India’s fisheries sector accounts for about 1.1% of its total GDP and 5.4% of its GDP from agricultural sector. Fisheries sector of India has a vast potential for the development of its inland as well as marine fisheries. The fisheries sector of India has been growing at the rate of 14% per annum.

The length of Indian coastline is about 8129 km. Of this, the coastline length of Tamil Nadu is about 1,076 km (13 per cent of India’s coastline). It has 0.19 million sq. km of EEZ (9.4 percent of the India’s EEZ) and the extent of the continental shelf adjoining the State is about 41,412 sq. km. The State is also gifted with rich inland and marine fishery potential, and it is also one of the leading States of India in fish production. The annual fish production from the State is over 4,80,000 tonnes. There are about 591 fishing hamlets along its coast. The State has a fisher population of about 7.37 lakhs, of which 2.80 lakhs of them are actively engaged in fishing. In the State there are many non-governmental organisations and government departments functioning with the objectives of developing and conserving its fishery resources and ameliorating the socio-economic conditions of the fisherfolk of the State, who depend upon sea fishing as their major source of livelihood.

Concept of Self-help Groups

SHGs are a “small, economically homogenous affinity groups of rural/urban poor, voluntarily formed to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their families and their communities”. In recent times, self-help groups are emerging as an alternative mechanism to meet the urgent credit needs through later adjustment of their own savings in a regulated manner. Self-help groups are not a new concept in development. The traditional Indian society functions mainly on the basis of self-help and mutual help. In this background, the main objective of a self-help group is to promote savings habit among poor and to provide small and short term loans to its members at lower interest to meet their necessities, consumption and income generation activities.

Description of the Study Area

The district of Thoothukudi is situated in the extreme South eastern corner of Tamil Nadu State. It is bounded on the three sides by land and in the South east by Gulf of Mannar. Marine fisheries, particularly of pearl and chank are famous in this district from the ancient times. Thoothukudi (8°48' N’ Lat., 78°11’ E Long.) is the main centre for deep sea fishing in the district, which has a lengthy coastline of about 140 km, along which there are about 11 marine fishing villages.

The Present Objectives of the Study

These are: a) Collection of information about the self-help groups and on credits available to them and its sources; b) Performance appraisal of SHGs and collection of information about the alternative livelihood training programmes given by NGOs and Government institutes and, c) to generate opinion and technical knowledge about value-added fishery products and their preparation.

Work Done

Keeping the objectives in view, the study was carried out in five fishing villages in Thoothukkudi district of Tamil Nadu both on the northern and southern coasts of Thoothukkudi. They are Tharuvaikulam, Vellapatti and Threspuram fishing villages on the northern side, and Punnaikayal and Periyathaai on the southern side of Thoothukudi coast.

Tharuvaikulam

Tharuvaikulam fishing village is situated in the northern part of Thoothukudi. Most of the SHGs in this village concentrate only on the small savings. They recirculate their loans among the needy members. The members of SHGs present in this village receive alternative livelihood training programme from NGOs like MSSRF (M.S. Swaminathan Research Foundation), SDMRI (Suganthi Devadason Marine Research Institute) etc. The members of SHGs have some awareness about the value-added fishery products and their preparation. The fishermen and fisherwomen of the village get loans with subsidies from TAFCOFED (Tamil Nadu State Apex Fisheries Cooperative Federation). Because of repayment of about 85% of these, the State Fisheries Department is so much convinced that it set up a lobster-fattening project in association with NIOT (National Institute of Ocean Technology), availing of technology received from Fisheries College and Research Institute (FC&RI), Thoothukudi, especially for the benefit of fisherwomen of SHGs of this village. Encouraged by the success of lobster-fattening trials conducted in this village, the NIOT promoted the setting up of three more cages, and the District Administration gave Rs. 2.4 lakhs to fisherwomen self help groups for setting up 12 more cages.

