

**IS SELF HELP GROUP APPROACH A MEANS FOR GENDER MAINSTREAMING? A STUDY ON DRY FISH UNITS IN RAMANATHAPURAM DISTRICT, TAMIL NADU****Vipinkumar. V.P***, Shyam. S. Salim, Johnson. P, Swathilekshmi. P. S, Narayanakumar. R, Aswathy. N, Annmary Jepi and Deepthi Dilip

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ABSTRACT

A study to assess the impact of SHGs in gender mainstreaming was undertaken among the SHG operating dry fish units at Ramanathapuram district of Tamil Nadu. The analysis included performance assessment of the SHGs, gender analysis, empowerment analysis and economic feasibility analysis which were carried out based on the primary data collected from the members of the SHGs. The male and female counterparts of the families of SHG members were separately interviewed to assess the gender mainstreaming aspects in terms of equity and equality to access to resources, participation profile, decision making aspects, gender need analysis etc. Though majority of activities are female dominated, the male counterparts of the households also have definite role in decision making, purchase of accessories, sales, marketing etc. The indicative economics worked out for the economic feasibility analysis of the SHGs suggests that, the unit takes just one year to achieve break even. A case study was documented as a movie which can be used as a case model for promoting group action by mobilizing SHGs on a sustainable basis.

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vipincmfri@gmail.com**Received:** 19/12/2017**Accepted:** 29/12/2017**Keywords:***Gender mainstreaming,
Self Help Group,
Empowerment Index,
Performance level***Introduction**

Tamil Nadu State with the second longest coastline in the country covers an area of 1,076 km comprising of 13 coastal Districts. Tamil Nadu is one of the leading marine fish catching states of India holding second position with an estimated marine fish production of 0.709 million tonnes (CMFRI, 2016). Ramanathapuram district is

an important coastal district contributing 27 % of marine fish production of Tamil Nadu. There are 178 fishing villages, with nearly two lakhs fisherfolk population in the district which comprises 24 per cent to the total fishermen population in Tamil Nadu (CMFRI, 2010). The district has 1,707 (29.2 % of total fishing unit) mechanised boats, 3,140 (53.7%) motorised and 1,002 (17.1%) non-mechanised fishing units

(State Fisheries Department, Government of Tamil Nadu, 2014-15). The present study was undertaken to assess the extent of involvement of SHG members in an entrepreneurial activity (dry fish making unit) like purchase of raw materials, availing extension service, weighing mechanisms, salting methods, drying, packing materials/devices, non-institutional credit, marketing of finished products, account and record keeping which were quantified.

'Gender mainstreaming' is the process of assessing the implications for men and women of any planned action, including legislation, policies or programmes, in all areas and at all levels. (Daly, 2005) It is simply, a strategy for making women's and men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres, so that women and men benefit equally and inequality is not perpetuated. The ultimate goal is to achieve gender equity and equality which aims to transform the mainstream at all levels to end gender discrimination. Equity is the 'means' to achieve equality the 'result'. Equity means justice so that resources are fairly distributed, taking into account the different needs of women and men (FAO, 2017). Equality is rights based in such a way that women and men have equal rights, enshrined in international standards and treaties and should have same entitlements and opportunities. Here in the present study, an attempt was made on the assessment of impact of SHGs in Dry Fish Units in gender mainstreaming in potential locations of Ramanathapuram district of Tamil Nadu state in India.

MATERIAL AND METHODS

The objectives covered extension research part and practical extension part.

The extension research part included the assessment of impact of SHGs in gender mainstreaming and it was undertaken through assessment of the 'Performance level' of SHGs and 'Empowerment Index' through appropriate scales and indices and Gender analysis of the 10 SHGs identified at random from various potential pockets of Ramanathapuram district. The practical extension part consisted of stage by stage Video documentation in the various phases of activities of SHGs in Dry fish units was also undertaken. With this, an attempt was also made to document a success case study of Dry Fish SHGs in Ramanathapuram district as a documentary through video which can be used as a practical manual for mobilizing similar SHGs in other key areas on a sustainable basis. The SHGs with poor Empowerment Index scores were given entrepreneurial capacity building training in fish drying through appropriate intervention programmes undertaken as practical extension activity.

