



## The role of Self Help Groups on coastal indebtedness in marine fisheries sector – a case study from Kerala, south India

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### ABSTRACT

The Self Help Groups (SHGs) mobilised in marine fisheries sector play pivotal role in reducing the indebtedness among marine fisherfolk. An effort is made in the present paper to assess the extent of indebtedness among marine fisherfolk in various sectors and to assess the role of SHGs on coastal rural indebtedness. The study was carried out in northern, central and southern coastal belts of Kerala State. Situational analysis was done through Participatory Learning and Action (PLA) in the selected locations in the above mentioned zones of Kerala and the sample respondents were selected from mechanised, motorised, traditional, secondary, tertiary and mariculture sectors. Data were collected through personal interview from members of 12 selected SHGs and nonmembers in these sectors comprising a total of 600 respondents. The level of indebtedness of members of SHGs was less compared to the nonmembers. Even if indebtedness was more in certain cases, the repayment capacity was found to be significantly improved in SHGs. There is an extreme necessity of strengthening the SHG ventures in the traditional, secondary and tertiary sectors in the state. It was also found that the SHGs ranked better in most of the major attributes in the perception of stakeholders. A comparative assessment of the sources of credit, the purposes of credit and the utilisation pattern of loans in the state also was undertaken to draw valid conclusions. Successful microfinance ventures documented can be used as a practical manual for mobilising SHGs in any key areas on a sustainable basis.

**Keywords:** Credit, Indebtedness, Microfinance, Repayment, Self Help Groups

### Introduction

In Indian marine fisheries sector, the extent of indebtedness is quite notable throughout the coastal belts. The Self Help Groups/microfinance institutions mobilised in marine fisheries sector do play a vital role in reducing the vicious circle of indebtedness among marine fisherfolk. A real quantifiable assessment on the indebtedness level has not so far been attempted among marine fisherfolk, except a couple of studies on credit distribution undertaken by the Central Marine Fisheries Research Institute (CMFRI), Kochi. Finance plays a crucial role in accelerating any business activity/economic development and fisheries sector is not an exception. The economic activities of the fishing villages mainly depend upon the availability of credit at reasonable cost to enhance production and income. The quantum of indebtedness at a reasonable level of interest sourced out from the organised sector is definitely an indicator of development, since availability of finances boosts up the economic activity and capital formation in a region. Mobilised group ventures in the country, comprising Self Help Group (SHG), Microfinance Institution (MFI), Farmer Entrepreneurial Group (FEG), Bharat Kisan Centre (BKC), Swayam Sahayal Sangh (SSS), Arudhasomam (AK) etc., perform an appropriate micro-enterprise with microfinance as essential component ensuring sustainable

development. Whatever may be the connotation, the essence is a mobilised group venture with a productive economic activity initiated by thrift deposits and sustained by an appropriate micro-enterprise either independently or by the intervention of an external agency where microfinance is the basis.

In Kerala State, there are 187 fish landing centres and 222 marine fishing villages having 1,18,937 fishermen families with a population of 6,10,165, out of which 98% belong to traditional fishermen (CMFRI, 2010). The average numbers of families in a village are 536, with 2,748 persons per village. Women form 49% of the population with 966 females per 1000 male. There are 65,459 (55%) families below poverty line. With regard to education, 73% of fisherfolk are educated with different levels of education. There are 1,45,396 active fishermen of whom 1,30,922 are fulltime fishermen, 10,582 part-time and the rest engaged in fish seed collection. Regarding the indebtedness in fisheries sector, the extent of indebtedness and the average outstanding debt per indebted households are comparatively less among fishermen as per the figures of institutional sources, but the affairs of the fisherfolk is really grim as they are virtually gripped in the hands of non-institutional agencies, namely the money lenders and traders for which legitimate data sources do not exist. Fisherfolk are attracted to the non-institutional

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**Technology, Credit, and Indebtedness in Marine Fishing** Jean-Philippe Platteau, Jose Murickan, Etienne Delbar, 1985

An Anthropological Study of Marine Fishermen in Kerala B. Bindu Ramachandran, 2021-01-13 Anthropological studies of marine fishermen have explored immense diversity among fishing societies and the management strategies of marine resources in the context of globalization and changing technologies deserve the utmost attention from researchers in an uncertain economy In India fishing communities belong to various different castes and religions This book presents an anthropological study of Hindu marine fishermen in two neighboring fishing villages situated in the same coastal belt but administered by two different state governments Kerala and Pondicherry It explores the ways in which state interventions influence the development paradigm of a marginalized society like marine fishermen and discusses the distribution pattern of production systems and its significance at the household level The book also considers the gendered forms of economic transformation in fishing due to declining marine resources and technological and climate change It also focuses on the role of women fish vendors in market spaces as instituted by their distribution and credit connections and the unique experiences of the development process through anxieties compromises and survival in an uncertain economy The book will be of interest to researchers administrators and NGOs working for the inclusive development of marginalized communities sharing common property resources Fisheries Development and Management in India, 1785-1986 Nune Subba Rao, 1989

