



Prospects of Livelihood Enhancement through SHGs in Fisheries Sector of Kashmir Region

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Authors' contributions

This work was carried out in collaboration between both authors. Both authors read and approved the final manuscript.

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ABSTRACT

The development of fishing community in general and fisherwoman community in particular has been the need of the hour in view of different developmental programmes initiated by governmental and non-governmental organization across the valley. The research work envisaging the applicability of self-help groups (SHGs) in fishing community was designed and undertaken suggest strategies for development of SHGs among fishers. The research study was carried out in Tailbal area of district Srinagar of Kashmir region in Jammu and Kashmir. The Tailbal area comprises of 200 fisher households having an approximate population of 1000 people. The sample used in the research work constituted of 100 fisherwomen and a pre-tested interview schedule was administered to get the responses from the respondents. During the course of study fisherwomen were comprehensively interviewed in order to get an insight into their interest and attitude towards formation of SHGs. The results revealed that the fisher women had very less information about the SHGs and the benefits of forming SHGs. However, post awareness campaigns the fisherwomen community of the Tailbal area were motivated to be part of such groups in order to help the fisherwoman community in general and society in particular. The results also revealed that the fisherwomen had faith in governmental schemes because of the previous positive experiences so they felt that initiative like formation of SHGs can be of great help for them in overcoming the challenges at personal and professional front. Fisherwomen being very active and equal partners in fishing enterprise know the importance of saving money, securing loans and thus majority of them showed their willingness to form the fisher SHGs.

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1. INTRODUCTION

Women are the backbone of a family where the role of women as a mother, sister, daughter and wife has been pivotal in the development of children and other home affairs. Similarly, the contribution of women in farming domain has been instrumental. A Kashmiri fisherwoman in addition to routine activities of home plays a pivotal role in harvesting and marketing of the catch and also in post-harvest activities like drying smoking etc.

They work very hard by putting long hours of work but they are hardly able to make both the ends meet [1]. The lack of technical know-how, dependence on middle men for credit, absence of associations like SHGs/ JLGs has entangled them in the vicious cycle of poverty. Formation of Self-Help groups is a means to make people self-reliant in general and women in particular. SHGs inculcates the sense of mutual help, cooperation and joint action which is an example of getting empowered by empowering people around us [2]. The self-help groups create a sense of belongingness which gives confidence to the members of SHGs and strengthens the aspiration level of the members of an SHG. The members of SHGs gives strength and zeal to the members in mitigating the impact of various challenges faced by the fisherwoman community in the region. [3] [4].

Fisherwoman in particular need to be empowered by making them an integral part of these SHGs which will work as a stimulus in empowering the fisher community[5][6]. Organizing fishers in groups is expected to inculcate in them the team spirit, raised aspiration levels, faster achievement of goals and saving them from usury through institutional credit. Technological interventions will enhance the skills & knowledge which will result in adoption of technology by beneficiaries leading to livelihood enhancement and economic security [7].

The organization of SHGs will facilitate fishers in getting institutional credit, transforming costly technologies into low cost and affordable ones .Thus groups play a significant role by sharing the cost of the inputs among the group members thereby enabling them to leverage from the benefits of sharing and caring [8]. The SHGs is used by the governmental and non-governmental

organizations as an important tool to uplift the women through oriented developments [9].

Initiatives like formation of Self-Help Groups, Joint Liability Groups or Fisher Producer Organizations have not been taken so far for empowering fishers in the Kashmir region of J&K. Thus, the present study was conducted with the following mentioned objectives:

- Envisaging the applicability of SHGs in fishing community; and
- Recommending strategies for development of SHGs among fishers.

2. METHODOLOGY

The research was carried out in Srinagar district of the Kashmir province from state of Jammu & Kashmir. The Kashmir province corresponds of 10 districts where Srinagar district is one of the major fish producing districts of the valley. The world-famous Dal Lake falls within district Srinagar and the area located across the banks of dal lake is known as Tailbal. The area of Tailbal is mostly residence to fishing community of the valley. Tailbal area comprises of 200 households and has a population of around 1000 fishers.

Despite being a major fish producing district fishers struggle for their livelihood facing a number of hardships. Therefore, associations like SHGs can help them to come together to improve their living condition.

The sample of the study comprised of randomly selected 100 fishers constituting around 10 % of the population. Data was collected using pre-tested interview schedule. Before being administered, the interview schedule was subjected to reliability and validity testing. Using the Cronbach Alpha test, the questionnaire was tested for internal consistency and reliability.

Data were later coded and analyzed using the appropriate statistical tools like MS-EXCEL (used for tabulation, frequency distribution, charts) and SPSS (version 20.0). Frequency was used to distribute the members in different categories of the selected independent and dependent variables of the study. It was measured as the number of responses in a particular category. Percentage was used to check the frequency. The frequency of a particular cell was divided by

the total number of members into 100 for calculating percentage.

$$\text{Percentage (\%)} = \frac{\text{The Sum of all responses}}{\text{Total No. of all the responses}} \times 100$$

3. RESULTS AND DISCUSSION

3.1 Classification of Fishers According to Knowledge about SHGs

The results recorded in Table 1 showed, that majority of the fishers had no knowledge about the SHGs. The reason behind this was that no awareness was created among the fishing community regarding such groups. Some of the fishers revealed that they had heard about SHGs though Radio and Television but had no idea how can the SHGs be helpful for the socially disadvantaged people and also didn't know about their modus operandi. No such information was given to them through State fisheries department. The study also revealed that fisheries department had not collaborated with SRLM (State Rural Livelihood mission) or NLM (National Livelihood Mission) for formation of SHGs [6].