The research part essentially focused on socio economic surveys with a pre-tested and structured data gathering protocol consisting of standardized scales and indices to assess the impact of group approach in enhancing their standard of living. The involvement of people in dry fish units, purchase of accessories, Weighing mechanisms, Salting methods, Sun drying process, Packing materials/devices, Accounting, Account and record keeping, marketing, arrangement of institutional and non-institutional credit were quantified using appropriate procedures. The gender mainstreaming to assess the equity and equality, the of men and women counterparts of the family were separately interviewed to evaluate their access to resources, participation profile, decision making aspect and gender need analysis.

The Performance level of SHGs and Empowerment Index, appropriate scales and indices were used. The Level of Performance (NABARD, 2007 and Shalumol, 2015) of SHG was assessed by the NABARD checklist containing 16 dimensions including Group size, type of members, number of meetings, timings of meetings, attendance of members, participation of members, savings collection within the group, amount to be saved, interest on internal loan, utilization of savings amount by SHG, loan recoveries, maintenance of books, accumulated savings, knowledge of the rules of SHG, education level, knowledge of Govt. programmes etc. arranged in a 3 point continuum. Similarly the Empowerment Index was quantified based on 8 dimensions (Meena *et al*, 2012) such as confidence building, self-esteem, decision making pattern, capacity building, psychological empowerment, social empowerment, economic empowerment and political empowerment. The extent of empowerment was quantified as the difference between the scores obtained as per the perception of the SHG members before and after joining the SHG. For computing the Empowerment Index, the scores obtained for each dimensions were first made uniform and that was multiplied by the weightages assigned by the judges

while relevancy rating for ascertaining the content validity of the scale through scale product method. Each dimension of Empowerment Index was computed by the scores of sub-dimensions coming under the categories of these 8 dimensions (Vipinkumar and Asokan, 2008, Vipinkumar *et al*, 2017).

The Economic Feasibility Analysis representing the indicative economics of the dry fish units was made based on the parameters covering the cost and returns for the last three of years from the inception stage of the SHGs. The fixed and variable costs of all items, gross and net returns of the SHGs were worked out based on the parameters fixed and the break-even point and pay- back period were worked out based on the economic feasibility analysis.

RESULT AND DISCUSSION

The Empowerment Index and Level of Performance of the identified 10 SHGs were quantified with the standardized interview schedules are presented in Table 1. The co-operation, dedication, hard work etc of each SHG members in purchasing of raw materials like fish and salt, marketing etc of dry fish units were most often found to be exemplary.

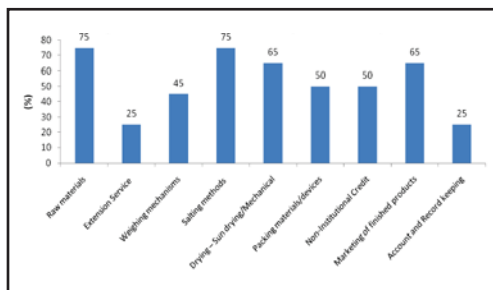
Table 1: Level of performance and Empowerment Index of selected Self Help Groups

| No | SHG Name & Location | Level of Performance | Empowerment Index |
|----|---------------------------|----------------------|-------------------|
| 1 | Dolphin, Pamban | 71.2 | 0.79 |
| 2 | Lotus, Rameswaram | 68.5 | 0.77 |
| 3 | Starfish, Pamban | 52.5 | 0.60 |
| 4 | Nesapillai, Pamban | 62.8 | 0.71 |
| 5 | Little Flower, Rameswaram | 76.4 | 0.84 |
| 6 | Murugavel, Mandapam | 79.5 | 0.86 |
| 7 | Arasu, Mandapam | 57.4 | 0.65 |
| 8 | Natchathiram, Rameswaram | 73.6 | 0.81 |
| 9 | Neithal, Thangachimadam | 66.7 | 0.74 |
| 10 | Indhus, Mandapam | 55.4 | 0.63 |

The mean empowerment index was found to be 0.74. Indicator-wise analysis revealed that the culture empowerment index (90.57) and psychological empowerment index (84.46) was very high. The political empowerment index (38.37) was found to be very low. The economic and social empowerment index was 76.88 and 79.74 respectively. Overall assessment of performance of Self Help Groups on various factors was found to be good.

