



WOMEN'S SELF HELP GROUPS IN MUSSEL FARMING IN MALABAR COAST: A SUCCESS STORY

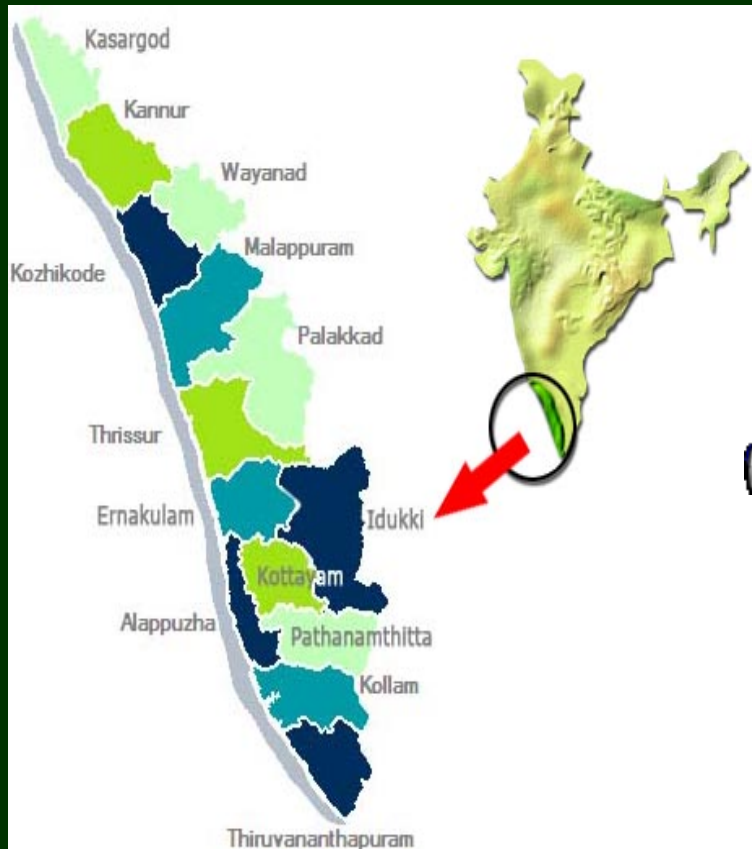
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Focus:

- **Dissemination of mussel culture technology in the coastal belts of potential maritime locations in Malabar in consultation with NGOs and State Govt. Departments though mobilised Self Help Groups**
- **Assessment of Group Dynamics Effectiveness of SHGs**



Locale of the study : Malabar Coast: Kadalundi: Vallikkunnu, Malappuram dt



Self Help Groups

- **Common Action**
- **Cost Effective Credit Delivery**
- **Forum for Collective Learning**
- **Democratic Culture**
- **Entrepreneurship Culture**
- **Base for Dialogue and Cooperation**
- **Credibility to ensure Participation**
- **Individual Member's Management Capacity**



Achievements:

- The practical dissemination of bivalve farming technologies in the coastal belts in Malabar coasts in Kadalundy areas of Vallikkunnu panchayat in Malappuram district by training 62 women fisherfolk with the Community Development Scheme (CDS) of the panchayat.
- Mobilised 11 SHGs of women of 60 members through CDS of the panchayat with loan amount worth Rs 1,25,000/- and subsidy of Rs 50,000/- for mussel culture in Kadalundy estuaries.



- Development & modification of tools for data collection of molluscan culture technologies in the potential maritime locations in Malabar.



- The assessment of the dynamics of SHGs with standardized protocols developed and in consultation with NGOs and State Govt.depart.



- GDEI: Group Dynamics Effectiveness Index



Dimensions of Self Help Group Dynamics Effectiveness Index

1. Participation
2. Influence & styles of influence
3. Decision making procedures
4. Task functions
5. Maintenance Functions
6. Group Atmosphere
7. Membership
8. Feelings
9. Norms
10. Empathy
11. Interpersonal Trust
12. Achievements of SHG



Personal & Socio Psychological Characteristics

- Age, Education, Annual income, Occupation
- Socio-economic status
- Extension orientation,
- Scientific orientation
- Mass media participation
- Social participation
- Cosmo politeness
- Knowledge
- Attitude towards SHG
- Attitude towards Intervening agency
- Attitude towards other members
- Information source use pattern



