

FINAL REPORT

India—Strengthening and developing head load fish vending women in coastal villages—No. 1011



The Organisation for Community Development reports that the activities of this project have been implemented successfully with their 100 women beneficiaries, as follows:-

The women learned entrepreneurial skills regarding fish vending; they have developed their skills in literacy and numeracy; most now know how to keep proper records and accounts and deal with banks; all have gained skills in fish selling, marketing and financial management.

They developed their leadership skills and understand better their roles in the community.

The women learned fish processing techniques, including types of fish and suitability for processing (these include tuna, shark, pomfret, anchovies and sardines), storage and packing materials. 80% of the women have been successful in putting what they have learned into practice.

They all received vessels for transporting fish from place to place, as

well as ice boxes in order to keep the fish fresh.

All the women received interest-free micro-credit loans and are less dependent on moneylenders.

10 representatives of the beneficiaries received capacity building training, to equip them to take on managerial roles in the Federation of Women Head-Load Fish Vendors.

The outcomes of this project are that 100% of the beneficiaries are now engaged in fish processing, with almost all having done this for at least six months; 90% of them have achieved an increase of Rs 3,000 in their monthly income; the women are steadily paying back their loans to OCD. All are more skilled and confident than before.

OCD reports that the Federation of Women Head-Load Fish Vendors has taken over the micro-credit activity, with OCD supporting them to have linkages with banks. They expect to be able to offer loans to further beneficiaries, so that the project will be sustainable.



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Case Study: Mrs Jayammal

Mrs Jayammal, aged 45, was born and brought up in Midalam coastal village. She is handicapped and a widow, with two daughters. She has been selling fish door to door for the past 15 years. She had to borrow Rs. 10,000 from local moneylenders at a high interest rate in order to start her business, and has been struggling to care for her family.

Due to her financial circumstances and her enthusiasm for the project, she was chosen as one of the beneficiaries. She attended the Leadership, Entrepreneurship Development and Fish Processing Training. She said "Only after this project I can see that there are people to help me and I can take care of myself and my daughter's education by doing my business in a proper way.... "

Due to the interest-free loan she has received, she is able to save Rs.1,000 per month which she was earlier paying as interest. She is working hard at dry fish processing and marketing. This earns her an additional income of Rs. 4,500 per month. The income is sufficient for her needs at present and she says "many thanks to ACWW".

Case Study: Mrs Sahaya Mary

Mary, aged 32, is a widow with two daughters. She started head-load fish vending to make ends meet and borrowed Rs. 10,000 from a money-lender at a high interest rate to carry out her business. She found it difficult to pay back the interest and meet her daughters' needs, including their education.

She was involved in the project from the planning stage. She believed that with support, she would be able to improve her earnings and her quality of life. She has participated in all the training activities and the project served as a turning point in her life. She was one of those chosen for capacity building training to serve on the Federation of Head-Load Fish Vendors. She is now one of the key persons responsible for sustaining the micro-credit activity initiated during this project. She has changed from being a helpless widow to being a community leader who can help others.

Mary said: "This project is very useful to me as well as to all the poor, helpless fisher women, so my sincere thanks go to OCD as well as ACWW. "