Fisheries play an important role in the economy of nations bordering the sea and this is especially true in a populous country like India where a large majority continues to live below the poverty line Sea fishing has been an occupation with the coastal people of India since time immemorial forming an integral part of the maritime heritage Mechanisation has been introduced into the marine fishing with a view to exploit the fisheries potential all along the Indian coastline of 6 500 km by overcoming the deficiencies of the centuries old traditional fishing technology and to augment fish production with a higher fishing effort and also to raise the income levels and living standards of fishermen The present book based on the author's doctoral dissertation made a bold and pioneering attempt to evaluate the costs and earnings of mechanised and traditional boats for determining their relative operational efficiency and to examine intensively the effects of mechanisation on employment income levels consumption pattern and levels of living of fishermen and their social implications While analysing the merits of the new fishing technology and also the reactions of different groups of fishermen to mechanisation he spotlights the shortsightedness in the implementation of the programme of mechanisation resulting in a host of negative effects which have implications and also sets forth the valuable lessons which Indian experiences have to offer to the densely populated littoral nations in the Third World To ensure enduring benefits to the vast majority of marine fishermen the thesis underscores among numerous other remedies the need for the provision of an intermediary technology the need for the institutional support and marketing network and the need for the management of fisheries resources It also calls for the policies to bring

about socio economic development of the fishing community on par with the rest of the society All in all a genuine contribution to knowledge of grassroots situations that will have enduring value and that can be useful in both academic and policy formation circles *Towards a Comparative Political Economy of Unfree Labour* Dr Tom Brass, Tom Brass, 2015-12-22 Many works about agrarian change in the Third World assumes that unfree relations are to be eliminated in the course of capitalist development This text argues that the incidence of bonded labour is greater than supposed and that in certain situations rural employers prefer an unfree workforce **Fishing for Development** Inge Tvedten, Bjørn Hersoug, 1992

**Value and Economy of Marine Resources** André Monaco, Patrick Prouzet, 2014-12-15 Marine resources and their exploitation recovery and economic networks they generate are here from the perspective now inevitable growing environmental constraints policy management and technical innovation The recent development of marine biotechnology the discovery of a great pharmacopoeia especially in reef environments the development of marine renewables are examples which show that man can develop through these new technologies property and services of the ocean But this development resources under pressure of global change requires not only taking into account technical but also social and political This is the price that the analysis of maritime activities will assess the sustainability and development of various economic sectors and coastal populations faced with the objectives of a blue growth associated with a return to the good state of the marine environment Between the Sea and the Sky P. T. Mathew SJ, 2020-05-05 Between the Sea and the Sky is an inquiry into the religious world of a traditional fishing community on the Southwest coast of India It explores the vital role religious and spiritual beliefs play in sustaining people in such a precarious even deadly occupation Despite periodic natural calamities and the extreme challenges that accompany their everyday lives a remarkable spirit of resilience is evident in this coastal community Using the concept of lived religion Mathew explores the theological religious and spiritual contours of this remarkable community and draws from them broader insights into the nature of belief **Exchange Rate Parity for Trade and Development** Pan A. Yotopoulos, 1996 This book extends recent theories of incomplete markets to investigate empirically the appropriate balance between the market and the state in the trade relations between developed and developing countries The conclusion is that in an ideal world government intervention in foreign exchange and trade is necessary in developing countries in the early stages and inevitably decreases as development occurs Rationing of foreign exchange prevents a soft currency distortion that commonly afflicts developing countries and can turn comparative advantage trade into competitive devaluation trade with severe losses of income and welfare Yotopoulos finds that the level of underdevelopment narrowly circumscribes and conditions the extent to which free market free trade laissez faire can be beneficial contrary to the mainstream policy paradigm as currently applied The analysis and tests draw on empirical research from seventy countries and four extended country studies to confirm the usefulness and validity of the theoretical framework Poverty Mosaics: Realities and Prospects in Small-Scale Fisheries Svein Jentoft, Arne Eide, 2011-07-15 Small scale

fisheries are a major source of food and employment around the world Yet many small scale fishers work in conditions that are neither safe nor secure Millions of them are poor and often they are socially and politically marginalized Macro economic and institutional mechanisms are essential to address these poverty and vulnerability problems however interventions at the local community level are also necessary This requires deep understanding of what poverty means to the fishers their families and communities how they cope with it and the challenges they face to increase resiliency and improve their lives for the better This book provides a global perspective situating small scale fisheries within the broad academic discourse on poverty fisheries management and development In depth case studies from fifteen countries in Latin America Europe South and Southeast Asia and sub Saharan Africa demonstrate the enormously complex ecological economic social cultural and political contexts of this sector Conclusions for policy making formulated as a joint statement by the authors argue that fisheries development poverty alleviation and resource management must be integrated within a comprehensive governance approach that also looks beyond fisheries The scientific editors Svein Jentoft and Arne Eide are both with the Norwegian College of Fishery Science Faculty of Biosciences Fisheries and Economics University of Troms Norway