Other Parameters

Structure, Meetings, Attendance, Savings, Credit, Interest, Repayment, Bylaw rules,

Action, Administration, & Registers

- Membership Register
- Minutes Book
- Weekly Activity Register
- Savings Register
- Consolidating Register
- Credit Register
- Credit Receipt Book
- Pass Book
- Docket sheet: Activities at a glance



No	Name of SHG	No. of members	Location
1	Nila	5	Vallikkunnu, Hiros nagar
2	Puthuma	5	Vallikkunnu, Hiros nagar
3	Jalamythri	5	Vallikkunnu, Hiros nagar
4	Theeram	5	Vallikkunnu, Hiros nagar
5	Olam	5	Vallikkunnu, Hiros nagar
6	Soft	5	Vallikkunnu, Hiros nagar
7	Chippy	5	Vallikkunnu, Hiros nagar
8	Ganga	5	Vallikkunnu, Hiros nagar
9	Keerthy	5	Vallikkunnu, Hiros nagar
10	Kanakam	5	Vallikkunnu, Hiros nagar
11	Muthuchippy	10	Kadalundy Nagaram



Personal details of the entrepreneurs of Muthuchippy SHG

Sl. no	Name & address of entrepreneurs	Age	Educational qualification	category	Name of SHG	Date of joining the SHG	Savings	Ration card no.
1	Vijayasree C. Kollachattil	33	SSLC	General	Sangeetham	02/05/10	3490	2055000230
2	Santha K.C Konnamkuzhipoi madathil	55	6 th Std	General	Sangeetham	02/05/10	3450	2055087178
3	Prabhina K.P Kalanthathinte purakkal	34	6 th Std	Minority	Sangeetham	26/06/11	3500	2055128963
4	Remya K Pannikot	28	SSLC	General	Sangeetham	02/05/10	3360	2055087175
5	Anitha Konnamkuzhipoi Madathil	26	SSLC	General	Kairali	01/11/06	5740	2055087027
6	Sobha P Konnamkuzhipoi madathil	49	9 th std	General	Sangeetham	02/05/10	3400	2055087141
7	Saritha P Konnamkuzhipoi madathil	31	Graduate	General	Sangeetham	02/05/10	3400	2055115679
8	Sumaja M Konnamkuzhipoi madathil	36	SSLC	General	Sangeetham	25/12/11	3340	2055087027
9	Sharifa Picham veettill	41	8 th std	Minority	Arunima	17/04/13	560	2055086969
10	Sathyabhama T Kirantharayil	53	SSLC	SC	Sangeetham	02/05/10	2710	2055000407

Source of Fund

Beneficiary contribution	6250
Bank loan	118750
Total	125000

Interest Cost

Sl.No	Particulars	Amount
1	Total Bank Loan	118750
2	Amount in which interest is charged	68750
3	Subsidy	50000

Bank Loan Breakup

1	Amount in which interest is charged	68750
2	Bank loan payment duration	5 yrs
3	Bank loan interest	12%
4	Loan principal amount repayment	13750

Variable Cost

Particulars	I st	II nd	III rd	IV	V
Raw material	72000	75600	79380	83349	87516
Transportation charge	2000	2100	2205	2315	2430
Total variable cost	74000	77700	81585	85664	89946
Fixed cost Man power	120000	120000	120000	120000	120000
Administration	500	700	900	1100	1300
Sales labour	10000	11000	12100	13310	14641
Interest	8250	6600	4950	3300	1650
Depreciation table	7200	5760	4600	3680	2952
Pre apative writer naff	400	400	400	400	400
Total fixed cost	146350	144460	142950	141790	140945
Total variable cost	220350	222160	224535	2274504	230891
Total fixed cost					
B					
Sales revenue	235147	246904	259249	272211	285821
Kallumakaya Shells	10000	10500	11025	11576	12154
Total revenue	245147	257404	270274	283787	307075
PROFIT					
A-B	24797	35244	45739	56333	76184
DSCR	1.5	2.05	2.7	3.4	5.05

Cash In flow Statement

Cash flow statement	0	I st	II nd	III rd	IV th	V th
Own fund	6250					
Subsidy	50000					
Loan	68750					
Add DSPN table		7200	5760	4600	3680	2952
Add preliminary cost		400	400	400	400	400
Profit		24797	35244	45739	56333	76184
Total	125000	32397	41404	50739	60413	79536
Cash out flow						
Fixed asset	36000					
Preliminary cost	2000					
Working capital	87000					
Repayment of loan		13750	13750	13750	13750	13750
Cash available		18647	27654	36989	46663	65786
Opening balance		18647	46301	83290	129953	
Net cash available		18647	46301	83290	129953	195739

