

# Digitally Empowered!

Digital literacy transforms lives of women fish vendors



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*Information and communication technologies (ICTs) can help  
accelerate progress towards every single one of the 17 United  
Nations Sustainable Development Goals (SDGs).*

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International Telecommunication Union

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# About fishMARC

Vrutti, through our fishMARC (Fisheries Management Resource Centre) vertical, has been working for the economic resilience of women fish vendors (WVFs) via various interventions aimed at strengthening their livelihoods and promotion of community institutions to sustain it.

Tailor-made interventions for strengthening livelihoods and capacity enhancement are being carried out in three locations - Mumbai, Chennai and Trivandrum.



# Leveraging WhatsApp for their small business

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The Covid times in Mumbai's Chembur fish market are in stark contrast to pre-Covid times when customers would queue even before the fish for the day arrived in the market.

Today, the vendors wait for the customers to come to the market. At 11 am, an otherwise peak hour, there are only 2-3 customers in the entire market. This leads to a loss in the profit margins as it takes a minimum of three days for the vendors to sell the fish and they have to also bear the cost of icing the fish to store it.

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There's a proverb which says, "If the mountain won't come to Muhammad, then Muhammad must go to the mountain."

This is exactly what fish vendor sisters of Mumbai - Suman Ramesh Koli and Revati Kishor Worlikar decided and did to sell fish. Post Covid, since customers were reluctant to come to the market, they would deliver the fish to them.

After the initial discussions with Vrutti's Community Organiser, Suman and Revati, started using WhatsApp to connect with the existing customers and hired a rickshaw driver who would deliver the fish and collect the cash.

Empowered with digital skills, Suman and Revati started taking orders on WhatsApp and interestingly they weighed the fish that the customer ordered and sent images of the weighing scale with the fish and the actual weight of the fish as evidence.

As they gained confidence in using digital payment apps, they started getting orders from beyond Chembur and today they have a weekly turnover of Rs. 1 lakh.

Suman and Revati's experience has prompted many more fish vendors who were initially hesitant to even share their mobile numbers with the customers to adopt digital means!

# Two fish vendors strike gold with G Pay

## "If I can, you can too"

Geetha Gawde, a fish vendor from Acharya Atmaram Bhau Daji Lad Market – Khar Station in Mumbai, had GPay but was not very confident using it.



A customer who had come to buy eggs across the road saw her basket of fresh fish. When he told her that he would buy the whole basket of fish if she accepted payment through GPay, she was excited

She quoted Rs. 1,000 for the basket; and after negotiations, agreed to sell it for Rs. 600. Had it not been for GPay, she would have lost this opportunity. Additionally, she would not get the same price for the fish the next day.

One transaction gave her the confidence to adopt GPay and enabled her to understand why it was so essential to embrace digital technology to retain customers.

She became a trendsetter in the market and now customers send Swiggy Genies, use GPay and keep in touch with their customers through WhatsApp status!

## Confident Kranti

"I use Google Pay to collect payments from customers. I also share my number with other women in the market when any of their customers insist on digital payments.

At the end of the day, I pay the women whatever I have received on their behalf from their customers.

Once the amount received was Rs.9,000, and I did not have that much cash with me. I went to the ATM, withdrew the money and gave it."



Kranti Khumbre, BR Shetye Market, Bhoiwada, Mumbai

# WhatsApp Status: Fish of the Day!

## Transcended her fear of digital technology

Mery Domic Patil, a fish vendor in the GL Patil Mandai, Sewri, Mumbai started uploading photos of the fish she had for sale on her WhatsApp Status.

Vrutti's training on digital and financial literacy also helped her to understand the usefulness of GPay. Previously she had a lot of fear of using digital payment apps. The training gave her the confidence to install the App and start using it on a regular basis. This is a big achievement for her, as she has transcended her fear of digital technology to improve her business.

Mery is an active Community Trainer who is happy to motivate other women through her experience.



## All for Customer Satisfaction

Karuna Koli is a market leader from a market on Mulund Road named Mulund Gavanpada and has been selling fish for the last 35 years.

Karuna had attended financial and digital literacy training sessions conducted by Vrutti and after that she started using WhatsApp Status for customer engagement by sharing a photo of the "fish of the day". She keeps different varieties in different baskets so that her customers know the availability of the fish and can place orders over the phone.

One of the other things she has learnt during the training is the importance of using the WhatsApp status for business only. She doesn't share any personal photos on her status.

At the same time, when she sells fish, she is not only neatly dressed up but her pleasing mannerisms and interaction with customers is also very good, which helps her with increased business turnover.

During a visit to the market, one notices that customers prefer to buy fish from her even though she sells the fish at a higher price than the other fish vendors in the market, as the customers trust the quality of the fish she sells.

When Karunatai cuts the fish, she shows the customer how fresh the fish is and the satisfaction on the customer's face makes all the difference!



Manju has also tied up with her friend Rama who sets up a food stall in the evenings.

Manju Bhagyesh Koli of Chimbai Koliwada uses her phone to connect with customers, delivers the fish herself and also accepts payment through cash or GPay.

When someone places an order for 2 kg prawns and if the prawns she got that morning are of good quality, she gets 5 kgs. Knowing that this is an assured business opportunity, when she goes to deliver the prawns, she convinces the customer that she has bought a larger quantity especially for her because it was of very good quality. And since prawns reduce in quantity after cleaning, they can be frozen to eat later, she tells her customer!

Manju has also tied up with her friend Rama who sets up a food stall in the evenings. She cleans the bombil and other fish, slices them up and gives it to Rama at cost price, as she feels that she will have to incur a cost in storage, which will only add to her expenses. Moreover, the fish will discolour and fetch her only a lower price in the following days.

For Rama too, this arrangement has been a profitable proposition. On a particular day she bought 10 pieces of bombil for Rs. 100 per kg.



She sold a fried bombil for Rs. 30 and made a reasonable profit after she factored in the cost of the gas, oil, masalas, etc.

A day's success prompted Rama to take it up on a regular basis! Rama's clients are happy that they get such fresh and tasty fish every day!



# Adopting the Digital Ways

"I am Padma Srinivasan, a member of Chennai Women Fish Vendors Association (CWFVA) at Thiruvottiyur market in Chennai.

I have been in the fish vending business for the past seven years. I have one son and a daughter. My husband Mr. Srinivasan is a sick person. I am the only earning person in my house,

I regularly participate in all the training programmes organised by Vrutti and CWFVA in my village.

After the financial and digital training, I started contributing to the savings done in my group. I learned how to make digital transactions through GPay and other payment apps. Now I practise it in my business and satisfy my customers who prefer to make digital payments. I thank CWFVA for giving me this opportunity."



"I was not confident about using a smart phone to make or receive payments using apps like GPay. Vrutti's digital literacy training helped me learn to use it.

Earlier, I was forced to sell on credit as some of my customers would say that they do not have cash and would ask me to come again. Sometimes it would be a week to ten days by when I would my money.

Now I tell them that it is okay if they do not have cash and ask them to GPay me. I get my money immediately on completing the sale, which was not the case earlier. I am happy I learnt to do this."

**Amudha, Chinnandikuppam, Chennai**



Padma Srinivasan

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