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A Case Study in Thoothukudi Dist of Tamil Nadu
Vellapatti
 Like Tharuvaikulam, Vellapatti is also situated in the northern part of Thoothukudi. This fishing village is solely dependent on crab fishery. Most of the fishermen in this fishing village mostly operate gillnets from traditional motorised crafts. Here also most of the SHGs concentrate on small savings and on recirculation of loans. Other than this, SHGs have given aluminium vessels to fishermen for handling of seafoods hygienically as suggested by FAO. They also keep the shore clean to the extent possible. The crab fishery resources of this fishing village being good, a crab-fattening project was started by five SHGs with financial support from Thoothukudi District Administration. An amount of Rs. 5 lakhs has also been sanctioned to these selected five SHGs to construct a wet lab with twelve tanks and accessories are sponsored by TMSSS (Thoothukudi Multipurpose Social Service Society) for an amount of Rs. 6,950. The SHGs present in this village are getting alternative livelihood training programme from the NGOs like MSSRF, SDMRI etc. The members of SHGs are also having some awareness about the value-added fishery products and their preparation and they have also started a community managed fish pickle preparation unit by getting financial support from MSSRF and technical support from Fisheries College and Research Institute (FC&RI), Thoothukudi. The SHGs present in this village are being given training in vermin compost making by using their household waste, and remains of fish and seaweeds in a biodegradable way. Thus, coral miners in this village are becoming entrepreneurs.

Threspuram
 Threspuram fishing village is also located in the north of Thoothukudi. This coastal hamlet solely depends on traditional motorised crafts for fishing. The fishermen in this village were not properly handling the fish catch. Having observed this, fisherwomen and fishermen were trained by the FC&RI, Thoothukudi in proper handling of fish catch. The fisherwomen SHGs are having some basic awareness about the value-added fishery products and their preparation. Some SHGs had even started their own fish pickle preparation units and pickle sales are now picking up. Like other SHGs present in the fishing villages, they are also concentrating on small savings and on recirculating loans. The SHGs present in this village are being given training in vermin compost for using their household waste, remains of fish and seaweeds as raw materials. With their low inputs, they are able to get some additional income, which is useful during their lean fishing season.

Punnakayal
 Punnakayal is an estuarine fishing village present in the southern coast of Thoothukudi. Most of the fishermen here are using traditional fishing crafts for fishing. This fishing hamlet is the biggest of the five fishing villages where the study was conducted. The villagers get the benefit of all the welfare schemes and awareness cum training programmes, conducted by Fisheries Institutes and NGOs related to fisheries. This village is having the highest number of fisherwomen SHGs (60 nos.) compared to other Indian fishing villages (Jayaraman, 2004). The fisherwomen SHGs are having awareness about the value-added fishery products preparation. Some of the SHGs have started a fish pickle preparation unit with the technical and financial support from FC&RI, Thoothukudi. Sales are undertaken along with test marketing of fish pickles among people of nearby area. Thus, fisherwomen are getting some additional income to meet their basic necessities.

Periyathalai
 Periyathalai fishing village is also located south of Thoothukudi, close to Trichendur. This fishing village is solely dependent on traditional fishing crafts for fishing activities. The fisherwomen in this village were drying their heavy catch in the sandy beaches unhygienically and they were not getting right price due to high level of sand content present in the products. During rainy season they used to face many problems due to maggots, that started developing in the half-dried fish. But things have totally changed, after they were exposed to the system of curing fish in a solar drier. Thanks to the efforts of DRDA, now the members of fisherwomen SHGs dry fish in solar drier and pack them neatly. A total amount of Rs. 8 lakh was provided by DRDA for the purchase of solar drier and installation of machinery. Crab fattening project has also been implemented in this village through self-help groups. A total of Rs. 3.35 lakh was provided for development of infrastructure facilities with building and ten ponds for fattening crabs.