Profit & Loss Account

Particulars	I st Year	II nd Year	III rd Year	IV th Year	V th Year
Sales revenue	245147	247404	270274	283787	307075
Total variable cost	74000	77700	81585	85664	89946
Total fixed cost	146350	144460	142950	141790	140945
Net Profit	24797	25244	45739	56333	761184

Balance Sheet

Description	0 year	I st	II nd	III rd	IV th	V th
Liability	6250	6250	6250	6250	6250	6250
Own fund						
Subsidy	50000	50000	50000	50000	50000	50000
Loan	68750	55000	41250	27500	13750	
Reserve		24797	60041	105780	162113	238297
Total	125000	136047	157541	189530	232113	294547
Asset	36000	28800	23040	18440	14760	
Fixed asset						
Preliminary expenses	2000	1600	1200	800	400	
Working capital	87000	87000	87000	87000	87000	87000
Written down value						11808
Cash balance		18647	46301	83290	129953	195739
Total asset	125000	136047	157541	189530	232113	294547

Variable	Kadalundy Location
Credit Orientation	71.5 %
Economic Motivation	66.0 %
Scientific Orientation	59.5 %
Risk Orientation	61.0 %
Socio economic status	46.5 %
Social Participation	78.0 %
Extension Orientation	59.5 %
Mass media participation	79.0 %
Cosmopolitaness	67.0 %



No	Name of SHG	No. of members	GDEI Score
1	Nila	5	0.65
2	Puthuma	5	0.78
3	Jalamythri	5	0.67
4	Theeram	5	0.77
5	Olam	5	0.78
6	Soft	5	0.68
7	Chippy	5	0.79
8	Ganga	5	0.70
9	Keerthy	5	0.71
10	Kanakam	5	0.69
11	Muthuchippy	10	0.81



Simple Correlation analysis of sub-dimensions with GDEI

Number	Variable Characteristic	Correlation coefficient (r)
1.	Participation	0.947**
2.	Influence and Styles of influence	0.938**
3.	Decision making procedures	0.919**
4.	Task functions	0.907**
5.	Maintenance functions	0.913**
6.	Group atmosphere	0.945**
7.	Membership	0.874**
8.	Feelings	0.879**
9.	Norms	0.884**
10.	Empathy	0.869**
11.	Interpersonal trust	0.918**
12.	Achievements of SHG	0.949**

** Significant at 1% level of significance

Relationship of personal and socio-psychological characteristics with GDEI

Variable	Characteristic	Correlation Coefficient
1	Age	0.087
2	Education	0.310**
3	Occupation	0.058
4	Annual income	0.503**
5	Farm household size	0.508**
6	Fishing experience	0.147
7	Socio-economic status	0.871**
8	Extension orientation	0.840**
9	Scientific orientation	0.813**
10	Mass media participation	0.479**
11	Social participation	0.687**
12	Cosmopolitaness	0.678**
13	Knowledge	0.767**
14	Attitude towards SHG	0.820**
15	Attitude towards intervening agency	0.791**
16	Attitude towards other members	0.782**
17	Information source use pattern	0.847**



Harvest Results

- 5 Rs per piece and Rs 250 per kg of meat.
- BC ratio of 3.5:1 on an average
- Economic sustainability of 5 families.
- Local economic development of Vallikkunnu.
- Success cases of SHG mobilization were elucidated and documented.



The Consumer chain of the programme:

- Those people who like mussel consumption are the major consumers of this venture.
- Hotels, Restaurants, Fast food corners.
- Mussel sellers of east Malabar and other districts.
- Mussel pickle production units/ companies.
- Seasonal snacks sellers in road side.
- Nearby inhabitants of the enterprise.
- Handicraft manufacturers
- Organic manure powder manufacturers.
- Calcium carbonate producing companies.