Table 1. Classification of fishers according to knowledge about SHGs

		N=100
S.no.	Category	Member (percentage)
1.	Knowledge regarding SHG	48
2.	Lack of awareness about SHGs	52

3.2 Classification of Fishers According to their Willingness to join SHG

The results stored in Table-2 gives an insight of fishers to the tune of eighty-eight (88%) percent were willing to join SHGs, while as only twelve 12 % of the members didn't show more zeal in joining the SHGs. The result can be supported by the fact that when the researcher explained the benefits and the manner SHGs work they showed a positive attitude for becoming the members of the SHGs. This shows that the fishers were mostly very progressive and enthusiastic towards any developmental effort. Similar findings were also reported by [5] who stated that almost cent percent of the respondents had positive attitude towards group activity. Around 12 % of the fishers may be

categorized among the late majority / laggards who often show a negative attitude to any change. However, benefits reaped by the fishers when organized in groups can be a motivational tool for them also to be part of the SHGs.

Table 2. Classification of fishers according to their willingness to join SHG

		N=100
S.no.	Category	Member (Percentage)
1.	Willing to Join SHG	88
2.	Not interested	12

3.3 Classification of Fishers According to Trust on the Group leader

The responses received after the fishers were explained that SHGs must have a group leader for representing the groups at various levels and for effective & disciplined functioning of the group, seventy-six 76% respondents said that they will trust and obey their group leader. The reason for having faith in group leader could be attributed to the fact that the groups leader was to be selected from the fishing community. The group members were of the opinion to trust an acquaintance rather than a stranger as a group leader.

Table 3. Classification of fishers according to trust on the group leader

		N=100
S.no.	Category	Member (Percentage)
1.	Will Trust	76
2.	No Trust	24

3.4 Classification of Fishers According to Response for Government Schemes

The results reported in Table-4 showed that sixty-eight 68% of the fishers showed positive response towards the government schemes while as thirty-two 32% showed negative response. The reason behind having a positive attitude towards government schemes was the past experience of the fishers. The similar results were also reported by one more research study [2]. They revealed that fisheries department had run a welfare programme for fishers wherein they were given perks like motorcycles, autorickshaws etc., that had enhanced their faith in the government schemes. They also felt that government in comparison had more availability of funds that could be utilized for benefit of poor fishers.

Table 4. Classification of fishers according to response for government schemes

		N=100
S.no.	Category	Member (Percentage)
1.	Positive response	68
2.	Negative response	32

3.5 Classification of Fishers According to their Interest in Savings

The habit of saving is the basic building block for any SHGs. The responses received from the respondents given in Table-5 showed that ninety-six 96% of them were interested in saving a portion for a rainy day. The fishers said that during frequent clamp down in valley when all the commercial activities come to a halt, the savings can help them to overcome the financial stress which results in easing out the mental stress. . Self Help Group is powerful tool to enrich the savings and poverty alleviation related activities.

Table 5. Classification of fishers according to their interest in savings

		N=100
S.no.	Category	Member (Percentage)
1.	Interested in savings	96
2.	Not interested	04

Table 6. Classification of fishers on the basis of their preference for loan if provided by SHGs

		N=100
S.no.	Category	Member (Percentage)
1.	Interested in savings	100
2.	Not interested	00 (Zero)

3.6 Classification of Fishers on the Basis of their Preference for Loan if Provided by SHGs

The fishers traditionally take loans from the local money lenders which results in fishers getting shackled in the money lenders clutches. However, when fishers were explained that SHGs members do get loans at lower interest rates form the SHGs and the process is hassle-free they showed interest in becoming the members of SHG. Fisherwomen also wanted to secure loan to invest in alternate business opportunities, for repair of their traditional craft &

gear and also for the purchase of new fishing equipment's. They also showed interest to get loan for availing purchase of the motorbikes / bicycles so that they can carry their catch for selling to far off places without any hinderances.

4. CONCLUSION

The study can be concluded with the remarks that there is an immense need for organizing fishers into the groups like Self Help groups so that collective efforts through these groups shall help them in their livelihood enhancement, availing micro-finance / institutional credit, technological benefits, increasing confidence level, aspirations, having exposure and ensuring their overall growth and development.

Institutionalizing the formation and management of SHGs in fisher community shall empower all the members of the community in general and women fishers in particular.

5. RECOMMENDATIONS

1. Awareness programs for creating awareness among the fishers regarding SHGs and their benefits / role in uplifting the socio-economic status of socially disadvantaged section of the society.
2. Organizing trainings, regarding how to form SHGs, accounting, book keeping leadership etc.
3. Collaborative work between the SKUAST-Kashmir, State Rural Livelihood Mission, Banks and State Department of Fisheries for formation of fisheries SHGs.
4. Gender specific SHG formation.
5. Proper monitoring and evaluation of SHGs so that they remain functional and serve the purpose for which they are formed.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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