**The Economic Theory of Agrarian Institutions** Pranab Bardhan, 1989-07-27 This volume breaks new ground in the economic theory of institutions The contributors show how some of the tools of advanced economic theory can usefully contribute to an understanding of how institutions operate They show how sound theoretical analysis can in fact enable economists to reach conclusions which will help practitioners avoid many pitfalls in the formation and implementation of development policies both within individual countries and in the context of international aid

*Shorelines* Ajantha Subramanian, 2009-04-28 After a clerical sanction prohibited them from fishing for a week a group of Catholic fishers from a village on India s southwestern coast took their church to court They called on the state to recognize them as custodians of the local sea protect their right to regulate trawling and reject the church s intermediary role In *Shorelines* Ajantha Subramanian argues that their struggle requires a rethinking of Indian democracy citizenship and environmentalism Rather than see these fishers as non moderns inhabiting a bounded cultural world or as moderns wholly captured by the logic of state power she illustrates how they constitute themselves as political subjects In particular she shows how they produced new geographies of regionalism common property alternative technology and fisher citizenship that underpinned claims to rights thus using space as an instrument of justice Moving beyond the romantic myth of self contained natural resource dependent populations this work reveals the charged political maneuvers that bound subalterns and sovereigns in South Asia In rich historical and ethnographic detail *Shorelines* illuminates postcolonial rights politics as the product of particular histories of caste religion and development allowing us to see how democracy is always provincial

Economic and Political Weekly , 1985-10

*Insurance Against Poverty* World Institute for Development Economics Research, 2005 Poor people in developing countries are often affected by droughts floods illness crop failure job loss and economic downturns Much of their energy

goes into coping with these shocks and into day to day survival While insurance and credit markets combined with widespread social security provide an important cushion against poverty in rich countries the need for immediate survival may lock the poor into persistent poverty in developing countries The poor in developing countries do have informal mechanisms to cope with risk and misfortune These are based on income diversification risk avoidance self insurance by saving together with family and community based mutual assistance Nevertheless the scope of these mechanisms remains limited Repeated individual specific shocks such as illness or pests or covariate risks associated with drought flood or recession undermine the ability of individuals and their families to cope with risk We now know much more about vulnerability to risk and how poor people cope Even more importantly we have learned much about the large long term consequences of these risks which condemns many to persistent poverty and excludes them from economic growth But there is much that can be done The micro level studies that underpin this book offer new insights on how effective public action could be more effective in protecting the vulnerable against persistent poverty Policy should focus on providing a comprehensive menu of ex ante and post crisis protection mechanisms including new forms of insurance savings safety nets and the means to strengthen the poor's asset base Local communities have a big role to play public funds should not be used to replace indigenous community based support networks rather they should be used to build on the strengths of these networks to ensure broader and more effective protection With numerous thematic chapters and case studies of both best practice and of failure from a mix of low income and middle income countries across the developing world this book evaluates alternatives in widening insurance and protection provision and makes an important contribution to the topical field of insurance and risk

**ICSSR Research Abstracts Quarterly** Indian Council of Social Science Research, 1991

Handbook of Marine Fisheries Conservation and Management R. Quentin Grafton, 2010-01-21 This handbook is the most comprehensive and interdisciplinary work on marine conservation and fisheries management ever compiled Its many valuable contributions offer a way forward to both understanding and resolving the multifaceted problems facing the world's oceans

**Handbook of the Economics of Giving, Altruism and Reciprocity** Serge-Christophe Kolm, Jean Mercier Ythier, 2006-07-20 The Handbook on the Economics of Giving Reciprocity and Altruism provides a comprehensive set of reviews of literature on the economics of nonmarket voluntary transfers The foundations of the field are reviewed first with a sequence of chapters that present the hard core of the theoretical and empirical analyses of giving reciprocity and altruism in economics examining their relations with the viewpoints of moral philosophy psychology sociobiology sociology and economic anthropology Secondly a comprehensive set of applications are considered of all the aspects of society where nonmarket voluntary transfers are significant family and intergenerational transfers charity and charitable institutions the nonprofit economy interpersonal relations in the workplace the Welfare State and international aid Every volume contains contributions from leading researchers Each Handbook presents an accurate self contained survey of a particular topic The

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