Monitoring

- Kudumbashree District Mission co-ordinator
- Bank Managers
- Grampanchayat President of Vallikkunnu.
- CDS President of Vallikkunnu
- Fisheries Co-ordinator
- M.E. Convener
- ADS Administrative Council
- Member Secretary
- Ward Member
- Representing Ayalkoottam
- Micro Enterprise Consultant

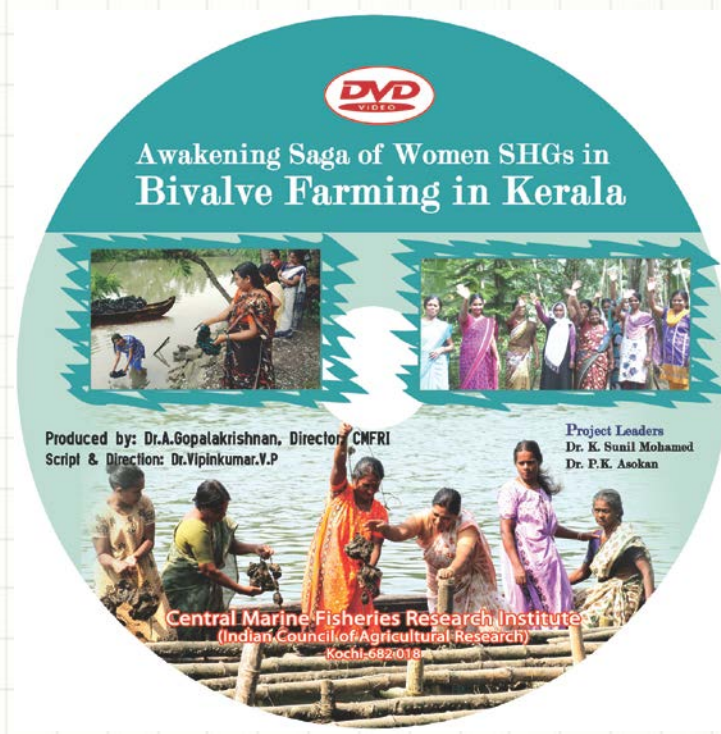
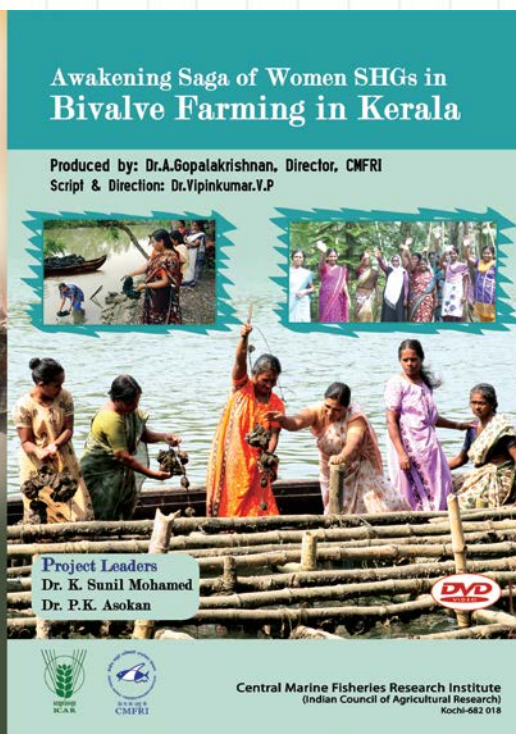


Expectations of women SHG enterprise of mussel farming

- Poverty Alleviation & economic sustainability of 5 families/ SHG
- Local availability of edible mussel & Local Self Sufficiency of Edible products
- Agricultural growth through Organic manure processing units
- Waste disposal through diversity of products
- Different uses of mussel becomes known in the locality
- Low cost of production and moderate rate of selling make satisfied customers.
- Attract consumers of other states and districts to the enterprise & Motivates other enterprises & Women get attracted towards these enterprises.
- Calcium carbonate producing units get continuous availability of raw materials.
- Bone meal manufacturing units get mussel remnants for agricultural products.
- Through women empowerment and economic and social upliftment, the local economic development of Vallikkunnu grampanchayat and in turn Kerala state in a broader sense.

Other Outputs:

- A research paper in IRJEE, A STUDY OF SELF HELP GROUP DYNAMICS OF WOMEN IN MALABAR FISHERIES SECTOR by Vipinkumar.V.P and Asokan.P.K
- A Training manual on Mussel farming (Malayalam), Calicut Research Centre of CMFRI, Calicut.
- A movie 'A Success story of Women SHGs in Mussel Farming in Malabar' : Can integrate into ICT module for SHG mobilisation.



THANK YOU