Apart from these fishing villages there are also some non-fisherwomen SHGs doing fisheries related activities. The concept of self-help groups is gaining momentum in various fields including fisheries sector also. To popularise fisheries activities in the State, the Department of Fisheries is conducting training programmes through fisheries institutes like FC&RI, Thoothukudi. Through such training programmes, freshwater prawn farming has been implemented through self-help groups in 0.25 ha area in Karunkulam, Thoothukudi district by availing of 50% subsidy from DRDA. Integrated fish farming is also being conducted through self-help groups in 0.25 ha area in the same village at a cost of about Rs. 1.7 lakh by availing of 50% subsidy from DRDA. Apart from technical support, FC&RI, Thoothukudi has provided about 7500 nos of fish seed for stocking this pond.

At present, there are about 314 self-help groups with 6,000 members functioning in seven districts of Tamil Nadu. Of those, nearly 98 SHGs with 2,019 members are functioning in Thoothukudi district itself (TMSSS annual report 2001-2002). The fisherwomen SHGs present in this district are being given training in value-added fishery product preparation, ornamental fish culture and freshwater prawn farming etc. The SHGs play a lead role in small savings. Most of the SHGs consist of President, Secretary, Treasurer and 20-25 members. They meet once in a week and discuss about the
### Activities of Self-help Groups in the Fishing Villages

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<td>NGOs</td>
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<td>Having knowledge</td>
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<td>----</td>
<td>----</td>
<td>Crab fattening</td>
</tr>
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Judicious utilization of funds, repayment of loans, and plan for the next week. Savings among the group vary between Rs. 50,000-1,00,000 per annum. The total savings of 98 SHGs in Thoothukudi upto the year 2000 was Rs 50,30,843 (TMSSSS annual report 2001-2002).

**Conclusion**

The potential of the fisheries sector has not yet been utilized to the optimum level. The present study has shown that women are the appropriate tool for implementing community and self-development programmes. Formation of fisherwomen SHGs among the fisherfolk is seen to yield encouraging results. Steps should therefore be taken to adopt a proper financial plan that would hold the key for empowerment of women in coastal communities. This approach needs a coordinated effort by all the individuals concerned for optimal exploitation of fishery resources, which will lead to profitable employment. An important part of this effort is assistance from financial institutions. In all the five fishing villages, fisherwomen SHGs are having awareness about value added fishery products and their preparation. The villages are getting alternative livelihood training programmes by both NGOs and Government agencies. About 90% of the SHGs are regular in their repayment status. Previously most of them concentrated in small savings, but now, after receiving alternative livelihood training programmes, they are concentrating on self-employment too. Now they need continuous technical guidance and encouragement from authorities concerned supported by regular monitoring.

### Panel to Look at Revival of Sick Seafood Units

The Government has set up a committee, comprising representatives of the Finance and Commerce Ministries, Indian Banks Association (IBA), RBI and the Export Credit Guarantee Corporation (ECGG), to look into the rehabilitation of sick seafood companies.

The decision to set up the committee has come after earlier discussions between the seafood units and IBA could not make much headway, according to seafood industry sources.

The Chairman of the Marine Products Exports Development Authority (MPEDA) is the convenor of the committee, which has already met twice.

Around 130 seafood units, which are in financial distress, are trying to keep their head above water by working out a rehabilitation package with their lenders. Some of these banks have initiated recovery proceedings against the seafood units. It is learnt that proposals put forth by the IBA during the previous discussions were not viable for the units. They took the matter to the Commerce Ministry through the Seafood Exporters Association of India (SEA) and Forum for Revival and Reconstruction of Seafood Export Industries. One of the contentions between the exporters and IBA was the working capital loans provided by the banks, it is learnt.

The committee with collected details pertaining to each exporter involved, is understood to have prepared a report that would be submitted to the Commerce and Finance Ministries.

The debt-laden seafood units, most of whom are declared sick, collectively owe around Rs. 260 crore to various banks and financial institutions. Over 50 per cent of this amount is accumulated interest on loans, it is learnt.

According to the seafood industry, factors beyond its control such as plague in Surat in 1995, diseases in aquaculture farms and a ban by the European Union (EU) on Indian seafood exports in 1997 were the prime reasons for the misfortune of the Units.

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