



Role of Microfinance and Self-Help Groups in Empowering Fisherwomen Community in West Bengal: A Study of Two Selected Districts

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Abstract

A significant development in recent years has been the mushrooming of community based organizations and initiatives at the local level for women. Reports indicate that self-help programmes, often in the form of savings and credit or micro – credit schemes, have succeeded in changing the lives of poor women, enhancing incomes and generating positive externalities such as increased self – esteem. Women in India constitute about 50% of the total population but due attention is given to their socio – economic empowerment. In India, the major activities in which women’s contribution can be noticed are fish processing and marketing. The involvement of women in these activities generates supplemented income to support their families. Micro credit for self-help groups is fast emerging as a promising tool for promoting income generating enterprises for reaching the ‘unreached’ for credit delivery in rural areas, particularly the women who are often considered to have low net worth for availing any credit facilities formal financial institutions, the banks. Micro credit is also considered as the vehicle for achieving empowerment of the women in all spheres — social, cultural, political and economic. It is a way of self– sustenance without looking for financial help or subsidy from ‘elsewhere’. This paper therefore aims to highlight the important role that microfinance and self-help groups has played in empowering different segments of fisherwomen community, but the paper will be specifically focusing the fisherwomen community of two selected districts of West Bengal --- Purba Midnapore and South 24 Parganas districts and their development through microfinance schemes.

Keywords: Fisherwomen, Micro Credit, Self- Help Groups, Co-operatives, Empowerment, Socio-Economic conditions, Poverty Alleviation , Income generation.

“Lasting Peace cannot be achieved unless large population groups find ways in which to break out of poverty. Micro credit is one such means. Development from below also serves to advance democracy and human rights”— The Norwegian Nobel Committee, 2006.¹

A significant development in recent years has been the mushrooming of community based organizations and initiatives at the local level for women. Reports indicate that self-help programmes often in the form of savings and credit or micro credit schemes, have succeeded in changing the lives of poor women, enhancing incomes and generating positive externalities such as increased self–esteem. Women in India constitute about 50% of the total population but due attention is given to their socio – economic empowerment. In India, the major activities in which women’s contribution can be noticed as fish processing and marketing. The involvement of women

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This paper therefore aims to highlight the important role that micro finance has played in empowering different segments of women community, but the chapter will be specifically focusing on how micro finance schemes and formation of other co-operatives can act as a powerful tool in empowering and upliftment of the fisherwomen community of Purba Midnapore and South 24 Pdns districts of West Bengal.

The focus on women’s empowerment and micro finance is not new, nor is it a northern imposition. It dates back in the 1970s and the beginning of the international women’s movement. Many women’s organizations worldwide set up credit and savings components as a way of both enabling women to increase their incomes and come together to address wider gender issues. All donor agencies CGAP have a gender policy. Not only ‘reaching women’ but ‘empowering’ is the second official goal of the Micro Credit summit Campaign.

Empowerment thus includes encouraging and developing the skills for self- sufficiency with a focus on eliminating the future need for charity or welfare in the individual of the group. Empowerment is closely related to the concept of power which can be understood in terms of ‘power to’, ‘power within’ ‘power with’ and ‘power over’.²

‘Power over’ is the controlling power; ‘Power to’ is the generative or productive power creating new possibilities and actions; ‘Power with’ is relational and ‘Power within’ is seen in terms of self – reliance and self- esteem. The three levels of empowerments which are closely interlinked such as ‘Power within’, ‘Power to’ and ‘Power with’ to help women to tackle ‘Power over’. Empowerment process thus addresses various combinations of these dimensions by affecting at various levels such as household, community, national and international.

However, with increasing dominance of the ‘financial sustainability paradigm’ as donors have required micro finance institutions to rapidly become financially sustainable, definitions of empowerment have become diluted to mean insignificant increases in individual income and self confidence. The current concern with poverty targeting conflates women’s empowerment with household well – being. This is despite the overwhelming evidence of both women’s own demands for gender equality and the need to overcome constraints achieving them.

There are a range of contrasting views on the relationship between micro finance and empowerment. These views are captured in three key ‘paradigms’ —Feminist empowerment Paradigm, Financial Self Sustainability Paradigm and Poverty Alleviation Paradigm. Each paradigm has its own interpretation of concepts like ‘Sustainability’ and ‘Participation’ as well as its own priorities in microfinance delivery, complementary services and organizational structure.

These paper further proceeds by highlighting on few important tasks in which the coastal fisherwomen communities are involved:

- In Coastal fishing community, women take lead role in fish marketing. In all the coastal district of the state, coatal itinerant women vendors take up frsh fish vending within a radius of 5 – 10 km mostly.
- Dry fish productionis the age old livelihood of major coastal fisherwomen.