The extent of involvement in various phases of the Entrepreneurial Activity was quantified and expressed in Fig 1. The maximum participation of the members and families was observed during raw material procurement, salting method, drying and marketing of finished products.

Fig 1: The extent of involvement in various phases of the Entrepreneurial Activity



The gender participation in different activities, gender needs, decision making and access and control over the resources with respect to dry fish enterprise were analyzed. From a thorough assessment of the results of these participation profile, need analysis, decision making and access to resources, it was found that there was significant difference on the opinion of men and women in above aspect. Significantly, raw material procurement, weighing mechanism, salting

method, packing, credit arrangements, account and record keeping are under the control of women and the most important requirement perceived by both men and women were availing extension service and marketing. Male and female respondents in a household were separately interviewed for getting the response of gender needs in terms of access to resources in dry fish enterprise, participation in various activities of dry fish enterprise, gender needs and decision making in various stages. The typology access to resources in gender response such as female alone, male <female, male= female, male >female and male is alone indicated separately for male and female respondents (Table 2).

It is clear from table 2 that, among the responses of female and male for the items of access to resources, most of the items are dominated by 'female alone' except for availing extension service, packing and marketing role being performed by male and female together.

Similarly the participation profile in various activities concerned with dry fish enterprise is presented in Table 3. The gender response in participation in various activities of dry fish unit in such as female alone, male <female, male = female, male >female and male alone indicated separately by male and female are presented in Table 3.

It is evident from Table 3 that most of the activities were female dominating operations in dry fish unit, as per the responses of women (independently). But purchase of raw materials, weighing mechanism and credit arrangement were performed by both men and women.

In the same way, response to the gender needs in various activities concerned with dry fish unit of male and female separately is

Table 2: Access to resources for dry fish unit

| Access to resources for Dry fish unit | | | | | | | | | | | | |
|---------------------------------------|--------------|--------|--------|------|--------|-------|--------|------|------------|------|-----------|------|
| Resource Access | Female Alone | | M<F | | M=F | | M>F | | Male Alone | | No Access | |
| | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male |
| Raw materials | 100.00 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Extension Service | 60.00 | 50.00 | 0.00 | 0.00 | 40.00 | 50.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Weighing mechanisms | 100.00 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Salting methods | 100.00 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Drying - Sun drying/ Mechanical | 100.00 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Packing materials/ devices | 70.00 | 80.00 | 0.00 | 0.00 | 30.00 | 20.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Non-Institutional Credit | 100.00 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Marketing of finished products | 80.00 | 50.00 | 0.00 | 0.00 | 20.00 | 50.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Account and Record keeping | 100.00 | 100.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

Table 3: Participation profile in gender perspective in Dry fish unit

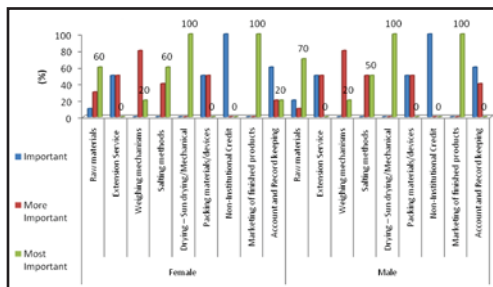
| Participation profile in gender perspective in Dry fish unit | | | | | | |
|--|--------------------|------|------------------------|-------|----------------------|--------|
| Activity | Man(Independently) | | Men and Women together | | Women(Independently) | |
| | Female | Male | Female | Male | Female | Male |
| Raw materials | 0.00 | 0.00 | 40.00 | 50.00 | 60.00 | 50.00 |
| Extension Service | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |
| Weighing mechanisms | 0.00 | 0.00 | 40.00 | 50.00 | 60.00 | 50.00 |
| Salting methods | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |
| Drying - Sun drying/ Mechanical | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |
| Packing materials/ devices | 0.00 | 0.00 | 10.00 | 10.00 | 90.00 | 90.00 |
| Non-Institutional Credit | 0.00 | 0.00 | 30.00 | 40.00 | 70.00 | 60.00 |
| Marketing of finished products | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |
| Account and Record keeping | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |

Table 4: Gender needs in activities of Dry fish units

| Gender needs in activities of Dry fish unit | | | | | | |
|---|-----------|------|----------------|-------|----------------|--------|
| Need Area | Important | | More Important | | Most Important | |
| | Female | Male | Female | Male | Female | Male |
| Raw materials | 0.00 | 0.00 | 40.00 | 50.00 | 60.00 | 50.00 |
| Extension Service | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |
| Weighing mechanisms | 0.00 | 0.00 | 40.00 | 50.00 | 60.00 | 50.00 |
| Salting methods | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |
| Drying – Sun drying/Mechanical | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |
| Packing materials/devices | 0.00 | 0.00 | 10.00 | 10.00 | 90.00 | 90.00 |
| Non-Institutional Credit | 0.00 | 0.00 | 30.00 | 40.00 | 70.00 | 60.00 |
| Marketing of finished products | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |
| Account and Record keeping | 0.00 | 0.00 | 0.00 | 0.00 | 100.00 | 100.00 |

presented in Table 4 . The gender response in need areas in dry fish unit as per the importance assigned by male and female counterparts are presented in the Fig 2.

Fig 2: Gender responses as per the importance in activities of Dry fish unit



With regard to the gender needs, the most important need area expressed by both male and female counterparts included drying, marketing of finished products, purchase of raw materials and salting methods. Other needs like availing extension services, weighing mechanisms, credit arrangements, account and record keeping were considered as important.

Similarly, the extent of decision making in various activities concerned with

dry fish unit as per the response of male and female separately is presented in Table 5. The gender response in decision making in various activities in dry fish enterprise is such as female alone, male <female, male = female, male >female and male alone indicated separately by male and female are also vividly shown in the Table 5.

It is interesting to note that, the decision making aspect on the various phases of dry fish enterprise is being accomplished by 'female alone' in most of the activities as per the response of male and female without much difference. But the decision making of the activities like raw material procurement, salting, drying and marketing of finished products are equally shared by male and female counterparts.

The economic feasibility analysis is an inevitable requisite for any promising enterprise as it shows the indicative economics representing the cost and earnings for the enterprise. (Shinoj *et al.*, 2017). Here, the economic feasibility analysis of Fish Amino SHG units representing the indicative economics is presented in Table 6.

Table 5: Decision making in various phases of Dry fish unit

| Decision making in various phases of Dry fish unit | | | | | | | | | | |
|--|--------------|-------|--------|-------|--------|-------|--------|------|------------|------|
| Decision making in Activity Name | Female Alone | | M<F | | M=F | | M>F | | Male Alone | |
| | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male |
| Raw materials | 20.00 | 20.00 | 0.00 | 0.00 | 0.00 | 80.00 | 80.00 | 0.00 | 0.00 | 0.00 |
| Extension Service | 40.00 | 40.00 | 0.00 | 40.00 | 40.00 | 20.00 | 20.00 | 0.00 | 0.00 | 0.00 |
| Weighing mechanisms | 50.00 | 50.00 | 0.00 | 0.00 | 0.00 | 50.00 | 50.00 | 0.00 | 0.00 | 0.00 |
| Salting methods | 40.00 | 40.00 | 0.00 | 20.00 | 20.00 | 40.00 | 40.00 | 0.00 | 0.00 | 0.00 |
| Drying - Sun drying/ Mechanical | 60.00 | 70.00 | 0.00 | 0.00 | 0.00 | 40.00 | 30.00 | 0.00 | 0.00 | 0.00 |
| Packing materials/devices | 50.00 | 40.00 | 0.00 | 0.00 | 0.00 | 50.00 | 60.00 | 0.00 | 0.00 | 0.00 |
| Non-Institutional Credit | 70.00 | 80.00 | 0.00 | 0.00 | 0.00 | 30.00 | 20.00 | 0.00 | 0.00 | 0.00 |
| Marketing of finished products | 60.00 | 60.00 | 0.00 | 0.00 | 0.00 | 40.00 | 40.00 | 0.00 | 0.00 | 0.00 |
| Account and Record keeping | 50.00 | 70.00 | 0.00 | 0.00 | 0.00 | 50.00 | 30.00 | 0.00 | 0.00 | 0.00 |

