1 : Ranking for priorities of fisherfolk for the micro enterprises in fisheries sector based on the suitability of location

No.	Fishery based micro enterprise	Rank
1.	Preparation of Value Added products in Fisheries	1
2.	Preparation of Dry Fish products	3
3.	Fish Processing Unit	2
4.	Ready to eat fish products	4
5.	Ready to cook fish products	5
6.	Ornamental Fish culture enterprise	6
7.	Mussel culture	7
8.	Clam collection	9
9.	Edible oyster culture	8
10.	Pearl culture	12
11.	Mud Crab culture	11
12.	Any other	-

Box 2 : Ranking for priorities of fisherfolk for Agriculture Based micro enterprises

No.	Agriculture based micro enterprise	Rank
1.	Vegetable cultivation	2
2.	Ornamental Gardening enterprise	6
3.	Floriculture	7
4.	Kitchen garden	1
5.	Orchards	12
6.	Fruit products	8
7.	Fruit Processing	10
8.	Snacks bar	9
9.	Catering Unit	4
10.	Bakery Unit	11
11.	Cereal Pulverizing Unit	5
12.	Sericulture Unit	13
13.	Any other : Planting mangroves & acacia trees	3

- Since the SHGs' meet every week, all the members get a very good grasp about the beneficiaries in the respective locality and thereby making the election process of beneficiaries very transparent.
- The beneficiaries can be persuaded to utilize the eligible benefits for the purposes for which those were intended.
- Self Help Groups created a remarkable change in the social responsibility feelings for the fisherfolk. The incidents in which certain women SHGs' significantly contributed to the disaster relief funds are the clear-cut examples of the transformations created by economic empowerment.
- Irrespective of the political / religious restrictions, the ways by which Self Help Groups started taking lead role in cultural activities like celebrating special days, organizing common action programmes with involvement of cultural leaders, conducting arts and games competitions and literacy classes etc. are the examples of social responsibilities of Self Help Groups.
- These SHGs' as the symbol of 'collective cooperation' can function as an informal bank in front of home, a genuine friend in emergencies, a protector from exorbitant interest for loans etc.
- Based on the thrift deposits generated by an SHG, constituted with exact norms and standards, clear cut rules and regulations, the fisherfolk can come forward to identify suitable income deriving micro enterprises with the effective utilization of loans available from banks and other financial institutions and thereby escape from the 'permanent debt trap' for ever.

From the light of experiences, it can be stated undoubtedly that, by solving common problems of coastal sector such as literacy, drinking water, lack of health and sanitation, housing/ shelter with extreme cooperation and commitment, the fisherfolk can improve the 'local economy' of the SHG and progress towards prosperity through empowerment of SHGs' based on participation.

Conclusion

This paper is a pertinent effort to make an overview of some viable micro enterprises through community participation and Self Help Group mobilization for rural livelihood enhancement, particularly in the fisheries sector and an analysis of livelihood options of fisherfolk. Paper also focuses on rural mobilisation through Self Help Groups as an inevitable requisite for poverty eradication in a developing country

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