- Fish farming, in recent years has taken a centre stage in providing livelihood to coastal fisher women as an alternative livelihood.
- Considering the involvement of women in various agricultural and allied activities in their day to day life, women can very well take up integration of allied activities with pisciculture. The concept of “Precision farming” promoted by Swaminathan Foundation with the assistance of NABARD at Manitri (Kendrapara) District, Orissa is a worth mentioning.
- Women in some coastal districts also take up production of sea shell crafts.
- Women can also take up weaving of nets as a supplementary activity in coastal area. Therefore with proper training and marketing, the said activity can help coastal women in generating additional income. The impact of SHGs on women’s empowerment and social security has been invariably an improvement from the status quo but there is a need for support in several areas.³

Thus, women play a pivotal role in fisheries. They are engaged in a wide range of activities in the fisheries and fishing community.

1. As workers(paid & Unpaid) within the fisheries, in pre and post harvest activities, including liaison work with institutions and agencies. In many countries, it is mostly women who are engaged in inland fishing and aquaculture.
2. As workers in sea- food processing plants.
3. As care givers of the family and in maintaining social networks and the culture of the community.
4. As members of fishworker movements and fish organisations.

Besides the present availability of credit for women in India comes from the following sources:⁴

- Formal credit structure which represents banks, cooperatives, regional rural banks and other financial institutions like NABARD, SIDBI (through NGOs).
- Quasi informal which represent linkage between banks and self help groups, providing bulk financing for NGOs for lending to set up of a National credit fund for women by Govt. of India (Rashtriya Mahila Kosh).
- Informal credit from relatives, money lenders, wholesalers, self help groupings and credit groups of women.
- Women Development Corporation providing loans for margin money, training and assistance in arranging credit. Thus these kind of institutions are employed for providing financial services to the poor all of which focus on women.

Micro Credit and Fisherwomen of West Bengal: The researcher was able to interact with the fisherwomen who have formed co-operatives or are members of self–help groups of Purba Midnapore and South 24 pgs districts. The detail discussion on the matter is as follows:

- i) Purba Midnapore Fisherwomen and Micro Credit Schemes: The researcher in her study found that about forty two co-operatives are working in this district of West Bengal in a very poor and unstable condition. Among these, only nine co-operatives are run by women fisherfolk. Out of nine, only one or two co-operatives are in a sustainable position in this area.

The researcher was able to interview the members of the Sarada Samudrik Mahila Co- Operative Society Ltd which is based at Dadanpatrabar, Ramnagar Block – II, Contai Midnapore. In this area, there are four more co operatives organizations of which two are just formed.⁵The total members in this society are about 400-450. The cooperative was formed in 1991. The a detail regarding the co-operative is as follows:

CBO	Establishment	Membership	Main Purpose
Maa SaradaMahila Marine Fisherwomen Cooperative.	1991	357	1. Organising the women members for self-employment & Income generation through sorting-drying and if possible through other activities 2. Receive and distribute benefits provided by government 3. Members' welfare

Ratna Majhi, who is also the winner of **Green Peace Award**, said that this cooperative is yet to receive government grants. Every member has to give Rs 357 to take the membership. This business is mainly related to dry fish.

She told us that the Fishery Board has given them identity cards and has also asked to make an insurance card. As a result of their protest the government has restricted issuing licenses to the trawl owners. But as Ratna Majhi said, they have to face other problems. They are not getting the proper market for dry fish. The fish catches are also getting decreased day by day because of trawling. Besides construction and development of industry has caused further miseries for them. She argued that the government is unable to take a clear decision. On the one hand it is supporting the trawler and on the other hand it is also focusing us by providing us identity card, insurance card. But the fact remains that the traditional fishing community is getting displaced day by day. Besides, it is also a fact that the participation of women members is less than the male. The reason is that due to their ignorance and voicelessness, the women fail to avail the scope of forming the co-operatives and self-help groups.

- ii) **South 24 Pdns Fisherwomen and Micro- Credit Schemes:** The special characteristic of the fisherwomen of this district is that they are directly involved in the activities of fish capturing. The women fisherfolk actively participate in the fishing process along with their male counterparts. As a result, they are well versed with the fishing process. But it is very sad to found that inspite of their capabilities and capacities, they are deprived, underdeveloped and very little attention has been given for their development and upliftment in the society. They are ignorant about different welfare schemes and financial assistance provided by the central or state government due to their lack of education and unconsciousness. There are many Co-operatives or Self- Help Groups created by NGOs or trade Unions or sometimes by Fisherwomen themselves but the upliftment of the women have not improved. The central government does not have a scheme specifically and exclusively targeted at women in fishing communities. Initiatives for women in these communities are integrated and subsumed in the government's programmes for women in general. As state governments are primarily responsible for the overall development of the fisheries sector, they are motivated and encouraged to formulate proposals and avail themselves of the various development and welfare schemes implemented by other departments and technical institutions of the central government.