The average operating cost for the venture on Dry fish unit by SHGs was Rs. 14,91,357/- and Average Annual Net Return was found to be Rs. 5,00,643/-. The total Fixed Cost was estimated to be Rs. 1,31,450/-. The fixed cost was incurred only in the first year. The main components of the Fixed Cost involved were platform drier, plastic baskets, sealing machine, weighing machines, granite tables, plastic containers, bucket and crates, furniture, utensils, insulated ice box, plastic sheets etc. Among the variable cost components, labour charge per man-day for dry fish units contributed the most. SHGs collect raw fish and salt and other recurring expenditure was made on firewood, electricity, water charge, packing materials, building rent, and labour wages and so on. The Break Even Point (BEP) (Fixed cost/(Price per unit—Variable cost per unit) was estimated to be 4240 kg of dry fish. The economic feasibility analysis of the

SHGs suggests that, the unit takes just one year to break even. Overall the study found that majority of activities in dry fish unit was carried out by female. However some of the activities were equally shared by male and female counterparts. Hence male and female played a crucial role in success of the dry fish enterprise.

Here, an assessment of dry fish units undertaken by Self Help Groups of fisherfolk brought out a couple of valid conclusions. The female counterparts had a major and definite role in most of the activities. The Scales of 'Performance Assessment' and 'Empowerment Index' developed for this study have good potential for future use in other key areas on a sustainable basis. Lacunae identified in Empowerment Index computation give adequate feedback to authorities to proceed in the right direction. The gender dimension

Table 6: Economic Feasibility analysis of Dry Fish SHG units

| Sl. No. | Fixed Expenditure Items | 2014 | | 2015 | | 2016 | |
|---------|--|-------|----------------|-------|----------------|-------|----------------|
| | | Units | Value in Rs. | Units | Value in Rs. | Units | Value in Rs. |
| 1 | Platform Drier | 5 | 80000 | | | | |
| 2 | Plastic Baskets | 5 | 1500 | | | | |
| 3 | Sealing Machine | 1 | 2000 | | | | |
| 4 | Weighing Machine | 1 | 4000 | | | | |
| 5 | Granite Table | 1 | 5000 | | | | |
| 6 | Plastic Buckets with Lids | 5 | 4000 | | | | |
| 7 | Plastic Crates | 3 | 950 | | | | |
| 8 | Storage tank | 2 | 25000 | | | | |
| 9 | Plastic Sheets | 2 | 4000 | | | | |
| 10 | Miscellaneous | | 5000 | | | | |
| 11 | Fixed Cost (Rs.) | | 131450 | | | | |
| | Variable Expenditure | | | | | | |
| 1 | Raw Materials (Quantity in Kg, Value in Rs.) | 30000 | 1200000 | 28000 | 1120000 | 25000 | 1000000 |
| 2 | Labour charge (Rs. 600 for 300 Mandays) | | 240000 | | 240000 | | 250000 |
| 3 | Building Rent | | 14000 | | 14000 | | 14000 |
| 4 | Packing materials (Value in Rs.) | | 40000 | | 40000 | | 40000 |
| 5 | Electricity | | 10000 | | 12000 | | 13500 |
| 6 | Water Charge | | 1500 | | 2000 | | 2200 |
| 7 | Transportation | | 30000 | | 32000 | | 33000 |
| 8 | Labelling (Value in Rs.) | | 10000 | | 10000 | | 10000 |
| 9 | Miscellaneous | | 5000 | | 6000 | | 6000 |
| 10 | Recurring Cost | | 1550500 | | 1476000 | | 1368700 |
| | Interest on fixed cost (10%/annum) | | 13145 | | 13145 | | 13145 |
| | Depreciation (10%/annum) | | 13145 | | 13145 | | 13145 |
| | Total Operating Cost (Rs.) | | 1576790 | | 1502290 | | 1394990 |
| | Return Stream | | | | | | |
| 1 | Dry fish (Quantity in Kg, Value in Rs.) | 18000 | 2160000 | 16800 | 2016000 | 15000 | 1800000 |
| | Gross Return | | 2160000 | | 2016000 | | 1800000 |
| | Net Returns | | 583210 | | 513710 | | 405010 |