However, the researcher was able to conduct a survey with the fisherwomen of Kultali Block. In this block, two villages—Madhya Gurguriya and Purba Gurguriya (located at the border of sunderban) was visited by the researcher.⁶ A focused group discussion was arranged with the help of the local fishers, associated with Dakshin Banga Matsyajibi Forum— who are also fighting for their rights and demands of having a sustainable livelihood for the fishermen community as a whole. The researcher interacted with around **TWELVE women fisherfolk self-help groups** based at these two villages and derived the following information related to their Self-Help Groups and its activities. **Around 100 fisherwomen participated in the interaction session.**

The detail is given below:

Sl.No	Name Of Shg/Co-Operatives	Block	Village	No. Of Members	Working Since	Activities
1.	Vidyasagar Mahila Shg	Kultali	Purba Gurguriya	10	2007	<ul style="list-style-type: none"> • Netting, • Loan For Hatcheries Are Given To The Members, • Crab Cultivation, • Work In The Forests, • 100 Days Work From Govt, • Participates In Different Training, Works hop Organised By Ngos, Fisheries Department, • Organises Campaign And Right Based Movements At The Local, State And National Level.
2	Sarada Mahila Shg	“	“	10	2004	
3	Swarnajayanti Swanirbhar Mahila Goshthi	“	“	10	2004	
4	Maa Durga Mahila Shg	“	“	10	2007	

5	Shib Durga Mahila Shg	“	“	10	2005
6	Maa Bhagabati Swanirbhar Mahila Gosthi	“	“	10	2007
7	Sathiseba Mahila Shg	“	“	10	2008
8	Lokenath Mahila Shg	“	“	10	2007
9	Maa Manosha Mahila Shg	“	“	10	2007
10	Rishi Bankim Ch. Mahila Samity	“	“	10	2008
11	Saradamoyi Mahila Shg	“	Madhya Gurguriya	10	2004
12	Bhagini Nibedita Shg	“	“	10	2007

Therefore, the interview revealed that a good number of SHGs are operating in this block but the conditions of the women are not satisfactory. Economic upliftment of the fisherwomen has not been possible. The reason behind this was that the women of the SHGs clearly stated that the SHGs were formed by the NGOs in order to get some financial assistance from the government or from international monetary agency. After the fund is received, a little assistance was provided to some women and not all fisherwomen were able to avail the benefits. Now, these SHGs are run by the fisherwomen themselves with very low membership, without any financial assistance or aid from anywhere. They are still under the umbrella of poverty, illiteracy and thus bare disempowered.

Therefore, development alone cannot bring peace and prosperity unless social justice and gender equality are ensured. The government's recent initiatives to streamline credit operations and delivery system through micro-finance movement and strengthening and expansion of credit institution (SHGs) can definitely help in the revival of rural economy and empowerment of the rural poor.

In India, micro-credit is making a strong headway in its efforts to reduce poverty and empower the rural poor. The impact of the programme of fisherwomen empowerment is great. Microcredit through SHGs is now a vital weapon for the coastal poor to fight against poverty. Both government and non-government organisations are working in this field. Credit alone is useless unless packaged with training, awareness programme depleting market support strategies, the members could effectively build enterprises as a source of their employment and income. Therefore, training to potential leaders must be imparted with focus on developing skills, group dynamics and group conflicts. Empowering of the traditional fisherwomen means not only lighting hope for future of the traditional fisherwomen but also for the world at large. Fisherfolk have always been very poor and amongst the most marginalised communities, especially the women faces a lot of difficulties, often exploited by merchants and middlemen. The condition of the fisherwomen of West Bengal, mainly the two districts referred are even worse. The fisherwomen of Kultali Block of South 24 Pdns have been pathetic. They have to sustain their livelihood with hard struggles.

In conclusion, it can be said that the fishery sector plays a strategic role in the state economy by contributing towards exports, food, nutritional security and employment generation in coastal and

inland areas. The involvement of fisherwomen is substantial. Thus it has been the high time that considering the backwardness of the position of fisherfolk women, there is a need for support from international organization for preparation and implementation of technical cooperation project for giving boost to initiative of micro finance programme in the state covering capacity building, exposure visit, implementation of pilot projects etc. besides the initiatives taken by government and financial institutions in implementing microfinance programme for improving livelihood of coastal states in India and specially the fisherwomen of the South 24 Prgns and Purba Midnapore districts of West Bengal.

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